

Health Plans That Make Sense

2023 Affordable Care Act
Plans Overview



\$0 Care for Most Common Health Needs



\$0 primary care provider visits

Two or more visits with no copay or out-of-pocket expenses*



\$0 deductible plans

Available on some CSR plans



\$0 generic drugs

Common prescriptions for diabetes, mental health, blood pressure, cholesterol, and more*



\$0 Nurse On Call

Talk with a registered nurse anytime, day or night - at no cost



\$0 online doctor visits

24/7 board-certified doctor visits on mobile device. Psychiatry and counseling services too!*



\$0 preventive care services

Includes screenings, wellness checks, flu shots and other immunizations, and more

*Not available on all plans

Membership That Pays Back



MyRewards with Blue

Earn up to \$100 just to see the doctor

- PCP visit
- Annual wellness visit
- Annual well-woman visit
- Postpartum care visit
- Well-child visit
- Prescription medication review visit



Health services & equipment discounts

Wide range of brand-name products and services with Blue365[®]

- Fitness
- Nutrition
- Personal care
- Hearing & vision
- Travel
- Apparel & footwear

2023 ACA Plans: Snapshot

| Network | Plans |
|---|--|
| Statewide PPO | <ul style="list-style-type: none">• PPO (Gold, Silver)• Portfolio HSA PPO NEW (Gold)• Standardized PPO NEW (Gold, Silver) |
| MaricopaFocus HMO (Maricopa County only) | <ul style="list-style-type: none">• EverydayHealth HMO (Gold, Silver, Bronze)• TrueHealth HMO (Silver)• AdvanceHealth HMO (Gold, Silver, Bronze)• Portfolio HSA HMO (Bronze)• Standardized HMO NEW (Gold, Silver, Bronze) |
| PimaFocus HMO (Pima County only) | |
| Neighborhood HMO (all other counties) | |



More Savings or More Access: Choice

HMO Plans

More savings with providers located in specific areas

- In-network providers only
- Assigned designated primary care provider
- Specialist referrals required



PPO Plans

Freedom of choice of doctors with a statewide network

- In- and out-of-network providers
- Out-of-state coverage
- No specialist referrals required

Access to Doctors: Choice of PPO or HMO

Statewide PPO

- 96% providers in AZ and 94% providers in U.S.
- 98% of all hospitals including Dignity Health, Banner Health, HonorHealth, Tucson Medical Center, and Northwest Medical Center

MaricopaFocus HMO

- 9,300 providers in Maricopa County
- Includes Abrazo Health, Dignity Health, and Phoenix Children's Hospital

PimaFocus HMO

- 4,600 providers in Pima County
- Includes Tucson Medical Center, Carondelet Health Network, and El Rio

Neighborhood HMO

- 27,000 providers statewide
- Includes Dignity Health and Banner Health
- Available to residents living outside of Maricopa and Pima Counties



Benefit Coverage Before Deductible

| Fewest benefits covered before deductible | | | More benefits covered before deductible | | |
|---|---|---|--|---|---|
| <ul style="list-style-type: none"> \$0 preventive care High deductible IRS-compliant with HSA | <ul style="list-style-type: none"> \$0 preventive care (4) \$0 PCP visits \$0 generic drugs \$10 online doctor visits | <ul style="list-style-type: none"> \$0 preventive care (2) \$0 PCP visits \$3 generic drugs \$10 online doctor visits \$50-150 specialist \$60-75 urgent care | <ul style="list-style-type: none"> \$0 preventive care (2) \$0 PCP visits \$3 generic drugs \$10 online doctor visits \$25-75 specialist \$50-75 urgent care | <ul style="list-style-type: none"> \$0 preventive care Unlimited \$0 PCP visits \$3 generic drugs \$10 online doctor visits \$95 specialist \$100 urgent care \$150 tier 2 drugs | <ul style="list-style-type: none"> \$0 preventive care \$0-\$50 PCP visits \$0-\$25 generic drugs \$0-\$50 online doctor visits \$10-\$100 specialist \$5-\$75 urgent care \$0-\$50 PT/OT/ST |
| Portfolio HSA | AdvanceHealth | EverydayHealth | PPO | TrueHealth | Standardized |

Plans with a Purpose: PPO Plan (Gold & Silver)

Customer health need

| | |
|-----------------|---|
| Target audience | Individuals and families who want choice of providers More likely to travel and want access to care outside of Arizona |
| Health | May see a doctor regularly and prefers generic drugs Prefers to see specialists without referrals |
| Values | Choice of doctors and specialists The financial protection of having insurance |
| Fears | Not being able to see the right doctor for their need |

Plan benefit design

Most like a traditional plan

- Deductible: \$250 - \$4,100 (in-network)
\$5,000 - \$9,000 (Out-of network)
- Primary Care Visit: Two free visits; then \$5 - \$15
- Specialist Visit: \$10 - \$75
- Urgent Care: \$25 - \$75
- Tier 1 RX: \$3 - \$15

Plans with a Purpose: EverydayHealth Plan (Gold, Silver, & Bronze)

Customer health need

| | |
|-----------------|--|
| Target audience | Individuals and families who are more likely to visit the doctor |
| Health | <div>Has a family with children who need frequent checkups or often get sick</div> <div>Has chronic health conditions that require specialist care, prescription drugs, or surgery</div> |
| Values | <div>Keeping the family healthy – easy access to care that won't break the bank</div> <div>More likely to evaluate total cost of a plan, balancing monthly premium cost with doctor visits and prescription drug costs</div> |
| Fears | Being unable to afford care when their family gets sick. Unpredictable costs for regular doctor visits. |

Plan benefit design

Family-friendly coverage

- Deductible: \$0 - \$7,500
- Primary Care Visit: Two free visits; then \$5 - \$40
- Specialist Visit: \$10 - \$150
- Urgent Care: \$20 - \$75
- Tier 1 RX: \$0 - \$20

Plans with a Purpose: TrueHealth Plan (Silver)

Customer health need

| | |
|-----------------|---|
| Target audience | Individuals with complex chronic health conditions Families with a lot of primary care visits |
| Health | Likely has a well-managed but complex health condition that requires specialist care and brand-name drugs |
| Values | Predictable doctor visits and prescriptions drug costs |
| Fears | Unable to affordable brand-name drugs and get the care they need for their condition |

Plan benefit design

Chronic condition coverage

- Deductible: \$525 - \$6,750
- Primary Care Visit: \$0
- Specialist Visit: \$2 - \$95
- Urgent Care: \$10 - \$100
- Tier 1 RX: \$0 - \$10

Plans with a Purpose: AdvanceHealth Plan (Gold, Silver, & Bronze)

Customer health need

| | |
|-----------------|--|
| Target audience | Healthy, budget- conscious individuals or families who know “life happens” |
| Health | <p>Generally healthy, may need to see a doctor once in a while</p> <p>Prefers generic drugs</p> <p>Health insurance helps them stay healthy and take control of their health</p> |
| Values | <p>Low monthly premium</p> <p>Access to predictable, low-cost care and medications for occasional common sickness</p> |
| Fears | Buying health insurance and not being able to afford a doctor visit |

Plan benefit design

Basic protection

- Deductible: \$525 - \$8,700
- Primary Care Visit: 4 free visits; then deductible
- Specialist Visit: Deductible
- Urgent Care: Deductible
- Tier 1 RX: \$0 - \$20

Plans with a Purpose: Portfolio HSA Plan (Gold & Bronze)

Customer health need

Target audience

Interested in planning for their health
May be transitioning from an employer plan
Ideal for someone seeking tax savings
Above-average financial and health literacy
Likely has disposable income and would be prepared to manage a major medical expense

Health

Either healthy and rarely gets sick or expects to need major medical care, such as a surgery or hospital stay in the near future

Values

Being prepared for the future
The financial protection of having insurance

Fears

Being financially unprepared for a medical expense

Plan benefit design

Complete control

- Choice of HMO & PPO
- Deductible: \$7,000
- Primary Care Visit: Deductible
- Specialist Visit: Deductible
- Urgent Care: Deductible
- Tier 1 RX: Deductible

Standardized Plans: CMS Required (Gold, Silver, & Bronze)

Customer health need

| | |
|-----------------|--|
| Target audience | Families who have children with special needs May be transitioning from Medicaid Needs support to coordinate care with many providers |
| Health | Has children who need specialist attention or therapy Has a disability or health challenge May need mental health and substance use care |
| Values | Low point of service costs Fixed cost access to habilitative therapy or mental health services |
| Fears | Can't afford to get the special care they need Uncertain how to navigate insurance |

Plan benefit design

Most similar to Medicaid

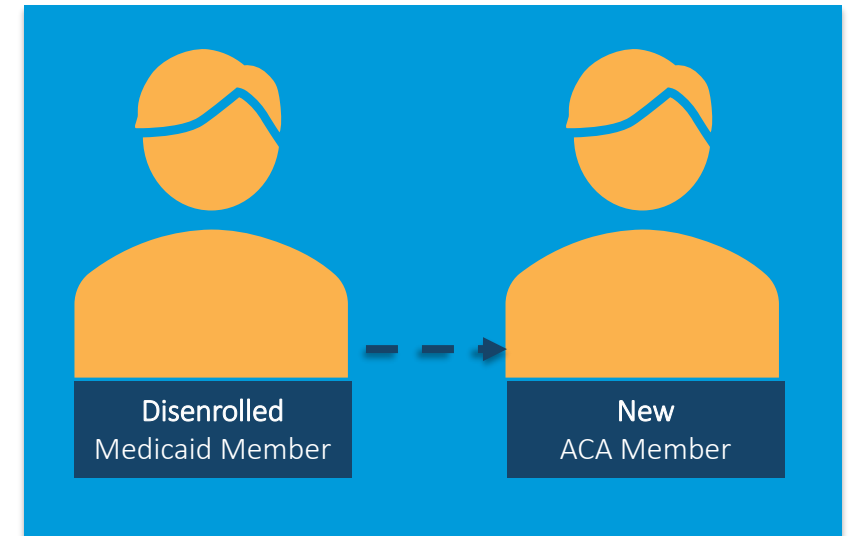
- Deductible: \$0 - \$7,500
- Primary Care Visit: \$0 - \$50
- Specialist Visit: \$10 - \$100
- Urgent Care: \$5 - \$75
- Tier 1 RX: \$0 - \$25

Prepared for Medicaid Redetermination: PHE Ending

More than 500,000 Arizonans could lose their Medicaid coverage

Blue is positioned to transition these individuals to ACA plans

- Medicaid expertise through acquisition of Health Choice
- ACA plans offered statewide
- Focus on cost share reduction plans
- Outreach teams in local communities
- Strong provider alignment between Medicaid and ACA



Managing Health Made Easy



MyBlue[®] member account

Find a doctor in network, pay your premium, check your deductible, view your claims, and much more



Find a doctor

Easily find doctors, specialists, and hospitals in your network by location, name, or specialty



MyBlue AZSM mobile app

Take your ID card wherever you go. Plus find a doctor, pay your premium, and check your deductible



Prescription drug lookup

Search by generic and brand-name drugs to ensure they are covered by your plan and where to get the lowest cost prescription

Here to Help You



All our information in one place at [azblue.com/Navigator](https://www.azblue.com/Navigator)

- Contact numbers
- Plan brochure
- Links to doctors and prescription drugs
- Frequently asked questions
- And more

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