Indiana QHP Marketplace Basics (Indiana University Health Plans)

10/22/2014

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VP Product Development
(Indiana University Health Plans)

IU Health Plans

What’s the Value?
- Plans available with:
  - prescription drug coverage included in the policy
  - competitive premiums
  - Low PCP copays
  - H.S.A. options
  - Free Preventative Health
- Personal Service
  - personal care and disease management
  - local custom solutions
  - PCP oversees all aspects of healthcare

Taking a Closer Look:
What is an ACA Plan?
Private health insurance with savings based on your income. More than essential health benefits, pre-existing conditions, and prescription drugs. Most people who apply through the Marketplace qualify for premium tax credits and savings on out-of-pocket costs.

Why Choose IU Health Plans?
- Experience keeping Hoosiers healthy
- Have access to IU Health’s highly-skilled primary care doctors as your everyday partner in health and wellness, as well as other specialists and primary care experts across the state
- Local and personal service

Affordable, flexible plans from a trusted healthcare system:
- Competitive Premiums
- Competitive deductibles and coinsurance.
- H.S.A. options
- Member resources and programs to help you live healthy and stay strong
- Free Preventative Health
- Low prescription copays

Who is Indiana University Health?

IU Health is Indiana’s largest healthcare system and the top ranked healthcare system in the state by U.S. News & World Report*. A unique partnership with one of the nation’s leading medical schools, provides access to innovative treatments and therapies. Hospitals, physicians and health services integrated to provide highly skilled care.

Four clinical programs ranked among the top 50 national programs in U.S. News & World Report’s 2014-15 America’s Best Hospitals report*. Eighty percent of Indiana’s top doctors practice at IU Health.

IU Health Plans Hospitals

Don’t worry. With our network of hospitals, you’re covered. Members of IU Health Plans have access to many Indiana hospitals, including:
- IU Health Arnett Hospital
- IU Health Ball Memorial Hospital
- IU Health Bedford Hospital
- IU Health Blackford Hospital
- IU Health Bloomington Hospital
- IU Health Methodist Hospital
- IU Health Morgan Hospital
- IU Health North Hospital
- IU Health Paoli Hospital
- IU Health Saxony Hospital
- IU Health Tipton Hospital
- IU Health University Hospital
- IU Health West Hospital
- IU Health White Memorial Hospital

IU Health Plans offers the largest network of primary care providers in the state of Indiana.

IU Health Plans (Indiana University Health Plans)

Product Service Area - Public Exchange

Rating Area: Counties
Indiana University Health Plans (Indiana University Health Plans)

11/12/2014
### Benefit Snapshot

**Bronze, Silver & Gold Levels**

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>IU Health Plans Silver HSA</th>
<th>IU Health Plans Silver Value</th>
<th>IU Health Plans Silver Enhanced</th>
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<tbody>
<tr>
<td>Deductible (Individual/Family)</td>
<td>$2,000/$4,000</td>
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<tr>
<td>Out-of-Pocket Maximum (Individual/Family)</td>
<td>$6,350/$12,700</td>
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<tr>
<td>Coinsurance</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
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</tr>
<tr>
<td>Specialist Care Office Visit 1</td>
<td>0% after deductible</td>
<td>20% after deductible</td>
<td>25% after deductible</td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td>10% after deductible</td>
<td>$30 copay</td>
<td>$30 copay</td>
</tr>
<tr>
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<td>10% after deductible</td>
<td>$750 copay per stay and 10%</td>
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<td>25% after deductible</td>
</tr>
<tr>
<td>Specialist Care Office Visit 2</td>
<td>0% after deductible</td>
<td>40% after deductible</td>
<td>25% after deductible</td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td>20% after deductible</td>
<td>$40 copay</td>
<td>$30 copay</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>10% after deductible</td>
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### Subsidies

- **APTC** (advance premium tax subsidy). This is offered to persons between 100-400% FPL to use towards the monthly premium. This can be used on any metal tier plan.
- **CSR** (cost share reduction). CSRs are offered to persons between 100-250% of the FPL and are only on the silver tier.
Benefit Snapshot cont’d

<table>
<thead>
<tr>
<th>Metallic Tier Silver 94</th>
<th>IU Health Plans Silver HSA</th>
<th>IU Health Plans Silver Value 94</th>
<th>IU Health Plans Silver Enhanced 94</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible (Individual/Family)</td>
<td>$400/$800</td>
<td>$200/$400</td>
<td>$150/$300</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum (Individual/Family)</td>
<td>$500/$1,000</td>
<td>$600/$1,200</td>
<td>$650/$1,300</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Emergency Room Visit</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
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<td>Inpatient Hospital</td>
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<tr>
<th>Metallic Tier Gold</th>
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<tbody>
<tr>
<td>Deductible (Individual/Family)</td>
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<td>Coinsurance</td>
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<td>Emergency Room Visit</td>
<td>$200 copay before deductible and 20% after deductible</td>
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<tr>
<td>Inpatient Hospital</td>
<td>$500 copay before deductible and 20% after deductible</td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td>$20 copay</td>
</tr>
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<td>Specialist Care Office Visit</td>
<td>$50 copay before deductible and 20% after deductible</td>
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Rx plan design

<table>
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<tr>
<th>2015 IUHP Bronze Value Plan</th>
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<tbody>
<tr>
<td>Rating Area</td>
</tr>
<tr>
<td>5 7 8 1 0 1 1 3 5</td>
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</tbody>
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<tr>
<th>2015 IUHP Silver Value Plan</th>
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<tr>
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<td>5 7 8 1 0 1 1 3 5</td>
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<tr>
<th>2015 IUHP Gold Value Plan</th>
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<tr>
<td>Rating Area</td>
</tr>
<tr>
<td>5 7 8 1 0 1 1 3 5</td>
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Note: This is a sample premium for a member age 42. Each number above the premium represents a rating area. Rating area 5 is Lafayette, 7 is Muncie, 8 is Bloomington, and 10, 13, & 15 is Indianapolis.

Premiums-Public Exchange

How to maximize your benefits

- Choose a highly skilled IU Health primary care physician
- Get free yearly preventive health screenings
- Save $5 when you use generic prescription drugs
- Understand your coverage and review your Summary of Benefits
- Only go to the emergency room for real emergencies
- Make healthy choices to help prevent any sicknesses

IU Health Resources

- IUPHPlansForHoosiers.org
- luhealthplans.org
  - Check providers, formulary, pharmacy network
  - Request More information
  - Enroll in a IU Health Plan
- Need help choosing a plan? Call 866.806.5209
- Already a member? Call 855.413.2432

Health Insurance Marketplace

2014-2015 Brand marketplace
Target Customer

Primary:
- Women/families, 26-45, married, at least 1 child
  - Employed
  - Healthy, action and engaged in healthcare decisions
  - HHI +250% FPL (individual: $29,175, family of 4: $59,625)

Secondary:
- Adults 45-54
  - Employed
  - Healthy, action and engaged in healthcare decisions
  - HHI +250% FPL (individual: $29,175, family of 4: $59,625)
- Single, 26-45
  - Employed
  - Healthy, action and engaged in healthcare decisions
  - HHI +250% FPL (individual: $29,175, family of 4: $59,625)

Utilizing IU Health Plans Website

- iuhealthplans.org
- IUHPlansForHoosiers.org
  - Within these URL’s you will be able to easily:
    - Look-up providers/in-network hospital
    - Look-up pharmacy/formulary information
    - Request more information on IU Health Plans
    - Check subsidy eligibility
    - Enroll for coverage

Three Phase Campaign Approach

Pre-Enrollment
- Create awareness that IU Health Plans will offer a product on the Exchange.

Enrollment
- Engage and Enroll: Create the belief that IU Health is the best choice on the Exchange. Provide consumers with helpful information to support decision-making.

Approaching Deadline
- Generate Enrollments. Remind consumers re: impending deadline. Provide easy tools and frequent reminders to stimulate action.

Direct Enrollment Tool

Create an account

11 Steps

Agree to terms

Click Next
Enter your Contact Information

If you are adding dependents please select type of coverage.

Enter Address, Email, Phone

If someone is filling the information in other than the family, please input their information here. (i.e. Navigator, Friend, etc...)

Responsible Party

Important Step 5

Checking for financial discounts

1. Create an account
2. Follow steps to check for financial discounts
3. Choose IU Health Plan option
4. Redirect back to IU Health Plans enrollment to finish application

Smoker or Non Smoker
Add Dependents

If you are applying as an individual this step will be skipped automatically.

Compare Plans

IU Health Plans has a Plan for You to cover you and your family that fits your budget. Choose the compare function to compare plans side by side.

Side by side comparison

Feel comfortable with your decision.

Select your plan

IU Health Plans has a Plan for You to cover you and your family that fits your budget. Click Apply.

Choose your Primary Care Physician

Confirm and Submit Application
Pay your premium

You’re Finished!

Next Steps

• Next Steps:
  – Have a member create an account using the Subscriber ID
    • Will be able to easily pay their monthly premium
    • Change Address
    • Add or Subtract Dependents
    • Review Benefit Information

Members creating an account

Member Portal

Create an account

1. Enter member email
2. Choose Username
3. Choose password you can remember
4. Enter Subscriber ID from Application
5. Click Create an Account

Member Portal

Manage your account here

**Pay your monthly premium to keep coverage**
What happens after you enroll in IU Health Plans?
- Watch your mail over the next few weeks. You will receive:
  - Member welcome packet: including a letter with your ID Card and how to receive important policy materials.
  - You may receive a call to complete the Health Risk Assessment (HRA): a form encouraged by IUH Plans to help your doctor identify risks to your health and recommend healthy changes.

One ID Card – ALL Services
- Arrives in the mail in within two weeks
- The ONLY card you will need for ALL services
- Keep your original card in a safe place

“Personal customer service is only a phone call away”

Sample Billing Statement
Create an account on iuhealthplans.org to easily manage your monthly premiums.

Contact information
- Contacts
  - Joshua Kelly
  - IU Health Plans
  - 950 N. Meridian St.
  - Indianapolis, IN 46202
  - 317-962-8719
  - jkelly4@iuhealth.org

- Alt. Contact
  - Eric Neuville
  - IU Health Plans
  - 950 N. Meridian St.
  - Indianapolis, IN 46202
  - 317-963-1835
  - eneuvile@iuhealth.org

Thank you!

IU Health Plans