



2020 Product Training



#### **About Ambetter**

- Ambetter health insurance plans are designed to deliver high quality, locally-based healthcare services to our members
- Established to deliver quality health insurance through local, regional and community-based resources, our Ambetter products are offered by the Centene Corporation. Centene is a Fortune 100 company with over 30 years in the managed care industry
- Ambetter is certified as a Qualified Health Plan issuer on the Health Insurance Marketplace



## Local, Helpful, Affordable

- Local presence of the health plan customer service by people that live and work in the community
- Easy to understand and helpful from enrollment through membership
- Ambetter helps our members navigate their healthcare
- Medical management programs
- Ambetter Telehealth
- My Health Pays





## Plan Design Philosophy

- Focus on offering plans with affordable premiums that will also keep your clients out of pocket costs down
- Maximize cost sharing reductions; Low deductible and copays
- Ambetter's exclusive provider network has strong discounts with select providers

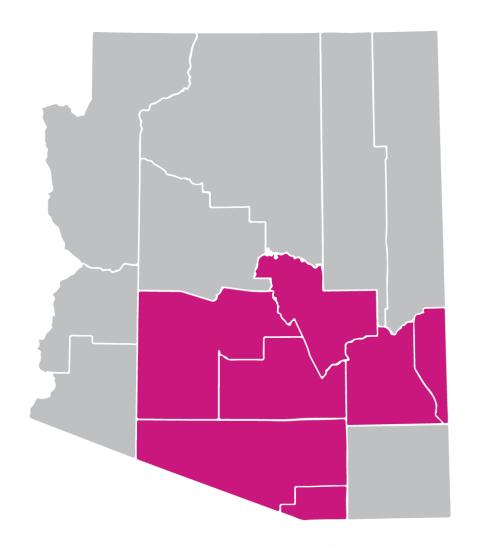




## Arizona Complete Health Plan

- Focus on individuals: We believe treating people with kindness, respect and dignity empowers healthy decisions and that healthier individuals create more vibrant families and communities
- Whole health: We believe in treating the whole person, not just the physical body
- Active local involvement: We believe local partnerships enable meaningful, accessible healthcare with local provider relations, medical management and member services staff

# Coverage Area



#### 2020 County Roster

Gila

Graham

Greenlee

Maricopa

Pima

Pinal

Santa Cruz





2020 Featured Plans

#### **Plan Tiers**

#### Essential Care (Bronze)

- Low deductibles, but high out of pocket costs
   Balanced Care (Silver)
- Best balance of premium and out of pocket costs
- Only plans that qualify for CSR's

#### Secure Care (Gold)

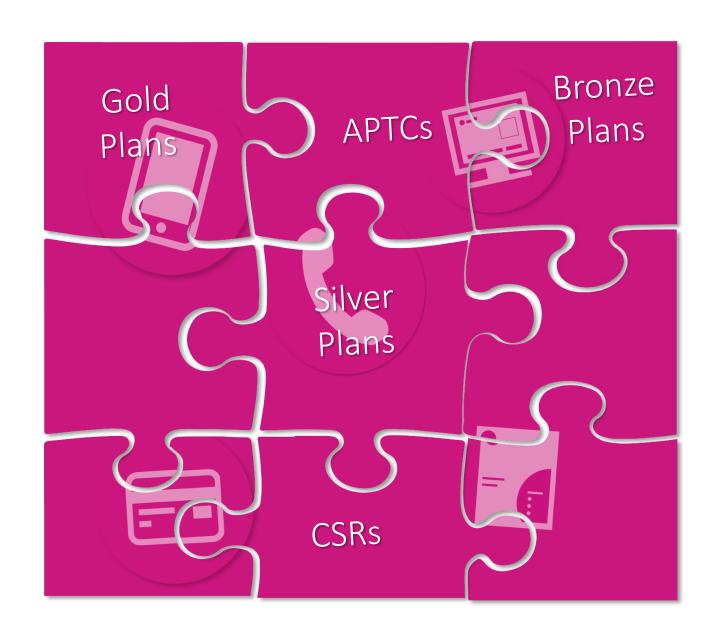
Highest premiums, but lowest out of pocket costs

#### **Advanced Premium Tax Credits**

• Credits taken in advance to lower the cost of premiums. On all plan tiers.

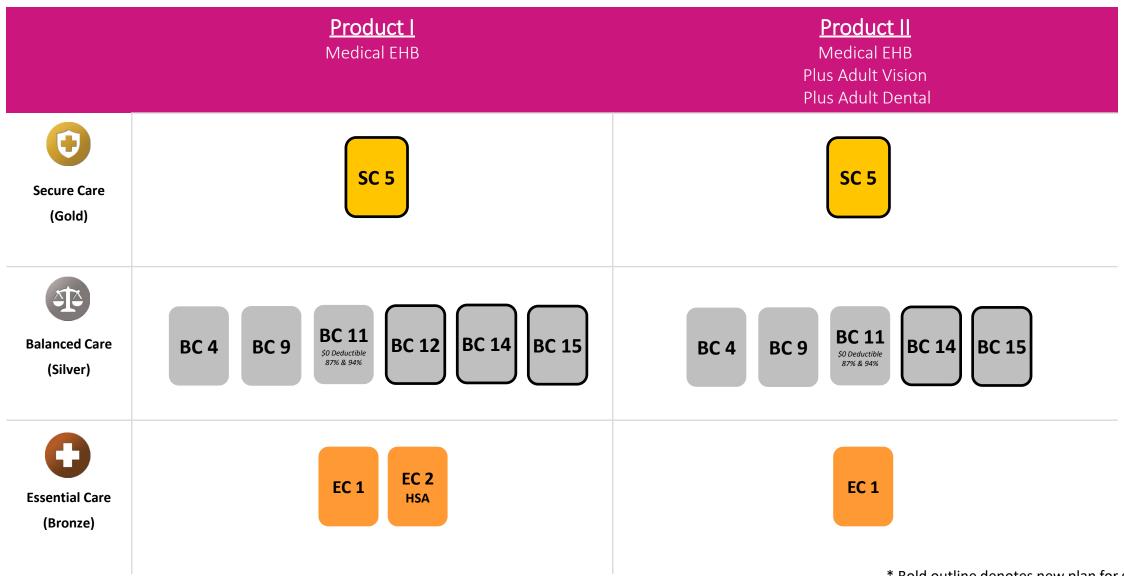
#### **Cost Sharing Reductions**

• Lowers costs of out-of-pocket expenses like co-pays, deductibles. Only on silver plan tiers.



## 2020 Portfolio Overview





<sup>\*</sup> Bold outline denotes new plan for state

# Essential Care 2 HSA (2020)



	Essential Care 2 HSA (2020)
Medical Deductible	\$6,750
Medical Coinsurance	0%
Rx Drug Deductible	INT
Rx Coinsurance	INT
MOOP	\$6,750
Emergency Room Services	NCAD
All Inpatient Hospital Services (inc. MHSA)	NCAD
Hospital Physician	NCAD
Urgent Care	NCAD
Primary Care Visit to Treat an Injury or Illness	NCAD
Specialist Visit	NCAD
Mental/BH and Substance Abuse Disorder Outpatient Services	NCAD
Imaging (CT/PET Scans, MRIs)	NCAD
Rehabilitative Speech Therapy	NCAD
Rehabilitative OT/PT	NCAD
Preventive Care/Screening/Immunization	No Charge
Labs	NCAD
X-rays and Diagnostic Imaging	NCAD
Skilled Nursing Facility	NCAD
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	NCAD
Outpatient Surgery Physician/Surgical Services	NCAD
Drugs	Essential Care 2 HSA (2020)
Generics	NCAD
Preferred Brand Drugs	NCAD
Non-Preferred Brand Drugs	NCAD
Specialty Drugs (i.e. high-cost)	NCAD

# Balanced Care 11 (2020)



	Base Silver	73% CSR	87% CSR	94% CSR
Medical Deductible	\$6,000	\$3,250	\$0	\$0
Medical Coinsurance	40%	40%	40%	25%
Rx Drug Deductible	INT	INT	INT	INT
Rx Coinsurance	50%	50%	50%	35%
MOOP	\$8,100	\$6,500	\$2,700	\$1,050
Emergency Room Services	40% AD	40% AD	40%	25%
All Inpatient Hospital Services (inc. MHSA)	40% AD	40% AD	40%	25%
Urgent Care	\$60	\$50	\$10	\$10
Hospital Physician	40% AD	40% AD	40%	25%
Primary Care Visit to Treat an Injury or Illness	\$30	\$20	\$8	No Charge
Specialist Visit	\$60	\$50	\$15	\$5
Mental/BH and Substance Abuse Disorder Outpatient Services		\$20 Copay/Office Visit; 40% AD for all other outpatient services	\$8 Copay/Office Visit; 40% for all other outpatient services	No charge/Office Visit; 25% for all other outpatient services
Imaging (CT/PET Scans, MRIs)	40% AD	40% AD	40%	25%
Rehabilitative Speech Therapy	40% AD	40% AD	40%	25%
Rehabilitative OT/PT	40% AD	40% AD	40%	25%
Preventive Care/Screening/Immunization	No Charge	No Charge	No Charge	No Charge
Labs	\$30	\$25	\$20	No Charge
X-rays and Diagnostic Imaging	40% AD	40% AD	40%	25%
Skilled Nursing Facility	40% AD	40% AD	40%	25%
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	40% AD	40% AD	40%	25%
Outpatient Surgery Physician/Surgical Services	40% AD	40% AD	40%	25%
Drugs	Base Silver	73% CSR	87% CSR	94% CSR
Generics	\$20	\$20	\$8	No Charge
Preferred Brand Drugs	\$50	\$50	\$30	\$25
Non-Preferred Brand Drugs	50% AD	50% AD	50%	35%
Specialty Drugs (i.e. high-cost)	50% AD	50% AD	50%	35%

# Balanced Care 12 (2020)



	Base Silver	73% CSR	87% CSR	94% CSR
Medical Deductible	\$6,500	\$3,850	\$950	\$0
Medical Coinsurance	40%	40%	40%	25%
Rx Drug Deductible	INT	INT	INT	INT
Rx Coinsurance	50%	50%	50%	50%
MOOP	\$8,150	\$6,500	\$1,850	\$1,400
Emergency Room Services	40% AD	40% AD	40% AD	25%
All Inpatient Hospital Services (inc. MHSA)	40% AD	40% AD	40% AD	25%
Urgent Care	\$55	\$55	\$20	\$10
Hospital Physician	40% AD	40% AD	40% AD	25%
Primary Care Visit to Treat an Injury or Illness	\$35	\$25	\$10	No Charge
Specialist Visit	\$70	\$60	\$30	\$10
Mental/BH and Substance Abuse Disorder Outpatient Services	\$35 Copay/Office Visit; 40% AD for all other outpatient services	\$25 Copay/Office Visit; 40% AD for all other outpatient services	\$10 Copay/Office Visit; 40% AD for all other outpatient services	No charge/Office Visit; 25% for all other outpatient services
Imaging (CT/PET Scans, MRIs)	40% AD	40% AD	40% AD	25%
Rehabilitative Speech Therapy	40% AD	40% AD	40% AD	25%
Rehabilitative OT/PT	40% AD	40% AD	40% AD	25%
Preventive Care/Screening/Immunization	No Charge	No Charge	No Charge	No Charge
Labs	\$35	\$25	\$15	No Charge
X-rays and Diagnostic Imaging	40% AD	40% AD	40% AD	25%
Skilled Nursing Facility	40% AD	40% AD	40% AD	25%
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	40% AD	40% AD	40% AD	25%
Outpatient Surgery Physician/Surgical Services	40% AD	40% AD	40% AD	25%
Drugs	Base Silver	73% CSR	87% CSR	94% CSR
Generics	\$25	\$25	\$10	No Charge
Preferred Brand Drugs	\$60	\$60	\$35	\$30
Non-Preferred Brand Drugs	50% AD	50% AD	50% AD	50%
Specialty Drugs (i.e. high-cost)	50% AD	50% AD	50% AD	50%

# Balanced Care 14 (2020)



	Base Silver	73% CSR	87% CSR	94% CSR
Medical Deductible	\$0	\$0	\$0	\$0
Medical Coinsurance	50%	50%	40%	30%
Rx Drug Deductible	INT	INT	INT	INT
Rx Coinsurance	50%	50%	40% & 50%	40%
MOOP	\$8,150	\$6,500	\$2,700	\$1,400
Emergency Room Services	50%	50%	40%	30%
All Inpatient Hospital Services (inc. MHSA)	50%	50%	40%	30%
Urgent Care	\$60	\$60	\$20	\$10
Hospital Physician	50%	50%	40%	30%
Primary Care Visit to Treat an Injury or Illness	\$45	\$45	\$15	No charge
Specialist Visit	\$95	\$95	\$30	\$15
Mental/BH and Substance Abuse Disorder Outpatient Services	\$45 Copay/Office Visit; 50% for all other outpatient services	\$45 Copay/Office Visit; 50% for all other outpatient services	\$15 Copay/Office Visit; 40% for all other outpatient services	No charge/Office Visit; 30% for all other outpatient services
Imaging (CT/PET Scans, MRIs)	50%	50%	40%	30%
Rehabilitative Speech Therapy	50%	50%	40%	30%
Rehabilitative OT/PT	50%	50%	40%	30%
Preventive Care/Screening/Immunization	No Charge	No Charge	No Charge	No Charge
Labs	\$45	\$45	\$15	No charge
X-rays and Diagnostic Imaging	50%	50%	40%	30%
Skilled Nursing Facility	50%	50%	40%	30%
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	50%	50%	40%	30%
Outpatient Surgery Physician/Surgical Services	50%	50%	40%	30%
Drugs	Base Silver	73% CSR	87% CSR	94% CSR
Generics	\$36	\$36	\$15	No charge
Preferred Brand Drugs	50%	50%	40%	30%
Non-Preferred Brand Drugs	50%	50%	50%	40%
Specialty Drugs (i.e. high-cost)	50%	50%	50%	40%

# Balanced Care 15 (2020)



	Base Silver	73% CSR	87% CSR	94% CSR
Medical Deductible	\$2,950	\$2 <i>,</i> 875	\$1,000	\$200
Medical Coinsurance	40%	40%	40%	30%
Rx Drug Deductible	INT	INT	INT	INT
Rx Coinsurance	50%	50%	50%	40%
MOOP	\$8,150	\$6,500	\$2,400	\$1,350
Emergency Room Services	40% AD	40% AD	40% AD	30% AD
All Inpatient Hospital Services (inc. MHSA)	40% AD	40% AD	40% AD	30% AD
Urgent Care	\$65	\$65	\$20	\$10
Hospital Physician	40% AD	40% AD	40% AD	30% AD
Primary Care Visit to Treat an Injury or Illness	\$30	\$30	\$15	No Charge
Specialist Visit	\$65	\$65	\$30	\$10
Mental/BH and Substance Abuse Disorder Outpatient Services	\$30 Copay/Office Visit; 40% AD for all other outpatient services	\$30 Copay/Office Visit; 40% AD for all other outpatient services		No charge/Office Visit; 30% AD for all other outpatient services
Imaging (CT/PET Scans, MRIs)	40% AD	40% AD	40% AD	30% AD
Rehabilitative Speech Therapy	40% AD	40% AD	40% AD	30% AD
Rehabilitative OT/PT	40% AD	40% AD	40% AD	30% AD
Preventive Care/Screening/Immunization	No Charge	No Charge	No Charge	No Charge
Laboratory Outpatient and Professional Services	\$30	\$30	\$15	No Charge
X-rays and Diagnostic Imaging	40% AD	40% AD	40% AD	30% AD
Skilled Nursing Facility	40% AD	40% AD	40% AD	30% AD
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	40% AD	40% AD	40% AD	30% AD
Outpatient Surgery Physician/Surgical Services	40% AD	40% AD	40% AD	30% AD
Drugs	Base Silver	73% CSR	87% CSR	94% CSR
Generics	\$15	\$15	\$10	No Charge
Preferred Brand Drugs	\$60	\$60	\$35	\$25
Non-Preferred Brand Drugs	50% AD	50% AD	50% AD	40% AD
Specialty Drugs (i.e. high-cost)	50% AD	50% AD	50% AD	40% AD

# Secure Care 5 (2020)



	Secure Care 5 (New 2020)
Medical Deductible	\$1,250
Medical Coinsurance	20%
Rx Drug Deductible	INT
Rx Coinsurance	30%
MOOP	\$5,900
Emergency Room Services	20% AD
All Inpatient Hospital Services (inc. MHSA)	20% AD
Urgent Care	\$35
Hospital Physician	20% AD
Primary Care Visit to Treat an Injury or Illness	\$15
Specialist Visit	\$35
Mental/BH and Substance Abuse Disorder Outpatient Services	\$15 Copay/Office Visit; 20% AD for all other outpatient services
Imaging (CT/PET Scans, MRIs)	20% AD
Rehabilitative Speech Therapy	20% AD
Rehabilitative OT/PT	20% AD
Preventive Care/Screening/Immunization	No Charge
Labs	\$15
X-rays and Diagnostic Imaging	20% AD
Skilled Nursing Facility	20% AD
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% AD
Outpatient Surgery Physician/Surgical Services	20% AD
Drugs	Secure Care 5 (2020)
Generics	\$15
Preferred Brand Drugs	\$30
Non-Preferred Brand Drugs	30% AD
Specialty Drugs (i.e. high-cost)	30% AD



### Pediatric Vision

### Up to 19 years of age

	Subj. to Ded.	Your Cost network Providers Only	Out-of-Network
Copayment for Exams and Eyewear	NA	\$0	Not Covered
Exams and Eyewear			
Routine Eye Exam (1 visit per year)	N	100% Covered	Not Covered
Eyeglasses (frames) and contacts (1 item per year)	N	100% Covered	Not Covered
Lenses (per pair)			
Single	N	100% Covered	Not Covered
Bifocal	N	100% Covered	Not Covered
Trifocal	N	100% Covered	Not Covered
Lenticular	N	100% Covered	Not Covered
Contact Lenses			
Contact lenses (in lieu of glasses)	N	100% Covered	Not Covered
Contact Lens Fitting	N	100% Covered	Not Covered
Specialty Lens Fitting	N	100% Covered	Not Covered



## Adult Vision Buy-up

### Ages 19 years of age and older

In-Network Providers Only				
Exams and Eyewear				
Routine Eye Exam - 1 visit per year	\$0 copay			
Eyeglasses (frames) -1 item per year Covered up to \$130				
Lenses (per pair)				
Single				
Bifocal	100% Covered			
Trifocal	100% Covered			
Lenticular				
Contact Lenses				
Contact lenses (in lieu of glasses)	Covered up to \$130			
Contact Lens Fitting 100% Covered				
Specialty Lens Fitting Covered up to \$50				



## Adult Dental Buy-up

Ages 19 years of age and older

	Subj. to Ded.	Cost for In-network Providers Only	Out-of-Network
<b>Annual Maximum</b> (Dental out-of-pocket maximum does not apply toward any other maximums)	NA	\$1,000 per covered person, per calendar year	Not Covered
Routine Dental (Class 1)			
Routine Oral Exam	N	\$0 copay, subject to annual maximum	Not Covered
Routine Cleaning	N	\$0 copay, subject to annual maximum	Not Covered
X-rays, bite-wings, full-mouth and panoramic film	N	\$0 copay, subject to annual maximum	Not Covered
Basic Dental (Class 2)			
Minor restorative – metal and resin based fillings	N	50% coinsurance, subject to annual maximum	Not Covered
Endodontic therapy	N	50% coinsurance, subject to annual maximum	Not Covered
Periodontics: - Scaling and root planing and Periodontal Maintenance	N	50% coinsurance, subject to annual maximum	Not Covered
Simple Extractions	N	50% coinsurance, subject to annual maximum	Not Covered
Prosthodontics: - Relines, Rebase, Adjustments & Repairs	N	50% coinsurance, subject to annual maximum	Not Covered
Major Restorative (Class 3)			
Crowns & Bridges	N	50% coinsurance, subject to annual maximum	Not Covered
Dentures	N	50% coinsurance, subject to annual maximum	Not Covered
More complex extractions and surgical services	N	50% coinsurance, subject to annual maximum	Not Covered





Post Application & Beyond



## Post Application

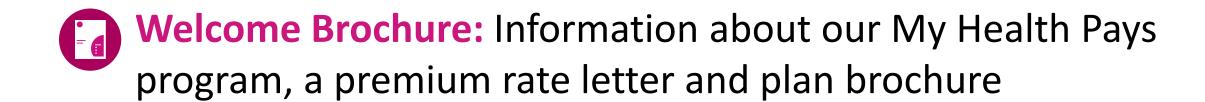
 After submitting an application an 834 Enrollment File is sent by the Marketplace to Ambetter

 After we receive the 834 File an applicant can expect to receive a welcome letter and billing statement in about 7 days

 After first payment, members will receive their ID cards in about 7 days



#### Welcome Packet



Start Guide Card: Check list that helps the member with "what's next" now that they are enrolled with Ambetter

Tip Sheet: Information about a members rights and responsibilities



## Payment

## A policy is not effective until the first months premium is received!

- Pay Online
- Pay by Phone
- Pay by Mail
- Pay by MoneyGram<sup>®</sup>





### Ambetter's Value Added Benefits

My Health Pays Program

Ambetter Telehealth

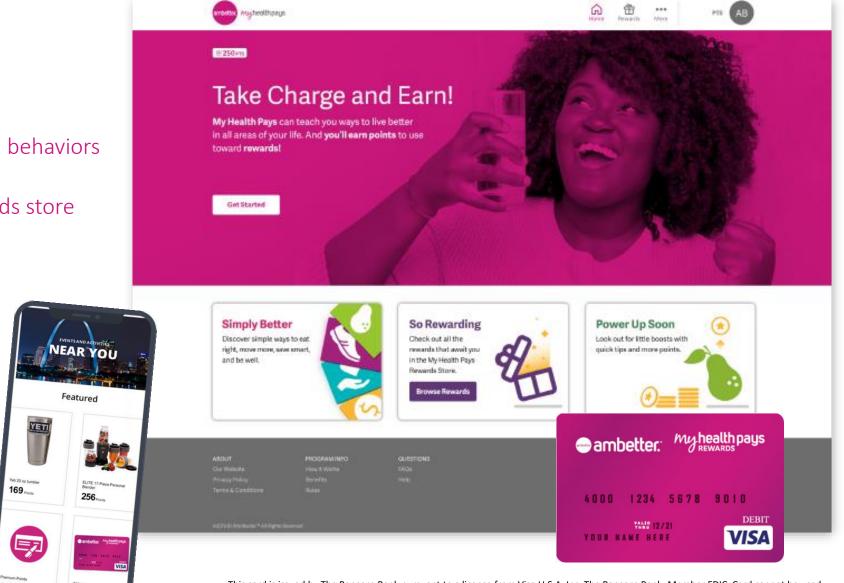
Health Management Programs





## My Health Pays®

- Visit member portal to log in
- Earn points on healthy activities and behaviors
- Use points to shop our online rewards store
- Convert points into dollars to pay healthcare-related costs
- Starting in 2020, members can earn up to \$500 in rewards!



Funds expire 90 days after termination of insurance coverage. Rewards program is subject to change. My Health Pays rewards can't be used for pharmacy copays.

This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. Card cannot be used everywhere Visa debit cards are accepted. See Cardholder Agreement for complete usage restrictions.

## My Health Pays®



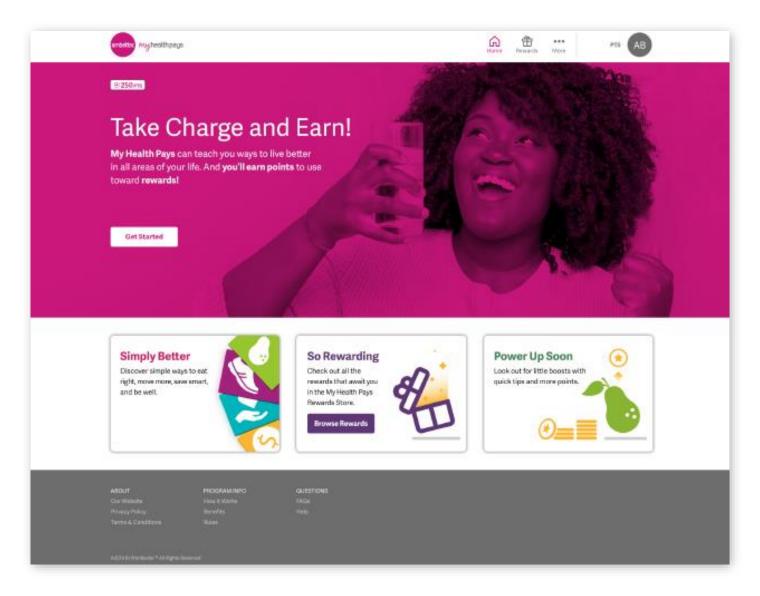
### Use member rewards to pay for:

#### Healthcare-related costs, such as:

- Doctor copays (not pharmacy co-pays)
- Deductibles
- Coinsurance

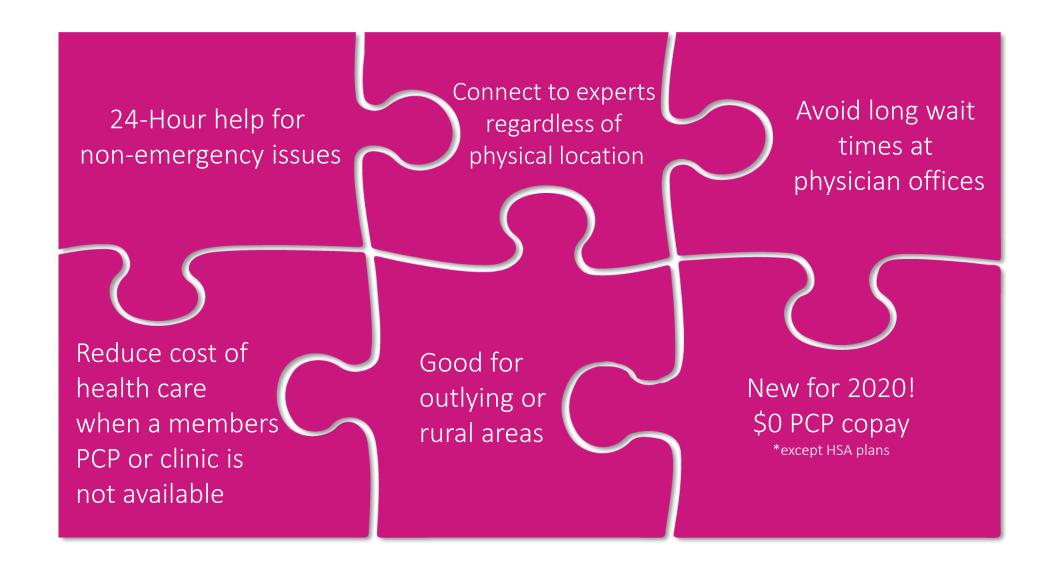
#### Monthly bills such as:

- Utilities (gas, electric, water)
- Telecommunications (cell phone bill)
- Transportation
- Education
- Rent
- Childcare



#### Ambetter Telehealth







## How to Register



Online at www.teladoc.com/ambetter



By phone at 1-800-Teladoc (1-800-835-2362)



Have ID card ready, will need to give agent first/last name and DOB



## Health Management Programs

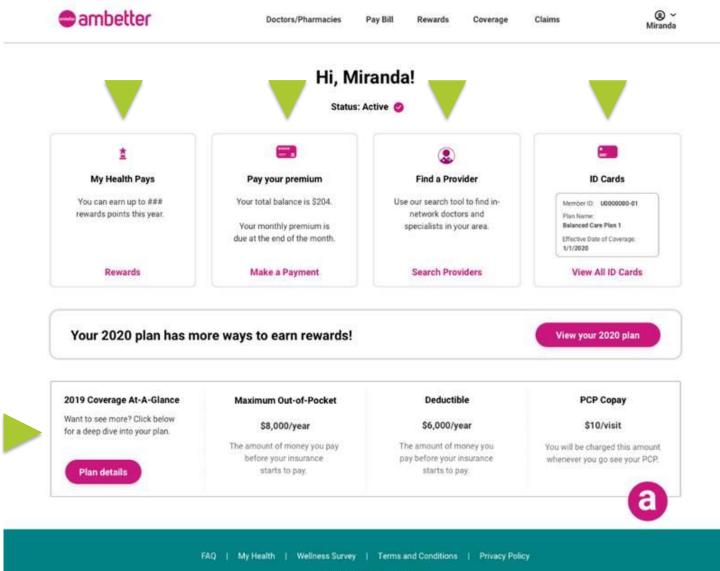
#### Ambetter offers a Health Management Program for these conditions:

- Asthma
- Coronary Artery Disease (Adult Only)
- Depression
- Diabetes
- Hypertension (high blood pressure)
- High Cholesterol
- Low Back Pain
- Tobacco Cessation





### Member Portal Overview



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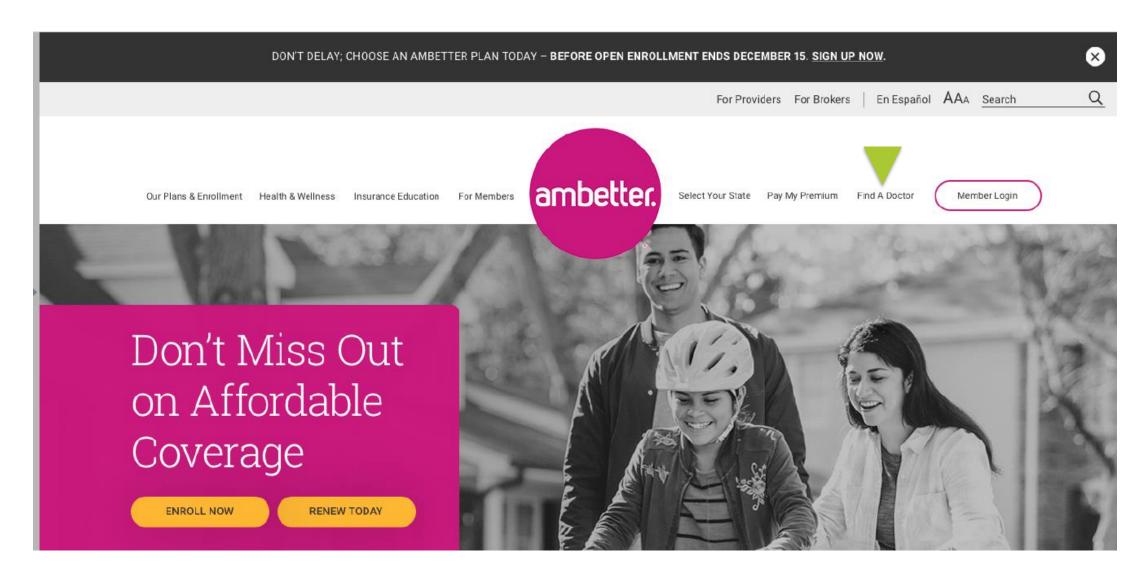




Find a Provider & Formulary

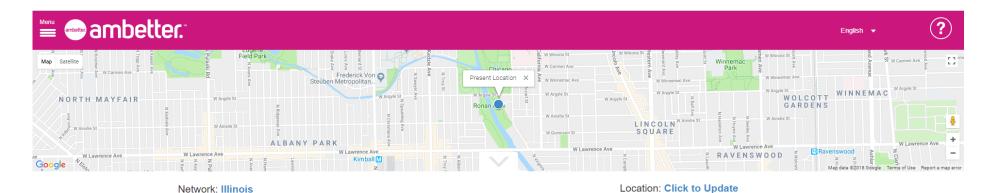


# Finding a Provider

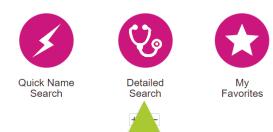




## Location and Search



#### Find a HealthCare Provider



Click here for information about out-of-network providers (for example: physicians within the emergency service department) who may treat you at Ambetter participating hospitals, and for information on member financial responsibility at out-of-network providers.



## Detailed Search

#### 2825 results within 200 miles

Updated: 09/18/2019



	Nancy E Fuegner, PNP Practitioner 23.89 miles	Mercy Clinic East Communities  Mercy Clinic East Communities  107 Piper Hill Drive Suite 130  Saint Peters, MO 63376	(636) 928-598
3	Bachar Malek, MD Practitioner 153.76 miles	Indiana Exceptional Medical Care, LLC Indiana Exceptional Medical Care LLC 4972 Lincoln Avenue Suite 101 Evansville, IN 47715	(812) 402-37
3	Matthew A Broom, MD Practitioner 2.12 miles	SLUCare Dept of Pediatric Endocrinology SLUCare Dept of Pediatric Endocrinology 1465 South Grand Boulevard Saint Louis, MO 63104 Show All Locations	(314) 268-64
	Isam S Hawatmeh, MD Practitioner 6.27 miles	Sam Hawatmeh MD Sam Hawatmeh MD1 6651 Chippewa Street Suite 202 Saint Louis, MO 63109	(314) 645-82
	Robert Parker Pierce, MD Practitioner 96.80 miles	Fulton Family Health Associates PC Fulton Family Health Associates 2613 Fairway Drive Suite C Fulton, MO 65251	(573) 642-19



### **Provider Details**

Network: Missouri

Location: Click to Update

← Return to Results



**Practice Details** 

Location Hours: Sun, Sat (Closed)

Mon, Tue, Wed, Thu, Fri (8:00 AM - 5:00 PM)

Open Weekends: No Fax: (314) 268-4116

After-hours Phone: (314) 577-5648

County: Saint Louis City

Accessible to People with Disabilities: Yes (i)

Patient Types

Accepting New Patients: Yes

Age Limitations: 0 yr(s) - 18 yr(s)

Gender Limitation: None







\* Add / Remove Favorite

Slucare Dept Of Pediatric Endocrinology
Slucare Dept Of Pediatric Endocrinology
1465 South Grand Boulevard
Saint Louis, MO 63104

#### **Provider Details**

Gender: Male

#### Specialties:

Pediatrics

Board Status: Not Certified View Details

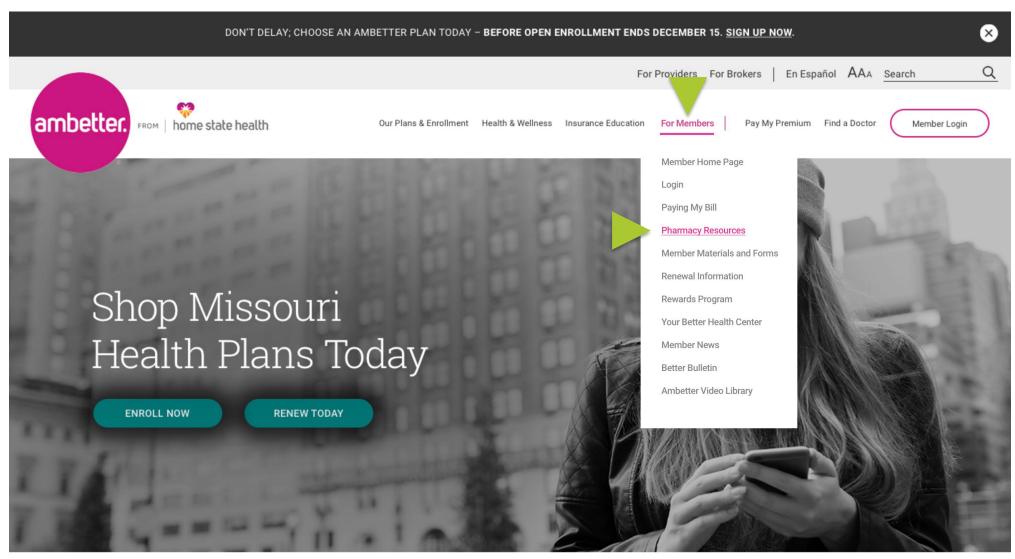
#### Hospital Affiliations: (i)

- · SSM Cardinal Glennon Childrens Hospital
- · SSM ST Marys Health Center
- · SSM St Marys Health Center

Additional Practitioner Languages: None National Provider Identifier:1114967767

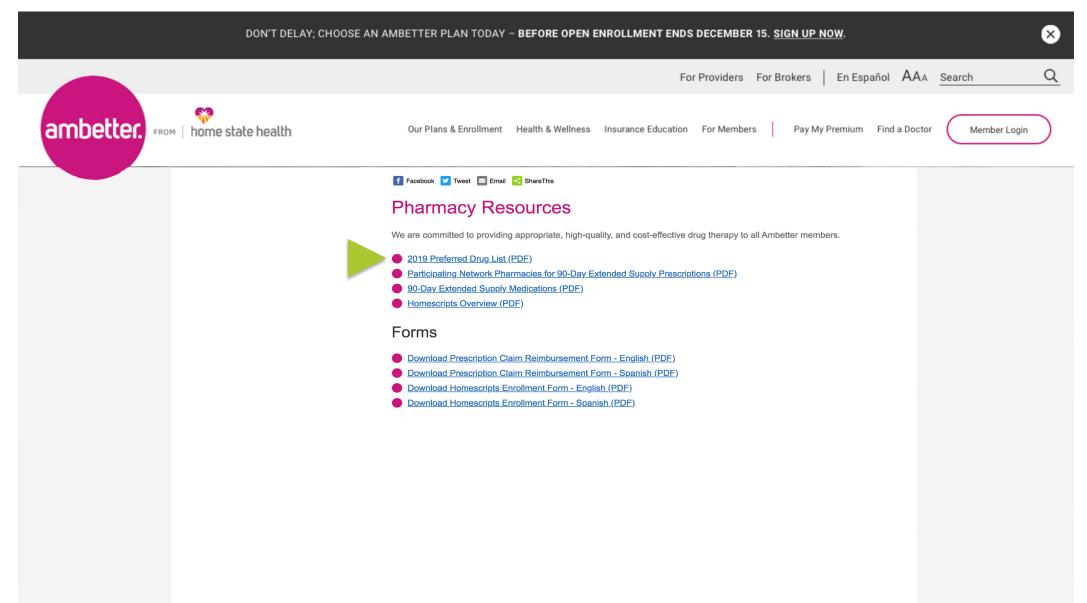


# Finding a Medication



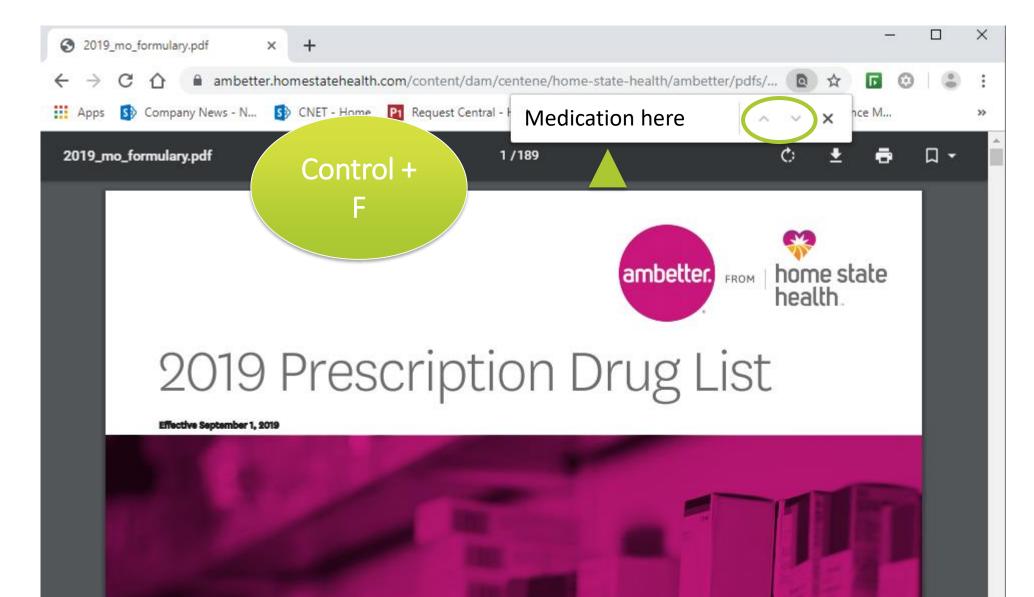


# Finding a Medication





## Searching on the Formulary List





## Prescription Tiers

- Tier 0 No copayment for those drugs that are used for prevention and are mandated by the Affordable Care Act.
  Select oral contraceptives, vitamin D, folic acid for women of child bearing age, over-the-counter (OTC) aspirin, and smoking cessation products may be covered under this tier. Certain age or gender limits apply.
- Tier 1 Lowest copayment for those drugs that offer the greatest value compared to other drugs used to treat similar conditions. Select over-the-counter (OTC), generic or brand name drugs may be covered under this tier.
- Tier 2 Medium copayment covers brand name drugs that are generally more affordable, or may be preferred compared to other drugs to treat the same conditions.
- Tier 3 Highest copayment covers higher cost brand name drugs. This tier may also cover non-specialty drugs that are not on the Preferred Drug List but approval has been granted for coverage.
- Tier 4 Coverage for this tier is for "specialty" drugs used to treat complex, chronic conditions that may require special handling, storage or clinical management. For members who do not have a Tier 4 plan, these drugs may be covered under Tier 3.



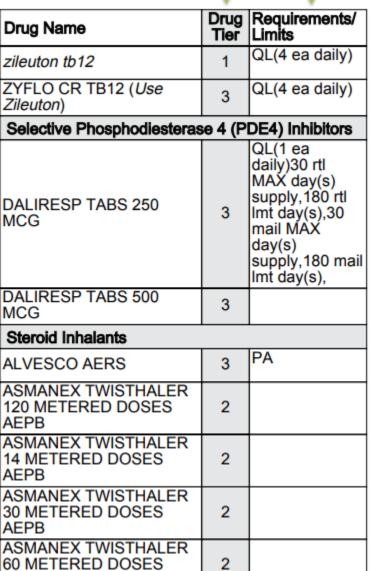
## Abbreviations

Abbreviation	Term	What it means
AL	Age Limit	Some drugs are only covered for certain ages.
QL	Quantity Limit	Some drugs are only covered for a certain amount.
PA	Prior Authorization	Your doctor must ask for approval from Ambetter before some drugs will be covered.
ST	Step Therapy	In some cases, you must first try certain drugs before Ambetter covers another drug for your medical condition. For example, if Drug A and Drug B both treat your medical condition, Ambetter may not cover Drug B unless you try Drug A first.
NF	Non-formulary	This product is not covered unless you or your provider request an exception. Alternative medications are listed next to non-covered product
RX/OTC	Prescription and OTC	These drugs are made in both prescription form and Over-the-counter (OTC) form.













Thank you!

Member Website: Services: AmbetterHealth.com 800-909-3447 Email: Brian.j.Morrissey @centene.com Sales Line: Thank You!! 855-700-7985