



A health plan that focuses on what matters most: **Your Health**



DO LIFE.

**2021 | AFFORDABLE CARE
ACT HEALTH PLANS**





Welcome

Agenda

- What's New in 2021
- 2021 Plan Portfolio
- Questions & Answers

2021

What's New?



Our plans include **more free**
primary care provider visits
with no copay or out-of-pocket
cost **regardless of diagnosis**

You asked, and we listened

1. More choices, more savings
2. Greater access to quality doctors and hospitals
3. Experienced team delivering better outcomes

#1 More choices, more savings



More Choices

New low-cost AdvanceHealth Bronze plan

Expanded online doctor visits with counseling & psychiatry through BlueCare AnywhereSM

*Availability varies by plan.
See plan details for actual cost share.

#1 More choices, more savings



More Savings

- \$0 Unlimited Primary Care visits
- \$0 Generic Drugs
- \$0 Deductible
- \$0 24/7 Online BlueCare AnywhereSM visits

*Availability varies by plan.
See plan details for actual cost share.

#1 More choices, more savings



PLUS, all plans available in all counties

2021 Plans by County	Maricopa County	Pima County	All other Arizona Counties
EverydayHealth Gold	✓	✓	✓
EverydayHealth Silver	✓	✓	✓
EverydayHealth Bronze	✓	✓	✓
TrueHealth Silver	✓	✓	✓
AdvanceHealth Silver	✓	✓	✓ NEW
AdvanceHealth Bronze	✓ NEW	✓ NEW	✓ NEW
Portfolio HSA Bronze	✓ NEW	✓	✓
SimpleHealth	✓	✓	✓

#2 Greater access to doctors and hospitals



MaricopaFocus Network

Includes Dignity, Phoenix Children's and now Abrazo

- ↑ Added 500 providers totaling more than 7,000 providers
- ↑ PCP Expansion in Phoenix, Mesa, Scottsdale, Gila Bend, Glendale, Queen Creek, Cave Creek, Laveen, San Tan Valley, Peoria and Goodyear
- ↑ Added 10 hospitals totaling 20 hospitals

AZBlue.com/MaricopaFocus

PimaFocus Network

Includes Tucson Medical Center and now Carondelet

- ↑ Added 100 providers totaling more than 2,400 providers
- ↑ Added 2 hospitals totaling 3 hospitals (plus IHC)

AZBlue.com/PimaFocus

Neighborhood Network

- Continue to offer more than 20,000 providers statewide
- Continue to offer 62 hospitals statewide (including VA & IHC)

AZBlue.com/Neighborhood

MaricopaFocus New Hospitals

Abrazo Arizona Heart Hospital
Abrazo Arrowhead Campus
Abrazo Buckeye Emergency Center
Abrazo Cave Creek Hospital (Coming Soon)
Abrazo Central Campus
Abrazo Mesa Hospital
Abrazo Peoria Emergency Center
Abrazo Scottsdale Campus
Abrazo Surprise Hospital (Coming Soon)
Abrazo West Campus

PimaFocus New Hospitals

Carondelet St. Joseph's Hospital
Carondelet St. Mary's Hospital

#3 Experienced team delivering better outcomes

A Doctor Who Understands You.



We connect our members with a designated primary care provider to look out for their overall health providing preventive care and coordination with top-rated specialists.

A Health Plan That Cares About You



Primary care providers and Blue care managers work together to make sure our members get the most from their health plan at the lowest possible cost.

Free primary care visits

Value-based provider agreements

Real time data sharing

Cultural sensitivity training

Bilingual staff and support

Over 20% savings with fewer specialist visits and lower pharmacy costs

AND EVEN MORE services and support available



MyBlue Member Account - Monitor and manage your health and healthcare spending at your fingertips on your desktop or mobile



FREE Nurse On Call — talk with a registered nurse anytime, day or night, at no cost; English- and Spanish-speaking nurses



MyBlue RewardsSM — earn rewards for doctor visits, preventive care and other healthy behaviors throughout the year



Wellness Program — personalized insights, challenges, daily tracking, and one-of-a-kind tools to help you reduce your RealAge and live healthier



Discounts on health services and equipment — save on brand-name products and services including vision services, wearable fitness devices, and more

2021

Plan Portfolio:
*Five Plans for Every
Health and Budget Need*

2021 Benefits Covered Before Deductible

Everything to deductible except...

Portfolio	SimpleHealth	AdvanceHealth	EverydayHealth	TrueHealth
<ul style="list-style-type: none">• Preventive Care• <i>High-deductible health plan that's IRS-compliant with health savings accounts</i>	<ul style="list-style-type: none">• Preventive Care• 3 free Primary Care visits	<ul style="list-style-type: none">• Preventive Care• 4 free Primary Care visits• Tier 1 drugs• Telehealth	<ul style="list-style-type: none">• Preventive Care• Primary Care• Tier 1 drugs• Telehealth• Specialist• Urgent Care• Tier 2 drugs (after drug deductible)	<ul style="list-style-type: none">• Preventive Care• Primary Care• Tier 1 drugs• Telehealth• Specialist• Urgent Care• Tier 2 drugs

**Fewest Benefits
Covered
Before Deductible**

**More Benefits
Covered
Before Deductible**

PLAN DESCRIPTION	PLAN BENEFITS
 <h3>Blue EverydayHealth</h3> <p>Predictable Out-of-Pocket Costs for Every Budget EverydayHealth might be right for you if you visit the doctor often and take only generic drugs. With several deductibles to choose from and predictable costs, EverydayHealth has a plan to fit every family.</p>	<div> <p>Deductibles as low as \$1,750 2 free primary care provider visits* Doctor visits as low as \$10 Prescription drugs as low as \$10</p> <p><i>For those that qualify for extra financial help from the federal government:</i> Deductibles as low as \$0 2 free primary care provider visits* Doctor visits as low as \$5 Prescription drugs as low as \$5</p> </div>
 <h3>Blue TrueHealth</h3> <p>For Those Who Need Specialist Care or Brand-Name Drugs If you have an ongoing health condition, TrueHealth makes it easy to plan your healthcare costs. With \$0 PCP visits and fixed copays for specialist doctors and certain brand-name drugs, TrueHealth takes the hassle out of being healthy.</p>	<div> <p>Deductible: \$6,000 Unlimited free primary care provider visits* Doctor visits as low as \$0 Prescription drugs as low as \$10</p> <p><i>For those that qualify for extra financial help from the federal government:</i> Deductibles as low as \$550 Unlimited free primary care provider visits* Doctor visits as low as \$0 Prescription drugs as low as \$0</p> </div>
 <h3>Blue AdvanceHealth</h3> <p>For Peace-of-Mind Coverage AdvanceHealth is there for you when you need it. With low-cost generic drugs and online doctor visits, AdvanceHealth helps keep you healthy, even when the unexpected happens.</p>	<div> <p>Deductible: \$7,750 4 free primary care provider visits* Doctor visits as low as \$10 Prescription drugs as low as \$5</p> <p><i>For those that qualify for extra financial help from the federal government:</i> Deductibles as low as \$700 4 free primary care provider visits* Doctor visits as low as \$5 Prescription drugs as low as \$0</p> </div>
 <h3>Blue Portfolio</h3> <p>For the Health Planner Portfolio can be paired with a health savings account (HSA) to help you plan for your healthcare costs. Whether you're getting ready for an upcoming surgery or saving for the future, an HSA allows you to pay for healthcare using pretax dollars. Portfolio gives you more control.</p>	<p>Deductible: \$6,900 Coinurance: Meet deductible, then pay nothing for all covered services Health savings account eligible</p>
 <h3>Blue SimpleHealth</h3> <p>For the Young and Healthy SimpleHealth is an affordable way to protect yourself, "just in case." If you're under 30, healthy, have a hardship exemption, or don't qualify for a subsidy SimpleHealth may be the right plan for you.</p>	<p>Deductible: \$8,550 Coinurance: Meet deductible, then pay nothing for all covered services. 3 free primary care provider visits*</p>



Our plans include **free primary care provider visits** with no copay or out-of-pocket cost regardless of diagnosis

More choice & savings for **ALL ARIZONA COUNTIES** in 2021

- ✓ Larger networks means more access
- ✓ All plans available in all Arizona counties including a new low cost Bronze plan
- ✓ More free primary care visits – in-person and virtual
- ✓ Experienced team delivering better outcomes

A woman with curly hair is holding a mug and looking off to the side. The background is a blurred indoor setting with a plant and a window.

Thank you!

Questions?

Learn more:

AZBlue.com/2021plans/IndividualShoppersGuide

Available in English & Spanish

2021

Appendix



Portfolio

For the Health Planner

Portfolio can be paired with a health savings account (HSA) to help you plan for your healthcare costs. Whether you're getting ready for an upcoming surgery or saving for the future, an HSA allows you to pay for healthcare using pre-tax dollars. Portfolio gives you more control.

	Blue Portfolio HSA Bronze
Metal Level	Bronze
Deductible	\$6,900
Coinsurance (Plan/Member)	100%/0%
Out-of-Pocket Maximum	\$6,900
Preventive Visits	\$0
Other Covered Benefits	Deductible





SimpleHealth

For the Young and Healthy

SimpleHealth is an affordable way to protect yourself, “just in case.” If you’re under 30, healthy, have a hardship exemption, or don’t qualify for a subsidy, SimpleHealth may be the right plan for you.

	Blue SimpleHealth
Metal Level	Catastrophic
Deductible	\$8,550
Coinsurance (Plan/Member)	100%/0%
Out-of-Pocket Maximum	\$8,550
Preventive Visits	\$0
Primary Care (PCP) Visit	\$0 for first 3 visits then Deductible
Other Covered Benefits	Deductible





AdvanceHealth

For Peace-of-Mind Coverage

AdvanceHealth is there for you when you need it. With low-cost generic drugs and online doctor visits, AdvanceHealth helps keep you healthy, even when the unexpected happens.

	Blue AdvanceHealth Silver	Blue AdvanceHealth Bronze
Metal Level	Silver	Bronze
Deductible	\$7,750	\$8,550
Coinsurance (Plan/Member)	100%/0%	100%/0%
Out-of-Pocket Maximum	\$7,750	\$8,550
Preventive Visits	\$0	\$0
Primary Care (PCP) Visit	\$0 for first 4 visits then Deductible	\$0 for first 4 visits then Deductible
BlueCare Anywhere 24/7 Online Medical Visits	\$10	\$10
Tier 1 Drugs	\$5	\$20
Other Covered Benefits	Deductible	Deductible





AdvanceHealth

For Peace-of-Mind Coverage

AdvanceHealth is there for you when you need it. With low-cost generic drugs and online doctor visits, AdvanceHealth helps keep you healthy, even when the unexpected happens.

2021 Cost-Share Reduction Plans

	Blue AdvanceHealth Silver 4	Blue AdvanceHealth Silver 5	Blue AdvanceHealth Silver 6
CSR Level	Silver 73AV / 200-250% FPL	Silver 87AV / 150-200% FPL	Silver 94AV / 100-150% FPL
Deductible	\$5,500	\$2,000	\$700
Coinsurance (Plan/Member)	100%/0%	100%/0%	100%/0%
Out-of-Pocket Maximum	\$5,500	\$2,000	\$700
Preventive Care	\$0	\$0	\$0
Primary Care (PCP) Visit	No charge for first 4 visits then Deductible	No charge for first 4 visits then Deductible	No charge for first 4 visits then Deductible
BlueCare Anywhere 24/7 Online Medical Visits	\$5	\$5	\$5
Tier 1 Drugs	\$0	\$0	\$0
Other Covered Benefits	Deductible	Deductible	Deductible





EverydayHealth

Predictable Out-of-Pocket Costs for Every Budget

EverydayHealth might be right for you if you visit the doctor often and take only generic drugs. With several deductibles to choose from and predictable costs, EverydayHealth has a plan to fit every family.

	Blue EverydayHealth Gold	Blue EverydayHealth Silver	Blue EverydayHealth Bronze
Metal Level	Gold	Silver	Bronze
Deductible	\$1,750	\$4,000	\$7,000
Coinsurance (Plan/Member)	70%/30%	60%/40%	50%/50%
Out-of-Pocket Maximum	\$6,750	\$8,550	\$8,550
Preventive Care	\$0	\$0	\$0
Primary Care (PCP) Visit	\$0 for first 2 visits then \$15	\$0 for first 2 visits then \$15	\$0 for first 2 visits then \$40
Specialist Visit	\$50	\$75	\$150
BlueCare Anywhere 24/7 Online Medical, Counseling, & Psychiatry Visits	\$10	\$10	\$10
Urgent Care	\$60	\$60	\$75
Drug Deductible (Tiers 2&3)*	\$400	\$600	\$800
Tier 1 Drugs	\$10	\$10	\$20
Tier 2 Drugs*	\$60 after Drug Deductible	\$75 after Drug Deductible	\$200 after Drug Deductible
Tier 3 Drugs*	50% after Drug Deductible	50% after Drug Deductible	50% after Drug Deductible
Specialty Drug	50%, Deductible waived	50%, Deductible waived	50%, Deductible waived
Outpatient Facility – Ambulatory Surgery Centers	30%, Deductible waived	40%, Deductible waived	50%, Deductible waived
Other Covered Benefits	30% after Deductible	40% after Deductible	50% after Deductible





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Predictable Out-of-Pocket Costs for Every Budget

EverydayHealth might be right for you if you visit the doctor often and take only generic drugs. With several deductibles to choose from and predictable costs, EverydayHealth has a plan to fit every family.

2021 Cost-Share Reduction Plans

	Blue EverydayHealth Silver 4	Blue EverydayHealth Silver 5	Blue EverydayHealth Silver 6
CSR Level	Silver 73AV / 200-250% FPL	Silver 87AV / 150-200% FPL	Silver 94AV / 100-150% FPL
Deductible	\$3,500	\$0	\$0
Coinsurance (Plan/Member)	60%/40%	60%/40%	80%/20%
Out-of-Pocket Maximum	\$6,800	\$2,850	\$1,750
Preventive Care	\$0	\$0	\$0
Primary Care (PCP) Visit	\$0 for first 2 visits then \$10	\$0 for first 2 visits then \$10	\$0 for first 2 visits then \$5
Specialist Visit	\$60	\$30	\$10
BlueCare Anywhere 24/7 Online Medical, Counseling, & Psychiatry Visits	\$5	\$5	\$5
Urgent Care	\$60	\$40	\$20
Drug Deductible (Tiers 2&3)*	\$400	\$250	\$50
Tier 1 Drugs	\$10	\$5	\$5
Tier 2 Drugs*	\$75 after Drug Deductible	\$75 after Drug Deductible	\$10 after Drug Deductible
Tier 3 Drugs*	50% after Drug Deductible	50% after Drug Deductible	50% after Drug Deductible
Specialty Drugs	50%, Deductible waived	50%	50%
Outpatient Facility – Ambulatory Surgery Centers	40%, Deductible waived	40%	20%
Other Covered Benefits	40% after Deductible	40%	20%





TrueHealth

For Those Who Need Specialist Care or Brand-Name Drugs

If you have an ongoing health condition, TrueHealth makes it easy to plan your healthcare costs. With \$0 PCP visits and fixed copays for specialist doctors and certain brand-name drugs, TrueHealth takes the hassle out of being healthy.

Metal Level
Deductible
Coinsurance (Plan/Member)
Out-of-Pocket Maximum
Preventive Care
Primary Care (PCP) Visit
Specialist Visit
BlueCare Anywhere 24/7 Online Medical Visits
Urgent Care
Tier 1 Drugs
Tier 2 Drugs
Specialty Drug
Outpatient Facility – Ambulatory Surgery Centers
Other Covered Benefits

Blue TrueHealth Silver	
Silver	
\$6,000	
100%/0%	
\$8,550	
\$0	
\$0	
\$95	
\$10	
\$100	
\$10	
\$150	
50%, Deductible waived	
50%, Deductible waived	
Deductible	



TrueHealth

For Those Who Need Specialist Care or Brand-Name Drugs

If you have an ongoing health condition, TrueHealth makes it easy to plan your healthcare costs. With \$0 PCP visits and fixed copays for specialist doctors and certain brand-name drugs, TrueHealth takes the hassle out of being healthy.

2021 Cost-Share Reduction Plans

	Blue TrueHealth Silver 4	Blue TrueHealth Silver 5	Blue TrueHealth Silver 6
CSR Level	Silver 73AV / 200-250% FPL	Silver 87AV / 150-200% FPL	Silver 94AV / 100-150% FPL
Deductible	\$4,850	\$1,950	\$550
Coinsurance (Plan/Member)	100%/0%	100%/0%	100%/0%
Out-of-Pocket Maximum	\$6,800	\$2,500	\$600
Preventive Care	\$0	\$0	\$0
Primary Care (PCP) Visit	\$0	\$0	\$0
Specialist Visit	\$65	\$5	\$2
BlueCare Anywhere 24/7 Online Medical Visits	\$0	\$0	\$0
Urgent Care	\$75	\$10	\$10
Tier 1 Drugs	\$5	\$0	\$0
Tier 2 Drugs	\$150	\$35	\$15
Specialty Drugs	50%, Deductible waived	50%, Deductible waived	50%, Deductible waived
Outpatient Facility – Ambulatory Surgery Centers	50%, Deductible waived	50%, Deductible waived	50%, Deductible waived
Other Covered Benefits	Deductible	Deductible	Deductible