

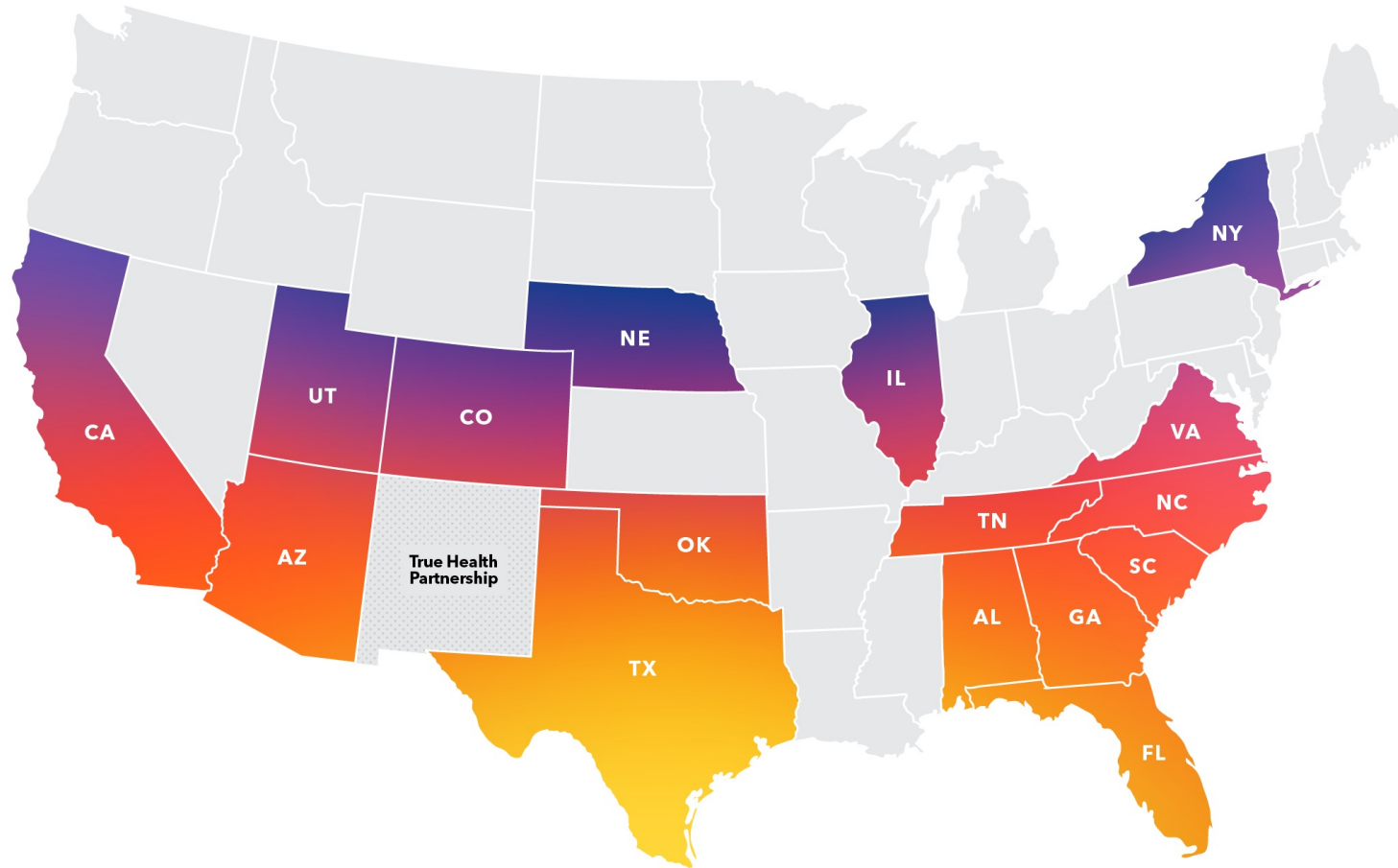


# Bright HealthCare: Making Healthcare Right. Together.

Individual & Family Plans

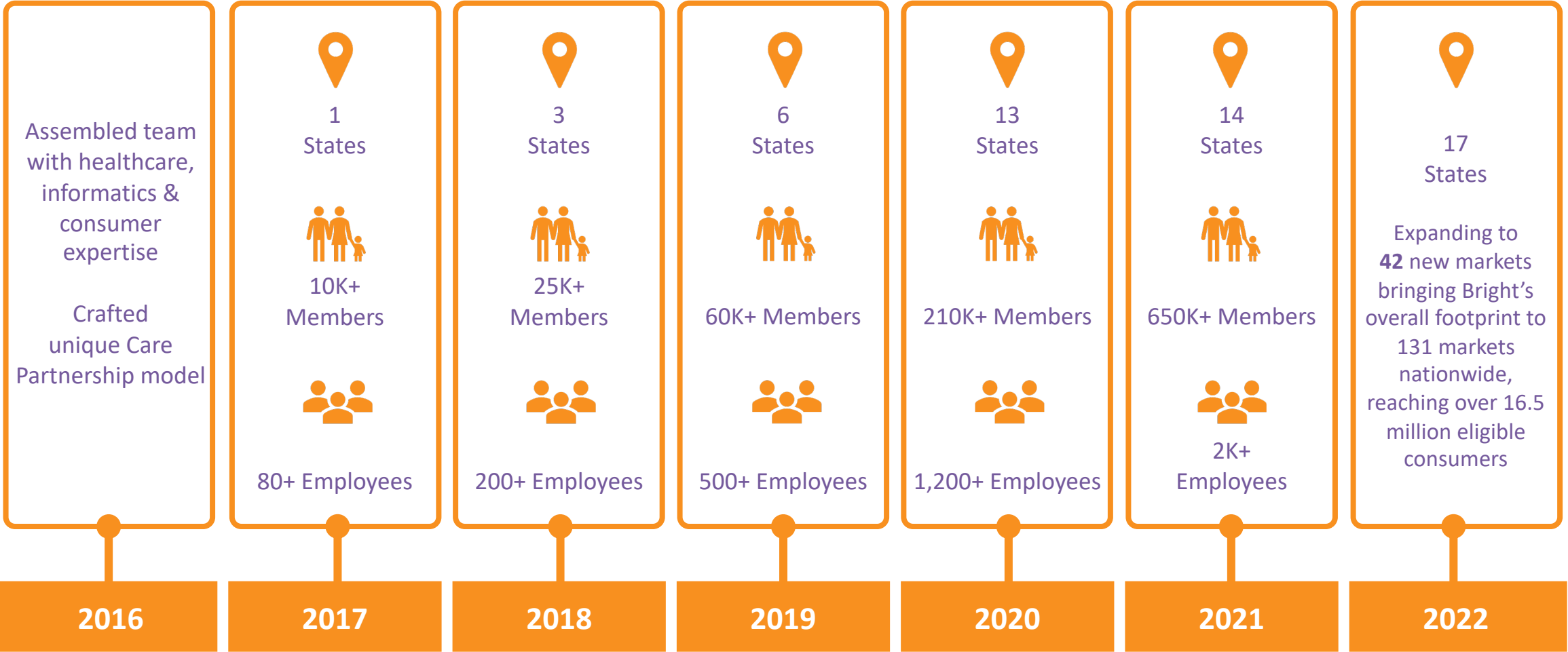
# A national platform enabling local market performance

2022 footprint  
131 markets across 17 states



# Historical Performance

## Continued Growth and Expansion





# 2022 Individual and Family Plans Overview

# 2022 Qualified Health Plans Key Features

How does paying \$0 sound?



1 **\$0 PCP** visits on most plans

- **\$0 deductible** on at least 1 Gold, 1 Silver and 1 Bronze base plan
- Multiple **\$0 deductible** Silver CSR variant options



**\$0 generic drug list** on most plans<sup>1, 2</sup>



**\$0 mental health** visits on most plans<sup>\*1, 2, 3</sup>



At least 1 **\$0 Specialist care visit** on 1 Gold, 1 Silver, and 1 Bronze plan option



**\$0 telehealth** through Doctors on Demand on most plans<sup>1, 2, 3</sup>

**Key:**

1. Does not apply to Catastrophic
2. Does not apply to Silver Lean and Bronze Lean
3. Does not apply to Silver H.S.A. and Bronze H.S.A

# 2022 Qualified Health Plans Key Features



Embedded adult dental & vision offering on 1 Gold, 1 Silver, and 1 Bronze plan



Convenience Care visits at \$25 or less on most plans<sup>1, 2, 3</sup>



Generous rewards program encouraging healthy actions



Urgent Care copays at \$50 or less on most plans<sup>1, 3</sup>



Focus on improved diabetes care across all plans

**Key:**

- 1. Does not apply to Catastrophic
- 2. Does not apply to Silver Lean and Bronze Lean
- 3. Does not apply to Silver H.S.A. and Bronze H.S.A

## 7 disease management program offerings across all plans

- Depression
- Diabetes
- Asthma
- Heart Disease
- High Blood Pressure  
and High Cholesterol
- Pregnancy
- Lower Back Pain

# 2022 Bright HealthCare Rewards

Members can earn up to \$500 in rewards for taking simple actions

All IFP members\* ages 18+ are eligible to earn up to \$500 on a reloadable prepaid Visa card

| Base Rewards<br>(Available upon Start Date)   | How to earn  |
|---|--|
| \$25 Signup for Program   | Log into the member hub and sign up to participate in rewards program          |
| \$50 Select Primary Care Physician (PCP)  | Use the provider finder tool to select PCP                                     |
| \$50 Complete Health Survey   | Complete a short health-related survey inside the member hub                   |
| \$50 Text Message Opt in  | Opt-in to receive text messages  |
| \$50 60 Day Bonus   | Complete the above four activities within the first 60 days of plan start date |
| +\$275 in “My HealthCare Rewards” – personalized activities offered throughout the year for more opportunities to earn. |  |

\*Not applicable in California

## Examples of My HealthCare Rewards:

- Complete a doctor visit
- Do quick online surveys
- Watch helpful health and wellness videos



Bright HealthCare Rewards card can be utilized at all retailers that accept Visa



# PY2022 IFP National Plan Name Architecture

Continuing the momentum from PY2021

**Metal Tier** + **Deductible and/or Value Prop** + **HSA** + **Direct**

## Value Props:

- \$0 Deductible
- \$0 Mental Health
- Adult Dental & Vision
- Some include deductible AND value prop to differentiate
- American Indian/Alaskan Native plans are named \$0 Cost Share, then numbered

## Example plan names:

- Gold 1000
- Silver \$0 Deductible + Adult Dental & Vision Direct
- Bronze 5300 HSA

## We want everyone to be able to understand our great benefits

Equal Spanish language capabilities in all markets for all constituents



Capability to support non-English and non-Spanish speakers, including interpretive services and on-demand material translation capabilities



Expand Spanish call center capacity



Spanish Provider Welcome Guide & Resource Guide



Member level language preference tracking



# Primary Consumer Needs

## Providers

The providers that are available to a member in a network. This can include PCP's, specialists, or any other medical professional included in their plan.

## Prescriptions

The type, tier, and frequency that the member will be filling and using prescriptions.

## Usage

How often, and in what ways, will the member be using the network. This could include provider visits, prescriptions, supplemental benefits, etc.

## Risk Tolerance

Does the member have a high, moderate or low tolerance for risk? A lower tolerance will push towards larger premiums and richer benefits. A higher tolerance will push towards lower premiums and less cost certainty.

# Bronze Plans

# Bronze Plans

## Bronze 7200

### Key Features

- Low premium
- \$0 PCP visits

### Benefit to the Member

- Unlimited Primary Care visits

## Bronze \$0 Medical Deductible

### Key Features

- Low-ish premium
- \$0 medical deductible

### Benefit to the Member

- Medical coverage kicks in from first dollar
- Medical costs structured as copays
- Offers great certainty towards healthcare costs
- Anticipate general healthcare utilization, but don't know specifics

# Bronze Level Plans

## Bronze 7200

### Shopper Profile

- Has a managed health condition
- Doesn't anticipate high health care utilization but will have to see PCP for ongoing health maintenance

## Bronze \$0 Medical Deductible

### Shopper Profile

- Family with young children
- Deductible kicking in after the first dollar allows them to use copays for varying healthcare needs

# Bronze Plans

## Bronze 8700+ \$0 Mental Health

### Key Features

- Low premium
- 2 \$25 PCP visits

### Benefit to the Member

- Expect little or no healthcare utilization
- Limiting total out-of-pocket costs in the event of a high-cost health incident
- Ability to visit PCP a couple of times per year for check-up or basic illness

## Bronze 5300 HSA

### Key Features

- Low premium
- HSA Compatible

### Benefit to the Member

- Expect little or no healthcare utilization
- Limiting total out-of-pocket costs in the event of a high-cost health incident
- Offers HSA compatibility, allowing savings for future health costs

# Bronze Plans

## Bronze 8700+ \$0 Mental Health

### Shopper Profile

- Younger
- Healthy
- Has some savings to cover a high health cost incident

## Bronze 5300 HSA

### Shopper Profile

- Younger
- Healthy
- May not have savings and looking to set money aside for future health care costs

# Silver Plans

# Silver Plans

## Silver \$0 Deductible

### Key Features

- Moderate, slightly higher premium
- \$0 medical and Rx deductible

### Benefit to the Member

- Medical coverage kicks in from first dollar
- Offers great certainty towards healthcare costs
- Prescription drug costs are included in first dollar coverage

## Silver \$0 Primary Care

### Key Features

- Moderate premiums
- \$0 primary care visits
- \$0 generic drugs

### Benefit to the Member

- Unlimited PCP visits
- No cost to access drugs in Tier 2
- Anticipate general healthcare utilization, including prescription drug

# Silver Plans

## Silver \$0 Deductible

### Shopper Profile

- Family with children
- Some known health needs that likely include prescription drugs

## Silver \$0 Primary Care

### Shopper Profile

- Someone with a managed health condition that includes regular prescription drugs
- Able to see their PCP to manage the ongoing condition

# Silver Plans

## Silver 5000

### Key Features

- Moderate premiums
- Moderate deductible

### Benefit to the Member

- Lower deductibles and more generous coverage in the event of a high health cost incident

## Silver 3000/4000

### Key Features

- Moderate premiums
- Low MOOP

### Benefit to the Member

- Low MOOP option at any given plan level
- Base or CSR variant

# Silver Plans

## Silver 5000

### Shopper Profile

- An individual in the CSR income range
- Expects some healthcare costs
- Someone who has a lower risk tolerance or more concern for a high health cost incident occurring

## Silver 3000/4000

### Shopper Profile

- High expected health condition
- Anticipates maxing out their MOOP
- Likely managing an expensive health condition

# Gold & Catastrophic Plans

# Gold & Catastrophic Plans

## Gold 1000

### Key Features

- Higher premiums
- Generous coverage
- 2 \$0 PCP visits

### Benefit to the Member

- High health costs across multiple categories of care
- Most benefits are copay structure, adding greater cost certainty

## Catastrophic

### Key Features

- Lowest premiums
- 3 \$0 primary care visits
- No other coverage until MOOP at \$8,550

### Benefit to the Member

- Only available to under 30 years old
- Cannot use tax credits
- Gives piece of mind by limiting total out-of-pocket costs in the event of a high-cost health incident

# Gold & Catastrophic Plans

## Gold 1000

### Shopper Profile

- High health care costs
- Doesn't expect to hit MOOP
- Aggressively managing a chronic condition
- Often older
- Likely does not qualify for CSR

## Catastrophic

### Shopper Profile

- Expect little to no health care utilization
- Under 30
- Ineligible for tax credits

# Scenarios

# Dana & Sam

- Married and own a restaurant
- Dana goes to primary care doctor multiple times per year to manage her diabetes
- Dana also takes 3 medications for her diabetes
- Sam is healthy and has only gone for an annual checkup the last 3 years

**What plan would you suggest for Dana and Sam?**

High Silver: Moderate to high usage,  
Moderate risk



# Cody

- 24 years old
- Just started his first job out of college as a software engineer
- Only goes to the doctor "if he absolutely has to"
- Doesn't take any medications regularly and no managed conditions

**What plan would you suggest for Cody?**

Low Bronze: Low usage, High risk

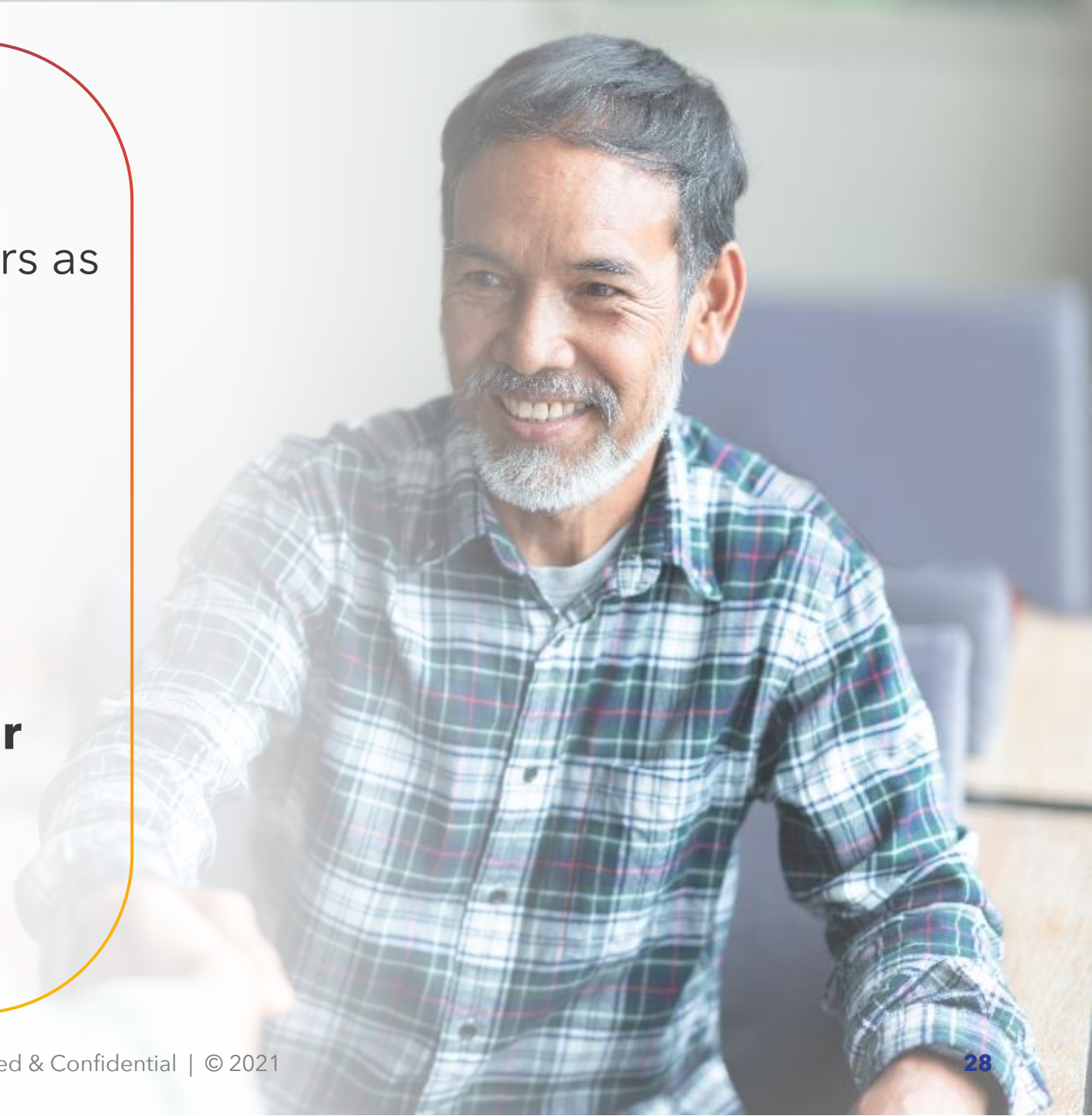


# Hidalgo

- 58 years old
- Just retired after working 30 years as an investment banker
- Cancer survivor and has been in remission 3 years
- Goes to the doctor regularly
- Takes medication for his blood pressure and arthritis

**What plan would you suggest for Oscar?**

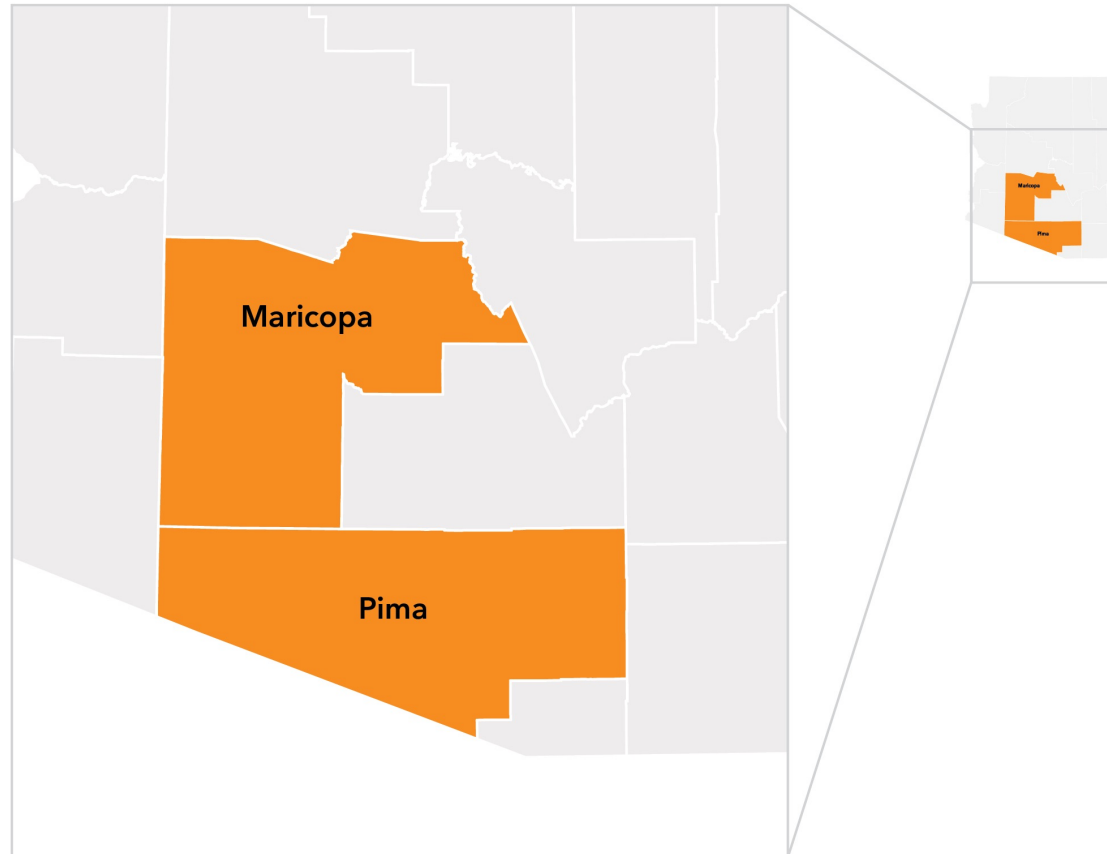
Gold level plan: High usage, Low risk





# State Specific Overview

# Arizona



## Maricopa County Care Partners

- Adelante
- Apricus Health
- Dignity
- Innovation Care Partners (ICP)
- Tenet-Abrazo
- VillageMD

## Pima County Care Partners

- Carondelet
- Tucson Medical Center

