2023 APC Overview - Tennessee
Who We Are
Who we are

A family of companies for a strong foundation

ABS provides administrative services for the commonly-owned insurance carrier **US Health and Life Insurance Company** (USHL), insurer of thousands of lives across the nation. In addition, ABS provides care, disease management, and wellness programs for their clients, USHL members, and external groups.

**ABS** is a subsidiary of Ascension, a faith-based healthcare organization dedicated to transformation through innovation across the continuum of care.

As one of the leading non-profit and Catholic health systems in the U.S., **Ascension** is committed to delivering compassionate, personalized care to all, with special attention to persons living in poverty and those most vulnerable.

**Our ACA product offering aligns with the Ascension mission to provide access to healthcare to vulnerable populations.**
### APC 2022

| **5,542 Members** | This includes 3,033 members in Kansas, 1,972 in Indiana, and 537 in Michigan. Approximately 62% of our members receive APTC, with KS being the most subsidized (68%) |
| **3 States** | APC is currently available in 19 counties across Kansas, Indiana, and Michigan |
| **Accredited and Certified** | APC’s sponsor, USHL, achieved URAC accreditation as well as Quality Health Plan Certification (QHP) through CMS |
| **7,858 Providers** | APC’s provider network is comprised of 1,217 providers in Kansas, 1,978 providers in Michigan, and 4,663 providers in Indiana |
## APC 2023

| 5 States | APC will retain our current presence in Kansas, Indiana, and Michigan while expanding into Texas, Tennessee, and additional Michigan counties |
| ~15,000 Members | Our expectation is for approx. 5,000 retained members and we're projecting new membership of 10,000 in all markets. |
| 16,684 Providers | In addition to our current provider network, APC will add 4,856 providers in Texas, 3,970 in Tennessee |
| Strategy | We continue to focus on utilizing the Ascension facility footprint and higher continuity of care for our members that results in a better patient experience and lower plan premium. |
What sets us apart
Setting us apart

Claims Administration

• 12 day Turn Around Time (TAT)
• Audited 100% of claims through configuration warranty period
• Educating members (more to come!)
• Resolution Management Team

GOAL: Avoid member abrasion, create a positive member experience
Our APC-dedicated Uniquely Ascension call center prides itself on providing “concierge” service to our members.

**Call Center by the Numbers...**

- **10,393** Total Calls
- **177** Abandoned CALLS
- **486** Emails Received
- **0:32** ASA
- **2%** Abandonment Rate
- **474** Emails Answered
Sales, Field Support and other contacts
Sales, Field Support and other contacts

**USHL Sales Support Team - Here to help!**

| All Markets | Theresa Horka - Manager  
Sales Support & Underwriting  
248-341-3013  
Thorka@abs-tpa.com |
|-------------|----------------------------------------------------------------------|
| All Markets | Tammy Campfield  
Senior Sales Support Coordinator  
586-693-4470  
tcampfield@abs-tpa.com |
| All Markets | Kari Lockhart  
Senior Sales Support Coordinator  
248-341-3032  
klockhart@ushealthandlife.com |
| Agent Support | 844-828-5968  
Email - APCAgentSupport@ushealthandlife.com |
### Sales Support - USHL Sales Support Coordinators

| Sales & Business Dev. | Sales Support Coordinators support General Agent and Agent recruitment including:
| | • GA & Agent plan operational support for escalated member issues  
| | • Coordination with Field Support team |
| Operations Liaison | Sales Support Coordinators support General Agent and Agent operations including:
| | • GA contracting & Agent appointment via Docusign  
| | • Agent portal set up and maintenance  
| | • Book of Business and Commission reporting |

### Market Education

Educate General Agents and Agents regarding product highlights, market characteristics & pricing.
## Sales, Field Support and other contacts

### Ascension Insurance Navigators - Here to help!

<table>
<thead>
<tr>
<th>State</th>
<th>Name</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Texas</td>
<td>Katherine (Katie) Ray</td>
<td>210-410-8713</td>
<td><a href="mailto:katherine.murtaghuerta@ascension.org">katherine.murtaghuerta@ascension.org</a></td>
</tr>
<tr>
<td>Kansas</td>
<td>Katherine (Kathy) Gann</td>
<td>316-708-2953</td>
<td><a href="mailto:Katherine.Gann@ascension.org">Katherine.Gann@ascension.org</a></td>
</tr>
<tr>
<td>Tennessee</td>
<td>Jana Steele</td>
<td>615-761-3859</td>
<td><a href="mailto:Jana.Steele@ascension.org">Jana.Steele@ascension.org</a></td>
</tr>
<tr>
<td>Michigan - Detroit</td>
<td>Arlene Bell</td>
<td>586-362-0151</td>
<td><a href="mailto:arlene.bell@ascension.org">arlene.bell@ascension.org</a></td>
</tr>
<tr>
<td>Michigan - Flint, Saginaw</td>
<td>Eadie Ostlund</td>
<td>480-650-0216</td>
<td><a href="mailto:eadie.ostlund@ascension.org">eadie.ostlund@ascension.org</a></td>
</tr>
</tbody>
</table>

Providing best-in-class service AND exclusive patient access to our GA partners
Employees of Ascension Insurance Navigators support onsite Benefit Advisors within markets by coordinating the placement, scheduling and operational elements of the Agent of the Day tables. Navigators connect Benefit Advisors with the front office staff at Ascension provider offices to help *develop lead generation*.

**Operations Liaison**

Escalated issues from providers relating to claims payment or operational concerns, examples are complex claims or PA issues. Serve as point of contact between ABS and the market or providers for operational issues to help *ensure the best provider and member experience possible*.

**Market Education**

Educate and engage *market leadership and provider staff*, onboarding and one-off meetings and calls. Continue relationships with in-network providers through physical visits and other outreach.
Sales, Field Support and other contacts

Important contacts

For billing, coverage questions and locating in-network physicians:
833-600-1311
apcsupport@ascension.org
Monday through Friday, 8:00 a.m. to 6:00 p.m. EST
Or visit ascensionpersonalizedcare.com and use the chat feature located in the lower right corner

For quotes and to shop for plans:
866-552-1990
Monday through Friday, 9:00 a.m. to 6:00 p.m. EST
enroll.ascensionpersonalizedcare.com

For agent sales support:
844-828-5968
apcagentsupport@ushealthandlife.com
Plan Designs
Benefits for our members

APC Benefits:
• $0 deductible Bronze and Silver plans
• Pharmacy benefits included with all plans
• No referrals needed within the Ascension network
• $0* preventive care screenings, tests and immunizations
• $0 wellness visits for kids

Care benefits:
• Free 24/7 nurse line
• Care management services for all members
  • Tobacco cessation and weight management coaching are included
• Free mindfulness meditation videos and resources
• Free virtual wellness programs

Website access:
• Price transparency tool
• Easily connect with a customer service representative via live chat
• Wellness articles and resources to keep you healthy

Member portal:
• Free access to your member portal online, anywhere
  • View all claims and benefits
  • Find in-network doctors
  • Access medical and pharmacy ID cards
  • Make premium payments
  • View Explanation of Benefits (EOB) and other plan documents

Added discounts:
• Active&Fit DirectTM - Access to 16,000 fitness centers starting at $25 per month
• TruHearing-Discounts for you and your extended family for hearing exams and hearing aids
• Local area discounts including restaurants, sports and entertainment venues

*Ascension Personalized Care pays for 100% of certain preventive care services. Please see our website for more information.
PY23 APC Plan Designs

Bronze

*APC HSA Bronze was terminated for PY23 and renewing consumers are crosswalked to APC No Deductible Bronze

**APC Standard Expanded Bronze is a new plan offering in PY23 and is required per the 2023 CMS Final Rule

<table>
<thead>
<tr>
<th>PY23 Ascension Personalized Care (APC) Bronze Plan Designs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Actuarial Value</td>
</tr>
<tr>
<td>HSA Eligible</td>
</tr>
<tr>
<td>Medical Deductible</td>
</tr>
<tr>
<td>Drug Deductible</td>
</tr>
<tr>
<td>Medical MOOP</td>
</tr>
<tr>
<td>Drug MOOP</td>
</tr>
<tr>
<td>PCP</td>
</tr>
<tr>
<td>Specialist</td>
</tr>
<tr>
<td>Inpatient Facility</td>
</tr>
<tr>
<td>ER</td>
</tr>
<tr>
<td>Generic Drugs</td>
</tr>
<tr>
<td>Preferred Brand</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
</tr>
<tr>
<td>Specialty Drugs</td>
</tr>
</tbody>
</table>
**PY23 APC Plan Designs**

**Silver**

*APC Standard Silver is a new plan offering in PY23 and is required per the 2023 CMS Final Rule.*

<table>
<thead>
<tr>
<th></th>
<th>Low Premium Silver</th>
<th>Balanced Silver</th>
<th>No Deductible Silver</th>
<th>Standard Silver*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actuarial Value</td>
<td>0.700</td>
<td>0.701</td>
<td>0.709</td>
<td>0.701</td>
</tr>
<tr>
<td>HSA Eligible</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$4,000</td>
<td>$5,400</td>
<td>$0</td>
<td>$5,800</td>
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<tr>
<td>Drug Deductible</td>
<td>Included in medical</td>
<td>Included in medical</td>
<td>Included in medical</td>
<td>Included in medical</td>
</tr>
<tr>
<td>Medical MOOP</td>
<td>$8,900</td>
<td>$5,400</td>
<td>$9,100</td>
<td>$8,900</td>
</tr>
<tr>
<td>Drug MOOP</td>
<td>Included in medical</td>
<td>Included in medical</td>
<td>Included in medical</td>
<td>Included in medical</td>
</tr>
<tr>
<td>PCP</td>
<td>$40</td>
<td>No charge after deductible</td>
<td>$30</td>
<td>$40</td>
</tr>
<tr>
<td>Specialist</td>
<td>$80</td>
<td>No charge after deductible</td>
<td>$60</td>
<td>$80</td>
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<tr>
<td>Inpatient Facility</td>
<td>50% coinsurance after deductible</td>
<td>No charge after deductible</td>
<td>$2,000 copay per day</td>
<td>40% coinsurance after deductible</td>
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<td>ER</td>
<td>50% coinsurance after deductible</td>
<td>No charge after deductible</td>
<td>$1,000</td>
<td>40% coinsurance after deductible</td>
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<tr>
<td>Generic Drugs</td>
<td>$25</td>
<td>No charge after deductible</td>
<td>$25</td>
<td>$20</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>$50</td>
<td>No charge after deductible</td>
<td>$100</td>
<td>$40</td>
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<tr>
<td>Non-Preferred Brand</td>
<td>50% coinsurance after deductible</td>
<td>No charge after deductible</td>
<td>50% coinsurance after deductible</td>
<td>$80 copay after deductible</td>
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<tr>
<td>Specialty Drugs</td>
<td>50% coinsurance after deductible</td>
<td>No charge after deductible</td>
<td>50% coinsurance after deductible</td>
<td>$350 copay after deductible</td>
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*APC Gold was terminated for PY23 and renewing consumers are crosswalked to APC Standard Gold

**APC Standard Gold is a new plan offering in PY23 and is required per the 2023 CMS Final Rule

<table>
<thead>
<tr>
<th>PY23 Ascension Personalized Care (APC) Gold Plan Designs</th>
<th>Standard Gold**</th>
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<tbody>
<tr>
<td>Actuarial Value</td>
<td>0.780</td>
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<tr>
<td>HSA Eligible</td>
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<td>Medical Deductible</td>
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<td>Drug Deductible</td>
<td>Included in medical</td>
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<tr>
<td>Medical MOOP</td>
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<tr>
<td>PCP</td>
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<td>Specialist</td>
<td>$60</td>
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<tr>
<td>Inpatient Facility</td>
<td>25% coinsurance after deductible</td>
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<tr>
<td>ER</td>
<td>25% coinsurance after deductible</td>
</tr>
<tr>
<td>Generic Drugs</td>
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<tr>
<td>Preferred Brand</td>
<td>$30</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>$60</td>
</tr>
<tr>
<td>Specialty Drugs</td>
<td>$250</td>
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</table>
Tennessee Market - New for 2023
Tennessee counties: Bedford, Cheatham, Coffee, Davidson, Dickson, Giles, Hickman, Houston, Humphreys, Lawrence, Lewis, Lincoln, Marshall, Maury, Montgomery, Moore, Perry, Robertson, Rutherford, Stewart, Sumner, Trousdale, Wayne, Williamson and Wilson
Tennessee network overview (Nashville)

<table>
<thead>
<tr>
<th>Ascension</th>
<th>Ascension Medical Group</th>
<th>Independently Contracted Primary Care Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ascension Saint Thomas (Midtown)</td>
<td>Ascension Saint Thomas Stones River</td>
<td>Ascension Medical Group Saint Thomas</td>
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<tr>
<td>Ascension Saint Thomas West</td>
<td>Ascension Saint Thomas River Park</td>
<td>Heritage Medical Associates</td>
</tr>
<tr>
<td>Ascension Saint Thomas Rutherford</td>
<td>Ascension Saint Thomas Highlands</td>
<td>Urology Associates of Nashville</td>
</tr>
<tr>
<td>Ascension Saint Thomas Hickman</td>
<td>Ascension Saint Thomas Dekalb</td>
<td>Tennessee Pediatrics</td>
</tr>
<tr>
<td>Ascension Saint Thomas Three Rivers</td>
<td>Ascension Saint Thomas Three Rivers</td>
<td>Tennessee Women’s Care, PC</td>
</tr>
<tr>
<td>Ascension Medical Group</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SNF-Ascension Living</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Hospitals: 10
- SNFs: 28
- PCPs: 463
- Specialists: 3,565
- IP Psych: 31

Ascension Personalized Care
APC Resources
How to find a doctor

Go to the APC website

Affordable plans, balanced coverage

Ascension Personalized Care offers a variety of flexible, affordable health plans so you can find the one that’s right for you. Explore plan options, see our doctor networks and get a quote today.
How to find a doctor

Select “Find a doctor” or “Find a location”

- Providers are listed by name
- Group names are listed under the profile of each doctor
- Search results show MD, DO, DPM, LPC, NP, LMSW and PA
- Search results can be sorted by Distance or Alphabetical by last name
- Providers can be searched by city, state, and/or zip code
- FQHCs included are: Ancillary Facilities, Hospitals, Behavioral Health, and Skilled Nursing Facilities
Member welcome kit

After effectuation, members will receive an email welcoming them to the APC plan. They will also receive the following items in the mail:

- Welcome letter from APC president, Mary Madick
- 2023 member handbook

Before 1/1/23 members will also receive:

- APC medical ID card
- Cigna pharmacy ID card
Billing

How to make a payment

Ascension Personalized Care makes it easy for you to pay your premiums each month by offering a number of ways to pay:

• You can make a one-time payment on the website or by logging in to your account. You can make your premium payment online with a debit/credit card, prepaid debit card, Google Pay or Apple Pay.

• You may submit payment using the address below by mailing a paper check, cashier’s check, or money order to:
  US Health and Life Insurance Company
  PO Box 72152
  Cleveland, OH 44192
  Checks should be made payable to: US Health and Life Insurance Company
  Please note: Your invoice number or Federal Exchange ID must be included on each check

• **Coming Nov 2023:** You can also set up automatic payments to deduct your monthly premium from your debit, credit or prepaid debit card. Members will be able to store and manage their payment information and have the ability to turn autopay on and off.

• For payment assistance via phone, contact our customer service team at 833-600-1311
Upon logging in to the member portal you may:

**View your ID Cards**  Print and review your ID cards any time.

**Check on your Plan Status**  Updated as expenses are applied to your deductible, coinsurance and out-of-pocket maximum.

**Review your Benefits**  See your benefit details, what’s covered and resources available in your plan.

**Manage your Premium Payments**  View your balance, due date, and payment history before you pay your premium.

**See your Claims history**  Keep record of your claims and review information on each.
Questions
How to access the member portal - New User

If you are new to Ascension Personalized Care, you will need to create an Ascension ID to access your member account. Below is a step-by-step guide for creating your new ID.

1. To create an Ascension ID, visit member.ascensionpersonalizedcare.com. Select "Sign Up" to set up your username and password.

2. Type in the personal email address you wish to use for your Ascension ID. You will then need to verify it by entering the six-digit code that was sent to your email.
3. Next, complete the form by typing in your name and the password you want to use.

4. For added security, you will be asked to register your phone number for multi-factor authentication. This will allow Ascension to text you a code to verify your identity.

5. Complete the last form by providing some additional information about yourself. This data is never stored and is only used to locate your member account.
Member checklist

Help Ascension Personalized Care members get the most out of their health insurance plan and benefits. This checklist is designed to help alleviate stress and help our members enjoy all that APC has to offer.

- To get started, enroll or re-enroll a client on enroll.ascensionpersonalizedcare.com
- Make the first binder payment
- Set up the member portal at member.ascensionpersonalizedcare.com
- Know when premium payments are due and make a plan. Set a reminder or enroll in automatic payments. Share payment options available.
- Help the member choose a PCP, OB/GYN, Lab, Radiology, Hospital, etc.
- Educate the member on asking their doctor the right questions and preparing for their visit.
- Remind the member that their Ascension Personalized Care health plan is an Exclusive Provider Organization (EPO). Out-of-network services will not be covered unless in an emergency.
- Inform the member that their handbook, medical and pharmacy ID cards will be arriving in the mail in a few weeks.
- Remind the member to check their email for important benefit information, plan updates and newsletters.
- Share with the member all the free benefits that are included with their APC health insurance plan:
  - 24/7 nurse line
  - PCP and urgent care services available at ascensiononlinecare.org
  - Online behavioral health treatment programs
  - Spiritual care and mindfulness meditation
  - Active&Fit membership
  - TruHearing discounts
  - Cost estimator tool (coming soon)
  - Enhanced customer service
  - No referral requirement in the Ascension network
  - Care management services
Helpful links

**Home page:**
ascensionpersonalizedcare.com

**Get a quote:**
Get matched with health plans based on the members information and needs.
ascensionpersonalizedcare.com/get-a-quote

**Find a doctor**
Search our database to see if a doctor, specialist, or site of care is in our network. Search by city and state, zip code, last name, and/or specialty.
ascensionpersonalizedcare.com/find-a-doctor

**Make a payment**
Find numerous payment options available to our members.
ascensionpersonalizedcare.com/payment

**Chat feature:**
Have questions and need to speak with a customer service representative? Click on the "Chat with us" feature in the bottom right corner of each web page.

**Member portal:**
Members can view claims, benefits, digital ID cards and more with the member portal. Click the login button in the top right corner.
ascensionpersonalizedcare.com/members-home/member-resources/understanding-benefits/member-handbook

**Member handbook:**
A guide to understanding the healthcare benefits and coverage.
ascensionpersonalizedcare.com/members-home/member-resources/understanding-benefits/member-handbook

**Summary of benefits and coverage:**
Find specific plan SBCs for Indiana, Kansas, Michigan, Texas and Tennessee.
ascensionpersonalizedcare.com/members-home/member-resources/2022-summary-of-benefits-and-coverage

**Service areas:**
APC continues to grow and expand the states and counties we serve. Visit the service areas page to see all of our current markets.
ascensionpersonalizedcare.com/members-home/member-resources/service-areas

**Agents home page:**
Find the tools and resources you need to grow your business with APC and US Health and Life Insurance Company.
ascensionpersonalizedcare.com/agents

**APC brochure:**
View products, services, coverage areas and unique APC benefits.
ascensionpersonalizedcare.com/-media/project/aca/aca/agent-pages/agent-appointment-page/apc_agent_booklet.pdf

**Agent and member forms:**
View important forms and general resources for agents and members.
ascensionpersonalizedcare.com/agents/agent-and-member-forms

**Agent handbook:**
Find information about selling APC health insurance plans, becoming appointed with USHL, member benefits and who to contact with questions.
ascensionpersonalizedcare.com/agents/agent-appointment

**Marketing toolkit:**
Find agent specific marketing materials to connect potential members with Ascension Personalized Care.
ascensionpersonalizedcare.com/agents/agent-marketing-toolkit
Agent marketing toolkit

Find support and marketing materials to help you prepare for open enrollment and special enrollment periods.

ascensionpersonalizedcare.com/agents/agent-marketing-toolkit