Local, Helpful, Affordable

- Easy to understand and helpful from enrollment through membership
- Ambetter helps our members navigate their healthcare
- Medical management programs
- Ambetter Telehealth
- My Health Pays
Plan Design Philosophy

• Focus on offering plans with affordable premiums that will also keep out of pocket costs down.
• Maximize cost sharing reductions; Low deductible and copays.
• Ambetter’s exclusive provider network has strong discounts with select providers.
2019 County Roster

- Bledsoe
- Bradley
- Polk
- Rhea
- Fayette
- Sequatchie
- Franklin
- Shelby
- Grundy
- Tipton
- Hamilton
- Haywood
- Jefferson
- Knox
- Lauderdale
- Loudon
- Marion
- McMinn
- Meigs

2020 County Roster

- Anderson
- Bledsoe
- Blount
- Bradley
- Campbell
- Cheatham
- Claiborne
- Cocke
- Davidson
- Fayette
- Franklin
- Grainger
- Grundy
- Hamblen
- Hamilton
- Haywood
- Jefferson
- Knox
- Lauderdale
- Loudon
- Marion
- McMinn
- Meigs
- Monroe
- Montgomery
- Morgan
- Polk
- Rhea
- Roane
- Robertson
- Rutherford
- Scott
- Sequatchie
- Sevier
- Shelby
- Sumner
- Tipton
- Trousdale
- Union
- Williamson
- Wilson
Plan Tiers

Essential Care
Bronze Plans
• Lower monthly premiums, with high deductibles

Secure Care
Gold Plans
• Higher monthly premiums, but comes with a low deductible

Balanced Care
Silver Plans
• Best balance of premium and out-of-pocket costs
  • Most office visits are covered by a copay
  • Available on all plan tiers

Advanced Premium Tax Credits
Cost Sharing Reductions
• Lowers out of pocket expenses
• Only available on Balanced Care (Silver Plans)

Plan Tiers
2020 Portfolio

Product 1
Medical EHB

Secure Care (Gold)

Balanced Care (Silver)

Essential Care (Bronze)

* Bold outline denotes new plan for state
## Essential Care 2 HSA (2020)

<table>
<thead>
<tr>
<th></th>
<th>Essential Care 2 HSA (2020)</th>
</tr>
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<tbody>
<tr>
<td><strong>Medical Deductible</strong></td>
<td>$6,750</td>
</tr>
<tr>
<td>Medical Coinsurance</td>
<td>0%</td>
</tr>
<tr>
<td>Rx Drug Deductible</td>
<td>INT</td>
</tr>
<tr>
<td>Rx Coinsurance</td>
<td>INT</td>
</tr>
<tr>
<td><strong>MOOP</strong></td>
<td>$6,750</td>
</tr>
<tr>
<td>Emergency Room Services</td>
<td>NCAD</td>
</tr>
<tr>
<td>All Inpatient Hospital Services (inc. MHSA)</td>
<td>NCAD</td>
</tr>
</tbody>
</table>

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<tr>
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<td>$6,750</td>
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<tr>
<td><strong>MOOP</strong></td>
<td>$6,750</td>
</tr>
<tr>
<td>Rehabilitative Speech Therapy</td>
<td>NCAD</td>
</tr>
<tr>
<td>Rehabilitative OT/PT</td>
<td>NCAD</td>
</tr>
<tr>
<td>Preventive Care/Screening/Immunization</td>
<td>No Charge</td>
</tr>
<tr>
<td>Labs</td>
<td>NCAD</td>
</tr>
<tr>
<td>X-rays and Diagnostic Imaging</td>
<td>NCAD</td>
</tr>
<tr>
<td>Skilled Nursing Facility</td>
<td>NCAD</td>
</tr>
<tr>
<td>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</td>
<td>NCAD</td>
</tr>
<tr>
<td>Outpatient Surgery Physician/Surgical Services</td>
<td>NCAD</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Drugs</th>
<th>Essential Care 2 HSA (2020)</th>
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</thead>
<tbody>
<tr>
<td>Generics</td>
<td>NCAD</td>
</tr>
<tr>
<td>Preferred Brand Drugs</td>
<td>NCAD</td>
</tr>
<tr>
<td>Non-Preferred Brand Drugs</td>
<td>NCAD</td>
</tr>
<tr>
<td>Specialty Drugs (i.e. high-cost)</td>
<td>NCAD</td>
</tr>
</tbody>
</table>
## Balanced Care 11 (2020)

<table>
<thead>
<tr>
<th>Category</th>
<th>Base Silver</th>
<th>73% CSR</th>
<th>87% CSR</th>
<th>94% CSR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Deductible</strong></td>
<td>$6,000</td>
<td>$3,250</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Medical Coinsurance</strong></td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Rx Drug Deductible</strong></td>
<td>INT</td>
<td>INT</td>
<td>INT</td>
<td>INT</td>
</tr>
<tr>
<td><strong>Rx Coinsurance</strong></td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>35%</td>
</tr>
<tr>
<td><strong>MOOP</strong></td>
<td>$8,100</td>
<td>$6,500</td>
<td>$2,700</td>
<td>$1,050</td>
</tr>
<tr>
<td><strong>Emergency Room Services</strong></td>
<td>40% AD</td>
<td>40% AD</td>
<td>40%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>All Inpatient Hospital Services (inc. MHSA)</strong></td>
<td>40% AD</td>
<td>40% AD</td>
<td>40%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Generics</strong></td>
<td>$20</td>
<td>$20</td>
<td>$8</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Preferred Brand Drugs</strong></td>
<td>$50</td>
<td>$50</td>
<td>$30</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Specialist Visit</strong></td>
<td>$60</td>
<td>$50</td>
<td>$15</td>
<td>$5</td>
</tr>
<tr>
<td><strong>Primary Care Visit to Treat an Injury or Illness</strong></td>
<td>$30</td>
<td>$20</td>
<td>$8</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Laboratory</strong></td>
<td>$30</td>
<td>$20</td>
<td>$20</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>X-rays and Diagnostic Imaging</strong></td>
<td>40% AD</td>
<td>40% AD</td>
<td>40%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Skilled Nursing Facility</strong></td>
<td>40% AD</td>
<td>40% AD</td>
<td>40%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</strong></td>
<td>40% AD</td>
<td>40% AD</td>
<td>40%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Outpatient Surgery Physician/Surgical Services</strong></td>
<td>40% AD</td>
<td>40% AD</td>
<td>40%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Mental/BH and Substance Abuse Disorder Outpatient Services</strong></td>
<td>$30 Copay/Office Visit; 40% AD for all other outpatient services</td>
<td>$20 Copay/Office Visit; 40% AD for all other outpatient services</td>
<td>$8 Copay/Office Visit; 40% for all other outpatient services</td>
<td>No charge/Office Visit; 25% for all other outpatient services</td>
</tr>
<tr>
<td><strong>Drugs</strong></td>
<td>Base Silver</td>
<td>73% CSR</td>
<td>87% CSR</td>
<td>94% CSR</td>
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<tr>
<td><strong>Generics</strong></td>
<td>$20</td>
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<td>$50</td>
<td>$50</td>
<td>$30</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Non-Preferred Brand Drugs</strong></td>
<td>50% AD</td>
<td>50% AD</td>
<td>50%</td>
<td>35%</td>
</tr>
<tr>
<td><strong>Specialty Drugs (i.e. high-cost)</strong></td>
<td>50% AD</td>
<td>50% AD</td>
<td>50%</td>
<td>35%</td>
</tr>
</tbody>
</table>
Post Application

• After submitting an application an 834 Enrollment File is sent by the Marketplace to Ambetter

• After we receive the 834 File an applicant can expect to receive a welcome letter and billing statement in about 7 days

• After first payment, members will receive their ID cards in about 7 days
Welcome Brochure: Information about our My Health Pays program, a premium rate letter and plan brochure

Start Guide Card: Check list that helps the member with “what’s next” now that they are enrolled with Ambetter

Tip Sheet: Information about a member’s rights and responsibilities
A policy is not effective until the first months premium is received!

• Pay Online
• Pay by Phone
• Pay by Mail
• Pay by MoneyGram®
Ambetter’s Value Added Benefits

• My Health Pays Program

• Ambetter Telehealth

• Health Management Programs
My Health Pays®

- Visit member portal to log in
- Earn points on healthy activities and behaviors
- Use points to shop our online rewards store
- Convert points into dollars to pay healthcare-related costs
- Starting in 2020, members can earn up to $500 in rewards!
My Health Pays®

Use member rewards to pay for:

Healthcare-related costs, such as:

- Monthly premium payments
- Doctor copays (not pharmacy co-pays)
- Deductibles
- Coinsurance

Monthly bills such as:

- Utilities (gas, electric, water)
- Telecommunications (cell phone bill)
- Transportation
- Education
- Rent
- Childcare

Funds expire 90 days after termination of insurance coverage. Rewards program is subject to change. My Health Pays rewards can’t be used for pharmacy copays.
Ambetter Telehealth

- 24-Hour help for non-emergency issues
- Connect to experts regardless of physical location
- Avoid long wait times at physician offices
- Reduce cost of health care when a member's PCP or clinic is not available
- Good for outlying or rural areas
- New for 2020! $0 PCP copay (except HSA plans)
Health Management Programs

Ambetter offers a Health Management Program for these conditions:

- Asthma
- Coronary Artery Disease (Adult Only)
- Depression
- Diabetes
- Hypertension (high blood pressure)
- High Cholesterol
- Low Back Pain
- Tobacco Cessation
Member Portal Overview

Hi, Miranda!
Status: Active

- **My Health Pays**: You can earn up to 500 rewards points this year.
- **Pay your premium**: Your total balance is $30.
  - Your monthly premium is due at the end of the month.
- **Find a Provider**: Use our search tool to find network doctors and specialists in your area.
- **ID Cards**

Your 2020 plan has more ways to earn rewards!

- **2019 Coverage At-A-Glance**: Want to see more? Click below for a deep dive into your plan.
- **Maximum Out-of-Pocket**: $8,000/year
  - The amount of money you pay before your insurance starts to pay.
- **Deductible**: $6,000/year
  - The amount of money you pay before your insurance starts to pay.
- **PCP Copay**: $10/visit
  - You will be charged this amount whenever you go see your PCP.

View your 2020 plan
Find a Provider & Formulary
Finding a Provider

Don’t Miss Out on Affordable Coverage

ENROLL NOW  RENEW TODAY
Location and Search
Detailed Search

2825 results within 200 miles
Updated: 09/18/2019

1. Nancy E Fuegner, PNP
   Practitioner
   23.86 miles
   Mercy Clinic East Communities
   107 Piper Hill Drive Suite 130
   Saint Peters, MO 63376
   (636) 528-5950

2. Bachar Malek, MD
   Practitioner
   153.76 miles
   Indiana Exceptional Medical Care, LLC
   Indiana Exceptional Medical Care LLC
   4972 Lincoln Avenue Suite 101
   Evansville, IN 47715
   (812) 402-3700

3. Matthew A Broom, MD
   Practitioner
   2.12 miles
   SLUCare Dept of Pediatric Endocrinology
   SLUCare Dept of Pediatric Endocrinology
   1465 South Grand Boulevard
   Saint Louis, MO 63104
   Show All Locations
   (314) 268-5492

4. Isam S Hawatmeh, MD
   Practitioner
   6.27 miles
   Sam Hawatmeh MD
   Sam Hawatmeh MD
   6651 Chippewa Street Suite 202
   Saint Louis, MO 63109
   (314) 646-8200

5. Robert Parker Pierce, MD
   Practitioner
   98.80 miles
   Fulton Family Health Associates PC
   Fulton Family Health Associates
   2613 Fairway Drive Suite C
   Fulton, MO 65251
   (573) 642-1990
Provider Details

Network: Missouri

Matthew Broom, MD
Practitioner
(314) 268-6492

Practice Details
Location Hours: Sun, Sat (Closed)
Mon, Tue, Wed, Thu, Fri: 8:00 AM - 5:00 PM
Open Weekends: No
Fax: (314) 268-6116
After-hours Phone: (314) 577-5668
County: Saint Louis City
Accessible to People with Disabilities: Yes

Patient Types
Accepting New Patients: Yes
Age Limitations: 0 yr(9) - 18 yr(9)
Gender Limitation: None

Provider Details
Gender: Male
Specialties:
- Pediatrics
Board Status: Not Certified View Details
Hospital Affiliations:
- SSM Cardinal Glennon Children's Hospital
- SSM St Marys Health Center
- SSM St Mary's Health Center

Additional Practitioner Languages: None
National Provider Identifier: 1114967767
Finding a Medication
Searching on the Formulary List

Control + F

Medication here
Prescription Tiers

Tier 0 - No copayment for those drugs that are used for prevention and are mandated by the Affordable Care Act. Select oral contraceptives, vitamin D, folic acid for women of child bearing age, over-the-counter (OTC) aspirin, and smoking cessation products may be covered under this tier. Certain age or gender limits apply.

Tier 1 - Lowest copayment for those drugs that offer the greatest value compared to other drugs used to treat similar conditions. Select over-the-counter (OTC), generic or brand name drugs may be covered under this tier.

Tier 2 - Medium copayment covers brand name drugs that are generally more affordable, or may be preferred compared to other drugs to treat the same conditions.

Tier 3 - Highest copayment covers higher cost brand name drugs. This tier may also cover non-specialty drugs that are not on the Preferred Drug List but approval has been granted for coverage.

Tier 4 - Coverage for this tier is for “specialty” drugs used to treat complex, chronic conditions that may require special handling, storage or clinical management. For members who do not have a Tier 4 plan, these drugs may be covered under Tier 3.
## Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Term</th>
<th>What it means</th>
</tr>
</thead>
<tbody>
<tr>
<td>AL</td>
<td>Age Limit</td>
<td>Some drugs are only covered for certain ages.</td>
</tr>
<tr>
<td>QL</td>
<td>Quantity Limit</td>
<td>Some drugs are only covered for a certain amount.</td>
</tr>
<tr>
<td>PA</td>
<td>Prior Authorization</td>
<td>Your doctor must ask for approval from Ambetter before some drugs will be covered.</td>
</tr>
<tr>
<td>ST</td>
<td>Step Therapy</td>
<td>In some cases, you must first try certain drugs before Ambetter covers another drug for your medical condition. For example, if Drug A and Drug B both treat your medical condition, Ambetter may not cover Drug B unless you try Drug A first.</td>
</tr>
<tr>
<td>NF</td>
<td>Non-formulary</td>
<td>This product is not covered unless you or your provider request an exception. Alternative medications are listed next to non-covered product</td>
</tr>
<tr>
<td>RX/OTC</td>
<td>Prescription and OTC</td>
<td>These drugs are made in both prescription form and Over-the-counter (OTC) form.</td>
</tr>
<tr>
<td>Drug Name</td>
<td>Drug Tier</td>
<td>Requirements/Limits</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>-----------</td>
<td>----------------------------------------------------------</td>
</tr>
<tr>
<td>zileuton 1b12</td>
<td>1</td>
<td>QL(4 ea daily)</td>
</tr>
<tr>
<td>ZYFLO CR TB12 (Use Zileuton)</td>
<td>3</td>
<td>QL(4 ea daily)</td>
</tr>
<tr>
<td><strong>Selective Phosphodiesterase 4 (PDE4) Inhibitors</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DALIRESP TABS 250 MCG</td>
<td>3</td>
<td>QL(1 ea daily)30 rlt MAX day(s) supply,180 rlt lmt day(s)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30 mail MAX day(s) supply,180 mail lmt day(s).</td>
</tr>
<tr>
<td>DALIRESP TABS 500 MCG</td>
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<td><strong>Steroid Inhalants</strong></td>
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<td>ALVESCO AERS</td>
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<td>ASMANEX TWISTHALER 60 METERED DOSES AEPB</td>
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Thank you!