

# 2019 Individual & Family Plans Cover Arizona Training



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Individual & Family Products



**BlueCross  
BlueShield  
of Arizona**

An Independent Licensee of the Blue Cross and Blue Shield Association

# Agenda

- Why Partner with Us
- Our ACA Participation
- 2019 Plan Offerings
- Subsidies
- Key Dates & Resources

# Why Partner with Us

## Who We Are

<b>Not-for-profit organization</b>	<b>In business since 1939</b>	<b>Involved in our community</b>	<b>Philanthropically focused</b>
<b>Nearly 1,500 employees in Arizona</b>	<b>Offices in Phoenix, Tucson, Chandler, Flagstaff</b>	<b>Nearly 1.5 million customers</b>	<b>Innovative partnerships with local providers and hospitals</b>

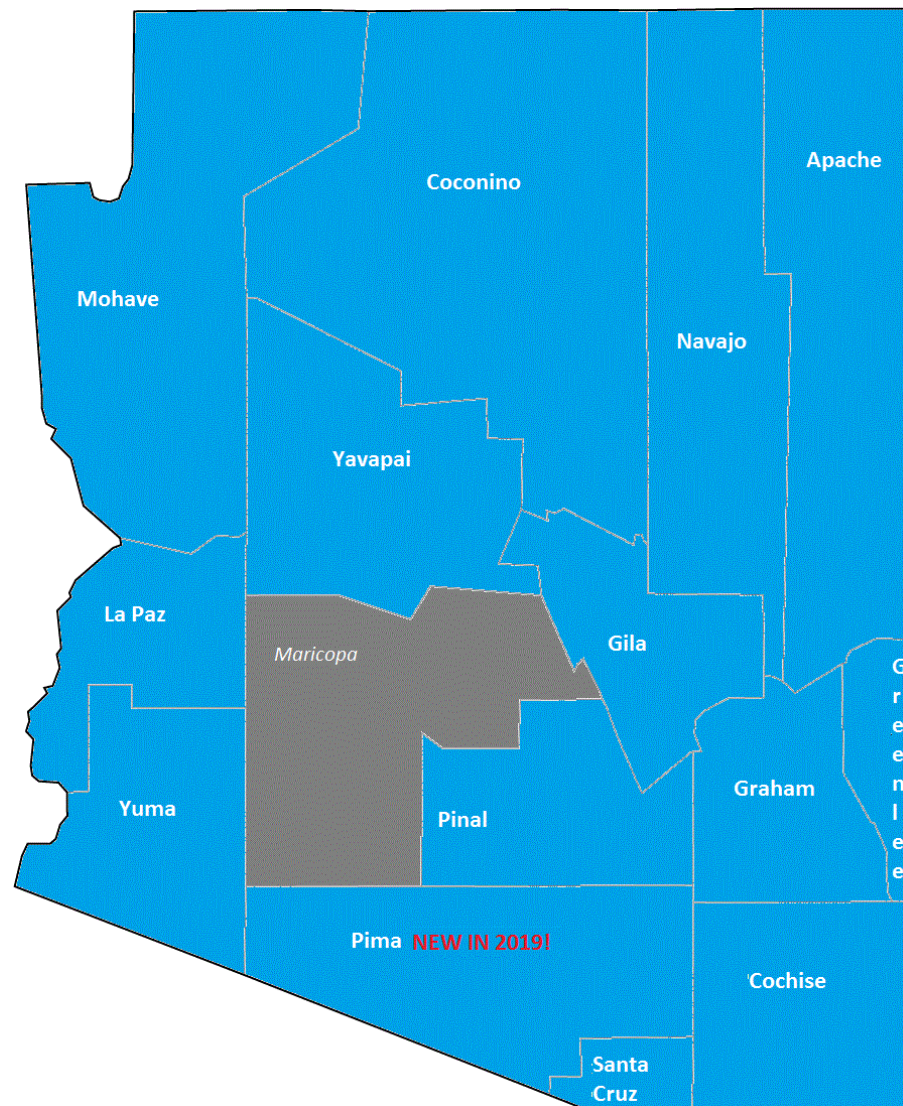
# Our ACA Participation

Plans will be available in **14 of the 15 counties in Arizona**

Plans will be available in **Pima County in 2019**

Gold, silver, bronze, and catastrophic plans will be available in each of the 14 counties

All plans will be sold, marketed through the Exchange ([healthcare.gov](http://healthcare.gov))



# 2019 Plan Offerings

## BCBSAZ will offer 6 plan options in 2019

	Plan Options	Metal Level
<b>EverydayHealth HMO</b>	EverydayHealth HMO 2000	Gold
	EverydayHealth HMO 4000	Silver
	EverydayHealth HMO 6500	Bronze
<b>NEW!</b> <b>TrueHealth HMO</b>	TrueHealth HMO 6000	Silver
<b>Portfolio HSA HMO</b> <i>HSA Eligible</i>	Portfolio HSA HMO 5850	Bronze
<b>SimpleHealth</b> <i>Catastrophic</i>	SimpleHealth HMO	Catastrophic

# Health Plan Overview













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# Essential Health Benefits

## All Plans offer ACA Essential Health Benefits

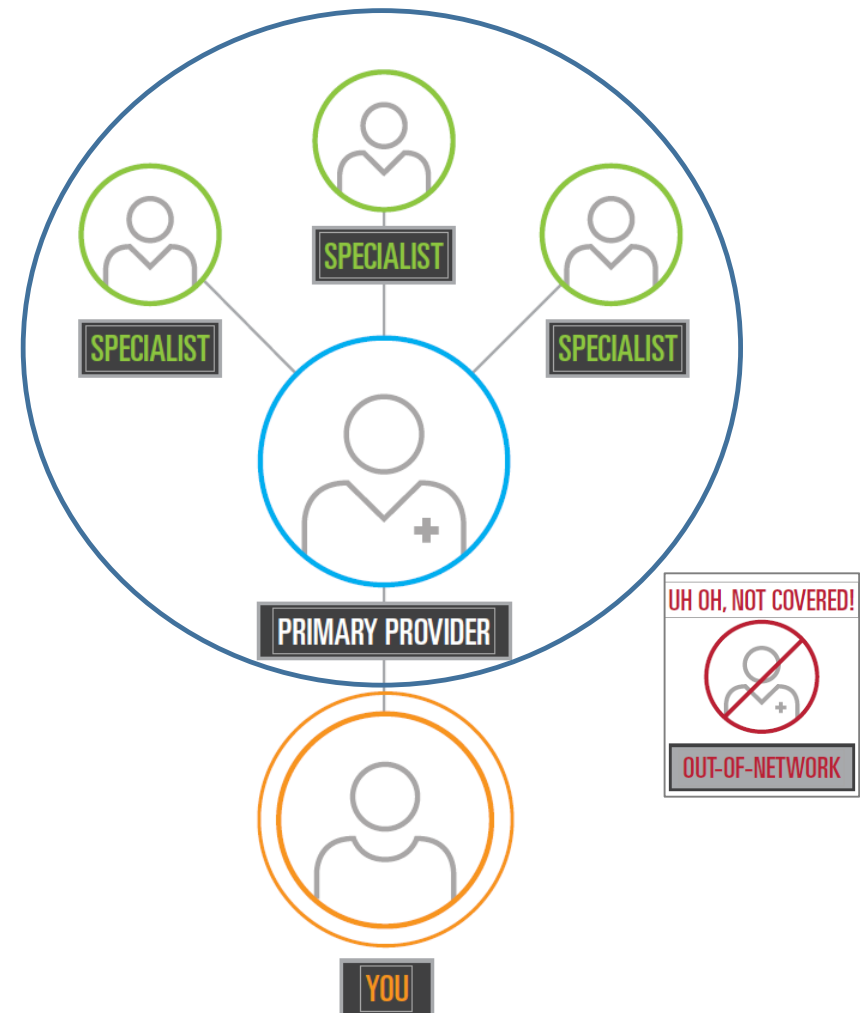
-  Outpatient care
-  Emergency care (ER)
-  Hospital stays
-  Lab tests, exams
-  Pregnancy, newborn care
-  Mental health, substance abuse care
-  Prescription drugs
-  Preventive, wellness care
-  Child healthcare that includes dental, vision
-  Rehabilitative, habilitative care, devices



# All Plans Offered are HMO

## Our HMO Plans Include

1. A selection of healthcare services through a contracted network of doctors, specialists and hospitals. Care received **out-of-network won't be covered except** in emergencies and special situations with BCBSAZ preauthorization.
2. A **designated primary care provider (PCP)** for each member to oversee and coordinate their care. Their PCP will provide a referral to see most in-network specialists when recommended. Care from a non-designated primary care provider **will not be covered except when the provider is in the same practice as the designated PCP.**
3. Services **out-of-state are not covered** except for emergency care, urgent care from a BlueCard Traditional provider and special situations with BCBSAZ preauthorization.





# Health Plan Details



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# 2019 EverydayHealth HMO

## Features

- Copays for most common services
- Separate deductible for Level 2 and 3 prescription drugs
- Surgeries, emergencies and other major health care apply a deductible and coinsurance
- Most similar to traditional health plans

## May be the right plan for your clients if they . . .

- Want low out-of-pocket costs for doctor visits
- Need financial protection in case they have a major health issue
- Want deductible plan options to meet most financial needs

Referenced benefits are based on services from a network provider. All plans are subject to the limitations, exclusions. More detailed information about benefits, cost share, exclusions, limitations is in the benefit plan booklets, plans. Summary of Benefits, Coverage (SBC), benefit plan booklets are available on request or at [azblue.com/2019INDbooks](http://azblue.com/2019INDbooks).

# 2019 EverydayHealth HMO

Plan Details		EverydayHealth HMO 2000	EverydayHealth HMO 4000	EverydayHealth HMO 6500
County Availability		All Arizona counties except Maricopa	All Arizona counties except Maricopa	All Arizona counties except Maricopa
Network Availability		Neighborhood Network PimaFocus Network	Neighborhood Network PimaFocus Network	Neighborhood Network PimaFocus Network
Metal Level		Gold	Silver	Bronze
Overall Deductible		\$2,000/member, \$4,000/family	\$4,000/member, \$8,000/family	\$6,500/member, \$13,000/family
Coinsurance (Member)		20%	20%	10%
Out-of-pocket Maximum		\$6,000/member, \$12,000/family	\$6,650/member, \$13,300/family	\$7,900/member, \$15,800/family
PCP		\$15	\$20	\$30
Specialist		\$60	\$60	\$100
Diagnostic & Imaging		Office visit copay or 20% coinsurance	Office visit copay or 20% coinsurance	Office visit copay or 10% coinsurance
Rx deductible for Level 2, 3 prescription drugs		\$350	\$450	\$650
Prescription drugs*	Level 1	\$10	\$15	\$35
	Level 2	\$60 after deductible	\$60 after deductible	\$100 after deductible
	Level 3	40% after deductible (\$100 minimum)	40% after deductible (\$120 minimum)	40% after deductible (\$200 minimum)
	Specialty	50%, deductible waived	50%, deductible waived	50%, deductible waived
Emergency room services		20%	20%	10%
Ambulance		20%, deductible waived	20%, deductible waived	10%, deductible waived
Urgent care		\$60	\$60	\$100
Hospital stay		20%	20%	10%

\*If generic available, member pays level 1 copay + price difference (of allowed amount) for brand drug.

# 2019 EverydayHealth HMO Cost Share Variations

Plan Details		EverydayHealth HMO 4000 73AV	EverydayHealth HMO 4000 87AV	EverydayHealth HMO 4000 94AV
County Availability		All Arizona counties except Maricopa	All Arizona counties except Maricopa	All Arizona counties except Maricopa
Network Availability		Neighborhood Network PimaFocus Network	Neighborhood Network PimaFocus Network	Neighborhood Network PimaFocus Network
Metal Level		Silver 73AV	Silver 87AV	Silver 94AV
Overall Deductible		\$3,250/member, \$6,500/family	\$1,000/member, \$2,000/family	\$25/member, \$50/family
Coinsurance (Member)		20%	10%	10%
Out-of-pocket Maximum		\$6,000/member, \$12,000/family	\$2,000/member, \$4,000/family	\$1,500/member, \$3,000/family
PCP		\$15	\$10	\$5
Specialist		\$60	\$25	\$10
Diagnostic & Imaging		Office visit copay or 20% coinsurance	Office visit copay or 10% coinsurance	Office visit copay or 10% coinsurance
Rx deductible for Level 2, 3 prescription drugs		\$300	\$75	\$25
Prescription drugs*	Level 1	\$15	\$10	\$5
	Level 2	\$60 after deductible	\$25 after deductible	\$10 after deductible
	Level 3	40% after deductible (\$120 minimum)	40% after deductible (\$35 minimum)	40% after deductible (\$20 minimum)
	Specialty	50%, deductible waived	50%, deductible waived	50%, deductible waived
Emergency room services		20%	10%	10%
Ambulance		20%, deductible waived	10%, deductible waived	10%, deductible waived
Urgent care		\$60	\$40	\$20
Hospital stay		20%	10%	10%

\*If generic available, member pays level 1 copay + price difference (of allowed amount) for brand drug.

# 2019 TrueHealth HMO

**NEW!**

## Features

- Copays for most common services and prescription drugs
- No separate prescription drug deductible
- Surgeries, emergencies and other major health care apply a deductible and coinsurance

## May be the right plan for your clients if they . . .

- Want predictable costs for doctor visits and most prescription drugs
- Need financial protection in case they have a major health issue
- Want broad coverage, but don't want to pay too much each month

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# 2019 TrueHealth HMO

Plan Details		TrueHealth HMO 6000
County Availability		All Arizona counties except Maricopa
Network Availability		Neighborhood Network PimaFocus Network
Metal Level		Silver
Overall Deductible		\$6,000/member, \$12,000/family
Coinsurance (Member)		0%
Out-of-pocket Maximum		\$6,500/member, \$13,000/family
PCP		\$25
Specialist		\$100
Diagnostic & Imaging		No charge after deductible
Prescription drugs	Level 1	\$25
	Level 2	\$100
	Level 3	No charge after deductible
	Specialty	50%, deductible waived
Emergency room services		No charge after deductible
Ambulance		No charge after deductible
Urgent care		\$100
Hospital stay		No charge after deductible



# 2019 TrueHealth HMO Cost Share Variations

Plan Details		TrueHealth HMO 6000 73AV	TrueHealth HMO 6000 87AV	TrueHealth HMO 6000 94AV
County Availability		All Arizona counties except Maricopa	All Arizona counties except Maricopa	All Arizona counties except Maricopa
Network Availability		Neighborhood Network PimaFocus Network	Neighborhood Network PimaFocus Network	Neighborhood Network PimaFocus Network
Metal Level		Silver	Silver	Silver
Overall Deductible		\$5,200/member, \$10,400/family	\$1,750/member, \$3,500/family	\$550/member, \$1,100/family
Coinsurance (Member)		0%	0%	0%
Out-of-pocket Maximum		\$5,500/member, \$11,000/family	\$1,850/member, \$3,700/family	\$600/member, \$1,200/family
PCP		\$10	\$0	\$0
Specialist		\$50	\$5	\$5
Diagnostic & Imaging		No charge after deductible	No charge after deductible	No charge after deductible
Prescription drugs*	Level 1	\$10	\$0	\$0
	Level 2	\$50	\$25	\$15
	Level 3	No charge after deductible	No charge after deductible	No charge after deductible
	Specialty	50%, deductible waived	50%, deductible waived	50%, deductible waived
Emergency room services		No charge after deductible	No charge after deductible	No charge after deductible
Ambulance		No charge after deductible	No charge after deductible	No charge after deductible
Urgent care		\$75	\$10	\$10
Hospital stay		No charge after deductible	No charge after deductible	No charge after deductible

\*If generic available, member pays level 1 copay + price difference (of allowed amount) for brand drug.

# 2019 Portfolio HSA HMO

## Features

- Can be paired with a Health Savings Account
- Integrated payments through Health Equity

HealthEquity, Inc. is an independent, separate company contracted with BCBSAZ to administer health savings accounts. HealthEquity does not provide BCBSAZ products or services, is solely responsible for any products, services that it offers.

## May be the right plan for your clients if they . . .

- Want to pair their health plan with an Health Savings Account (HSA) and either,
- Don't expect frequent doctor visits or prescriptions, or
- Do expect higher medical costs and want to use a HSA for its tax advantages

Referenced benefits are based on services from a network provider. All plans are subject to the limitations, exclusions. More detailed information about benefits, cost share, exclusions, limitations is in the benefit plan booklets, plans. Summary of Benefits, Coverage (SBC), benefit plan booklets are available on request or at [azblue.com/2019INDbooks](http://azblue.com/2019INDbooks).

# 2019 Portfolio HSA HMO

Plan Details		Portfolio HSA HMO 5850
County Availability		All Arizona counties except Maricopa
Network Availability		Neighborhood Network PimaFocus Network
Metal Level		Bronze
Overall Deductible		\$5,850/member, \$11,700/family
Coinsurance (Member)		10%
Out-of-pocket Maximum		\$6,750/member, \$13,500/family
PCP		10%
Specialist		10%
Diagnostic & Imaging		10%
Prescription drugs	Level 1	10%
	Level 2	10%
	Level 3	10%
	Specialty	10%
Emergency room services		10%
Ambulance		10%
Urgent care		10%
Hospital stay		10%

# 2019 SimpleHealth HMO

## Features

- Three in-network PCP visits at copay
- Lowest monthly premium available

Catastrophic  
\$

## May be the right plan for your clients if they. . .

- Are under age 30
- Are likely to visit their doctor less than four times in a year
- Want the lowest possible monthly premium, even if that means they may pay more if they do have to get medical services

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# 2019 SimpleHealth HMO

Plan Details		SimpleHealth HMO
County Availability		All Arizona counties except Maricopa
Network Availability		Neighborhood Network PimaFocus Network
Metal Level		Catastrophic
Overall Deductible		\$7,900/member, \$15,800/family
Coinsurance (Member)		0%
Out-of-pocket Maximum		\$7,900/member, \$15,800/family
PCP		\$20/3 visits, then no charge after deductible
Specialist		No charge after deductible
Diagnostic & Imaging		No charge after deductible
Prescription drugs	Level 1	No charge after deductible
	Level 2	No charge after deductible
	Level 3	No charge after deductible
	Specialty	No charge after deductible
Emergency room services		No charge after deductible
Ambulance		No charge after deductible
Urgent care		No charge after deductible
Hospital stay		No charge after deductible

**Available only to people under age 30, or to people who receive an exemption from the individual mandate through the Health Insurance Marketplace.**

# Provider Networks



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# Neighborhood Network

- Only available for members who live outside of Maricopa and Pima Counties
- Over 18,000 hospitals, facilities, doctors and other providers
- Out-of-state services for emergency care and urgent care covered with a BlueCard Traditional provider
- BlueCard out-of-state provider network not available
- Coverage from a non-designated primary care provider will not be covered except for providers within the same practice.

# Neighborhood Network

## Yuma County

Over 590 doctors and other providers

One acute-care hospital

- Yuma Regional Medical Center

Five urgent care centers

- NextCare Urgent Care
- PrimeCare 24 Foothills Campus
- PrimeCare Central Clinic
- PrimeCare Valley 24
- San Luis Walk-in Clinic

## Coconino County

Over 1,100 doctors and other providers

Partnership with Pathfinder ACO

Three acute-care hospitals

- Flagstaff Medical Center
- Page Hospital
- Tuba City Regional Health Care

Two psychiatric hospitals, three urgent care centers

# PimaFocus Network

- Available to residents in Pima County
- Includes Tucson Medical Center
- Over 2,400 contracted hospitals, facilities, doctors and other providers
- Out-of-state services for emergency care and urgent care covered with a BlueCard Traditional provider
- BlueCard out-of-state provider network not available
- Coverage from a non-designated primary care provider will not be covered except for providers within the same practice.

# Subsidies



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# Value of Health Insurance

## Affordability

- Advanced premium tax credits (APTCs) are available for individuals earning up to \$48,560/year, and for a family of four up to \$100,400/year
- Many individuals and families qualify for a low cost or \$0 premium plan
- Individuals earning less than \$30,350/year also qualify for subsidies that lower out-of-pocket costs such as deductibles, out-of-pocket maximums and copays

## Peace of mind

- Almost everyone will need health care services at some point, and without health insurance, they could be faced with paying the bill themselves
- Care is costly:
  - A three-day hospital stay could cost as much as \$30,000
  - A broken leg could cost \$7,500 on average
  - The annual cost for managing type 2 diabetes averages \$13,700



Source: <https://www.bcbs.com/the-health-of-america/articles/im-young--healthy-do-i-really-need-health-insurance>

# Federal Poverty Level (FPL) 2018

Qualify for:	Percent of FPL	Number of People in Household					
		1	2	3	4	5	6
Medicaid	100%	\$12,140	\$16,460	\$20,780	\$25,100	\$29,420	\$33,740
	138%	\$16,753	\$22,715	\$28,676	\$34,638	\$40,600	\$46,561
Premium subsidy and cost-sharing	Over 138% - Under 250%	\$16,754 - \$30,349	\$22,716 - \$41,149	\$28,677 - \$51,949	\$34,639 - \$62,749	\$40,601 - \$73,549	\$46,562 - \$84,349
Premium subsidy	250% - 400%	\$30,350 - \$48,560	\$41,150 - \$65,840	\$51,950 - \$83,120	\$62,750 - \$100,400	\$73,550 - \$117,680	\$84,350 - \$134,960
No subsidy	Over 400%	\$48,561	\$65,841	\$83,121	\$100,401	\$117,681	\$134,961

- 73% AV Cost Share Reduction Plans - 200-250% FPL
- 87% AV Cost Share Reduction Plans - 150-200% FPL
- 94% AV Cost Share Reduction Plans - 138-150% FPL
- Zero Cost Share Reduction Plans = <300% FPL, Native American/Native Alaskan
- Limited Cost Share Reduction Plans =  $\geq$ 300% FPL, Native American/Native Alaskan

Source:

<https://aspe.hhs.gov/poverty-guidelines>

<https://www.federalregister.gov/documents/2017/01/31/2017-02076/annual-update-of-the-hhs-poverty-guidelines>

<https://www.healthcare.gov/glossary/federal-poverty-level-FPL/>



# Key Dates & Resources



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# Key Dates for Open Enrollment

**By end of October, 2018**  
Renewal Letters

**November 1, 2018**  
Open Enrollment Begins

**December 15, 2018**  
Open Enrollment Ends

**December 31, 2018**  
2018 Plans End

**January 1, 2019**  
2019 Plans Begin





**Thank You!**  
**Have Questions?**



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