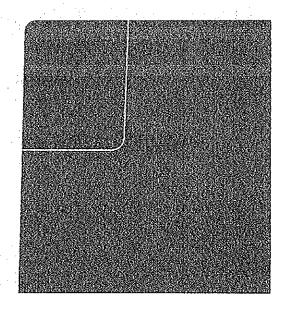
### **Anthem Exchange Offerings**

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 75<sup>th</sup> 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

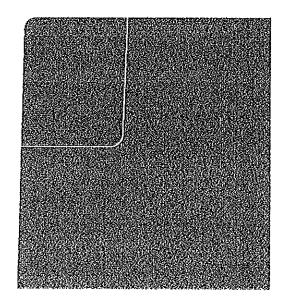


- Overview of Networks
- Individual Market Products
- Small Group Products
- Member education and outreach

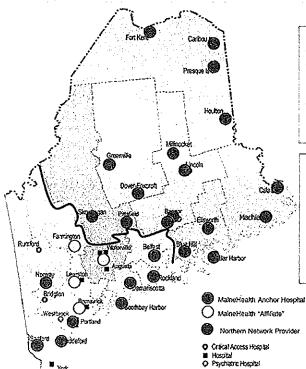


### **Overview of Networks**





### **Networks**



#### Northern service area

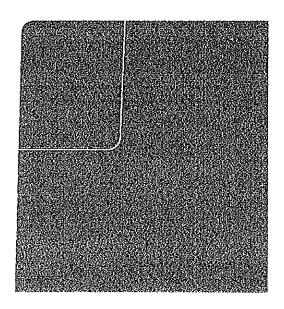
- · POS without a gatekeeper (enabling steerage to the south)
- · Products would be sold in:
  - Aroostook, Hancock, Penobscot, Piscataquis, Somerset, Washington
- Members will have highest level of benefits when seeking care from northern POS providers and southern HMO network providers.

#### 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**

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

letál Level			li o j		Anthem	SI	ver		66	Catastrophic
"先来的书	Anthem	Anthem			Bronze				Anthem Gold	
1.	Bronze	Bronze	Anthem	Anthem	Guided	Anthem Silver			Guided	Anthem
lan	Guided	Guided	Bronze	Bronze	Access with	Guided	Anthem Silver	Anthem Gold	Access with	Catastrophic
ATTALIAN (*) Situation (*)	Access with	Access with	Guided	Guided	Child Dental -	Access with	Guided	Guided	Child Dental	Guided
1 100	HSA - cabo	HSA - caar	Access - cabr	Access - casa	cdaa	HSA - cbdo	Access - cbbc	Access - ccab	cdcp	Access
	710001	710002-HSA	710003	710004	710005	710006	710007	710008	710009	710010
eductible	\$4,000	\$6,300	\$4,300	\$5,750	\$5,750	\$2,500	\$3,000	\$750	\$750	
Market Commen	• 1,000	40,000	<b>41,000</b>	00,100	φυμου	92,000	\$3,000	\$190	\$150	\$6,350
oinsurance	20%	0%	20%	10%	10%	100	ro/	O.P.	ANV	000
OP Max	\$6,350	\$6,350				10%	5%	0%	0%	0%
ediatric	401000	\$0,350	\$6,350	\$6,350	\$6,350	\$4,000	\$4,500	\$8,000	\$6,000	\$6,350
					✓				<b>√</b>	
ental					<b>✓</b>				✓	
	on asa	Asserted Disc	S Nicola Page	ski seki antide sek	✓ William valor	14.740.6384	<u> Portugação</u>		t in the second	948485490°
	Guided	Access-POS	S-North (Aroo	stook Hancoc	√ K; Penobscot	, Piscataquis,	Somerset and	Washington	t in the second	
ontal	Guided	Access-POS	S-North (Aroo	stock/Hancoc	k Penobscot	, Piscataquis,	Somerset and	WashIngton o	t in the second	Catastrophic
ental	Guided	Access-POS	S-North (Aroo	stock, Hancoc	K Penobscot	, Piscataquis,	Somerset and	Washington (	t in the second	Catastrophic
	Guided Anthem	Access-POS	5-North (Aroo	stook, Hancor	Anthem	, Piscataquis,	Somerset and	Washington (	counties)	Cetestrophic
ental			S-North (Aroo	stook Hancob		, Piscataquis, Sii	Somerset and	Washington o	counties) ddig Anthem Gold	
ental etal Level	Anthem	Anthem			Anthem Bronze	, Piscataquis,	Somerset and	i Washington (	Ountles)	Anthem
entat etai Level	Anthem Bronze	Anthem Bronze	Anthem	Anthem	Anthem Bronze Gulded	Piscataguis, Sii Anthem Silver	Somerset and	Washington of the Control of the Con	counties) . 7. bld Anthem Gold Gulded Access with	Anthem Catastrophic
ental	Anthem Bronze Gulded	Anthem Bronze Gulded	Anthem Bronze	Anthem Bronze	Anthem Bronze Gulded Access with	Piscataguis, Sii Anthem Silver Guided	Somerset and ver Anthem Silver Gulded	Anthem Gold Gulded	Anthem Gold Gulded Access with Child Dental -	Anthem Catastrophic Guided
ontal	Anthem Bronze Gulded Access with	Anthem Bronze Guided Access with	Anthem Bronze Gulded	Anthem Bronze Guided	Anthem Bronze Gulded Access with Child Dental -	Piscettaquis, Sil Anthem Silver Guided Access with	Somerset and ver Anthem Silver	Washington of the Control of the Con	counties) . 7. bld Anthem Gold Gulded Access with	Anthem Catastrophic

\$6,350



0%

\$6,350

20%

\$8,000

\$6,350

5%

\$3,500

\$3,500

\$6,000

0%

\$6,350



### 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

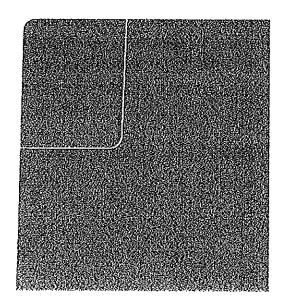
Behavioral health UM/CM/DM - Inbound call center

**BH Intensive Care Coordination** 

Blue items are new or changed

### **Small Group Products**





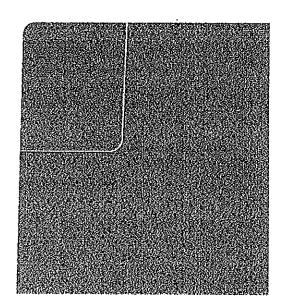
## Anthem SHOP Exchange (Small Group) Product Offerings

HMO South (Androsco	igin, Cumberland, Franklin, Kennebec, Kn	ox, Ellicolli, Oxiolo, Sagadanos, fraido, a	re Translation for the Colored
Metal Level	EloTide in the second	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
લાકુ ઉપયોગ કરવામાં માનવાની માત્ર કરવામાં છે.	· ·		a. '
Pediatric Dental	· No	No	No
	No k, Hancock, Penobscot, Piscataquis Bionze		en e
POS North (Arcostoc		Somerset and Washington countle	
POS North (Aroostoo Metal Level	k, Hancock, Penobscot, Piscataquis, Bronze Anthem Bronze Guided Access Plus	Somerset and Washington countle Silver Anthem Silver Guided Access Plus	S) Gold Anthem Gold Gulded Access Plus-
POS North (Arcostoc Metal Level Plan	k, Hancock, Penobscot, Plscataquis Bronze Anthem Bronze Guided Access Plus - (740003)	Somerset and Washington countle Silver Anthem Silver Guided Access Plus – (740002)	Gold Gold Anthem Gold Guided Access Plus- (740001)
POS North (Aroostoo Metal Level Plan Medical Deductible	k, Hancock, Penobscot, Piscataquis E onze Anthem Bronze Guided Access Plus - (740003) \$4,500	Somerset and Washington countle Silver Anthem Silver Guided Access Plus – (740002) \$2,000	Gold Anthem Gold Guided Access Plus- (740001) \$500
POS North (Arcostoc Metal Level Plan Medical Deductible Coinsurance	Anthem Bronze Guided Access Plus  • (740003)  \$4,500  30%	Somerset and Washington countles Silver Anthem Silver Guided Access Plus – (740002) \$2,000 40%	Gold Anthem Gold Guided Access Plus- (740001) \$500 20%
POS North (Arcostoc Metal Level Plan Medical Deductible Coinsurance Medical OOP Max	k, Hancock, Penobscot, Piscataquis, Bronze Anthem Bronze Guided Access Plus - (740003) \$4,500 30% \$6,350	Somerset and Washington countles Silver Anthem Silver Guided Access Plus – (740002) \$2,000 40% \$5,500	Gold Anthem Gold Gulded Access Plus- (740001) \$500 20% \$5,000



### **Dental Plans**





### Maine – Om Exchange Embedded and Stand Alone Dental Products

	Segment	ON Exchange
	Individual	Individual – Dental Embedded in 1 Bronze & 1 Gold plan at the 70 Actuarial Value level.
- Maune	Small Group	No Small Group Plans On exchange with embedded pediatric dental EHB
	Stand Alone Dental Certified Products for ON - Exchange	<ul> <li>Standalone Dental EHB products at 70/85 Actuarial Value Levels</li> <li>Standalone Dental Family products at Hi/Low levels; which includes the Dental EHB at 70/85 Actuarial Value respectively.</li> </ul>



#### On Exchange Stand-alone Dental Products

Network: Complete Network	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		· · · · · · · · · · · · · · · · · · ·		·		<del></del>
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

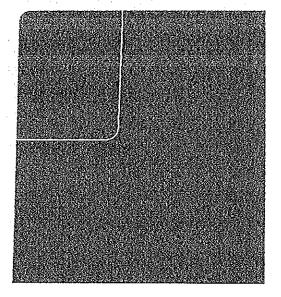


<sup>\*</sup>Cosmetic Ortho Is covered for members through age 18 in the Family Enhanced Plan ONLY; at 50% / %50

<sup>\*\*</sup>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 <u>www.changemycoverage.com</u>
- Team in place to assist members with 2014 choices
- Ongoing education for brokers



### **Questions?**

