



FROM



arizona  
complete health™

## 2022 Product Training

# Ambetter Big Picture

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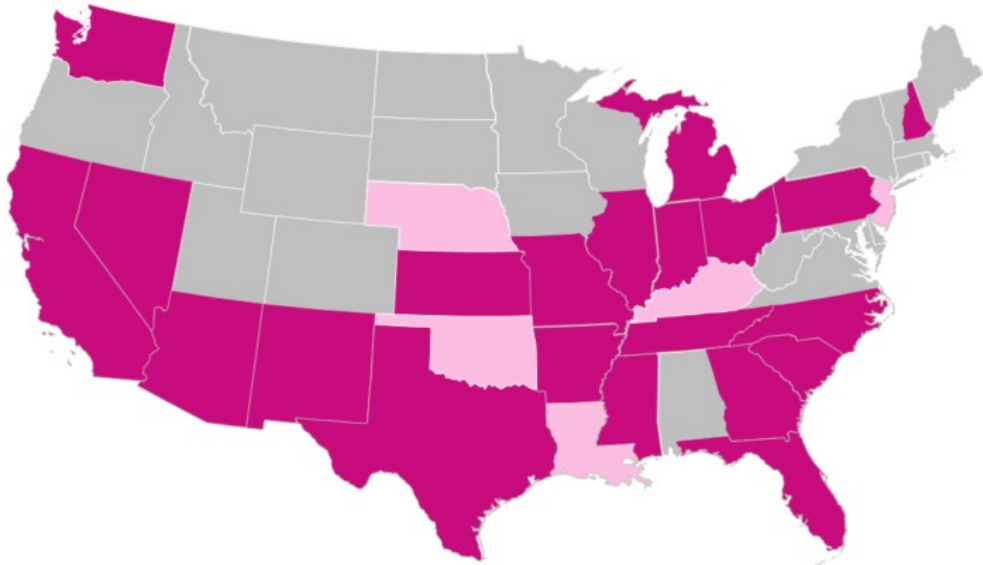
**Est. 2013**

Ambetter is available in  
26 states across the country

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Ambetter is offered by

**Centene  
Corporation** and  
**Arizona Complete  
Health**



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Centene is a

**Fortune 25** company  
with over  
**30 years**  
in the managed care industry

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**~2MM**  
members

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**#1 carrier**  
nationally

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**1 in 6**  
ACA shoppers choose Ambetter

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Ambetter is

**certified as a  
Qualified  
Health Plan  
issuer**

on the Health Insurance  
Marketplace

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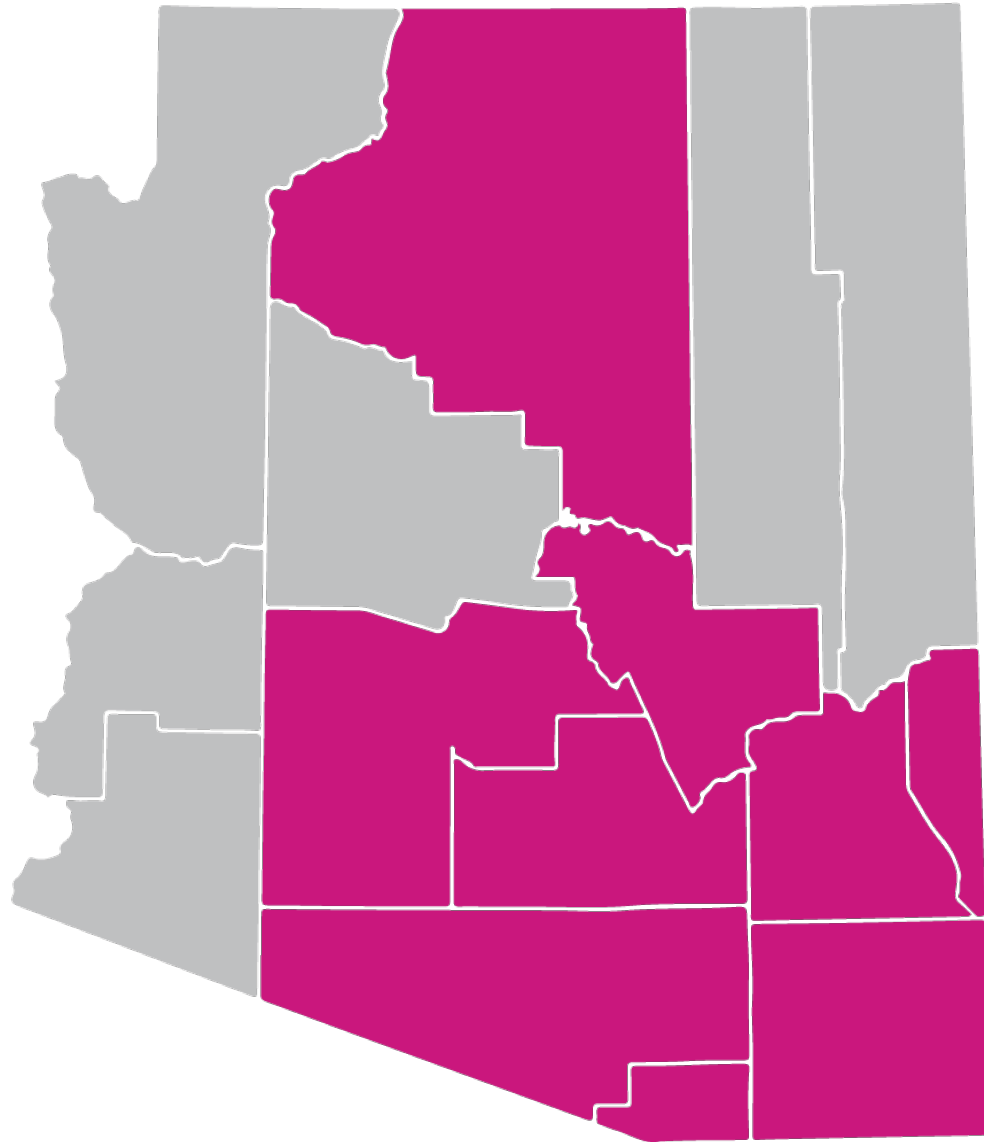
Plans are designed to deliver  
**high-quality,  
locally-based  
healthcare**  
to members

# 2022 Big Picture

- Open enrollment extended – ends on January 15th 2022
- Increased tax credits from the American Recovery Act continue through 2022
- Over 600k Ambetter signups during the SEP
- Virtual care has become more important than ever
- Expanding into five new states







## 2022 Coverage Area

Cochise  
Coconino  
Gila  
Graham  
Greenlee  
Maricopa  
Pima  
Pinal  
Santa Cruz



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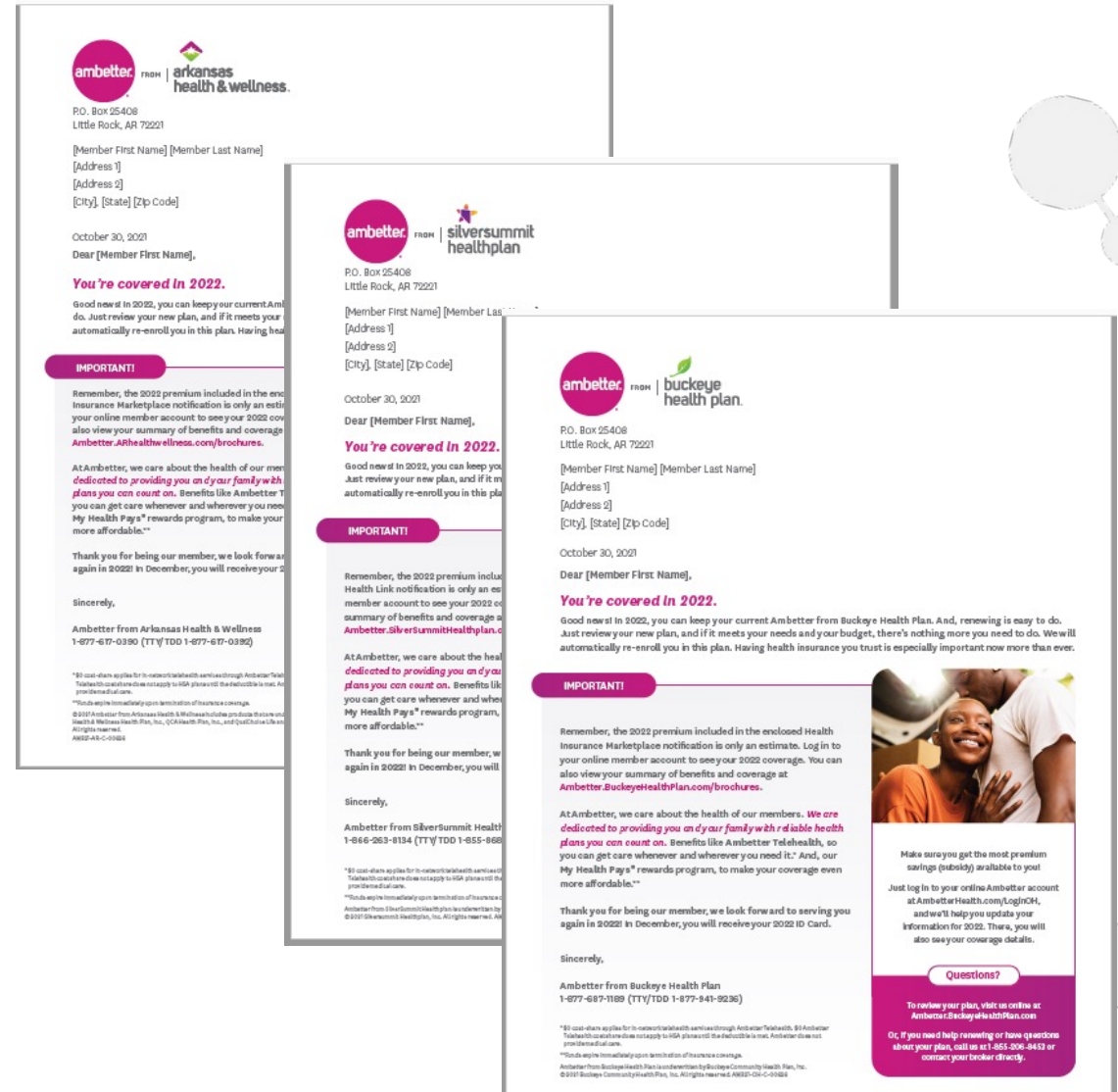
## 2022 Featured Plans

# Renewals

## Auto-renewals:

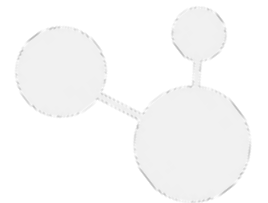
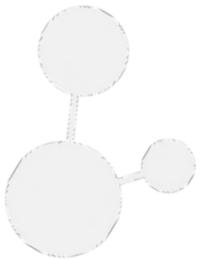
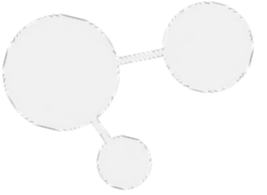
- Members who want to stay on their plan
  - No life changes to report
  - No income changes to report
  - Keep paying premium
- Renewal letters will be mailed on October 30, 2021

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



# All Ambetter Plans Include

- Comprehensive major medical coverage
- My Health Pays and Rewards
- Medical management programs
- Ambetter Telehealth \$0 co-pay (except on HSA plans)\*
- No exclusions for pre-existing conditions
- Local healthplan staff



\*\$0 Virtual Care Visits only when powered by Teladoc

# 2022 Portfolio

## Product I Medical EHB

## Product II Medical EHB Plus Adult Vision And Adult Dental



Secure Care  
(Gold)

SC 5

SC 20



Balanced Care  
(Silver)

BC 4

BC 11

BC 12

BC 28

BC 29

BC 30

BC 31

BC 32



Essential Care  
(Bronze)

EC 1

EC 2  
HSA

EC 5

\$1,500  
Deductible

\$0  
Deductible

SC 5

SC 20

BC 4

BC 11

BC 12

BC 28

BC 29

BC 30

BC 32

EC 1

EC 2  
HSA

EC 5

\$1,500  
Deductible

\$0  
Deductible

\* Bold outline denotes new plan for state

# Balanced Care 30 (2022)

New to the Ambetter portfolio for 2022. Will have the lowest premium of any silver plan we offer.

	Base	73%AV	87% AV	94% AV
Deductible	\$6,100	\$4,200	\$1,700	\$625
Max Out of Pocket	\$6,100	\$4,200	\$1,700	\$625
Coinsurance	0%	0%	0%	0%
Telehealth/Virtual Care	No Charge	No Charge	No Charge	No Charge
PCP Visits	NCAD	NCAD	NCAD	NCAD
Specialist Visits	NCAD	NCAD	NCAD	NCAD
Lab	NCAD	NCAD	NCAD	NCAD
Preferred Generic/Generic Rx	NCAD	NCAD	NCAD	NCAD
Preferred Rx	NCAD	NCAD	NCAD	NCAD
Urgent Care/Virtual UC*	NCAD/\$0	NCAD/\$0	NCAD/\$0	NCAD/\$0

# Balanced Care 32 (2022)

New to the Ambetter portfolio for 2022. Lowest cost Silver plan that includes copays for PCP/Specialist/Lab/UC/Generic Rx.

	Base	73%AV	87% AV	94% AV
Deductible	\$8,100	\$5,100	\$0	\$0
Max Out of Pocket	\$8,700	\$6,000	\$2,900	\$1,575
Coinsurance	50%	50%	50%	30%
Telehealth/Virtual Care	No Charge	No Charge	No Charge	No Charge
PCP Visits	\$45	\$35	\$15	\$0
Specialist Visits	\$100	\$85	\$30	\$5
Lab	\$50	\$40	\$20	\$0
Preferred Generic/Generic Rx	\$5/\$25	\$5/\$20	\$5/\$10	\$0/\$0
Preferred Rx	\$75	\$70	\$40	\$20
Urgent Care/Virtual UC*	\$60/\$0	\$50/\$0	\$10/\$0	\$10/\$0

# New Silver Plan Comparison at the 94% AV Level



	BC30 94% AV	BC31 94% AV	BC 32 94% AV
Deductible	\$625	\$400	\$0
Max Out of Pocket	\$625	\$775	\$1,575
Coinsurance	0%	10%	30%
Telehealth/Virtual Care	No Charge	No Charge	No Charge
PCP Visits	NCAD	10% AD	\$0
Specialist Visits	NCAD	10% AD	\$5
Lab	NCAD	10% AD	\$0
Preferred Generic/Generic Rx	NCAD	10% AD	\$0/\$0
Preferred Rx	NCAD	10% AD	\$20
Urgent Care/Virtual UC*	NCAD/\$0	\$10/\$0	\$10/\$0

# 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
<b>Annual Maximum</b> (Dental out-of-pocket maximum does not apply toward any other maximums)	NA	<b>\$1,000 per covered person, per calendar year</b>	Not Covered
<b>Routine Dental (Class 1)</b>			
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
<b>Basic Dental (Class 2)</b>			
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
<b>Major Restorative (Class 3)</b>			
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!**

# 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 pay healthcare-related costs



\*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. Visit [Member.AmbetterHealth.com](http://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



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AZ, NM, NV		
REWARD ACTIVITIES:	POINTS	\$ VALUE
Ambetter Onboarding	500	\$50
Annual Wellness Exam & Preventive Screenings	Up to 2000	Up to \$200
Health Management (e.g.-diabetes management)	Up to 500	Up to \$50
Online Activities	Up to 2000	Up to \$200
REWARDS CAN BE USED FOR:		
Healthcare-related Costs: Doctor Copays**, Deductibles, Coinsurance		
Monthly Bills: Utilities (gas, electric, water), Telecommunications (cell phone bill), Transportation***, Education, Rent, Childcare		
Merchandise		
Purchases at the My Health Pays Online Store		

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\*\*My Health Pays rewards cannot be used for pharmacy copays.

\*\*\*Members will only be able to purchase public transportation directly from the agency either in-person or online. Passes cannot be purchased through retail locations such as grocery or convenience stores.

Some restrictions apply depending on your age and will limit your ability to complete certain My Health Pays activities. Members must be 18 years of age or older to complete the online Wellbeing Survey. Members under the age of 18, must have a parent or legal guardian complete the Wellbeing Survey on their behalf. Please contact Member Services with any questions you have regarding completion of the Wellbeing Survey for members under the age of 18. Funds expire immediately upon termination of insurance coverage. Rewards program is subject to change. My Health Pays rewards and qualifying activities vary by state. Ambetter is committed to helping members achieve their best health. Rewards for participating in a wellness program are available to all members. If a member thinks they might be unable to meet a standard for a reward under this wellness program, they might qualify for an opportunity to earn the same reward by different means. Contact us and we will work with them (and, if they wish, with their doctor) to find a wellness program with the same reward that is right for them in light of their health status.

# My Health Pays Year-to-Date

- Nearly 300K Ambetter members have activated their My Health Pays accounts
- My Health Pays members have collectively earned over \$67M in rewards
- Members who activate My Health Pays are more likely to renew



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# Thank you!



Website: [ambetter.azcompletehealth.com](https://ambetter.azcompletehealth.com)

Member Service: 866-918-4450

Email: [jegillespie@centene.com](mailto:jegillespie@centene.com)

