

GEORGIA MARKETPLACE COMPETITIVE ANALYSIS

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Confidential & Proprietary

Agenda

The purpose of this presentation is to review our Marketplace competitive position in each rating area to identify sales opportunities. Comparisons of our 2023 products based upon the following criteria:

- Network
- Rates
- Benefits
- Marketing Size and Opportunity

Disclaimers:

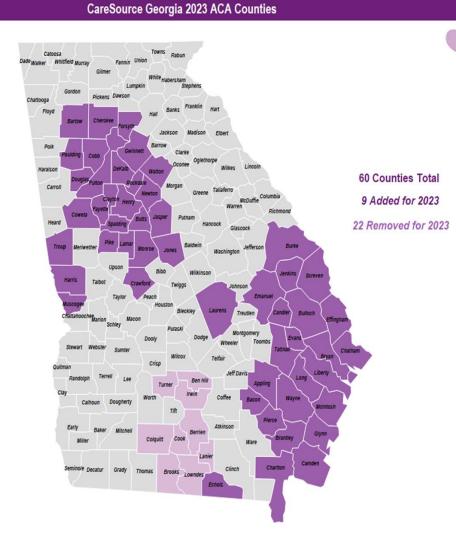
- Network comparisons are subject to the limitations of provider search tools available to the public. There could be participating facilities inaccurately reflected or not reflected within each rating area.
- Bronze & Silver Benefit comparisons are based upon the lowest premium plans.
- First Dollar benefit comparison is based on a carriers lowest cost plan which offers first dollar coverage for Primary Care
- Rates shown are for single member, age 21



Marketplace 2023 Service Area Map

New for 2023 Existing

GA





Indiana Marketplace Competitive Analysis | 10/20/2020 | Confidential & Proprietary

CareSource 2023

Aetna 2023

Alliant 2023

Friday Health 2023





Anthem 2023

Kaiser 2023



Martin Martin Martin Unit Unit



Cigna 2023



Oscar 2023



UHC 2023



2023

ACA

Plan

Service

Georgia

Individual

Area Maps

Lowest Cost Bronze Comparison

	CareSource	Aetna	Alliant	Ambetter	Anthem	Cigna	Friday	Kaiser	Oscar	UHC
Plan	Bronze	CVS Bronze \$0 Walk in	Solocare HMO Bronze St	Standard Bronze	Pathway X HMO 8000	Connect 9100	Standard Exp Bronze	Bronze 5500	Bronze Simple Standard	Bronze Standard 9100
Coinsurance	100%	50%	100%	50%	50%	100%	50%	70%	50%	100%
Deductible	\$9,100	\$8,700	\$9,100	\$7,500	\$8,000	\$9,100	\$7,500	\$5,500	\$9,100	\$9,100
Out of Pocket Maximum	\$9,100	\$8,850	\$9,100	\$9,000	\$9,100	\$9,100	\$9,000	\$9,100	\$9,100	\$9,100
PCP Copay	100% After Ded	\$25 Copay	100% After Ded	\$50 Copay	50% After Ded	100% After Ded	\$50 Copay	\$60 3V	100% After Ded	100% After Ded
Specialist Copay	100% After Ded	\$75 Copay	100% After Ded	\$100 Copay	50% After Ded	100% After Ded	\$100 Copay	\$80 3V	100% After Ded	100% After Ded
Inpatient	100% After Ded	50% After Ded	100% After Ded	50% After Ded	\$500 Copay After Ded	100% After Ded	50% After Ded	70% After Ded	100% After Ded	100% After Ded
Outpatient Lab	100% After Ded	50% After Ded	100% After Ded	50% After Ded	50% After Ded	100% After Ded	50% After Ded	70% After Ded	100% After Ded	100% After Ded
Mental Health/Substance										
Inpatient	100% After Ded	100% After Ded	100% After Ded	50% After Ded	\$500 Copay After Ded	100% After Ded	50% After Ded	70% After Ded	100% After Ded	100% After Ded
Outpatient	100% After Ded	\$25 Copay	100% After Ded	\$50 Copay	\$50 Copay	100% After Ded	\$50 Copay	\$80 3V	100% After Ded	100% After Ded
Radiology	100% After Ded	100% After Ded	100% After Ded	50% After Ded	50% After Ded	100% After Ded	50% After Ded	70% After Ded	100% After Ded	100% After Ded
Chiropractic	100% After Ded	100% After Ded	100% After Ded	\$100 Copay	50% After Ded	100% After Ded	50% After Ded	\$80 3V	100% After Ded	100% After Ded
ER	100% After Ded	100% After Ded	100% After Ded	50% After Ded	\$500 Copay After Ded	100% After Ded	50% After Ded	70% After Ded	100% After Ded	100% After Ded
Urgent Care	100% After Ded	100% After Ded	100% After Ded	\$75 Copay	\$75 Copay	100% After Ded	\$75 Copay	\$100 Copay	100% After Ded	100% After Ded
Prescriptions										
Tier 1	100% After Ded	100% After Ded	100% After Ded	\$25 Copay	60% T1/50% AD T2	100% After Ded	\$25 Copay	\$30 Copay	100% After Ded	100% After Ded
Tier 2	100% After Ded	100% After Ded	100% After Ded	\$50 After Ded	60% T1/50% AD T3	100% After Ded	\$50 Copay	65% After Ded	100% After Ded	100% After Ded
Tier 3	100% After Ded	100% After Ded	100% After Ded	\$100 After Ded	60% T1/50% AD T4	100% After Ded	\$100 Copay	50% After Ded	100% After Ded	100% After Ded
Tier 4	100% After Ded	100% After Ded	100% After Ded	\$500 After Ded	50% T1/40% AD T5	100% After Ded	\$500 Copay	50% After Ded	100% After Ded	100% After Ded



Lowest Cost First Dollar Coverage Plans

	CareSource	Aetna	Alliant	Ambetter	Anthem	Cigna	Friday	Kaiser	Oscar	UHC
Plan	Bronze First	CVS Bronze \$0 Walk in	Solocare PPO Silver ST	Standard Bronze	Bronze HMO 6000	Connect 7800	Standard Exp Bronze	Bronze 5500	Bronze Classic	Bronze Virtual 1st
Coinsurance	50%	50%	60%	50%	50%	50%	50%	70%	50%	70%
Deductible	\$8,000	\$8,700	\$5,800	\$7,500	\$6,000	\$7,800	\$7,500	\$5,500	\$7,750	\$7,250
Out of Pocket Maximum	\$9,100	\$8,850	\$8,900	\$9,000	\$9,100	\$9,100	\$9,000	\$9,100	\$9,100	\$9,100
PCP Copay	\$40 Copay	\$25 Copay	\$40 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$60 3V	\$50 Copay 3V	\$0 Copay
Specialist Copay	\$80 Copay	\$75 Copay	\$80 Copay	\$100 Copay	50% After Ded	50% After Ded	\$100 Copay	\$80 3V	50% After Ded	70% After Ded
Inpatient	50% After Ded	50% After Ded	60% After Ded	50% After Ded	\$1,000 Per Stay After Ded	50% After Ded	50% After Ded	70% After Ded	50% After Ded	70% After Ded
Outpatient Lab	50% After Ded	50% After Ded	60% After Ded	50% After Ded	50% after ded	50% After Ded	50% After Ded	70% After Ded	\$10 Copay	70% After Ded
Mental Health/Substance										
Inpatient	50% After Ded	100% After Ded	60% After Ded	50% After Ded	\$1,000 Per Stay After Ded	50% After Ded	50% After Ded	70% After Ded	50% After Ded	70% After Ded
Outpatient	\$40 Copay	\$25 Copay	\$40 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$80 3V	\$50 Copay 2V	70% After Ded
Radiology										
Xray	\$125 After Ded	100% After Ded	60% After Ded	50% After Ded	50% After Ded	50% After Ded	50% After Ded	70% After Ded	60% After Ded	70% After Ded
Imaging	50% After Ded	100% After Ded	60% After Ded	50% After Ded	\$400 Copay After Ded	50% After Ded	50% After Ded	70% After Ded	60% After Ded	70% After Ded
Chiropractic	\$40 Copay	100% After Ded	60% After Ded	\$100 Copay	50% After Ded	50% After Ded	50% After Ded	\$80 3V	\$80 Copay	70% After Ded
ER	\$600 After Ded	100% After Ded	60% After Ded	50% After Ded	\$500 Copay After Ded	50% After Ded	50% After Ded	70% After Ded	60% After Ded	70% After Ded
Urgent Care	\$80 After Ded	\$75 Copay	\$60 Copay	\$75 Copay	\$75 Copay	50% After Ded	\$75 Copay	\$100 Copay	\$75 Copay	\$75 Copay
Prescriptions										
Tier 1	\$0P/\$20G	100% After Ded	\$20 Copay	\$25 Copay	60% T1/50% AD T2	\$3 Copay	\$25 Copay	\$30 Copay	\$3P/\$25 G	\$3 Copay
Tier 2	50% After Ded	100% After Ded	\$40 Copay	\$50 After Ded	60% T1/50% AD T2	50% After Ded	\$50 Copay	65% After Ded	\$100 Copay	\$60 Copay
Tier 3	50% After Ded	100% After Ded	\$80 Afrer Ded	\$100 After Ded	60% T1/50% AD T2	50% After Ded	\$100 Copay	50% After Ded	50% After Ded	40% After Ded
Tier 4	50% After Ded	100% After Ded	\$350 After Ded	\$500 After Ded	50% T1/40% AD T5	50% After Ded	\$500 Copay	50% After Ded	50% After Ded	50% After Ded



Lowest Cost Silver Comparison

Plan										
	LP Silver	CVS Bronze \$0 Walk in	Solocare PPO Silver ST	Standard Bronze	Bronze HMO 6000	Connect 7800	Standard Exp Bronze	Bronze 5500	Bronze Classic	Bronze Virtual 1s
Coinsurance	50%	50%	60%	50%	50%	50%	50%	70%	50%	70%
Deductible	\$6,500	\$8,700	\$5,800	\$7,500	\$6,000	\$7,800	\$7,500	\$5,500	\$7,750	\$7,250
Out of Pocket Maximum	\$9,100	\$8,850	\$8,900	\$9,000	\$9,100	\$9,100	\$9,000	\$9,100	\$9,100	\$9,100
PCP Copay	\$30 Copay	\$25 Copay	\$40 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$60 3V	\$50 Copay 3V	\$0 Copay
pecialist Copay	\$70 Copay	\$75 Copay	\$80 Copay	\$100 Copay	50% After Ded	50% After Ded	\$100 Copay	\$80 3V	50% After Ded	70% After Ded
npatient	\$500 Copay After Ded	50% After Ded	60% After Ded	50% After Ded	\$1,000 Per Stay After Ded	50% After Ded	50% After Ded	70% After Ded	50% After Ded	70% After Ded
Dutpatient Lab	50% After Ded	50% After Ded	60% After Ded	50% After Ded	50% after ded	50% After Ded	50% After Ded	70% After Ded	\$10 Copay	70% After Ded
lental Health/Substance										
Inpatient	\$500 Copay After Ded	100% After Ded	60% After Ded	50% After Ded	\$1,000 Per Stay After Ded	50% After Ded	50% After Ded	70% After Ded	50% After Ded	70% After Ded
Outpatient	\$30 Copay	\$25 Copay	\$40 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$80 3V	\$50 Copay 2V	70% After Ded
adiology										
Xray	\$200 Copay After Ded	100% After Ded	60% After Ded	50% After Ded	50% After Ded	50% After Ded	50% After Ded	70% After Ded	60% After Ded	70% After Ded
Imaging	\$250 Copay After Ded	100% After Ded	60% After Ded	50% After Ded	\$400 Copay After Ded	50% After Ded	50% After Ded	70% After Ded	60% After Ded	70% After Ded
hiropractic	50% After Ded	100% After Ded	60% After Ded	\$100 Copay	50% After Ded	50% After Ded	50% After Ded	\$80 3V	\$80 Copay	70% After Ded
R	\$500 Copay After Ded	100% After Ded	60% After Ded	50% After Ded	\$500 Copay After Ded	50% After Ded	50% After Ded	70% After Ded	60% After Ded	70% After Ded
Irgent Care	\$50 Copay	\$75 Copay	\$60 Copay	\$75 Copay	\$75 Copay	50% After Ded	\$75 Copay	\$100 Copay	\$75 Copay	\$75 Copay
rescriptions										
Tier 1	\$0 Prev/\$15 Generic	100% After Ded	\$20 Copay	\$25 Copay	60% T1/50% AD T2	\$3 Copay	\$25 Copay	\$30 Copay	\$3P/\$25 G	\$3 Copay
Tier 2	\$75 Copay	100% After Ded	\$40 Copay	\$50 After Ded	60% T1/50% AD T2	50% After Ded	\$50 Copay	65% After Ded	\$100 Copay	\$60 Copay
Tier 3	60% After Ded	100% After Ded	\$80 Afrer Ded	\$100 After Ded	60% T1/50% AD T2	50% After Ded	\$100 Copay	50% After Ded	50% After Ded	40% After Ded
Tier 4	50% After Ded	100% After Ded	\$350 After Ded	\$500 After Ded	50% T1/40% AD T5	50% After Ded	\$500 Copay	50% After Ded	50% After Ded	50% After Ded



- Counties: Bartow, Butts, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Jasper, Lamar, Newton, Paulding, Pike, Rockdale, Spalding, & Walton
- Participating Carriers: Aetna, Alliant, Ambetter, Anthem, CareSource, Cigna, Friday, Kaiser, Oscar & UHC
- # Consumers selected ACA plan: 430,175





Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Bright Health	Cigna	Friday Health	Kaiser	Oscar	UHC
Atlanta VAMC	Dekalb		Х									
Atlants Medical Center	Fulton				Х							
Atrium Health	Peach			Х		Х						
Children's at Egleston	Fulton		Х			Х						Х
Children's at Hugh's Spalding	Fulton	Х										
Children's Healthcare of Atlanta	Fulton	Х	Х			Х		Х	Х			Х
Cobb Hospital	Cobb	Х										
Dekalb Medical Center	Dekalb				Х	Х					Х	
Douglas Hospital	Douglas	Х										
Eastside Medical Center	Gwinnett	Х										
Emery Wesley Woods Hospital	Fulton		Х		Х	Х						
Emory Adventist Hospital	Cobb		Х		Х	Х					Х	
Emory Decatur Hospital	Dekalb		Х		Х	Х					Х	
Emory Hillandale Hospital	Dekalb		Х		Х	Х					Х	
Emory John's Creek Hospital	Gwinnett		Х		Х	Х				Х	Х	
Emory Saint Jospeh's Hospital	Fulton		Х		Х	Х				Х	Х	
Emory University Hospital	Fulton		Х		Х	Х				Х	Х	Х
Fayette Community Hospital	Fayette	Х										
Grady Memorial Hospital	Fulton	Х	Х		Х	Х	Х	Х			Х	
Houston Hospital	Peach			Х	Х	Х						

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Bright Health	Cigna	Friday Health	Kaiser	Oscar	UHC
Jasper Health Services	Jasper	Х	Х		Х	Х						
Kennestone Hospital	Cobb	Х									Х	
Liberty Regional Medical Center	Fulton											
Northside Hospital Atlanta	Fulton	Х			Х	Х	Х			Х		Х
Northside Hospital Cherokee	Cherokee	Х			Х	Х	Х					Х
Northside Hospital Duluth	Gwinnett	Х			Х	Х	Х					Х
Northside Hospital Forsyth	Forsyth	Х			Х	Х	Х			Х		Х
Northside Hospital Gwinnett	Gwinnett	Х			Х	Х	Х					Х
Piedmont Atlanta Hospital	Fulton	Х	Х	Х	Х			Х	Х	Х		Х
Piedmont Cartersville Medical Center	Bartow	Х		Х	Х	Х		Х	Х			
Piedmont Cartersville Medical Center	Bartow	Х	Х	Х	Х	Х		Х	Х			Х
Piedmont Eastside Medical Center	Gwinnett	Х	Х	Х	Х			Х	Х			Х
Piedmont Fayette Hospital	Fayette	Х	Х	Х	Х			Х	Х			Х
Piedmont Henry Hospital	Henry	Х	Х	Х	Х			Х	Х			Х
Piedmont Hospital System	Fulton	Х	Х	Х	Х			Х	Х	Х		Х
Piedmont Mountainside Hospital	Jasper	Х	Х	Х	Х			Х	Х			Х
Piedmont Newton Hospital	Newton	Х	Х	Х	Х			Х	Х			Х
Piedmont Rockdale Hospital	Rockdale	Х	Х	Х	Х			Х	Х			Х
Piedmont Walton Hospital	Walton	Х	Х	Х	Х			Х	Х	Х		Х
Prime Healthcare Foundation Southern Regional	Clayton	х										

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Bright Health	Cigna	Friday Health	Kaiser	Oscar	UHC
Select Specialty Hospital	Fulton	Х	Х		Х		Х					
Shepard Center	Fulton		Х	Х		Х						
Southern Regional Medical Center	Clayton	Х			Х	Х						
Tenet HealthSystem	Bartow				Х							
UHS of Peachford	Dekalb	Х										
Wellstar Atlanta Medical Center	Fulton	Х		Х	Х			Х			Х	
Wellstar Atlanta Medical Center South	Fulton	Х		Х	Х			Х			Х	
Wellstar Douglas Hospital	Douglas	Х		Х	Х			Х			Х	
Wellstar Hospital System	Fulton	Х		Х	Х			Х			Х	
Wellstar North Fulton Hospital	Fulton	Х		Х	Х			Х			Х	
Wellstar Spalding Regional Hospital	Spalding	Х		Х	Х			Х			Х	
Wellstar Sylvan Grove Hospital	Butts	Х		Х	Х			Х			Х	
Wellstar Windy Hill Hospital	Cobb	Х		Х	Х			Х			Х	
Wesley Woods Hospital	Fulton		Х		Х	Х		Х				

Rating Analysis

Rating Area 3: Atlanta

|--|

CareSource	Bronze	\$295
Aetna	\$0 Walk In Clinic Visits	\$307
Alliant	SoloCare HMO Bronze	N/A
Ambetter	Standard Bronze	\$313
Anthem	Pathway X HMO 8000	\$330
Cigna	Connect 9100	\$276
Friday	Bronze Copay	\$317
Kaiser	Virtual Complete 5500	\$271
Oscar	Bronze Simple Standard	\$269
UHC	Bronze Standard 9100	\$401

Lowest P	remium First	Dollar
CareSource	Bronze First	\$312
Aetna	\$0 Walk In Clinic Visits	\$307
Alliant	SoloCare PPO Standard	\$425
Ambetter	Standard Bronze	\$313
Anthem	Bronze Pathway 6000	\$344
Cigna	Connect 7800	\$286
Friday	Standard Expanded Bronze	\$317
Kaiser	Virtual Complete 5500	\$271
Oscar	Bronze Classic	\$281
UHC	Bronze Virtual First	\$409

Lowest Premium Silver

CareSource	Low Premium Silver	\$425
Aetna	CVS \$0 Walk In	\$350
Alliant	SoloCare PPO Standard	\$425
Ambetter	Clear Plus Select	\$350
Anthem	Silver Pathway	\$425
Cigna	Cigna Connect 7600	\$290
Friday	Standard Silver	\$336
Kaiser	Virtual Complete 4800	\$343
Oscar	Simple Silver	\$362
UHC	Virtual First	\$487

Benefit Analysis

- Lowest Cost Bronze Alliant/CareSource/Cigna/Oscar & UHC have identical benefits of a \$9,100 & MOOP, without copays. Ambetter, Friday and Kaiser offer plans with lower deductibles and copays for PCP, SPV and T1 drugs, while Friday of copays for all 4 tiers.
- Lowest Cost First Dollar Aetna has the largest deductibles at \$8,700, while Kaiser offers the lowest at \$5,500. The remaining carriers are all within the ballpark of each other. The MOOP's for all carriers are similar. Likewise, most office copays are in line with each other, except with UHC which offers a PCP copay of \$0. Generic copays do not differ much, while Ambetter and CareSource and offer a \$0 copay for select preventive medicines. Neither Aetna nor Anthem offer copays for any drug tier. Alliant, Ambetter, Friday, Oscar and UHC are the only carriers offering a Tier 2 copay.
- Lowest Cost Silver Deductible range from Cigna's \$7,600 down to UHC's \$4,000. MOOPS are almost identical across the board. PCP copays do not differ much, except for UHC's \$0 copay. SPV copays are all in line. All carriers offer low T1 and T2 copays, except Cigna and Kaiser, who only offer it for T1.



Network & Rating Analysis

- Rate Compared to least expensive metal level plan
 - Lowest Cost Bronze Oscar has the lowest premium at \$269. While Kaiser (\$271) and Cigna (\$276) are extremely close. CareSource is slightly higher at \$295. All other carriers are between \$38 and \$61 higher than the lowest premium. UHC is uncompetitive at \$401.
 - Lowest Cost First Dollar Kaiser has the lowest premium at \$271. Oscar (\$281) and Cigna (\$286) are slightly higher. Both Aetna (\$307), Ambetter (\$313) and CareSource (\$312) are relatively close. All other carriers are uncompetitive.
 - Lowest Cost Silver Cigna has the lowest premium at \$290. The next closest is Friday at \$336. CareSource and all other carriers are uncompetitive.
- Network Ambetter has the largest provider network in the area with Anthem & CareSource close behind. Aetna and Alliant both offer decent networks, while all other carriers are offering a limited network.



Final Analysis

Rating Area 3: Atlanta

Overall – I always love doing the Atlanta rating area, as it is just all over the place. Typically, if your member only cares about premium, Friday, Kaiser and Oscar are always in play, but these networks are very small. Cigna is a new entrant, but due to the fact they are not yet showing a network, it is hard to analyze them. Thus, for the general consumer, Aetna, Ambetter, Alliant, Anthem and CareSource are your best options. Thus, we will focus on these five carriers. Things could change once Cigna's network is known.

- Lowest Cost Bronze CareSource's lower premium will typical win out over the better benefits being offered by both Aetna and Ambetter. But for those looking for the best of both, Ambetter's benefit package is slightly better than Aetna's.
- Lowest Cost First Dollar Toss up. Aetna has the lowest premium of the five, but they do not offer an Rx copay. Both Aliant's and Anthem premiums are uncompetitive. Between Ambetter and CareSource. CareSource's benefits, especially at the copay level and their \$1 premium advantage, give them the nod for most consumers.
- Lowest Cost Silver With all plans being relatively the same, premium is key. Both Ambetter and Aetna are both at \$350. However, Ambetter has the much larger network and thus should be the primary choice. Note; Cigna's premiums here are the lowest by \$60. Thus, with any form of competitive network, they would win this level by a long shot.





Region 5 (Waynesboro Area)

- Counties: Burke, Columbia, Emanuel, Glascock, Jefferson, Jenkins, Lincoln, McDuffie, Richmond, Taliaferro, Warren & Wilkes
- Participating Carriers: Alliant, Ambetter, Anthem, CareSource, Friday & UHC
- # Consumers selected ACA plan: 20,719





Network *Region 5 (Waynesboro Area)*

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Bright Health	Cigna	Friday Health	Kaiser	Oscar	UHC
AU Medical Center	Richmond				Х							
Burke Medical Center	Burke	Х			Х	Х			Х			
Doctors Hospital Of Augusta	Richmond			Х	Х				Х			
Emanuel County Hospital	Emmanuel	Х		Х	Х							
HHC Augusta	Richmond	Х										
Jefferson Hospital	Jefferson			Х	Х							
Jenkins County Medical Center	Jenkins			Х	Х	Х						
Select Specialty Hospital	Richmond	Х			Х		Х					
University Hospital	Richmond	Х		Х								
University Hospital McDuffie	McDuffie	Х										



Rating Analysis

Region 5 (Waynesboro Area)

Lowest Premium Bronze									
CareSource	Bronze	\$272							
Alliant	SoloCare HMO Bronze	N/A							
Ambetter	Standard Bronze	\$312							
Anthem	Pathway X HMO 8000	\$349							
Friday	Bronze Copay	\$306							
UHC	Bronze Standard 9100	\$339							

Lowest Premium First Dollar						
CareSource	Bronze First	\$288				
Alliant	SoloCare PPO Standard	\$376				
Ambetter	Standard Bronze	\$312				
Anthem	Bronze Pathway 6000	\$364				
Friday	Standard Expanded Bronze	\$306				
UHC	Bronze Virtual First	\$339				

Lowest Premium Silver

CareSource	Low Premium Silver	\$392
Alliant	SoloCare PPO Standard	\$376
Ambetter	Virtual Access Silver	\$375
Anthem	Silver Pathway	\$450
Friday	Standard Silver	\$342
UHC	Virtual First	\$410



Benefit Analysis

Region 5 (Waynesboro Area)

- Lowest Cost Bronze Alliant, CareSource & UHC have identical benefits of a \$9,100 & MOOP, without copays. Ambetter, Anthem and Friday and offer plans with lower deductibles, yet MOOP's equal to all the carriers. Ambetter and Friday offer copays for PCP, SPV as well as T1 & T2 drugs, while Friday of copays for all 4 tiers.
- Lowest Cost First Dollar CareSource has the largest deductibles at \$8,000, while Alliant offers the lowest at \$5,800. The remaining carriers are all within the ballpark of each other. The MOOP's for all carriers are similar. Likewise, most office copays are in line with each other, except with UHC which offers a PCP copay of \$0. Generic copays do not differ much, while CareSource offers a \$0 copay for select preventive medicines. Anthem does not offer copays for any drug tier. Alliant, Ambetter, Friday, and UHC are the only carriers offering a Tier 2 copay. Friday once again over copays for all four tiers.
- Lowest Cost Silver Deductible range from Anthem and CareSource's \$6,500 down to UHC's \$4,000.
 MOOPS are almost identical across the board. PCP copays do not differ much, except for UHC's \$0 copay.
 SPV copays are all in line. All carriers offer low T1 and T2 copays.



Network & Rating Analysis

Region 5 (Waynesboro Area)

- Rate Compared to least expensive metal level plan
 - Lowest Cost Bronze CareSource has the lowest premium at \$272. Both Ambetter (\$312) and Friday (\$306) and quite a bit higher. Anthem is uncompetitive.
 - Lowest Cost First Dollar CareSource has the lowest premium at \$288. Both Ambetter (\$312) and Friday (\$306) and quite a bit higher. All other carriers are uncompetitive.
 - Lowest Cost Silver Friday has the lowest premium at \$342. Alliant (\$376) and Ambetter (\$375) come in at a distant second. All other carriers are uncompetitive.
- Network Ambetter has the largest provider network in the area with Anthem & CareSource close behind.
 Aetna and Alliant both offer decent networks, while all other carriers are offering a limited network.



Final Analysis

Region 5 (Waynesboro Area)

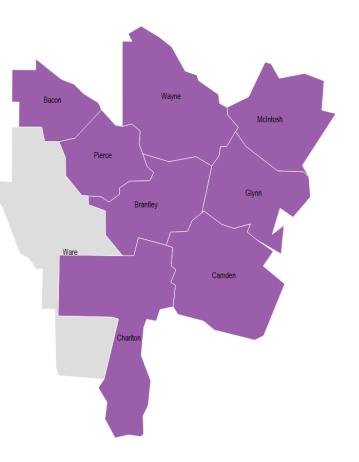
Overall – CareSource is only in three of the 12 counties. More of an expansion of the bordering rating area. However, is these three counties, CareSource has a significant rating advantage at both the Bronze and First Dollar levels. Furthermore, their benefits and networks in these counties are extremely competitive. Thus, in these counties, CareSource would be the favorite. However, for the sake of the entire rating area, we will exclude them from the following.

- Lowest Cost Bronze The Ambetter and Friday have very similar benefits, with Friday having a \$6 advantage in premium over Ambetter. However, Ambetter significantly larger network gives them the nod in all counties not occupied by CareSource.
- Lowest Cost First Dollar The Ambetter and Friday have very similar benefits, with Friday having a \$6 advantage in premium over Ambetter. However, Ambetter significantly larger network gives them the nod in all counties not occupied by CareSource.
- Lowest Cost Silver Alliant, Ambetter and Friday have almost identical benefits. And while Friday
 has a significant premium advantage, their network is very narrow. Toss up depending upon
 network needs.





- Counties: Bacon, Brantley, Camden, Charlton, Glynn, McIntosh, Pierce, Ware and Wayne
- Participating Carriers: Ambetter, Anthem & CareSource
- # Consumers selected ACA plan: 13,243





Rating Area 6: SE Georgia

Network

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Bright Health	Cigna	Friday Health	Kaiser	Oscar	UHC
Bacon County Hospital	Bacon	Х			Х	Х						
Dublin VAMC	Glynn		Х									
Gainesville VAMC	Camden		Х									
Memorial Satilla Health	Ware			Х		Х			Х			
Optim Medical Center - Tattnal	Bacon		Х						Х			Х
Optim Medical Center - Tattnal	Glynn		Х						Х			Х
Optim Medical Center - Tattnal	Mcintosh		Х						Х			Х
Southeast Georgia Health System	Camden	Х			Х	Х						
St Marys VA Clinic	Camden		Х									
St Simons by the Sea	Glynn		Х									
Wayne Memorial Hospital	Wayne	х	Х			Х						



Rating Analysis

Lowest Premium Bronze						
CareSource	Bronze	\$199				
Ambetter	Standard Bronze	\$243				
Anthem	\$291					

Lowest Premium First Dollar							
CareSource	Bronze First	\$210					
Ambetter	Standard Bronze	\$243					
Anthem	Bronze Pathway 6000	\$303					

Lowest Premium Silver							
CareSource	Low Premium Silver	\$286					
Ambetter	Clear Plus Select	\$292					
Anthem	Silver Pathway	\$375					



Benefit Analysis

- Lowest Cost Bronze CareSource has the largest deductible at \$9,100, while Ambetter has the lowest at \$7,500. All MOOP's are nearly identical. Ambetter does offer copays for both PCP, SPV and T1 drugs
- Lowest Cost First Dollar CareSource has the largest deductible at \$8,000, while Anthem has the lowest at \$6,000. All MOOP's are nearly identical. CareSource office copays are the lowest of the three, with Anthem not offering a SPV copay. Although both Ambetter and CareSource have a \$25 copay for T1 drugs, CareSource includes a \$0 copay for preventative drugs. Anthem does not have any Rx copays.
- Lowest Cost Silver All plans are relatively the same, with slight differences in deductibles and copays.



Network & Rating Analysis

- Rate Compared to least expensive metal level plan
 - Lowest Cost Bronze CareSource has the lowest premium at \$199. While Ambetter (\$243) and Anthem (\$291) are uncompetitive.
 - Lowest Cost First Dollar CareSource has the lowest premium at \$210. While Ambetter (\$243) is a
 just slightly higher and Anthem (\$303) is uncompetitive.
 - Lowest Cost Silver CareSource has the lowest premium at \$286. While Ambetter (\$292) is a bit higher, and Anthem (\$303) is uncompetitive.
- Network Although Aetna is showing the largest network, they did not file for this rating area. Ambetter, Anthem and CareSource all have equally sized networks.



Final Analysis

Rating Area 6: SE Georgia

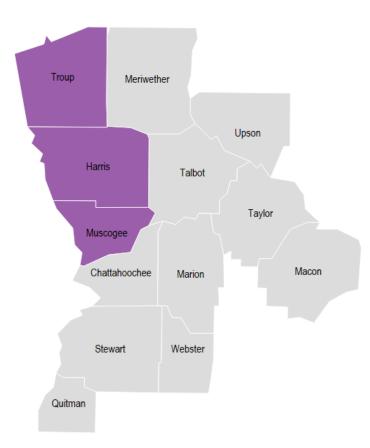
Overall – This is an easy one. Based on CareSource's significant premium advantage at the Bronze and First Dollar levels, as well as their competitive benefit designs at all three levels, they dominate at the Bronze and have a slight advantage at Silver. Ambetter could be considered at the Bronze level only in the instance where a specific provider is necessary. The probably is higher at the Silver level, where CareSource only has a \$6 premium advantage.





Rating Area 8: Columbus

- Counties: Chattahoochee, Harris, Macon, Marion, Meriweather, Muscogee, Quitman, Stewart, Talbot, Taylor, Troup, Upson and Webster
- Participating Carriers: Ambetter, Anthem, CareSource, Cigna, Friday, Oscar & UHC
- # Consumers selected ACA plan: 18,015





Rating Area 8: Columbus

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Bright Health	Cigna	Friday Health	Kaiser	Oscar	UHC
Columbus Specialty Hospital	Muscogee											
Hughston Hospital	Muscogee	Х										
Meriwether Healthcare/Warm Springs	Meriwether	Х			Х	Х						
Piedmont Columbus Regional	Muscogee	Х	Х	Х	Х	Х			х			Х
St Francis Health	Muscogee				Х	Х					Х	
The Medical Center	Muscogee	Х				Х						
Upson Regional Medical Center	Upson			Х		Х						
Warm Springs Medical Center	Meriwether				Х	Х						
Wellstar West Georgia Medical Center	Troup	Х		Х	Х						Х	



Rating Analysis

Rating Area 8: Columbus

Lowest Premium Bronze							
Bronze	\$277						
Standard Bronze	\$267						
Pathway X HMO 8000	\$302						
Connect 9100	\$298						
Bronze Copay	\$292						
Bronze Simple Standard	\$264						
Bronze Standard 9100	\$421						
	Bronze Standard Bronze Pathway X HMO 8000 Connect 9100 Bronze Copay Bronze Simple Standard						

Lowest Premium First Dollar						
CareSource	Bronze First	\$293				
Ambetter	Standard Bronze	\$267				
Anthem	Bronze Pathway 6000	\$314				
Cigna	Connect 7800	\$308				
Friday	Standard Expanded Bronze	\$292				
Oscar	Bronze Classic	\$276				
UHC	Bronze Classic	\$476				

Lowest Premium Silver

CareSource	Low Premium Silver	\$398
Ambetter	Clear Plus Select	\$321
Anthem	Silver Pathway 6500	\$388
Cigna	Cigna Connect 7600	\$313
Friday	Standard Silver	\$309
Oscar	Simple Silver	\$356
UHC	Virtual First	\$511



Benefit Analysis

Rating Area 8: Columbus

- Lowest Cost Bronze CareSource, Cigna, Oscar & UHC have identical benefits of a \$9,100 & MOOP, without copays. Ambetter and Friday offer plans with lower deductibles and copays for PCP, SPV and T1 drugs, while Friday of copays for all 4 tiers.
- Lowest Cost First Dollar CareSource has the largest deductibles at \$8,000, while Anthem offers the lowest at \$6,000. The remaining carriers are all within the ballpark of each other. The MOOP's for all carriers are similar. Likewise, most office copays are in line with each other, except with UHC which offers a PCP copay of \$0. Anthem, Cigna, Oscar and UHC do not have a copay for specialist visits. Generic copays do not differ much, while CareSource offers a \$0 copay for select preventive medicines and both Cigna and UHC generic copays is at \$3. Anthem does not offer copays for any drug tier. Alliant, Ambetter, Friday, Oscar and UHC are the only carriers offering a Tier 2 copay.
- Lowest Cost Silver Deductible range from Cigna's \$7,600 down to UHC's \$4,000. MOOPS are almost identical across the board. PCP copays do not differ much, except for UHC's \$0 copay. SPV copays are all in line. All carriers offer low T1 and T2 copays, except Cigna, who only offers it for T1.



Network & Rating Analysis

Rating Area 8: Columbus

- Rate Compared to least expensive metal level plan
 - Lowest Cost Bronze Oscar has the lowest premium at \$264, while Ambetter is a close second at \$267. CareSource is slightly higher at \$277. All other carriers are quite a bit higher than the lowest premium. UHC is uncompetitive at \$421.
 - Lowest Cost First Dollar Ambetter has the lowest premium at \$267, while Oscar is a close second at \$276. CareSource is a but higher at \$293. All other carriers are quite a bit higher than the lowest premium. UHC is uncompetitive at \$476.
 - Lowest Cost Silver Friday has the lowest premium at \$309. Cigna is a close second at \$313. Ambetter is slightly higher at \$321. CareSource and all other carriers are uncompetitive.
- Network Anthem has a slightly larger network, although Ambetter and CareSource are only slightly smaller. Alliant comes in third, while the rest of the carriers are offering very limited networks.



Final Analysis

Rating Area 8: Columbus

Overall – Ambetter and Oscar are very similar in the rates at the Bronze and First Dollar levels. CareSource is in the mix at all three levels and will be a factor based on network needs. All other carriers are uncompetitive, except Friday does enter the conversation at Silver.

- Lowest Cost Bronze Due their plan design and network strength, Ambetter's \$3 in extra premium compared to Oscar, is justified, and should be higher considered for all members. If either Hughston Hospital or the Medical Center is a primary need in the network, CareSource is the most competitive option.
- <u>Lowest Cost First Dollar</u> Although both Ambetter and Oscar plans are very similar, Ambetter's premium advantage and larger network will prevail for most members. CareSource is also an option, if once again, either Hughston Hospital or the Medical Center are needed in the network.
- Lowest Cost Silver Tough call. Both Ambetter and Friday have very similar plan designs. Friday has the lower T1 copays, while Ambetter as the lower T2. Will come down to network needs.





Rating Area 11: Laurens County

- Counties: Atkinson, Coffee, Jeff Davis, Johnson, Laurens, Montgomery, Telfair, Toombs, Treutlen & Wheeler
- Participating Carriers: Ambetter, Alliant, Anthem & CareSource
- # Consumers selected ACA plan: 10,548



Network Rating Area 11: Laurens County

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Bright Health	Cigna	Friday Health	Kaiser	Oscar	UHC
Jefferson Davis Hospital	Jefferson Davis			Х	Х	Х						
Vidalia Health Services	Toombs				Х							



Rating Analysis

Rating Area 11: Laurens County

Lowest Premium Bronze						
CareSource	Bronze	\$223				
Alliant	SoloCare HMO Bronze	\$197				
Ambetter	Standard Bronze	\$234				
Anthem Pathway X HMO 800		\$275				

Lowest Premium First Dollar		
CareSource	Bronze First	\$236
Alliant	SoloCare Expanded Bronze	\$198
Ambetter	Standard Bronze	\$234
Anthem	Bronze Pathway 6000	\$286

Lowest Premium Silver

CareSource	Low Premium Silver	\$322
Alliant	SoloCare HMO Standard	\$260
Ambetter	Virtual Access Silver	\$281
Anthem	Silver Pathway 6500	\$353



Benefit Analysis

Rating Area 11: Laurens County

- Lowest Cost Bronze CareSource has the largest deductible at \$9,100, while Ambetter has the lowest at \$7,500. All MOOP's are nearly identical. Ambetter does offer copays for both PCP, SPV and T1 drugs
- Lowest Cost First Dollar CareSource has the largest deductible at \$8,000, while Anthem has the lowest at \$6,000. All MOOP's are nearly identical. CareSource office copays are the lowest of the three, with Anthem not offering a SPV copay. Although both Ambetter and CareSource have a \$25 copay for T1 drugs, CareSource includes a \$0 copay for preventative drugs. Anthem does not have any Rx copays.
- Lowest Cost Silver All plans are relatively the same, with slight differences in deductibles and copays.



Network & Rating Analysis

Rating Area 11: Laurens County

- Rate Compared to least expensive metal level plan
 - <u>Lowest Cost Bronze</u> Alliant has the lowest premium at \$197. CareSource is the next closest at \$223. Both Ambetter and Anthem are uncompetitive.
 - Lowest Cost First Dollar Alliant has the lowest premium at \$198. Both Ambetter (\$234) and CareSource (\$236) are the next closest. Anthem is uncompetitive.
 - Lowest Cost Silver Alliant has the lowest premium at \$260, with Ambetter being the next closest at \$281. Both Anthem and CareSource are uncompetitive.
- Network Ambetter has the largest provider network in the area with Anthem & Alliant close behind. CareSource does not have a hospital with their county and rely on the hospitals in the boarding rating area.

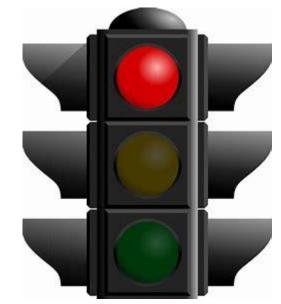


Final Analysis

Rating Area 11: Laurens County

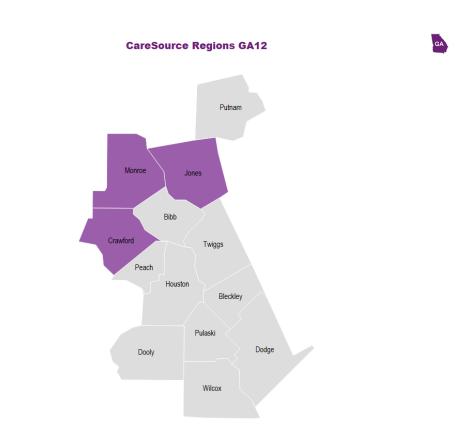
Overall – CareSource is only in one of the 10 counties. More of an expansion of the bordering rating area. For the sake of the entire rating area, we will exclude them from the following.

Alliant dominates this area at all levels, based on premium and a benefit package. Only at the Silver does another carrier enters the equation. Ambetter, is \$21 more expensive on the Silver plan, but they have the larger network of the two.





- Counties: Bibb, Bleckley, Crawford, Dodge, Dooly, Houston, Jones, Monroe, Peach, Pulaski, Putnam, Twiggs & Wilcox
- Participating Carriers: Ambetter, Alliant, Anthem, CareSource & Friday Health
- # Consumers selected ACA plan: 22,522





Network

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Bright Health	Cigna	Friday Health	Kaiser	Oscar	UHC
				X		X						
Atrium Health Navicent The Medical Center	Bibb			Х		Х						
Bleckley Memorial Hospital	Bleckley			Х	Х	Х						
Coliseum Medical Center	Bibb	Х										
	Dulu			X	X	X			X			
Dodge County Hospital	Dodge			Х	Х	Х			Х			
Putnam General Hospital	Putnam	Х		Х	Х							
Taylor Regional Hospital	Pulaski			Х	Х				Х			



Rating Analysis

Lowest Premium Bronze						
CareSource	Bronze	\$255				
Alliant	SoloCare HMO Bronze	\$233				
Ambetter	Standard Bronze	\$238				
Anthem	Pathway X HMO 8000	\$339				
Friday	Bronze Copay	\$269				

Lowest Premium First Dollar						
CareSource	Bronze First	\$269				
Alliant	SoloCare HMO Standard	\$233				
Ambetter	Standard Bronze	\$238				
Anthem	Bronze Pathway 6000	\$353				
Friday	Standard Expanded Bronze	\$270				

Lowes	t Premium	Silver

CareSource	Low Premium Silver	\$367
Alliant	HMO Silver Standardized	\$308
Ambetter	Virtual Access Silver	\$286
Anthem	Silver Pathway 6500	\$437
Friday	Standard Silver	\$286



Benefit Analysis

- Lowest Cost Bronze Alliant and CareSource have identical benefits of a \$9,100 & MOOP, without copays. Ambetter, Anthem and offer plans with lower deductibles and copays for PCP, SPV and T1 drugs, while Friday of copays for all 4 tiers. Anthem does not offer any Rx copays.
- Lowest Cost First Dollar Alliant has the lowest deductible at \$5,800, while CareSource has the largest at \$8,000. All MOOP's are relatively the same. All plans offer similar copays for both PCP and Specialist, except Anthem, which only offers a PCP copay. Both Alliant and Friday have Rx copays for T1 & T2, while Ambetter and CareSource just have a T1 copay. CareSource does offer a \$0 copay for specific preventive medicines. Anthem does not provide a copay at any Rx tier.
- Lowest Cost Silver All carriers offer similar deductible's and MOOP's, as well as copays for office visits and Rx.



Network & Rating Analysis

- Rate Compared to least expensive metal level plan
 - Lowest Cost Bronze Alliant has the lowest premium at \$233, with Ambetter a close second at \$238.
 CareSource (\$255) and Friday (\$269) are both a but higher. Anthem is uncompetitive.
 - Lowest Cost First Dollar Alliant has the lowest premium at \$233, with Ambetter a close second at \$238. CareSource (\$269) and Friday (\$286) are both a but higher. Anthem is uncompetitive.
 - Lowest Cost Silver Both Ambetter and Friday have the lowest premium at \$286, Alliant is the next closest at \$308, while both Anthem and CareSource are uncompetitive.
- Network Alliant has the largest network, while both Anthem and Ambetter close behind.



Final Analysis

Rating Area 12: Forsyrth

Overall – **Overall** – CareSource is only in 3 of the 13 counties. More of an expansion of the bordering rating area. For the sake of the entire rating area, we will exclude them from the following.

- Lowest Cost Bronze Alliant has a slightly lower premium, but for benefits that are not as good. For \$5 in additional premium, Ambetter offers a much lower deductible as well as copays for office visits and generic drugs.
- Lowest Cost First Dollar Things swap here. Alliant not only has a \$5 premium advantage, but far better benefits and network then Ambetter.
- Lowest Cost Silver Three-way horse race between Alliant, Ambetter and Friday. All benefit designs are nearly identical. Alliant has the larger network, while Ambetter & Friday have a \$16 premium advantage. Toss up based on network needs.
- CareSource is only a consideration if the Coliseum Medical Center is a must.



- Counties: Appling, Bulloch, Bryan, Candler, Chatham, Effingham, Evans, Liberty, Long, Screven & Tattnall
- Participating Carriers: Aetna, Ambetter, Anthem, CareSource, Cigna, Friday and UHC.
- # Consumers selected ACA plan: 37,475

Rating Area 14: Savannah





Network

Rating Area 14: Savannah

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Bright Health	Cigna	Friday Health	Kaiser	Oscar	UHC	Rating Area
Appling Hospital	Appling	Х	Х		Х	Х			Х			Х	14
Candler County Hospital	Candler	Х	Х		Х	Х						Х	14
Charleston VAMC	Chatham		Х										14
Charleston VAMC	Liberty		Х										14
Clinch Memorial Hospital	Clinch			Х	Х	Х							14
East Georgia Regional Medical Center	Bulloch	Х				Х							14
Effingham Hospital	Effingham	Х	Х		Х		Х		Х			Х	14
Evans Memorial Hospital	Evans	Х	Х		Х	Х						Х	14
Hospital Authority of Candler County	Candler	Х			Х	Х							14
Hospital Authority of Liberty County	Long	Х			Х								14
Landmark Hospital of Savannah	Chatham	Х	Х										14
Liberty Regional Medical Center	Liberty		Х		Х	Х						Х	14
Meadows Regional Medical Center	Toombs	Х			Х	Х							14
Memorial University Medical Center	Chatman		Х	Х	Х	Х	Х		Х			Х	14
Optim Medical Center - Screven	Screven					Х			Х			Х	14
Optim Medical Center - Tattnal	Appling		Х						Х			Х	14
Optim Medical Center - Tattnal	Evans		Х						Х			Х	14
Optim Medical Center - Tattnal	Tattnall		Х		Х	Х			Х			Х	14
Screven County Hospital	Screven	Х	Х		Х								14
Select Specialty Hospital	Chatham	Х	Х		Х		Х						14
St Joseph's/Candler Hospital	Chatham	Х			Х			Х				Х	14
Statesboro VA Clinic	Bulloch		Х										14
Tattnall Hospital	Tattnall	Х			Х				Х				14
UHS of Savannah	Chatham	Х											14

Rating Analysis

Rating Area 14: Savannah

Lowest Premium Bronze						
Bronze	\$290					
\$0 Walk In Clinic Visits	\$292					
Standard Bronze	\$303					
Pathway X HMO 8000	\$309					
Connect 9100	\$267					
Bronze Copay	\$294					
Bronze Standard 9100	\$357					
	Bronze \$0 Walk In Clinic Visits Standard Bronze Pathway X HMO 8000 Connect 9100 Bronze Copay					

Lowest Premium First Dollar						
CareSource	Bronze First	\$306				
Aetna	\$0 Walk In Clinic Visits	\$282				
Ambetter	Standard Bronze	\$303				
Anthem	Bronze Pathway 6000	\$321				
Cigna	Connect 7800	\$277				
Friday	Standard Expanded Bronze	\$294				
UHC	Bronze Virtual First	\$364				

Lowest Premium Silver

CareSource	Low Premium Silver	\$417
Aetna	CVS \$0 Walk In	\$329
Ambetter	Clear Plus Select	\$354
Anthem	Silver Pathway 6500	\$397
Cigna	Cigna Connect 7600	\$281
Friday	Standard Silver	\$311
UHC	Virtual First	\$433



Benefit Analysis

Rating Area 14: Savannah

- Lowest Cost Bronze CareSource, Cigna & UHC have identical benefits of a \$9,100 & MOOP, without copays. Ambetter, Anthem, and offer plans with lower deductibles and copays for PCP, SPV and T1 drugs, while Friday of copays for all 4 tiers.
- Lowest Cost First Dollar Aetna has the largest deductibles at \$8,700, while Anthem offers the lowest at \$6,000. The remaining carriers are all within the ballpark of each other. The MOOP's for all carriers are similar. Likewise, most office copays are in line with each other, except with UHC which offers a PCP copay of \$0. Generic copays do not differ much, while CareSource offers a \$0 copay for select preventive medicines. Neither Aetna nor Anthem offer copays for any drug tier. Alliant, Ambetter, Friday, Oscar and UHC are the only carriers offering a Tier 2 copay.
- Lowest Cost Silver Deductible range from Cigna's \$7,600 down to UHC's \$4,000. MOOPS are almost identical across the board. PCP copays do not differ much, except for UHC's \$0 copay. SPV copays are all in line. All carriers offer low T1 and T2 copays, except, which only offer it for T1.



Network & Rating Analysis

Rating Area 14: Savannah

- Rate Compared to least expensive metal level plan
 - Lowest Cost Bronze Cigna has the lowest premium at \$267. While CareSource (\$290), Aetna (\$292) and Friday (\$294) are slightly Higher. Anthem and Ambetter are about \$40 higher then the lowest premium. UHC is uncompetitive at \$357.
 - Lowest Cost First Dollar Cigna has the lowest premium at \$277. All other carriers, except UHC, are within \$40 of Cigna's rate.
 - Lowest Cost Silver Cigna has the lowest premium at \$281. The next closest is Friday at \$311. CareSource and all other carriers are uncompetitive.
- Network Ambetter has the largest provider network in the area with Aetna, Anthem, CareSource and UHC are close behind. Alliant has a very limited network.

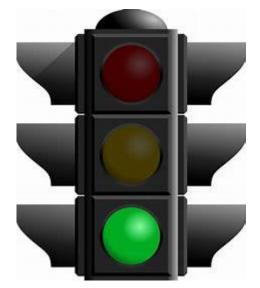


Final Analysis

Rating Area 14: Savannah

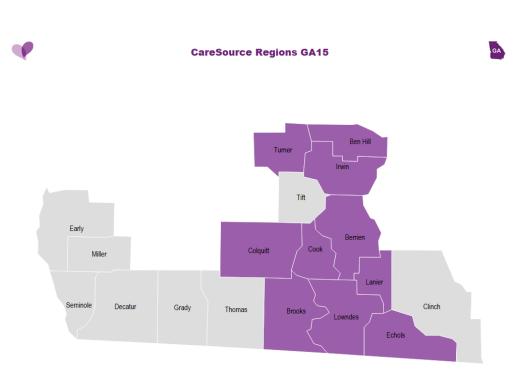
Overall – From a rating standpoint, Cigna looks very strong here. However, until we can see any form of a network, we just cannot compare them. If, when their network is released and if it is adequate, they would be the hands down favorite at all metal levels.

- Lowest Cost Bronze CareSource's has a slight premiums advantage over Aetna, while Aetna has a better benefit design. Friday's premium is just as competitive, and their benefits are equally attractive. Toss up.
- Lowest Cost First Dollar –Aetna has the lowest premium, but their benefits are not as good, nor do they offer an Rx copay. Friday's premiums are slightly higher, but their plan offers copays for a Rx tiers. CareSource has the most competitive benefit design for just a few dollars more, plus the have the largest network of the three. Advantage CareSource.
- <u>Lowest Cost Silver</u> The best options here are either Friday or Aetna. Both have very similar plan designs. Friday has a \$18 premium advantage, while Aetna has the much larger network. Toss up





- Counties: Ben Hill, Berrien, Brooks, Clinch, Colquitt, Cook, Decatur, Early, Echols, Grady, Irwin, Lanier, Lowndes, Miller, Seminole, Thomas, Tift & Turner
- Participating Carriers: Ambetter, Alliant, Anthem & CareSource
- # Consumers selected ACA plan: 18,825





Network Rating Area 15: Clinch Echols

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Bright Health	Cigna	Friday Health	Kaiser	Oscar	UHC
Appling Hospital	Appling	Х	Х		Х	Х			Х			Х
Candler County Hospital	Candler	Х	Х		Х	Х						Х
Charleston VAMC	Chatham		Х									
Charleston VAMC	Liberty		Х									
Clinch Memorial Hospital	Clinch			Х	Х	Х						
East Georgia Regional Medical Center	Bulloch	Х				Х						
South Georgia Health System	Lowndes	X				X			Х			
Turning Point Hospital	Colquitt	X										



Rating Analysis

Lowest Premium Bronze						
CareSource	Bronze	\$223				
Alliant	SoloCare HMO Bronze	\$201				
Ambetter	Standard Bronze	\$232				
Anthem	Pathway X HMO 8000	\$267				

Lowest Premium First Dollar						
CareSource	Bronze First	\$236				
Alliant	SoloCare HMO Exp Bronze	\$202				
Ambetter	Standard Bronze	\$232				
Anthem	Bronze Pathway 6000	\$278				

CareSource	Low Premium Silver	\$322
Alliant	SoloCare HMO Silver	\$266
Ambetter	Virtual Access Silver	\$279
Anthem	Silver Pathway 6500	\$344

Benefit Analysis

- Lowest Cost Bronze CareSource has the largest deductible at \$9,100, while Ambetter has the lowest at \$7,500. All MOOP's are nearly identical. Ambetter does offer copays for both PCP, SPV and T1 drugs
- Lowest Cost First Dollar CareSource has the largest deductible at \$8,000, while Anthem has the lowest at \$6,000. All MOOP's are nearly identical. CareSource office copays are the lowest of the three, with Anthem not offering a SPV copay. Although both Ambetter and CareSource have a \$25 copay for T1 drugs, CareSource includes a \$0 copay for preventative drugs. Anthem does not have any Rx copays.
- Lowest Cost Silver All plans are relatively the same, with slight differences in deductibles and copays.



Network & Rating Analysis

- Rate Compared to least expensive metal level plan
 - Lowest Cost Bronze Alliant has the lowest premium at \$201. CareSource is the next closest at \$223. Both Ambetter and Anthem slightly higher.
 - Lowest Cost First Dollar Alliant has the lowest premium at \$202. Both Ambetter (\$232) and CareSource (\$236) are the next closest. Anthem is uncompetitive.
 - Lowest Cost Silver Alliant has the lowest premium at \$266, with Ambetter being the next closest at \$270. Both Anthem and CareSource are uncompetitive.
- Network Both Anthem and CareSource offer the largest provider network in the area with Aetna and Ambetter close behind. Alliant is only showing one hospital in the area.



Final Analysis

Rating Area 15: Clinch Echols

Overall – Due to the fact that Alliant is only showing one hospital in the network, they can be excluded from this comparison, unless Clinch Memorial Hospital in the only network need. This leaves this area a duel between Ambetter and CareSource.

- Lowest Cost Bronze Ambetter an CareSource have almost identical premiums, being only off by \$1. Ambetter offers a lower deductible and copays, while CareSource has a slightly larger network. Toss up
- <u>Lowest Cost First Dollar</u> Ambetter and CareSource are almost identical again in premium. Both benefits designs are very similar. Ambetter has a slightly lower deductible while CareSource has the better copays. CareSource also has the slightly larger network. Toss up
- <u>Lowest Cost Silver</u> Based purely on premium Ambetter holds the advantage, unless network needs become a factor.





Presented by:

Tony Caito

National Broker Account Manager

October 2022



