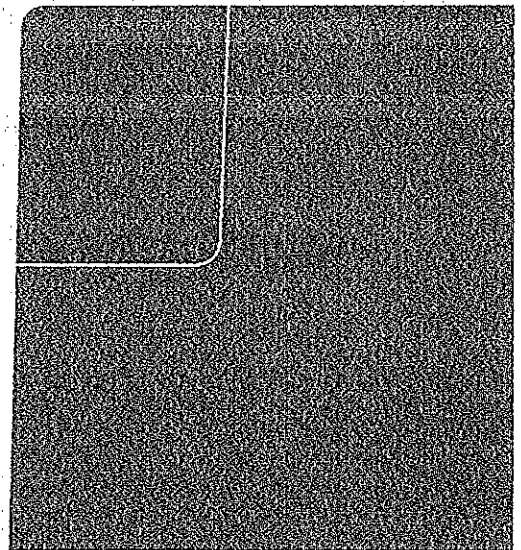


Anthem Exchange Offerings

Dirigo Health Agency

November 18, 2013

**Eric Jermyn,
Director of Sales**



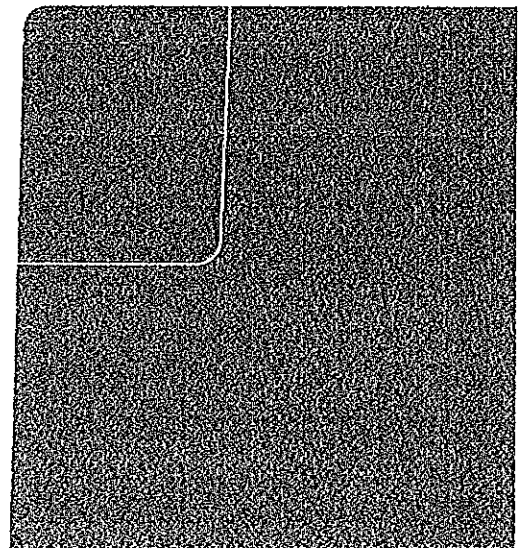
About Anthem

- Subsidiary of WellPoint, Inc.
- Maine domestic insurer organized and existing under Maine law
- Headquartered in South Portland, Maine
- Employ over 900 people in Maine
- This year, the plan celebrated its 75th anniversary in Maine
- Serve all market segments (individual, small group, and large group) and provide coverage for over 300,000 Maine residents
- Anthem/Wellpoint...only national carrier to participate in all Exchanges available

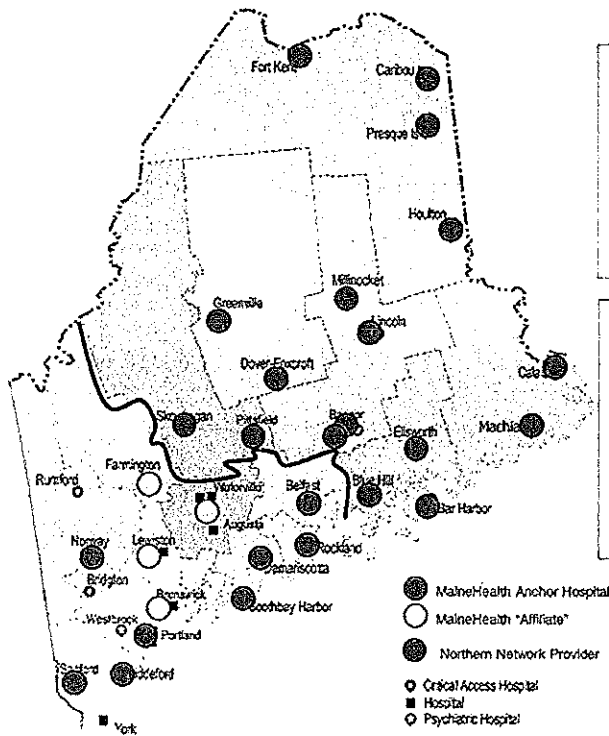


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- Overview of Networks
 - Individual Market Products
 - Small Group Products
 - Member education and outreach

Overview of Networks



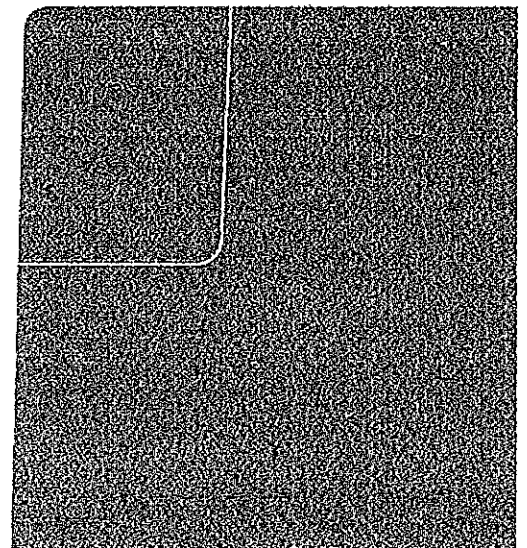
Networks



- Northern service area**
- POS without a gatekeeper (enabling steerage to the south)
 - Products would be sold in:
 - *Aroostook, Hancock, Penobscot, Piscataquis, Somerset, Washington*
 - Members will have highest level of benefits when seeking care from northern POS providers and southern HMO network providers.

- Southern service area**
- HMO with a gatekeeper
 - Products would be sold in:
 - *Androscoggin, Cumberland, Franklin, Knox, Kennebec, Lincoln, Oxford, Sagadahoc, Waldo, York*
 - Members will not have benefits outside the network except for urgent and emergent care.
 - Limited exceptions based on access needs (i.e., majority of transplants) and subject to medical director review.

Individual Market Products



Individual Products by Metal Level

Metal	HMO-South	Deductible Ranges (Single/Family)	POS-North	Deductible Ranges (Single/Family)
Bronze	5 plan options	\$4,000/\$8,000 - \$6,300/\$12,600	5 plan options	\$3,500/\$7,000 - \$6,000/\$12,000
Silver	2 plan options	\$2,500/\$5,000 - \$3,000/\$6,000	2 plan options	\$2,500/\$5,000 - \$3,000/\$6,000
Gold	2 plan options	\$750/\$1,500	2 plan options	\$1,250/\$2,500
Catastrophic	1 plan option	\$6,350/\$12,700	1 plan option	\$6,350/\$12,700

Anthem Individual Exchange Product Offerings

Guided Access-HMO-South (Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, and York counties)

Metal Level	Bronze				Silver	Gold			Catastrophic	
Plan	Anthem Bronze Guided	Anthem Bronze Guided	Anthem Bronze Guided	Anthem Bronze Guided	Anthem Bronze Guided	Anthem Silver Guided	Anthem Silver Guided	Anthem Gold Guided	Anthem Gold Guided	Anthem Catastrophic Guided
	Access with HSA - cabo	Access with HSA - caar	Access - cabr	Access - caaa	Child Dental - cdaa	Access with HSA - cbdo	Access - cbbc	Access - ccab	Child Dental - cdcp	Access
	710001	710002-HSA	710003	710004	710005	710006	710007	710008	710009	710010
Deductible	\$4,000	\$6,300	\$4,300	\$5,750	\$5,750	\$2,500	\$9,000	\$750	\$750	\$6,350
Coinsurance	20%	0%	20%	10%	10%	10%	5%	0%	0%	0%
OOP Max	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$4,000	\$4,500	\$8,000	\$6,000	\$6,350
Pediatric Dental					✓				✓	

Guided Access-POS-North (Aroostook, Hancock, Penobscot, Piscataquis, Somerset and Washington counties)

Metal Level	Bronze				Silver	Gold			Catastrophic	
Plan	Anthem Bronze Guided	Anthem Bronze Guided	Anthem Bronze Guided	Anthem Bronze Guided	Anthem Bronze Guided	Anthem Silver Guided	Anthem Silver Guided	Anthem Gold Guided	Anthem Gold Guided	Anthem Catastrophic Guided
	Access with HSA - caco	Access with HSA - caav	Access - cabk	Access - caaq	Child Dental - cdaq	Access with HSA - cbbk	Access - cbdk	Access - ccaj	Child Dental - cdcx	Access
	720001	720002-HSA	720003	720004	720005	720006	720007	720008	720009	720010
Deductible	\$3,500	\$5,900	\$5,000	\$6,000	\$6,000	\$3,000	\$2,500	\$1,250	\$1,250	\$6,350
Coinsurance	25%	0%	20%	0%	0%	10%	10%	5%	5%	0%
OOP Max	\$6,350	\$6,350	\$6,000	\$6,350	\$6,350	\$3,950	\$6,000	\$3,500	\$3,500	\$6,350
Pediatric Dental					✓				✓	



A healthy dose of wellness for Individuals



24/7 NurseLine

Utilization Management

American Imaging Management (AIM)

**Integrated Case Management/Disease
Management/High Risk Maternity**

Quick Care Options

ESRD program

Proprietary Health Survey Risk Assessment

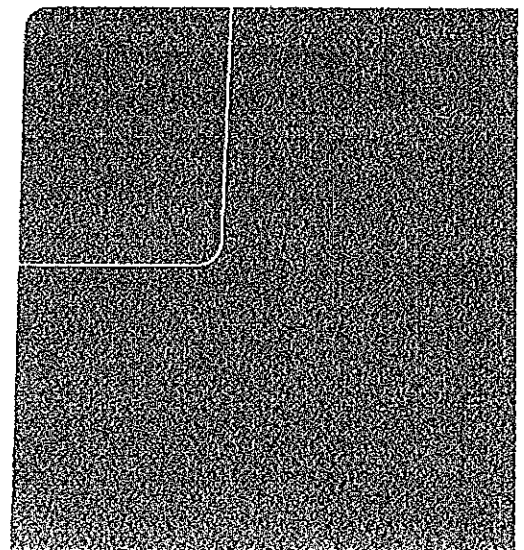
MyHealth Advantage Gold

Behavioral health UM/CM/DM - **Inbound call
center**

BH Intensive Care Coordination

Blue items are new or changed

Small Group Products



Anthem SHOP Exchange (Small Group) Product Offerings

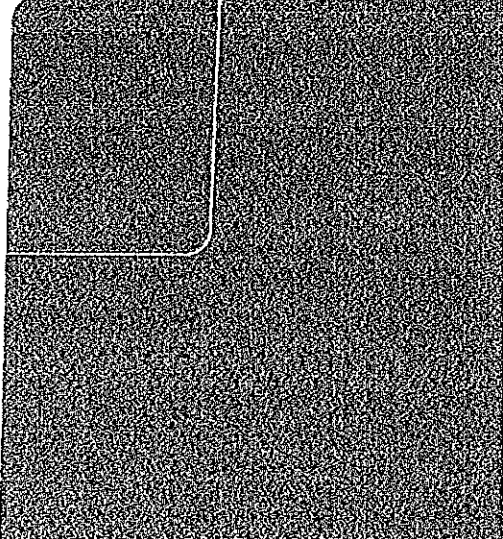
HMO South (Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, and York counties)

Metal Level	Bronze	Silver	Gold
Plan	Anthem Bronze Guided Access Plus (730003)	Anthem Silver Guided Access Plus – (730002)	Anthem Gold Guided Access Plus- (730001)
Medical Deductible	\$4,500	\$2,000	\$500
Coinsurance	30%	40%	20%
Medical OOP Max	\$6,350	\$5,500	\$5,000
Drug Deductible	\$250	Combined w/ Medical	Combined w/ Medical
Drug OOP Max	\$3,500	Combined w/ Medical	Combined w/ Medical
Pediatric Dental	No	No	No

POS North (Aroostook, Hancock, Penobscot, Piscataquis, Somerset and Washington counties)

Metal Level	Bronze	Silver	Gold
Plan	Anthem Bronze Guided Access Plus - (740003)	Anthem Silver Guided Access Plus – (740002)	Anthem Gold Guided Access Plus- (740001)
Medical Deductible	\$4,500	\$2,000	\$500
Coinsurance	30%	40%	20%
Medical OOP Max	\$6,350	\$5,500	\$5,000
Drug Deductible	\$250	Combined w/ Medical	Combined w/ Medical
Drug OOP Max	\$3,500	Combined w/ Medical	Combined w/ Medical
Pediatric Dental	No	No	No

Dental Plans



Maine – Om Exchange Embedded and Stand Alone Dental Products

	Segment	ON Exchange
Maine	Individual	Individual – Dental Embedded in 1 Bronze & 1 Gold plan at the 70 Actuarial Value level.
	Small Group	No Small Group Plans On exchange with embedded pediatric dental EHB
	Stand Alone Dental Certified Products for ON - Exchange	<ul style="list-style-type: none"> • Standalone Dental EHB products at 70/85 Actuarial Value Levels • Standalone Dental Family products at HI/Low levels; which includes the Dental EHB at 70/85 Actuarial Value respectively.

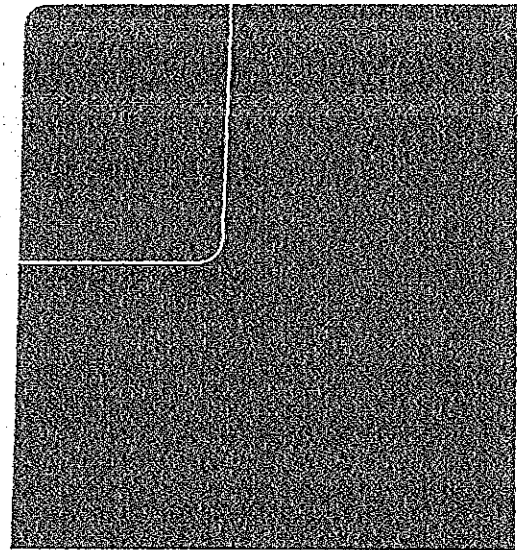
On Exchange Stand-alone Dental Products

<i>Network: Complete Network</i>	Anthem Dental Pediatric (70 AV) IN/OON	Anthem Dental Pediatric Enhanced (85 AV) IN/OON	Anthem Dental Family All Ages; 0-18 get Ped benefit, 19+ get Adult benefit (70 AV) IN/OON		Anthem Dental Family Enhanced All Ages; 0-18 get Ped benefit, 19+ get Adult benefit (85 AV) IN/OON	
Benefit Categories						
Diagnostic and preventive	90%/70%	100%/80%	90%/70%	100%/50%	100%/80%	100%/50%
Basic services	60%/50%	80%/60%	60%/50%	50%/25%	80%/60%	80%/40%
Endodontic/Periodontal/Oral Surgery	50%/50%	50%/50%	50%/50%	30%/15%	50%/50%	50%/25%
Major Services	50%/50%	50%/50%	50%/50%	30%/15%	50%/50%	50%/25%
Medically Necessary Ortho (12 month WP)	50%/50%	50%/50%	50%/50%	not covered	50%/50%	not covered
Medically Necessary Ortho LT Max for OON only	n/a/\$1,000	n/a/\$1,000	n/a/\$1,000	not covered	n/a/\$1,000	not covered
Cosmetic Ortho Lifetime Max *	not covered	not covered	not covered	not covered	\$1,000 *	not covered
Deductible (applies to all services)	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$50	\$0 / \$0	\$50
Annual Maximum	n/a / \$1,000	n/a / \$1,000	n/a / \$1,000	\$750	n/a / \$1,000	Included**
Annual Out of Pocket Maximum **	\$700 / n/a	\$700 / n/a	\$700 / n/a	n/a	\$700 / n/a	n/a



*Cosmetic Ortho is covered for members through age 18 in the Family Enhanced Plan ONLY; at 50% / 50%
 **Annual OOP Max: \$700 for one child / \$1,400 for 2+ children.

Member Education and Outreach



Member Outreach and Education

- Member mailings about open enrollment and subsidies
- Informational websites for individuals and small groups
 - Individuals: www.healthcarereform4you.com
 - Small groups: www.makinghealthcarereformwork.com
- Beginning in October, self serve Change My Coverage online tool will provide comparison of current plan and new ACA compliant plans www.changemycoverage.com
- Team in place to assist members with 2014 choices
- Ongoing education for brokers



Questions?

