



FROM



arizona
complete health™

2021 Product Training

Who is Ambetter?

Est. 2013

Ambetter is available in
20 states across the country

Ambetter is offered by

**Centene
Corporation**

Centene is a

Fortune 50 company
with over
30 years
in the managed care industry

Ambetter is

**certified as a
Qualified
Health Plan
issuer**

on the Health Insurance
Marketplace

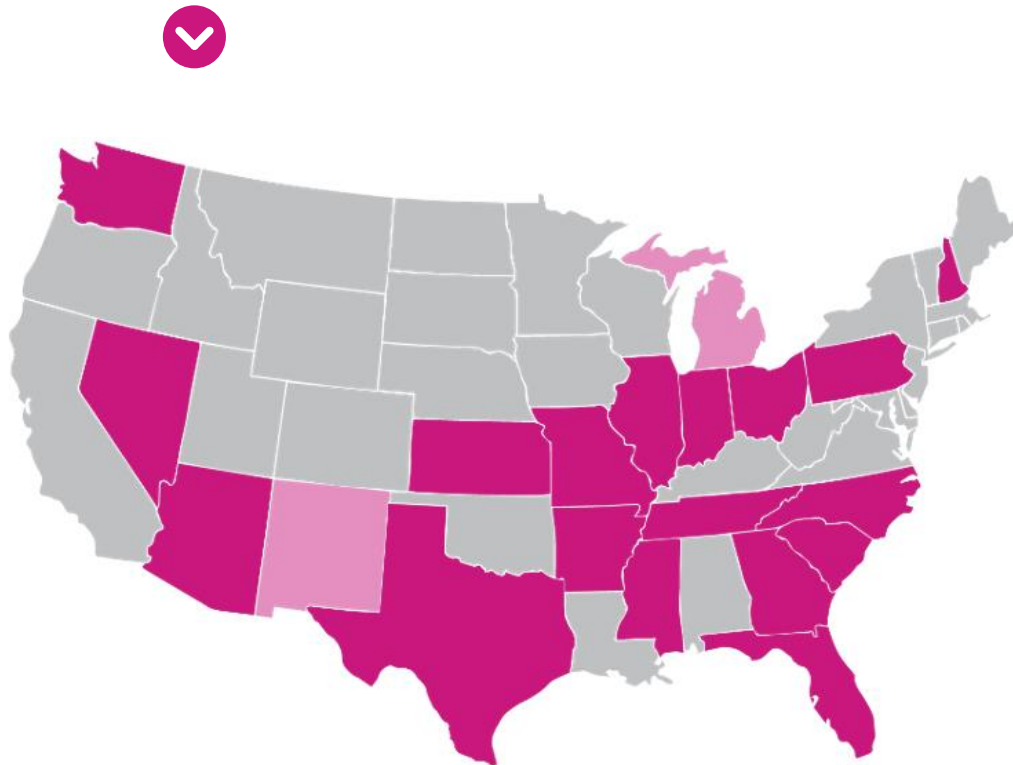
Plans are designed to deliver

**high-quality, locally-
based healthcare**
to members

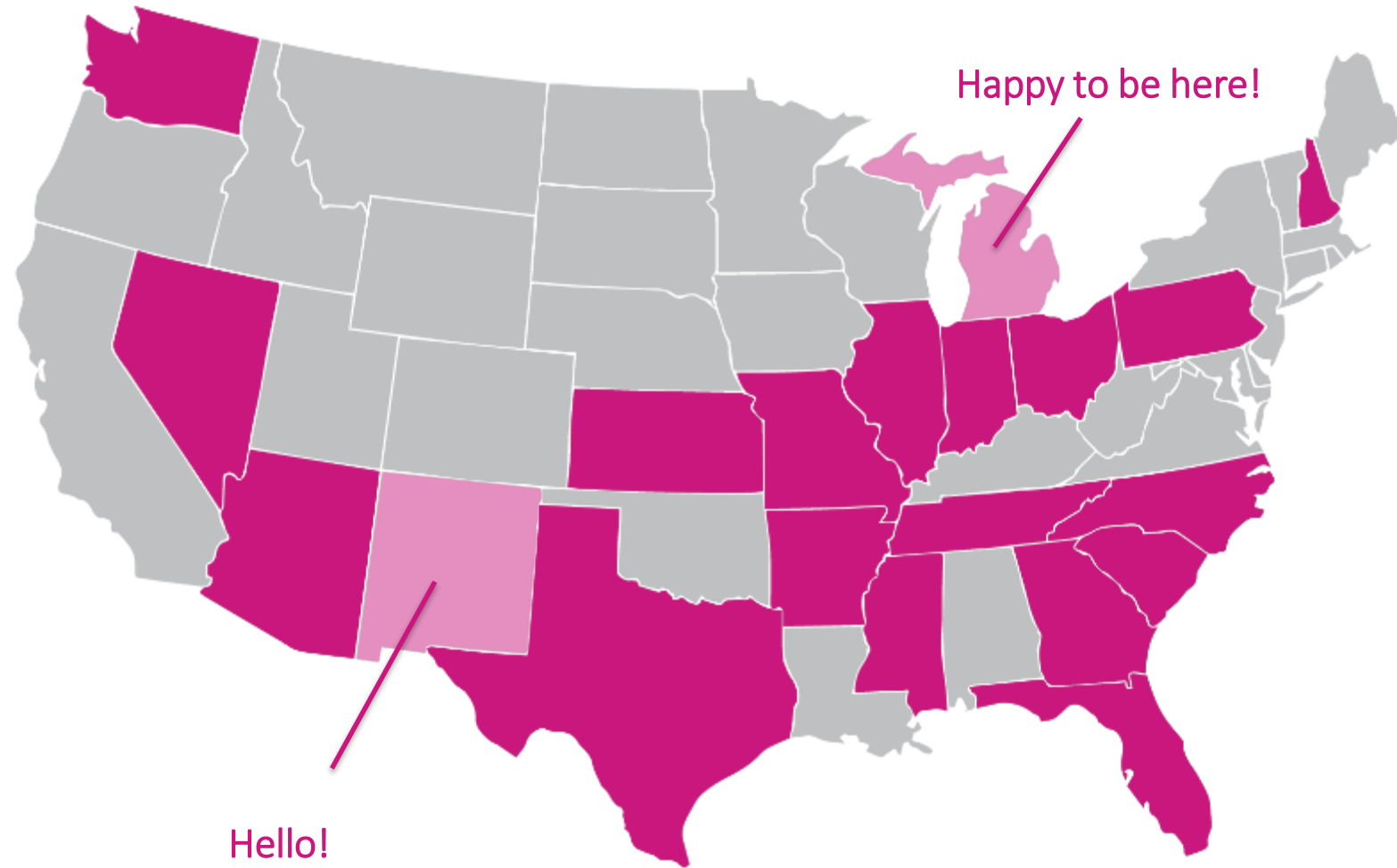
~2MM
members

#1 carrier
nationally

1 in 5
ACA shoppers choose Ambetter



National Coverage Map

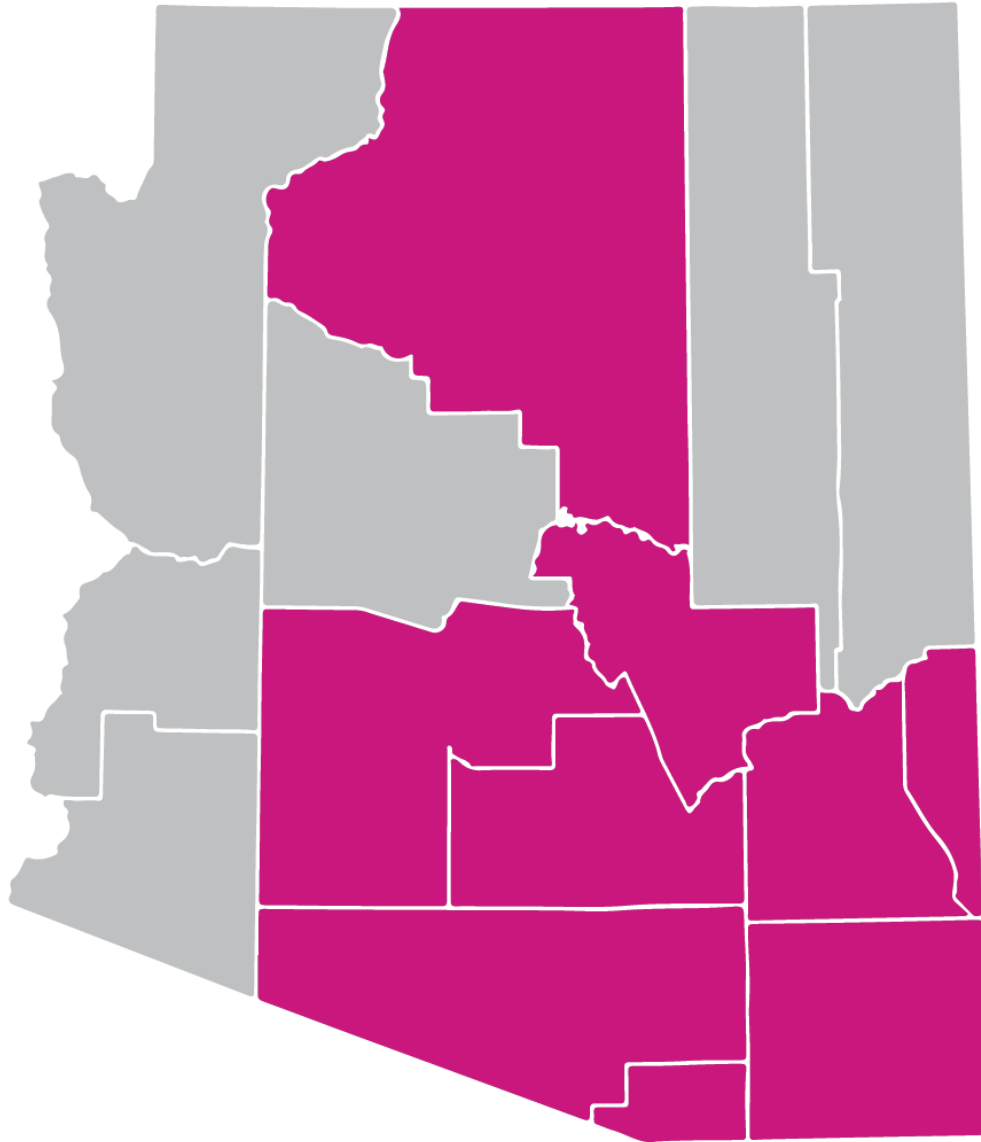


NM and MI new for 2021!

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
- Medical management programs
- Ambetter Telehealth \$0 co-pay (except on HSA plans)
- My Health Pays





2021 Coverage Area

Cochise

Coconino

Gila

Graham

Greenlee

Maricopa

Pima

Pinal

Santa Cruz

Raspberry color indicates new for 2021



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2021 Refresh

Ambetter Plans

Comprehensive major medical coverage

- Ambulatory patient services (outpatient services)
- Emergency services
- Hospitalization
- Pregnancy, maternity, and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

Plans must also include the following benefits:

- Birth control coverage
- Breastfeeding coverage

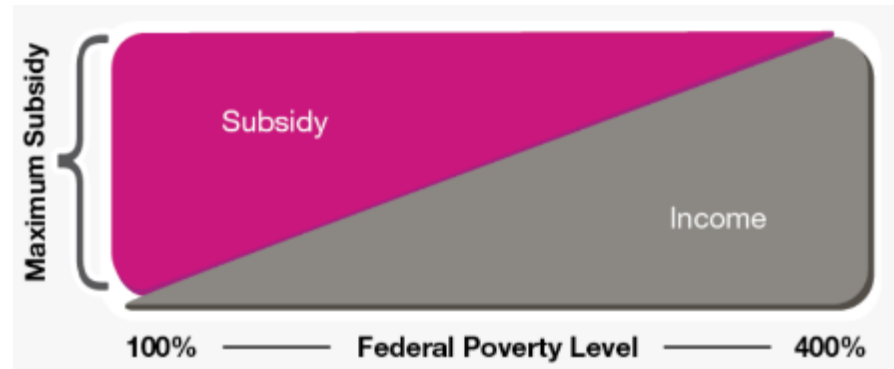
Help Is Available

Assistance is available to lower monthly premiums and some customers will qualify for additional help with out of pocket costs. Eligibility is based on annual household income and family size.

Individual: \$17,609 → \$51,040

Married Couple: \$23,791 → \$68,960

Family of Four: \$36,156 → \$104,800





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2021 Featured Plans

Renewals

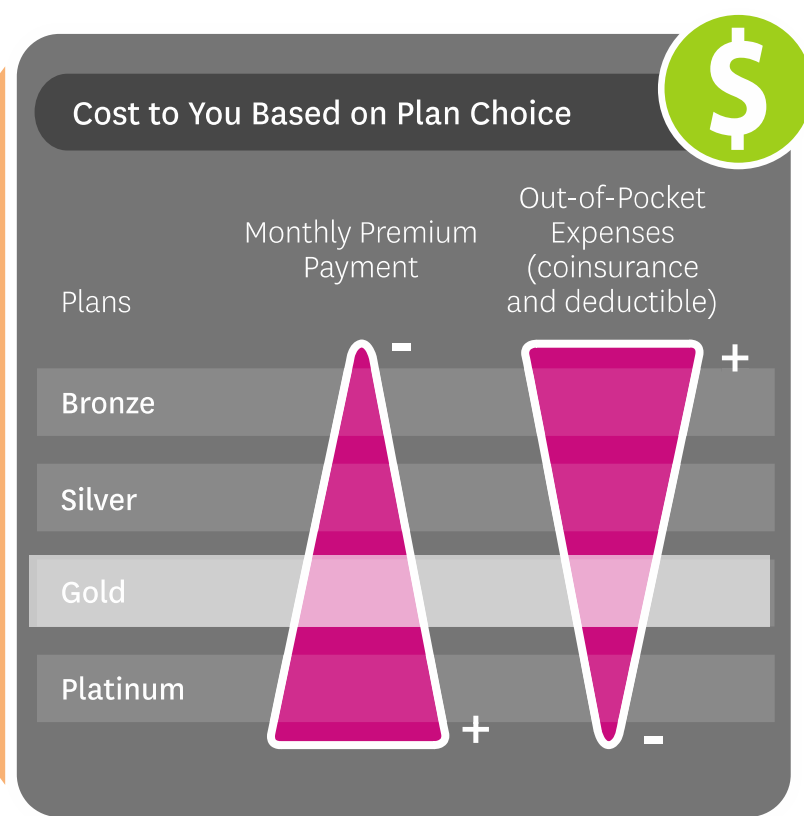
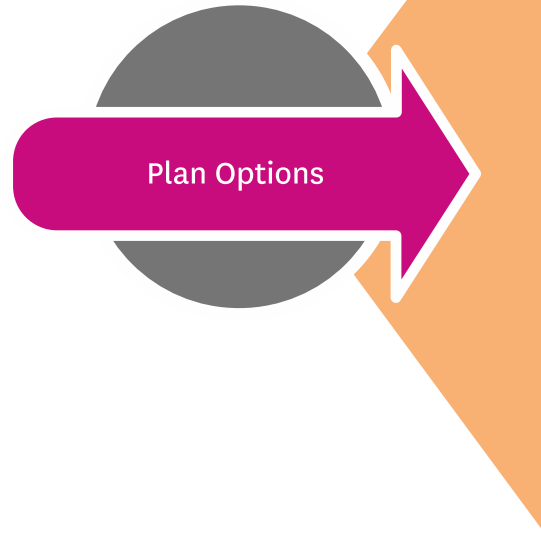
Renewals are easy!

Auto-renewals:

- Members are happy with their plans and want to stay
 - No life changes to report
 - No income changes to report
 - Keep paying premium

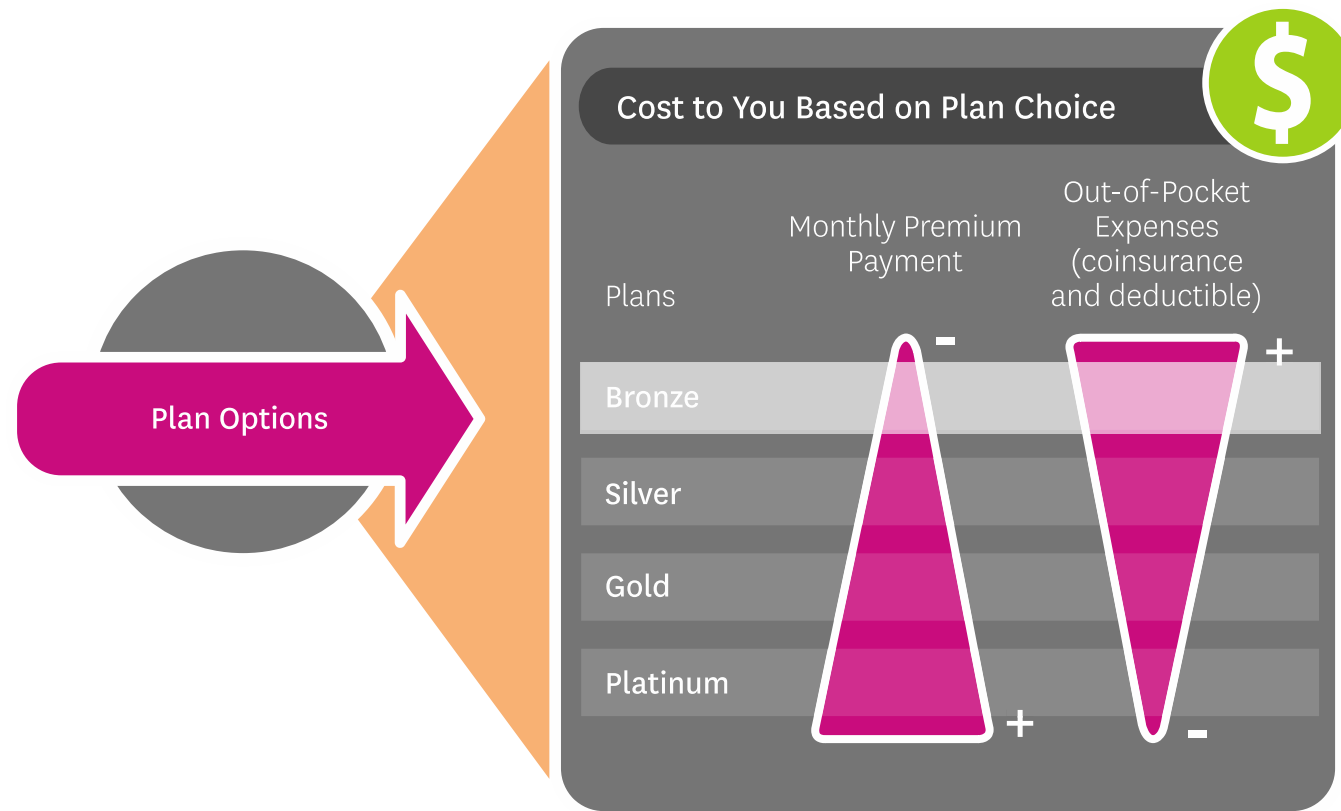
If members have life/income changes, they can edit from their Member Portal account!





Secure Care (Gold) Plans

- Higher monthly premiums
- Lower deductibles
- May be a good choice if you use a lot of medical services or would rather pay more up front and know that you'll pay less when you get care



Essential Care (Bronze) Plans

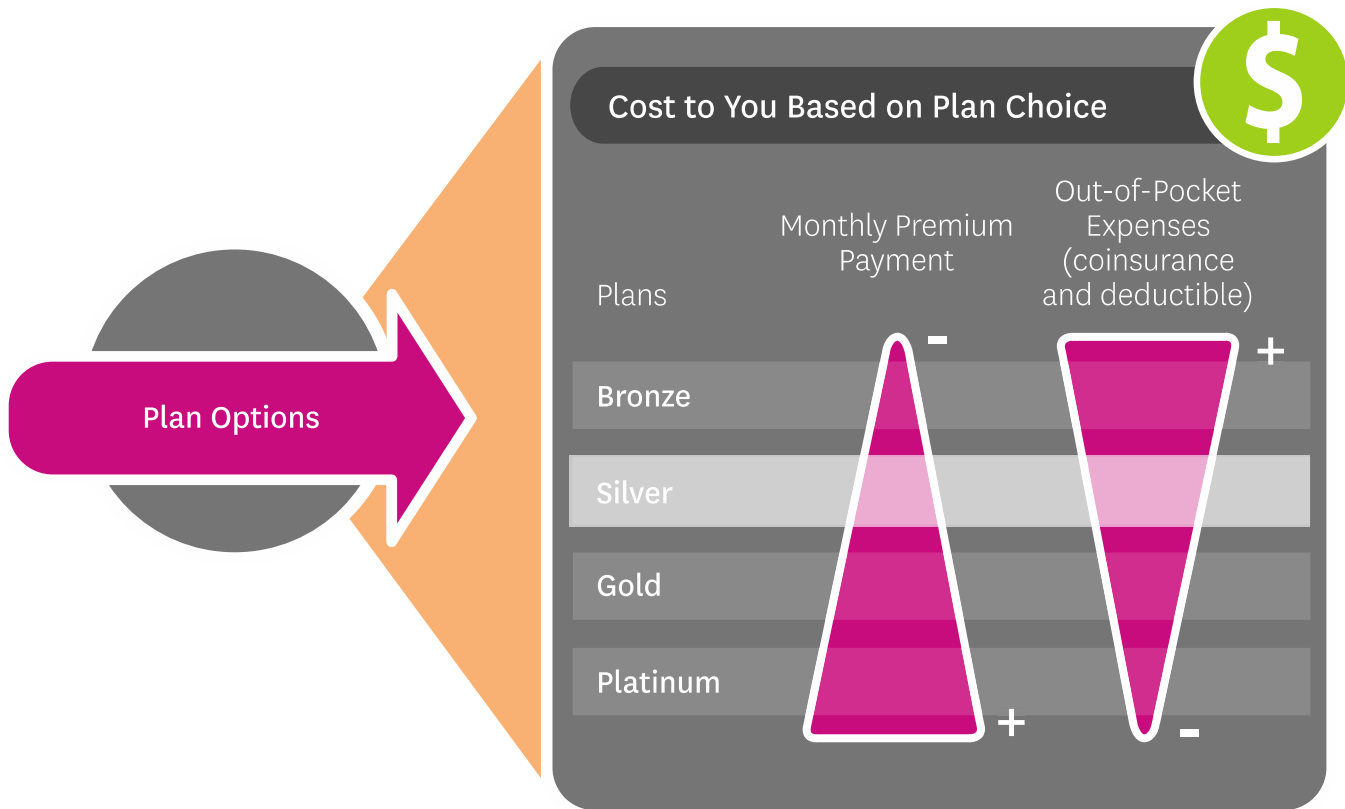
- Lowest monthly premium
- High deductibles and out of pocket costs
- Look at silver plans to see if you qualify for cost sharing reductions



Secure Care



Essential Care



Balanced Care (Silver) Plans

- Only plan tier that qualifies for both advance premium tax credits and cost sharing reductions
- Best balance of premium and out-of-pocket costs
- Most popular plans for marketplace shoppers



Secure Care



Essential Care



Balanced Care

2021 Portfolio

Product I Medical EHB

Product II Medical EHB Plus Adult Vision Plus Adult Dental

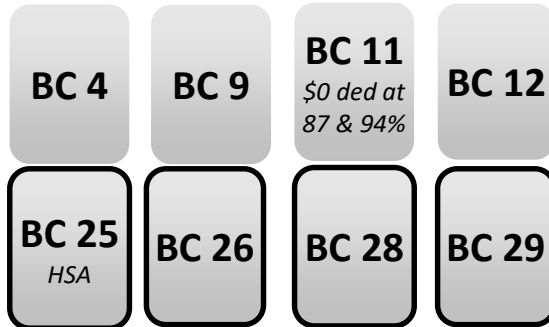


Secure Care
(Gold)

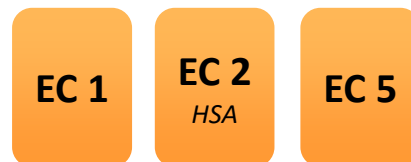
SC 5



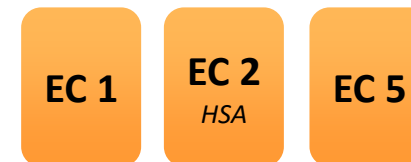
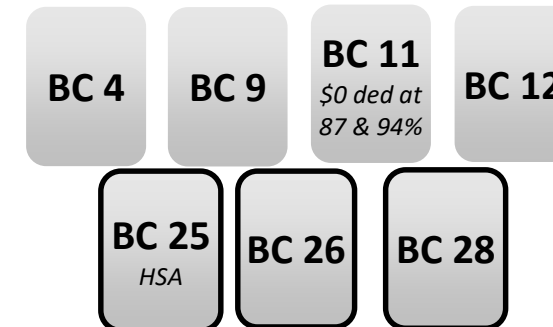
Balanced Care
(Silver)



Essential Care
(Bronze)



SC 5



* Bold outline denotes new plan for state

Essential Care 1 (2021)

Our lowest cost Bronze plan for 2021. Matching deductible and max-out-of-pocket. Features a \$25 generic drug copay.

| Plan Highlights | Price |
|-------------------------|-------------|
| Deductible | \$8,300 |
| Max Out of Pocket | \$8,300 |
| Coinsurance | 0% AD |
| PCP Visit | NCAD |
| Telehealth/Virtual Care | No Charge |
| Specialist Visit | NCAD |
| Lab | NCAD |
| Generic Drugs | \$25 Co-pay |
| Preferred Drugs | NCAD |

Essential Care 2 HSA (2021)

HSA eligible Bronze plan for 2021. Matching deductible and max-out-of-pocket.

| Plan Highlights | Price |
|-------------------|---------|
| Deductible | \$6,900 |
| Max Out of Pocket | \$6,900 |
| Coinsurance | 0% |
| PCP Visit | NCAD |
| Specialist Visit | NCAD |
| Lab | NCAD |
| Generic Drugs | NCAD |
| Preferred Drugs | NCAD |

Essential Care 2 HSA (2021)

HSA eligible Bronze plan for 2021. Matching deductible and max-out-of-pocket.

Plan Highlights

Price

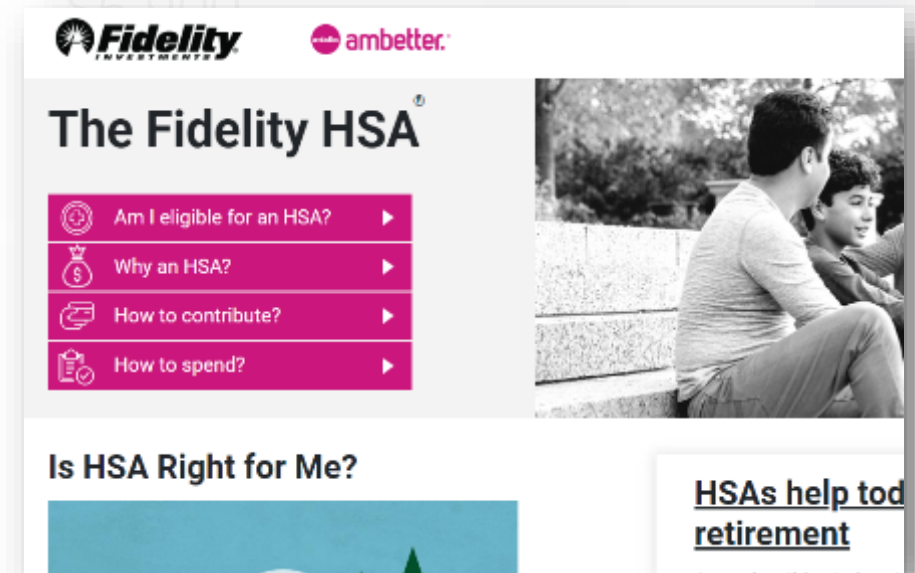
Ambetter has partnered with Fidelity to offer accounts with:

- No Monthly Fees
- No Account Minimums

Also includes:

- Holistic Wealth and Retirement Planning
- Broad Investment Options

<https://www.fidelity.com/go/hsa/ambetter>



The screenshot shows the Fidelity HSA website. At the top, there are logos for Fidelity and Ambetter. Below the logos, the heading "The Fidelity HSA" is displayed. Underneath, there are four navigation links, each with an icon and a right-pointing arrow: "Am I eligible for an HSA?", "Why an HSA?", "How to contribute?", and "How to spend?". To the right of these links is a black and white photograph of a man and a woman sitting on a bench. Below the navigation links, there is a section titled "Is HSA Right for Me?" with a blue background. To the right of this section, there is a white box with the text "HSAs help tod retirement".

Balanced Care 11 (2021)

Ambetter's most popular plan. \$0 deductible for shoppers who qualify for CSR's in the 87% and 94% actuarial value levels.

| Plan Highlights | Base | 73%AV | 87% AV | 94% AV |
|-------------------------|-----------|-----------|-----------|-----------|
| Deductible | \$6,000 | \$3,300 | \$0 | \$0 |
| Max Out of Pocket | \$8,500 | \$6,600 | \$2,850 | \$1,075 |
| Coinsurance | 40% | 40% | 40% | 25% |
| Telehealth/Virtual Care | No Charge | No Charge | No Charge | No Charge |
| PCP Visits | \$30 | \$20 | \$10 | No Charge |
| Specialist Visits | \$60 | \$50 | \$29 | \$5 |
| Lab | \$30 | \$25 | \$25 | No Charge |
| Generic Drugs | \$20 | \$20 | \$10 | No Charge |
| Preferred Drugs | \$55 | \$50 | \$40 | \$25 |

Balanced Care 12 (2021)

Traditionally a lower premium than the BC11, and shares a **\$0 deductible** at the 94% actuarial value level. Worth comparing details if you have a consumer who falls in the 94% category.

| Plan Highlights | Base | 73%AV | 87% AV | 94% AV |
|-------------------------|-----------|-----------|-----------|-----------|
| Deductible | \$6,500 | \$3,850 | \$950 | \$0 |
| Max Out of Pocket | \$8,400 | \$6,500 | \$2,250 | \$1,400 |
| Coinsurance | 40% | 40% | 40% | 25% |
| Telehealth/Virtual Care | No Charge | No Charge | No Charge | No Charge |
| PCP Visits | \$35 | \$25 | \$5 | No Charge |
| Specialist Visits | \$70 | \$50 | \$30 | \$10 |
| Lab | \$35 | \$25 | \$15 | No Charge |
| Generic Drugs | \$25 | \$25 | \$10 | No Charge |
| Preferred Drugs | \$60 | \$45 | \$40 | \$30 |

Balanced Care 29 (2021)

New to the Ambetter portfolio for 2021. Will have the lowest premium of any silver plan we offer.

| | Base | 73%AV | 87% AV | 94% AV |
|-------------------------|-----------|-----------|-----------|-----------|
| Deductible | \$5,450 | \$2,995 | \$250 | \$0 |
| Max Out of Pocket | \$8,400 | \$5,400 | \$2,700 | \$1,525 |
| Coinsurance | 35% | 35% | 35% | 25% |
| Telehealth/Virtual Care | No Charge | No Charge | No Charge | No Charge |
| PCP Visits | \$20 | \$15 | \$5 | \$3 |
| Specialist Visits | 35% AD | 35% AD | 35% AD | 25% |
| Lab | \$35 | \$35 | \$20 | \$3 |
| Generic Rx | \$35 | \$30 | \$5 | \$3 |
| Preferred Rx | \$75 | \$75 | \$50 | \$15 |

Adult Vision Add-on

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 | |
| 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 Add-on

19 years of age and older

| | Subj. to Ded. | Cost for In-network Providers Only | Out-of-Network |
|---|---------------|--|----------------|
| Annual Maximum (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 |

No waiting periods!

Off-Exchange Plans

Ideal for consumers who don't qualify for subsidies

- Lower premiums than on-exchange plans
- Same provider network and formulary
- Enroll thru EDE powered by Health Sherpa at enroll.ambetterhealth.com

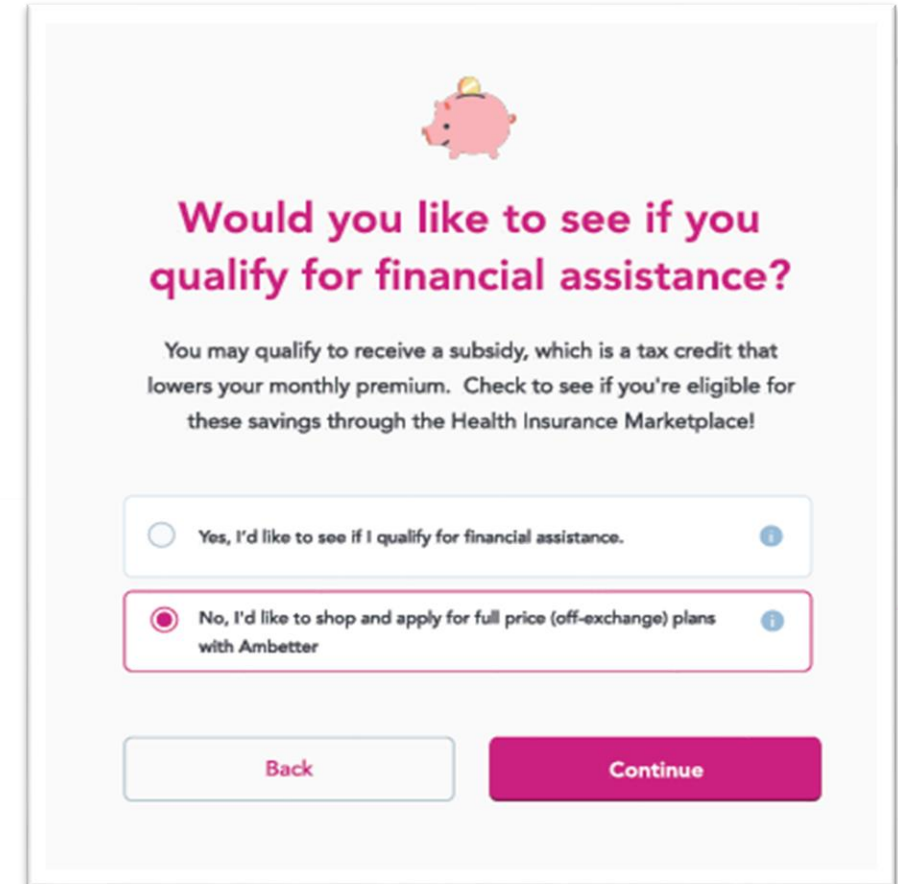
Total of eight plans for 2021!


- Six Silver plans
- Two Gold Plans

Features on some of the plans include:

- HSA participant plans
- Plans are compatible for shoppers with ICHRA
- Deductibles ranging from \$0-6,450
- MOOP ranging from \$5,800-8,400
- Primary care co-pays

All plans have optional Vision and Adult Dental coverage buy-ups!





Would you like to see if you qualify for financial assistance?

You may qualify to receive a subsidy, which is a tax credit that lowers your monthly premium. Check to see if you're eligible for these savings through the Health Insurance Marketplace!

☐ Yes, I'd like to see if I qualify for financial assistance. ⓘ

☒ No, I'd like to shop and apply for full price (off-exchange) plans with Ambetter ⓘ

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MHP's and Telehealth



In-Person Care

Virtual Care

Saved Providers

Sign up

Log in

ENGLISH ▾

Find in-network care providers near you

Primary Care Physician

Miami, FL 33151, USA

Search

or explore featured care in

Miami, FL 33151, USA



Primary Care Physicians

Hospitals

Urgent Care

Pharmacies

Pediatricians

Dentists

Dr. Tony Abbassi
Internal Medicine

0 mi.

760 NW 62 Street
Miami Shores, FL

Virtual visits offered

Likely accepting new patients

View profile



Dr. Rufus Joseph
Pediatrics

0 mi.

6777 NW 7th Avenue Suite 2-4
Miami, FL

Likely accepting new patients

View profile



Dr. Joycelyn J. Lawrence
Family Medicine

1 mi.

1100 NW 71st Street
Miami, FL

Virtual visits offered

Likely accepting new patients

View profile



Dr. Gloria Burgos
Pediatrics

1 mi.

7801 NE 2nd Avenue
Miami, FL

Likely accepting new patients


View profile




Find a Provider



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Find a Provider

Menu

ambetter.

Guide

In-Person Care

Virtual Care

Saved Providers

Sign up

Log in

Primary Care Physician

Miami, FL 33151, USA

🔍

Sort by: Recommended

Filters

Primary Care Physician near Miami, FL 33151, USA

✓

Note: all care options listed here are in-network, for all Ambetter members

Dr. Tony Abbassi

Internal Medicine

Male

📺

Virtual visits available

Likely accepting new patients

📞

(786) 391-1048

... More

0 mi. away

Dr. Rufus Joseph

Pediatrics

Male

Likely accepting new patients

📞

(305) 751-2420

... More

0 mi. away

Dr. Joycelyn J. Lawrence

Family Medicine

Female

1 mi. away

Google

Map data ©2020 Google

Terms of Use

+

-

UPDATE RESULTS

Feedback

A map of the Miami, Florida area, centered around the coordinates for Miami, FL 33151. The map shows various neighborhoods including West Little River, Gladeview, Liberty Square, Model City, Brownsville, Little River, Little Haiti, Upper East Side, Morningside, Wynwood, and Beverly Terrace. Major roads like I-95, I-195, and I-112 are visible. Blue pins with numbers (2, 4, 8) are placed on the map, indicating the locations of the providers listed on the left. The map is sourced from Google Maps, with data from 2020.

Find a Provider



Menu



In-Person Care

Virtual Care

Saved Providers

Sign up

Log in

ENGLISH ▼

Virtual Care

Ambetter offers members two easy ways to access care from the convenience of your own home.

Find doctors in your area offering Virtual Visits

Use this if you:

- Want the convenience of a provider near you who can also take appointments virtually
- Are looking for a long-term provider
- Plan to see this doctor again in the future, either in-person or virtually

[Learn more about Virtual Visits with a provider near you](#) ▼

Speak to a doctor now through Telehealth

Use this if you:

- Need help with a one-time, non-emergency issue
- Want to talk to a doctor within minutes
- Don't need the doctor to be near you

[Learn more about Telehealth powered by Teladoc](#) ▼

Find a Provider

Primary Care Physician

Miami, FL 33151, USA

← Back

Dr. Tony Abbassi

Tony Abbassi MD PA

Male

Virtual visits offered

Likely accepting new patients

Directions

760 NW 62 Street Miami Shores, FL 33153

Special Hours

(786) 391-1048 (landline)

Search on Google

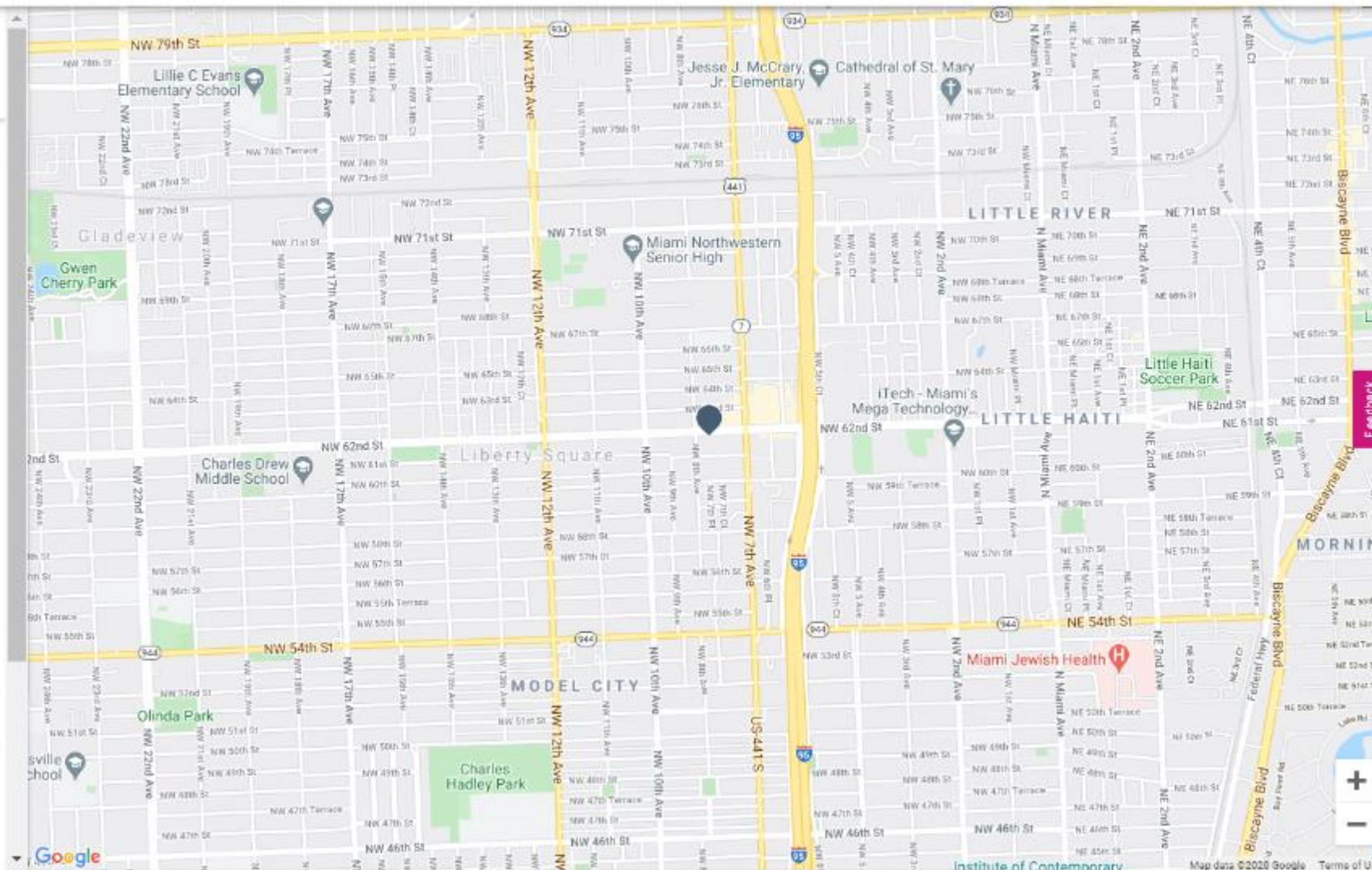
Languages spoken: English, Spanish

Internal Medicine

Mercy Hospital of Pittsburgh 1998

University of Miami 1983

0 mi. away



Finding a Medication



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AAA

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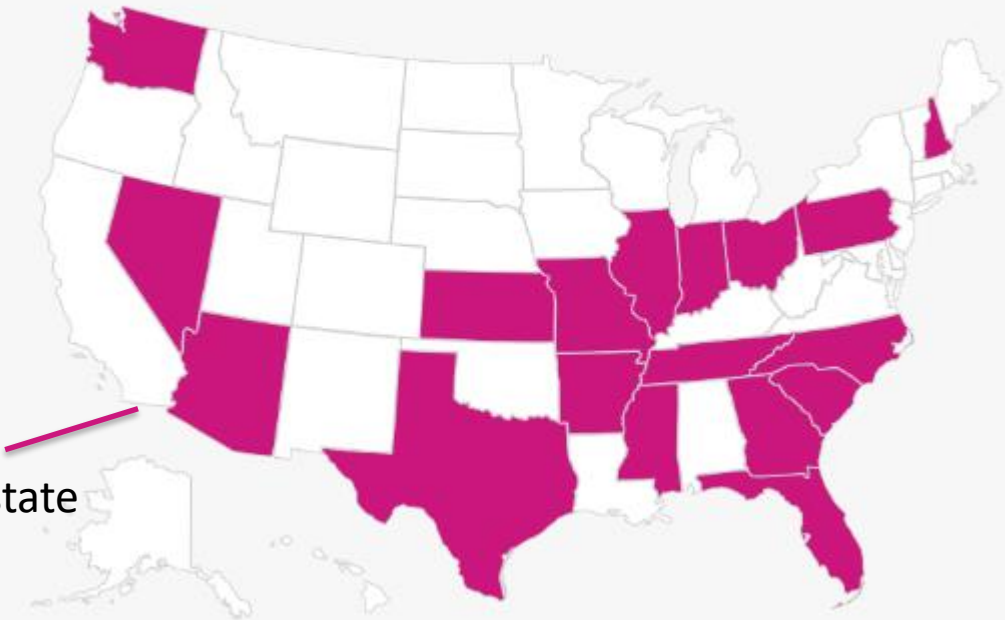


[Select Your State](#) [Pay My Premium](#) [Find a Doctor](#)

[Member Login](#)

Select Your State

Find your state below to see Ambetter health insurance plans available in your area.



Select client's state

Arizona

Arkansas

Florida

Georgia

Feedback

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Finding a Medication

1 / 193


Ctrl + F

Medication here

^ v x

2020 Prescription Drug List

Effective July 1, 2020



⌕

+

-

Finding a Medication

- 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.

Finding a Medication

| 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. |

Finding a Medication

| Drug Name | Drug Tier | Requirements/ Limits |
|--|-----------|---|
| <i>zileuton tb12</i> | 1 | QL(4 ea daily) |
| ZYFLO CR TB12 (<i>Use Zileuton</i>) | 3 | QL(4 ea daily) |
| Selective Phosphodiesterase 4 (PDE4) Inhibitors | | |
| DALIRESP TABS 250 MCG | 3 | QL(1 ea daily)30 rti MAX day(s) supply,180 rti lmt day(s),30 mail MAX day(s) supply,180 mail lmt day(s), |
| DALIRESP TABS 500 MCG | 3 | |
| Steroid Inhalants | | |
| ALVESCO AERS | 3 | PA |
| ASMANEX TWISTHALER 120 METERED DOSES AEPB | 2 | |
| ASMANEX TWISTHALER 14 METERED DOSES AEPB | 2 | |
| ASMANEX TWISTHALER 30 METERED DOSES AEPB | 2 | |
| ASMANEX TWISTHALER 60 METERED DOSES | 2 | |

Payments



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English ▾

Quick Payment

Please enter your information below in order to quickly and securely pay your premium. (Note: Only the Policy Holder's information should be entered)

Policy Number Ex. U12345 or R12345

Last Name

Zip

Search

My Health Pays

- Members can earn up to \$500 in rewards*!
- Earn points by completing specific health screenings and participating in fun and easy activities
- Focus on eating right, moving more, being well and saving smart
- Use points to shop our online rewards store
- Convert points into dollars to pay healthcare-related costs



*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. Visit Member.AmbetterHealth.com for more details.
Funds expire immediately 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.

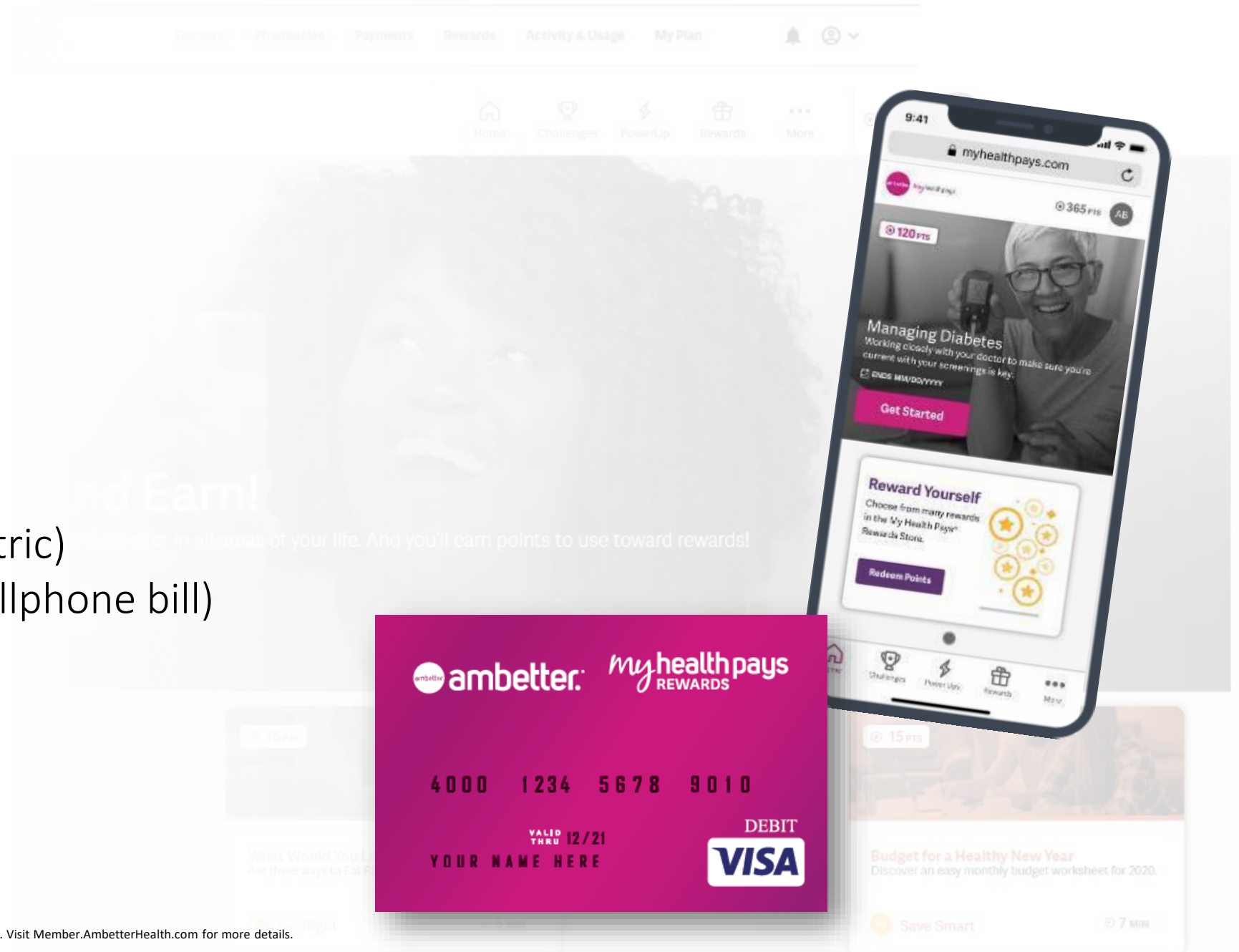
My Health Pays

Healthcare-related Costs:

- Doctor Copays
- Deductibles
- Coinsurance

Monthly Bills:

- Utilities (gas, water, electric)
- Telecommunications (Cellphone bill)
- Transportation
- Education
- Rent



*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. Visit Member.AmbetterHealth.com for more details.
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Telehealth - www.teladoc.com/ambetter



Call Teladoc at:
1-800-835-2362

MEMBER LOGIN

We've connected patients like you
with doctors over 2 million times

Speak to a licensed doctor by phone or video in minutes.

Talk to a doctor

USERNAME

PASSWORD

SUBMIT

Setup your account

FIRST NAME

LAST NAME

DATE OF BIRTH

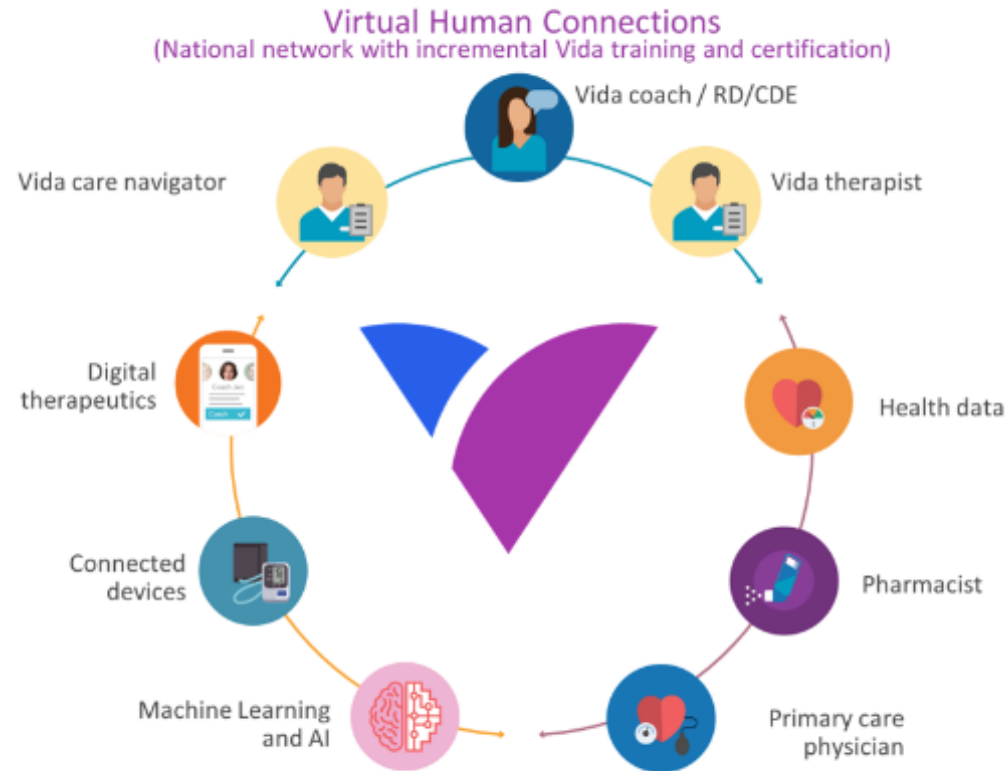
EMAIL ADDRESS

Telehealth

- 24-Hour help for non-emergency issues
- Connect to experts regardless of physical location
- Avoid long wait times at physician offices
- Reduce cost of health care when a members PCP or clinic is not available
- Good for outlying or rural areas
- \$0 copay for all plans but HSA plans

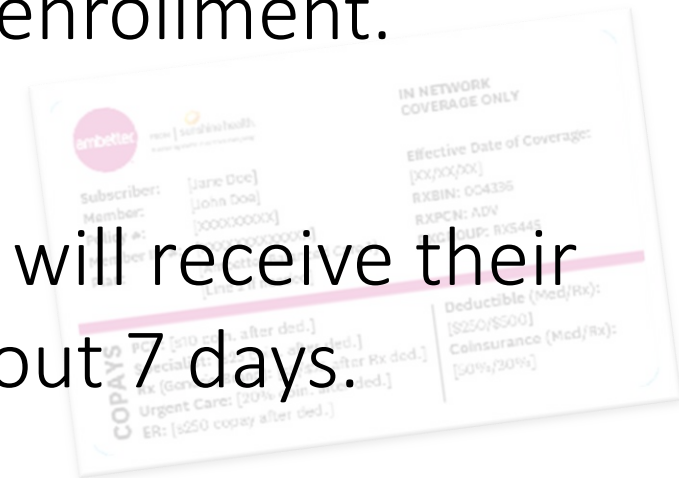
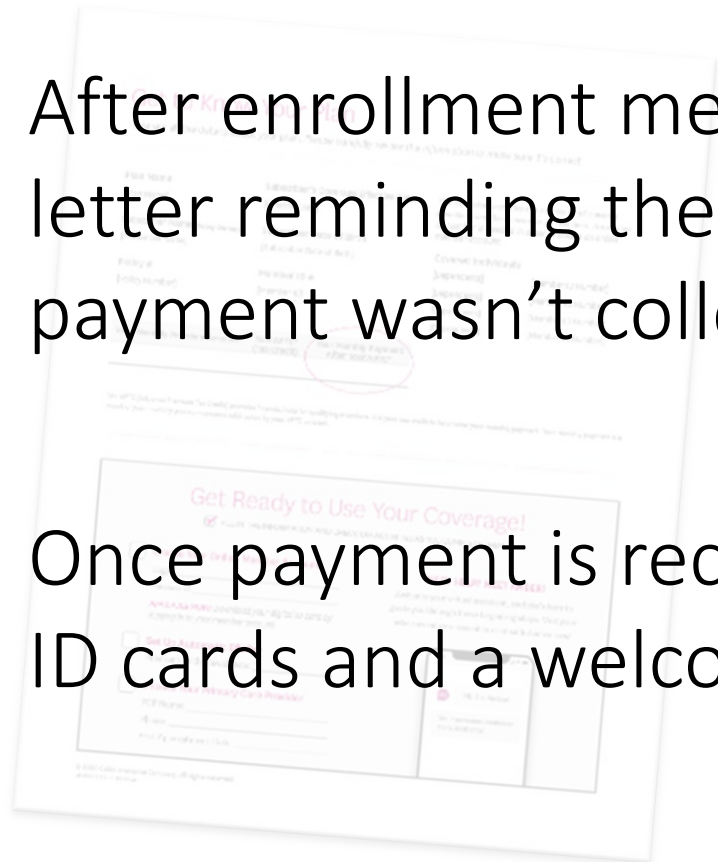
Disease Management

- Arrhythmia
- Asthma
- CHF
- COPD
- Depression
- Diabetes



Post Application

- After enrollment members can expect a pre-member letter reminding them to make their payment if payment wasn't collected at time of enrollment.
- Once payment is received, members will receive their ID cards and a welcome packet in about 7 days.





FROM



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