

Indiana Marketplace Competitive Analysis

Krista Seaton
October 2022



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 are based upon the following criteria:

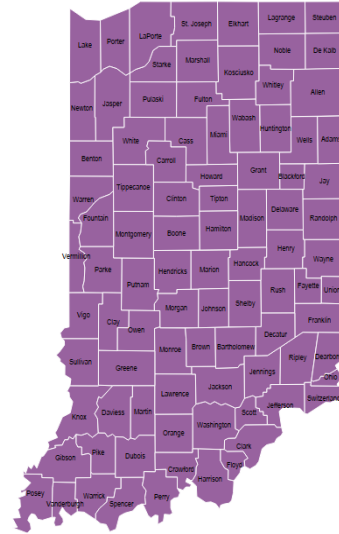
- Rates
- Network
- Benefits
- Marketing Size and Opportunity

Disclaimers:

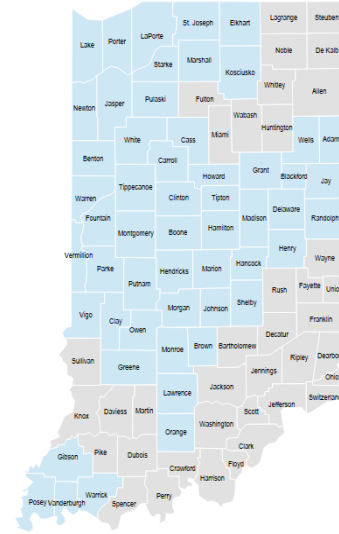
- Network comparisons are subject to the limitations of provider search tools available to the public. There could be participating facilities inaccurately reflected or not reflected within each rating area.
- Bronze & Silver Benefit comparisons are based upon the lowest premium plans.
- Carriers listed as participating within a rating area, does not indicate that they participate in all counties within the rating area, but do in at least one of those counties.
- ACA membership numbers are rough estimates only.
- Rates show are based on single age 21



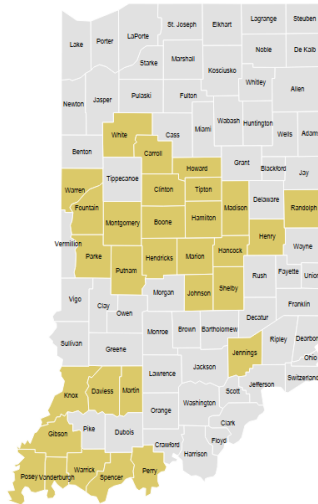
CareSource Service Area



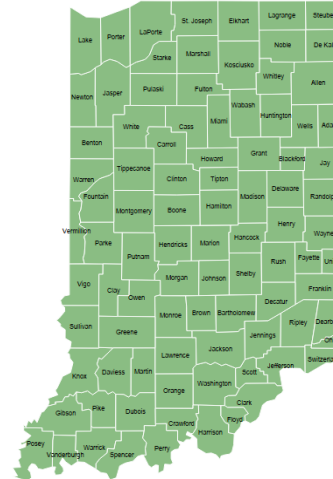
Anthem Service Area



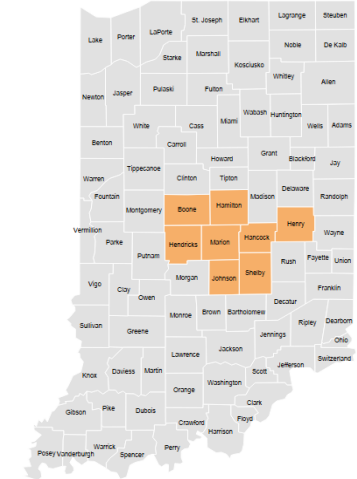
US Health and Life Service Area



Centene/Ambetter Service Area



Cigna Service Area



Indiana Marketplace 2023 Service Area Maps

	CareSource	Ambetter	Anthem	US Health Ascension	Cigna
Plan	Bronze	Standard Bronze	Bronze Pathway Essentials 6500	Balanced Bronze 1	Simple Choice 9100
Coinsurance	100%	100%	60%	50%	100%
Deductible	\$9,100	\$9,100	\$6,500	\$8,000	\$9,100
Out of Pocket Maximum	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100
PCP Copay	100% after ded	100% after ded	60% After ded	\$50 Copay	100% after ded
Specialist Copay	100% after ded	100% after ded	60% After ded	\$100 Copay	100% after ded
Inpatient	100% after ded	100% after ded	\$1,000 Copay per stay after ded	50% after ded	100% after ded
Outpatient Lab	100% after ded	100% after ded	60% after ded	100% after ded	100% after ded
Mental Health/Substance					
Inpatient	100% after ded	100% after ded	60% after ded	50% after ded	100% after ded
Outpatient	100% after ded	100% after ded	60% after ded	\$50 Copay	100% after ded
Radiology					
X-Ray	100% after ded	100% after ded	60% after ded	50% after ded	100% after ded
Major Diagnostics	100% after ded	100% after ded	60% after ded	50% after ded	100% after ded
Chiropractic	100% after ded	100% after ded	60% after Ded - 12 visits max	100% after ded	100% after ded
ER	100% after ded	100% after ded	\$500 Copay After Ded	100% after ded	100% after ded
Urgent Care	100% after ded	\$60 Copay	\$75 Copay After Ded	100% after ded	100% after ded
Prescriptions					
Tier 1	100% after ded	100% after ded	60% After Ded	\$20 Copay	100% after ded
Tier 2	100% after ded	100% after ded	60% After Ded	50% after ded	100% after ded
Tier 3	100% after ded	100% after ded	60% After Ded	50% after ded	100% after ded
Tier 4	100% after ded	100% after ded	60% After Ded	50% after ded	100% after ded



Lowest Cost Bronze Comparison

Lowest Cost Bronze Highlights

- ✓ Anthem has the least expensive deductible and co-insurance.
- ✓ Ascension offers lower deductible and first dollar benefits.
- ✓ CareSource, Cigna and Ambetter lowest cost bronzes are equally matched.



	CareSource	Centene/Ambetter	Anthem	US Health Ascension	Cigna
Plan	Bronze First	Virtual Access Bronze	Bronze Pathway X 5500	Balanced Bronze 1	Simple Choice 7500
Coinsurance	50	50	50	50	50
Deductible	\$8,000	\$7,000	\$5,500	\$8,000	\$7,500
Out of Pocket Maximum	\$9,100	\$8,550	\$9,100	\$8,700	\$9,000
PCP Copay	\$40 Copay	\$85 Copay	\$30 Copay 1 st 3 visits, 50% after ded	\$50 Copay	\$50 Copay
Specialist Copay	\$80 Copay	\$120 Copay	\$60 Copay 1 st 3 visits, 50% after ded	\$100 Copay	\$100 Copay
Inpatient	50% After Ded	50% After Ded	50% after ded	50% After Ded	50% after ded
Outpatient Lab	\$50 Copay	\$75 Copay	50% after ded	50% After Ded	50% after ded
Mental Health/Substance					
Outpatient	\$40 Copay	\$85 copay	\$30 Copay 1st 3 Visits	\$50 Copay	\$50 Copay
Inpatient	50% After Ded	50% After Ded	50% after ded	50% After Ded	50% after ded
Radiology					
X-Ray	\$125 After Ded	50% After Ded	50% after ded	50% After Ded	50% after ded
Major Diagnostic	50% After Ded	50% After Ded	50% after ded	50% After Ded	50% after ded
Chiropractic	\$40 copay-12 visits per year	\$120 Copay - 12 visits per year	\$60 Copay 1st 3 Visits, 50% After Deductible - 12 visits per year	\$100 Copay - 12 visit limit	\$100 Copay-12 visit limit
ER	\$600 Copay After Ded	50% After Ded	\$500 Copay after ded	50% After Ded	50% after ded
Urgent Care	\$80 Copay	\$85 Copay	\$75 Copay after ded	50% After Ded	\$75 Copay
Prescriptions					
Tier 1	\$20 Generic - Up to a 31 day supply	\$5	60% after ded	\$20	\$25 Copay
Tier 2	50% After Ded - Up to a 31 day supply	\$30	60% after ded	50% After Ded	\$50 Copay after ded
Tier 3	50% After Ded - 31 day supply	\$160 Copay After Ded	50% after ded	50% After Ded	\$100 Copay after ded
Tier 4	50% After Ded - 31 day supply	50% After Ded	50% after ded	50% After Ded	\$500 Copay after ded



First Dollar Bronze Comparison

First Dollar Bronze Highlights

- ✓ Ambetter-lower deductible than CS but significantly higher OOP cost to the member at time of use for PCP, Spc, outpatient lab, outpatient mental health and chiropractic. Only edge that Ambetter offers is affordable co-pays for T1 & T2 drugs.
- ✓ Anthem-offers lowest deductible & discounted co-pay for PCP & Spc for 1st 3 visits after that subject to deductible.
- ✓ Ascension- PCP, Spc, Mental Health all roughly \$10 more when utilized. CareSource offers copay vs. co-insurance for ER. Chiropractic benefit will cost \$60 more for the consumer. Tier 1 drugs same co-pay as CS.
- ✓ CareSource-most straightforward & consistent benefits like Co-pays for PCP & Spc; added \$50 copay for outpatient lab & \$600 co-pay for ER vs. co-insurance.
- ✓ Cigna-PCP, Spc, Mental Health all roughly \$10 more when utilized. CareSource offers copay vs. co-insurance for ER. Chiropractic benefit will cost \$60 more for the consumer. Tier 1 drugs \$5 more OOP to consumer.



	CareSource	Anthem	US Health Ascension	Ambetter	Cigna
Plan	Low Premium Silver	Silver Pathway Essentials 6500	Personalized Care Low Premium Silver	Virtual Access Silver	Simple Choice 5800
Coinsurance	50	60	50	50	60
Deductible	\$6,500	\$6,500	\$4,000	\$5,700	\$5,800
Out of Pocket Maximum	\$9,100	\$8,000	\$8,900	\$7,400	\$8,900
PCP Copay	\$30	\$30	\$40	\$70 Copay	\$40
Specialist Copay	\$70	\$75	\$80	\$100 Copay	\$80
Inpatient	\$500 after ded	65% after ded	50% after ded	50% after ded	60% after ded
Outpatient Lab	\$40 Copay	65% after ded	50% after ded	\$50 Copay	60% after ded
Mental Health/Substance					
Outpatient	\$30 Copay	\$30 Copay	\$40 Copay	\$70 Copay	\$40 Copay
Inpatient	\$500 Copay/50% after ded	65% after ded	50% after ded	50% after ded	60% after ded
Radiology					
X-Ray	\$200 after ded	65% after ded	60% after ded	50% after ded	60% after ded
Major Diagnostic	\$250 after ded	65% after ded	60% after ded	50% after ded	60% after ded
Chiropractic	\$30 Copay - 20 visits	\$75 Copay - 12 visits	\$80 Copay - 12 visit limit	\$100 Copay	\$80 Copay-12 visit limit
ER	\$500 Copay after ded	\$500 Copay after ded	50% after ded	50% after ded	60% after ded
Urgent Care	\$75	\$75 Copay after ded	50% after ded	\$70 Copay	\$60 Copay
Prescriptions					
Tier 1	\$15 Generic - Up to a 31 day supply	\$5 Copay	\$25 Copay	\$5 Copay	\$20 Copay
Tier 2	\$75 - Up to a 31 day supply	\$40 Copay	\$50 Copay	\$25 Copay	\$40 Copay
Tier 3	60% after ded - Up to a 31 day supply	65% after ded	50% after ded	\$75 Copay	\$80 Copay after ded
Tier 4	50% after ded - Up to a 31 day supply	50% after ded	50% after ded	50% after ded	\$350 Copay after ded



Lowest Cost Silver Comparison

Lowest Cost Silver Highlights

- ✓ Ambetter-Competitive deductible and lowest copay T1 & T2 drugs. Significantly higher copays for PCP & Spc visit.
- ✓ Anthem-Affordable T1 & T2 drugs.
- ✓ Ascension-lowest deductible.
- ✓ CareSource-lowest Spc copay, lowest outpatient lab copay, offers a straightforward copay (subject to deductible) vs coinsurance benefit for: inpatient stay, X-rays and major diagnostic imaging. Also, offers the lowest copay for chiropractic. Affordable co-pays for T1 & T2 drugs.
- ✓ Cigna-Competitive deductible, lowest urgent care copay, affordable T1 & T2 drugs.



Rating Area Comparisons

Each rating area will be compared & contrasted and receive a ranking based upon network and price also considering the benefits of each product.

Green=Strong network, price differential <\$20

Lime Green=Strong network & >\$20 price differential OR Medium Network & price <\$20 difference

Yellow=Strong network & >\$30 price differential

Red=Poor network and/or >\$40 price differential

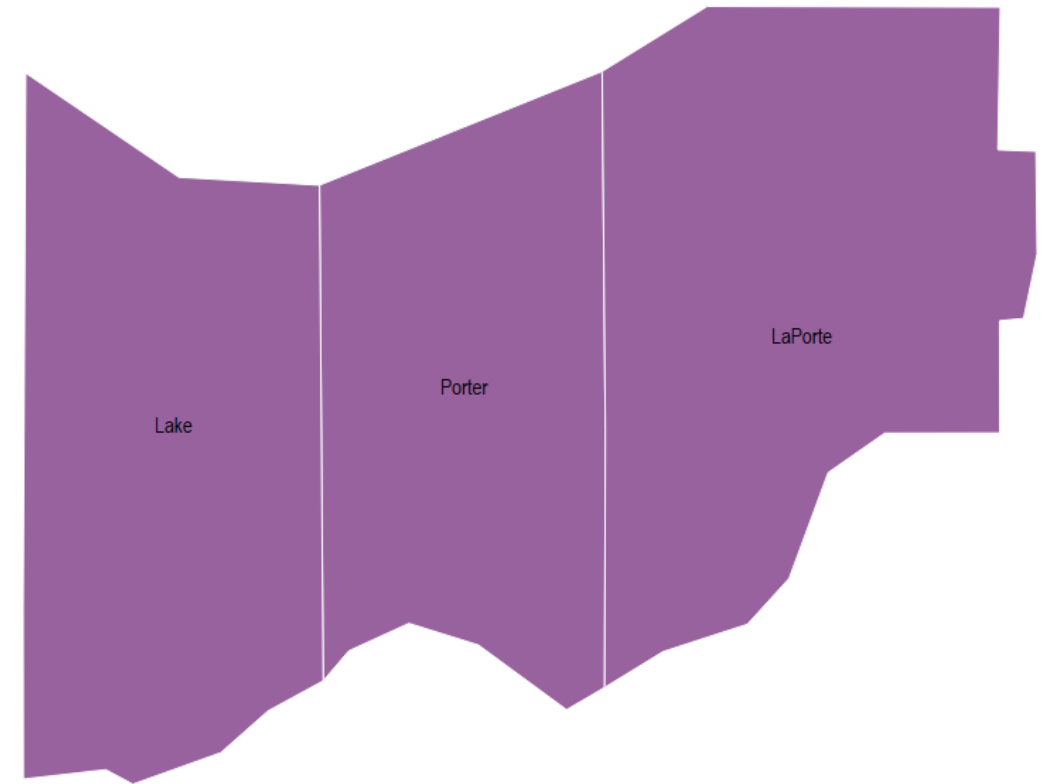
Krista Seaton

October 2022



Rating Area 1: LaPorte

- ✓ Counties: Lake, LaPorte & Porter
- ✓ # Consumers selected ACA plan: 14,971
- ✓ Approximate Market Opportunity: 58%



Hospital Name	CareSource	Ambetter	Anthem
Cameron Memorial Community		X	
Pinnacle Hospital	X	X	
Northwest Health - LaPorte	X	X	
Northwest Health - Porter	X	X	
Franciscan Health System	X	X	
St Catherine Hospital-IN		X	
The Methodist Hospitals		X	
ST. MARY MEDICAL CNTR		X	



Rating Area 1: LaPorte

Analysis

- ✓ **Carriers:** CareSource, Ambetter & Anthem

- ✓ **Rate Compared to least expensive metal level plan**
 - ✓ CareSource Bronze: \$4 lower than Anthem
 - ✓ CareSource First Dollar Coverage: \$10 lower than Anthem
 - ✓ CareSource Silver: \$13 lower than Anthem

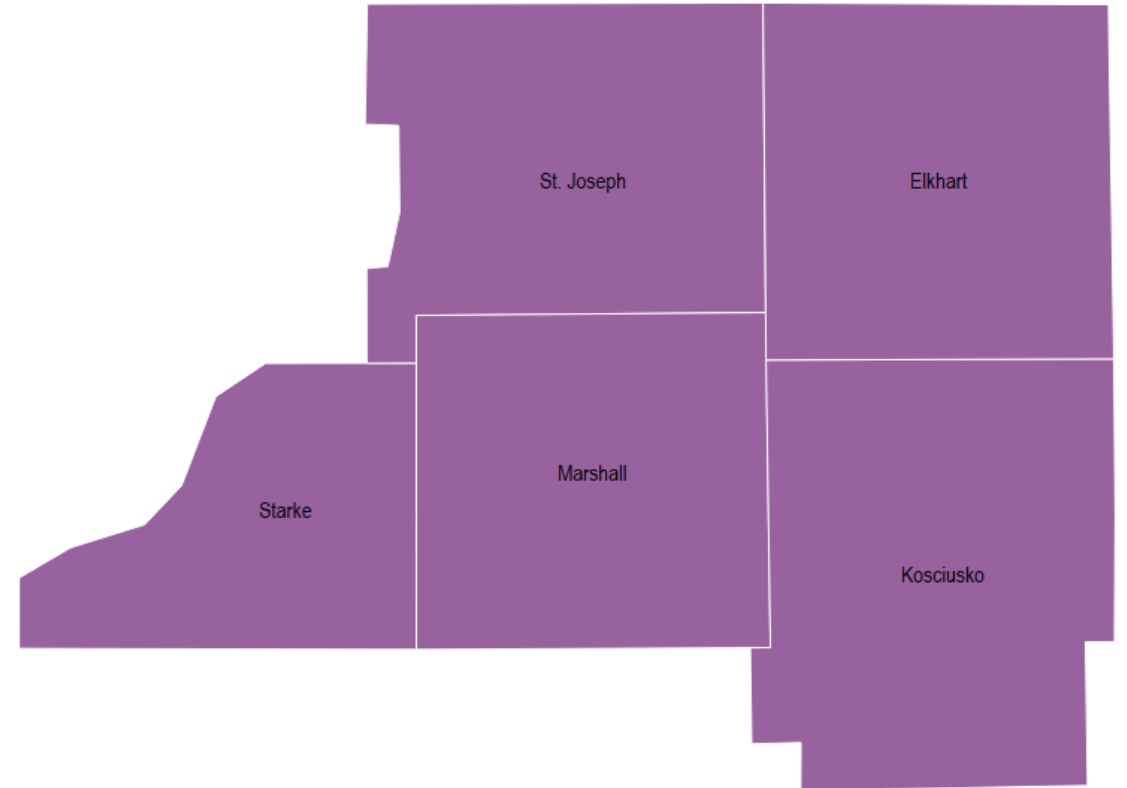
- ✓ **Network**
 - ✓ CareSource: strong network
 - ✓ Ambetter: showing all hospitals as in network
 - ✓ Anthem: narrow network members will need to use Beacon health system (Rating area 2)

- ✓ **Market Opportunity**
 - ✓ 58%



Rating Area 2: South Bend

- ✓ Counties: Elkhart, Kosciusko, Marshall, St. Joseph & Starke
- ✓ # Consumers selected ACA plan: 13,921
- ✓ Approximate Market Opportunity 40%



Hospital Name	CareSource	Ambetter	Anthem
Kosciusko Community	X	X	
St Joseph Regional Med Center - Plymouth Campus	X		
Community Hospital of Bremen	X	X	X
Goshen General Hospital	X	X	
Memorial Hospital of South Bend	X	X	X
Elkhart General	X	X	X



Rating Area 2: South Bend

Rating Area 2: South Bend

Analysis

- ✓ **Carriers:** CareSource, Ambetter & Anthem

- ✓ **Rate Compared to least expensive metal level plan**
 - ✓ CareSource Bronze: \$12 more than Anthem
 - ✓ CareSource First Dollar Coverage: \$19 more than Anthem
 - ✓ CareSource Silver: \$21 more than Anthem

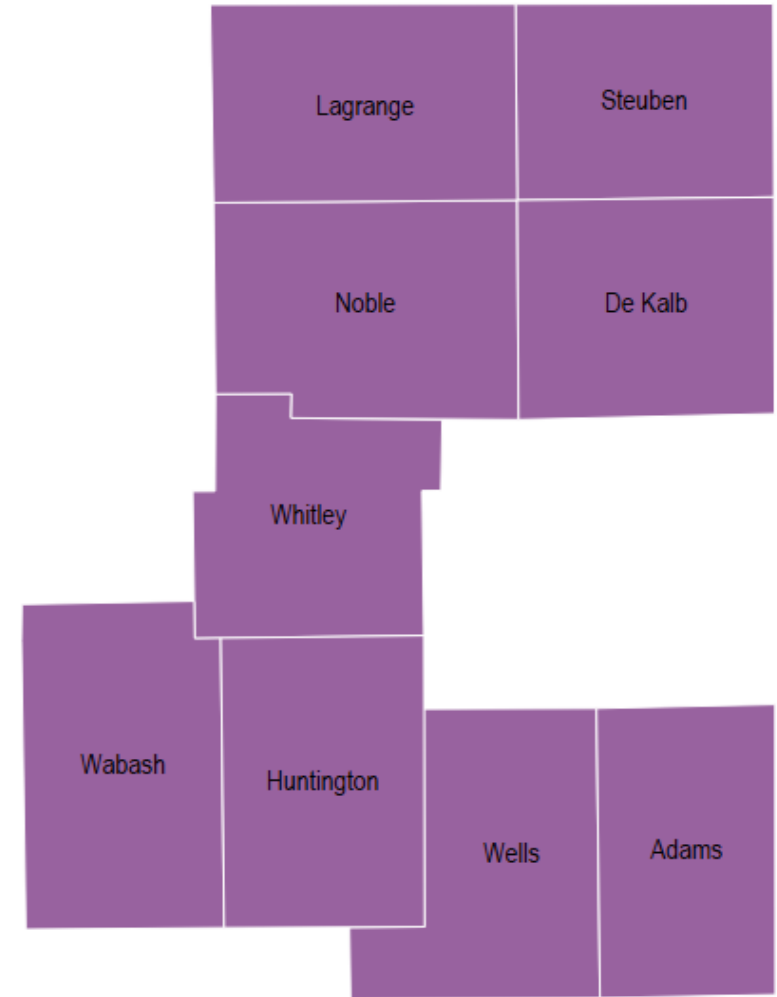
- ✓ **Network**
 - ✓ CareSource: strong network
 - ✓ Ambetter: showing all hospitals as in network
 - ✓ Anthem: narrow network

- ✓ **Market Opportunity**
 - ✓ 40%



- ✓ Counties: Adams, DeKalb, Huntington, LaGrange, Noble, Steuben, Wabash, Wells, & Whitley
- ✓ # Consumers selected ACA plan: 7,619
- ✓ Approximate Market Opportunity 50%

Rating Area 3: LaGrange



Hospital Name	CareSource	Ambetter	Anthem
BLUFFTON REGIONAL	X	X	
DEKALB MEMORIAL	X	X	
Parkview Hospital System	X	X	
Adams County Memorial Hospital	X	X	
Cameron Hospital	X	X	



Rating Area 3: LaGrange

Analysis

- ✓ **Carriers:** CareSource, Ambetter & Anthem (Adams & Wells only)

- ✓ **Rate Compared to least expensive metal level plan**
 - ✓ CareSource Bronze: \$9 more than Anthem
 - ✓ CareSource First Dollar Coverage: \$48 lower than Ambetter
 - ✓ Adams & Wells: \$5 more expensive than Anthem
 - ✓ CareSource Silver: \$8 more than Ambetter's Virtual Clear
 - ✓ Adams & Wells: \$11 more than Anthem

- ✓ **Network**
 - ✓ CareSource: strong network including the major hospitals
 - ✓ Ambetter: showing all hospitals as in network
 - ✓ Anthem: will use the IU system in another rating area

- ✓ **Market Opportunity**
 - ✓ 50%



Rating Area 4: Fort Wayne

- ✓ Counties: Allen
- ✓ # Consumers selected ACA plan:
9,220
- ✓ Approximate Market Opportunity
60%



Hospital Name	CareSource	Ambetter
Dupont Hospital	X	X
Parkview Regional Medical Center	X	X
St. Joseph Hospital	X	X
Lutheran Hospital	X	X



Rating Area 4: Fort Wayne

Analysis

Rating Area 4: Fort Wayne

- ✓ Carriers: CareSource, Ambetter

- ✓ Rate Compared to least expensive metal level plan
 - ✓ CareSource Base Bronze: \$1 lower than Ambetter
 - ✓ CareSource Bronze First: \$20 less than Ambetter's Clear Bronze
 - ✓ CareSource Silver: \$26 more than Ambetter's Virtual Access Silver

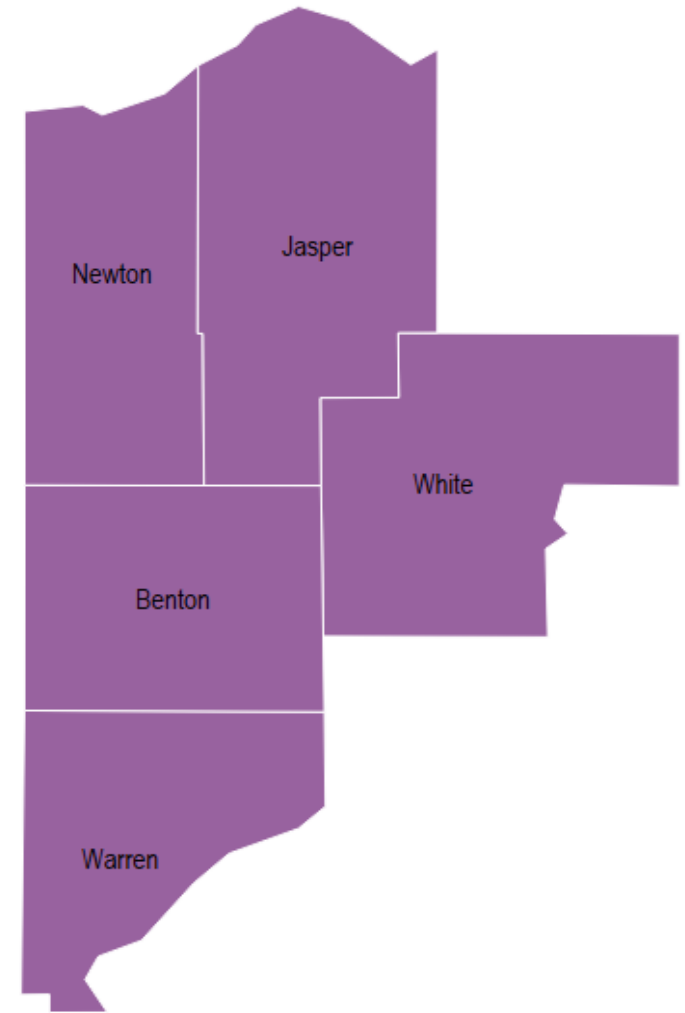
- ✓ Network
 - ✓ CareSource: strong network including the major hospitals
 - ✓ Ambetter: showing all hospitals as in network

- ✓ Market Opportunity
 - ✓ 60%



Rating Area 5: Monticello

- ✓ Counties: Benton, Jasper, Newton, Warren & White
- ✓ # Consumers selected ACA plan: 1,941
- ✓ Approximate Market Opportunity 46%



Hospital Name	CareSource	Ambetter	Anthem	Ascension
Franciscan Health	X	X		
IU Health White Memorial Hospital Inc	X	X	X	
St. Vincent Williamsport	X	X		X



Rating Area 5: Monticello

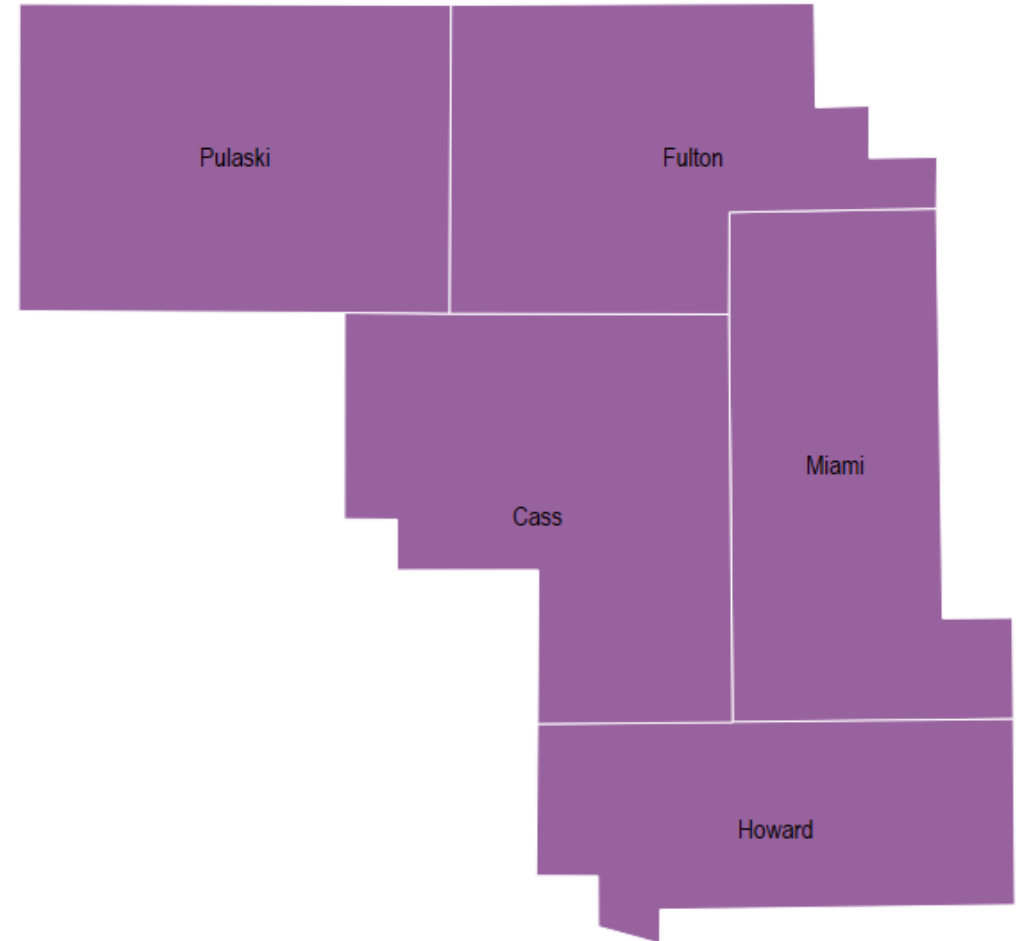
Analysis

- ✓ **Carriers:** CareSource, Ambetter, Anthem & Ascension (Warren & White only)
- ✓ **Rate Compared to least expensive metal level plan**
 - ✓ CareSource Base Bronze: \$24 more than Anthem
 - ✓ CareSource Bronze First: \$18 more than Anthem
 - ✓ CareSource Silver: \$24 more than Ambetter's Virtual Access Silver
- ✓ **Network**
 - ✓ CareSource: strong network, all hospitals
 - ✓ Ambetter: showing all hospitals as in network
 - ✓ Anthem: not reflecting any hospitals at this time
 - ✓ US Health Ascension: narrow
- ✓ **Market Opportunity**
 - ✓ 46%



Rating Area 6: Kokomo

- ✓ Counties: Cass, Fulton, Howard, Miami & Pulaski
- ✓ # Consumers selected ACA plan: 3,788
- ✓ Approximate Market Opportunity 54%



Hospital Name	CareSource	Ambetter	Anthem	Ascension
Community Howard Regional Health	X	X		
St Vincent Kokomo	X	X		X
Dukes Memorial	X	X		
Logansport Memorial Hospital	X	X		
Pulaski Memorial Hospital	X	X		
Woodlawn Hospital		X		



Rating Area 6: Kokomo

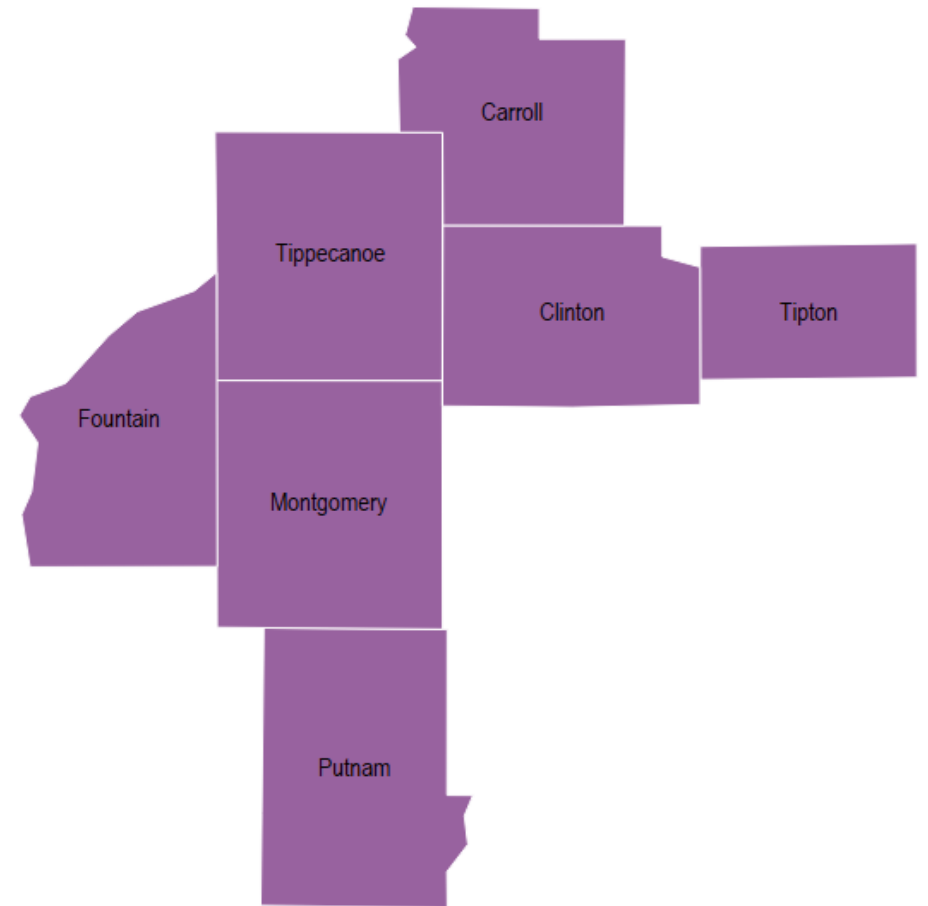
Analysis

- ✓ **Carriers:** CareSource, Ambetter, Anthem (Cass, Howard, Pulaski) & Ascension (Howard)
- ✓ **Rate Compared to least expensive metal level plan**
 - ✓ CareSource Base Bronze: \$19 less than Ambetter
 - ✓ Cass, Howard, Pulaski: \$23 more than Anthem
 - ✓ CareSource Bronze First: \$25 less than Ambetter
 - ✓ Cass, Howard & Pulaski: \$18 more than Anthem
 - ✓ CareSource Silver: \$3 more than Ambetter
 - ✓ Cass, Howard & Pulaski: \$23 more than Ascension & \$21 more than Anthem
- ✓ **Network**
 - ✓ CareSource: strong network, but not all hospitals
 - ✓ Ambetter: showing all hospitals as in network
 - ✓ Anthem: narrow, members will use hospital in another rating area
 - ✓ US Health Ascension: narrow
- ✓ **Market Opportunity**
 - ✓ 57%



Rating Area 7: Lafayette

- ✓ Counties: Carrol, Clinton, Fountain, Montgomery, Putnam, Tippecanoe & Tipton
- ✓ # Consumers selected ACA plan: 6,901
- ✓ Approximate Market Opportunity 24%



Hospital Name	CareSource	Ambetter	Anthem	Ascension
IU Health System	X	X	X	
Franciscan Health System	X	X		
Putnam County Hospital	X	X		



Rating Area 7: Lafayette

Analysis

- ✓ **Carriers:** CareSource, Ambetter, Anthem & Ascension

- ✓ **Rate Compared to least expensive metal level plan**
 - ✓ CareSource Base Bronze: \$37 more than Anthem
 - ✓ CareSource Bronze First: \$32 more than Anthem
 - ✓ CareSource Silver: \$36 more than Anthem

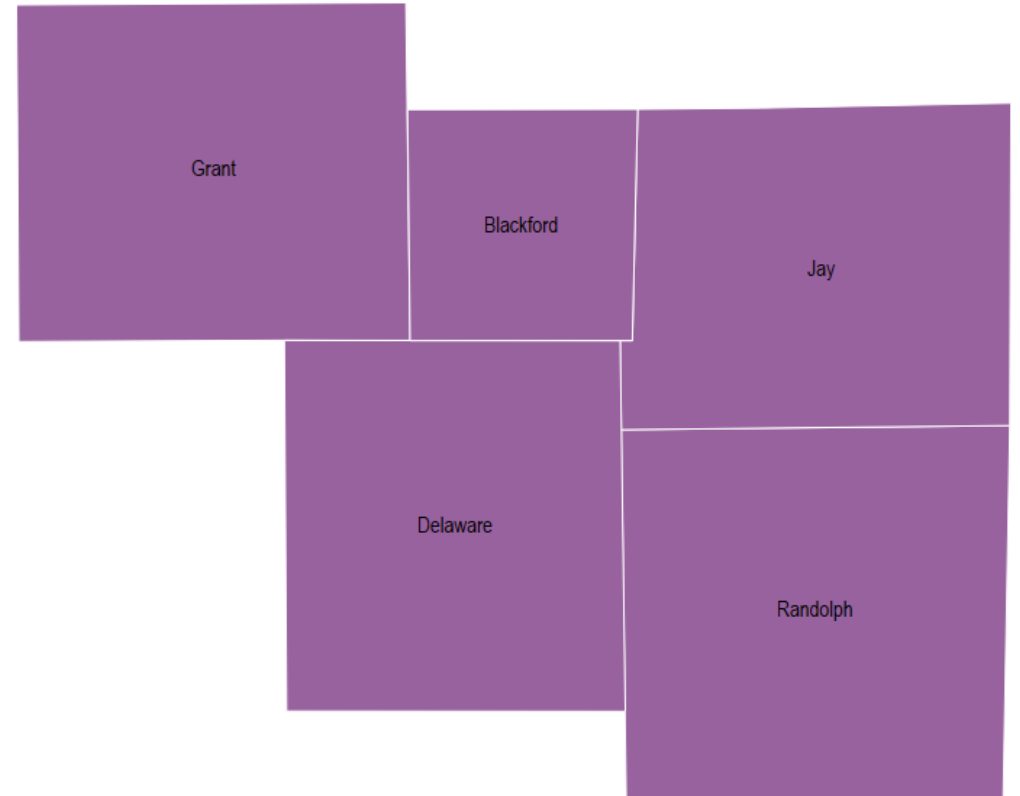
- ✓ **Network**
 - ✓ CareSource: strong network all hospitals
 - ✓ Ambetter: showing all hospitals as in network
 - ✓ Anthem: narrow
 - ✓ US Health Ascension: narrow

- ✓ **Market Opportunity**
 - ✓ 24%



Rating Area 8: Muncie

- ✓ Counties: Blackford, Delaware, Grant, Jay & Randolph
- ✓ # Consumers selected ACA plan: 4,337
- ✓ Approximate Available Market Opportunity 27%



Hospital Name	CareSource	Ambetter	Anthem	Ascension
Marion General Hospital	X	X		
IU Health System	X	X	X	
St Vincent Randolph Hospital	X	X		X



Rating Area 8: Muncie

Analysis

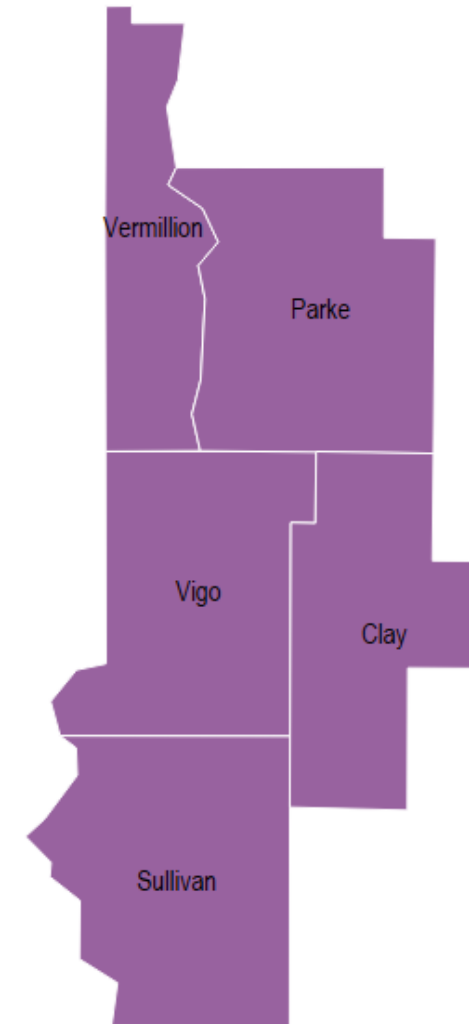
Rating Area 8: Muncie

- ✓ **Carriers:** CareSource, Ambetter, Anthem & Ascension
- ✓ **Rate Compared to least expensive metal level plan**
 - ✓ CareSource Base Bronze: \$44 more than Anthem, \$7 more than Ambetter
 - ✓ CareSource Bronze First: \$39 more than Anthem and \$11 less expensive than Ambetter
 - ✓ CareSource Silver: \$61 more than Anthem and \$32 more than Ambetter
- ✓ **Network**
 - ✓ CareSource: strong network all hospitals
 - ✓ Ambetter: showing all hospitals as in network
 - ✓ Anthem: narrow
 - ✓ US Health Ascension: narrow
- ✓ **Market Opportunity**
 - ✓ 27%



Rating Area 9: Terre Haute

- ✓ Counties: Clay, Parke, Sullivan, Vermillion & Vigo
- ✓ # Consumers selected ACA plan: 3,443
- ✓ Approximate Market Opportunity 61%



Hospital Name	CareSource	Ambetter	Anthem	Ascension
St Vincent Clay Hospital	X	X		X
Union Hospital System	X	X	X	
Terre Haute Regional Hospital				
Sullivan County Community Hospital	X	X		



Rating Area 9: Terre Haute

Analysis

- ✓ **Carriers:** CareSource, Ambetter, Anthem (Clay, Parke, Vermillion & Vigo) & Ascension (Parke only)

- ✓ **Rate Compared to least expensive metal level plan**
 - ✓ CareSource Base Bronze: \$31 more than Ambetter
 - ✓ CareSource Bronze First: \$36 more than Ambetter
 - ✓ CareSource Silver: \$75 more than Ambetter

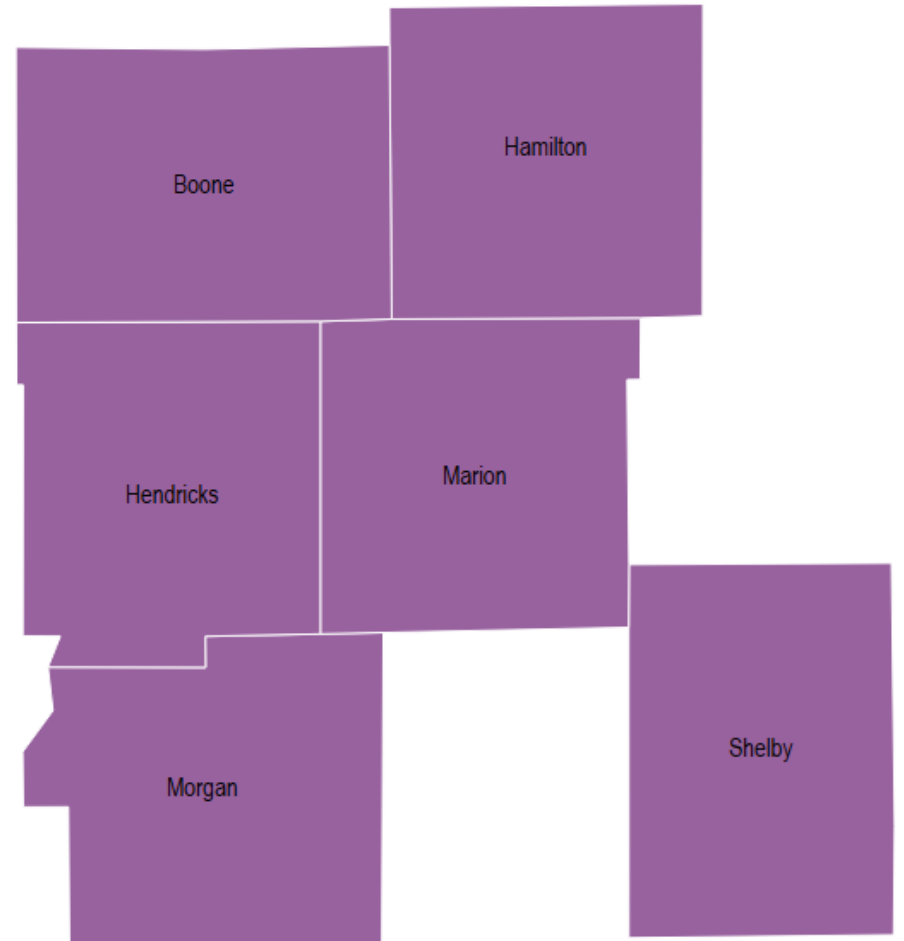
- ✓ **Network**
 - ✓ CareSource: strong network
 - ✓ Ambetter: strong network
 - ✓ Anthem: narrow network reflected
 - ✓ US Health Ascension: narrow

- ✓ **Market Opportunity**
 - ✓ 61%



Rating Area 10: Indianapolis

- ✓ Counties: Boone, Hamilton, Hendricks, Marion, Morgan, & Shelby
- ✓ # Consumers selected ACA plan: 46,428
- ✓ Approximate Market Opportunity 48%



Hospital Name	CareSource	Ambetter	Anthem	Ascension	Cigna
Eskenazi	X	X			
Riverview Hospital	X	X			
IU Health System	X	X	X		
Witham Memorial Hospital	X	X			
Riley Hospital for Children @ IU Health	X	X	X		
Physicians Medical Center LLC	X				
Hendricks Regional Hospital system	X	X			
Franciscan Health	X	X			
Major Hospital	X	X			
ST VINCENT	X	X		X	
COMMUNITY Health System	X	X			?



Rating Area 10: Indianapolis

Analysis

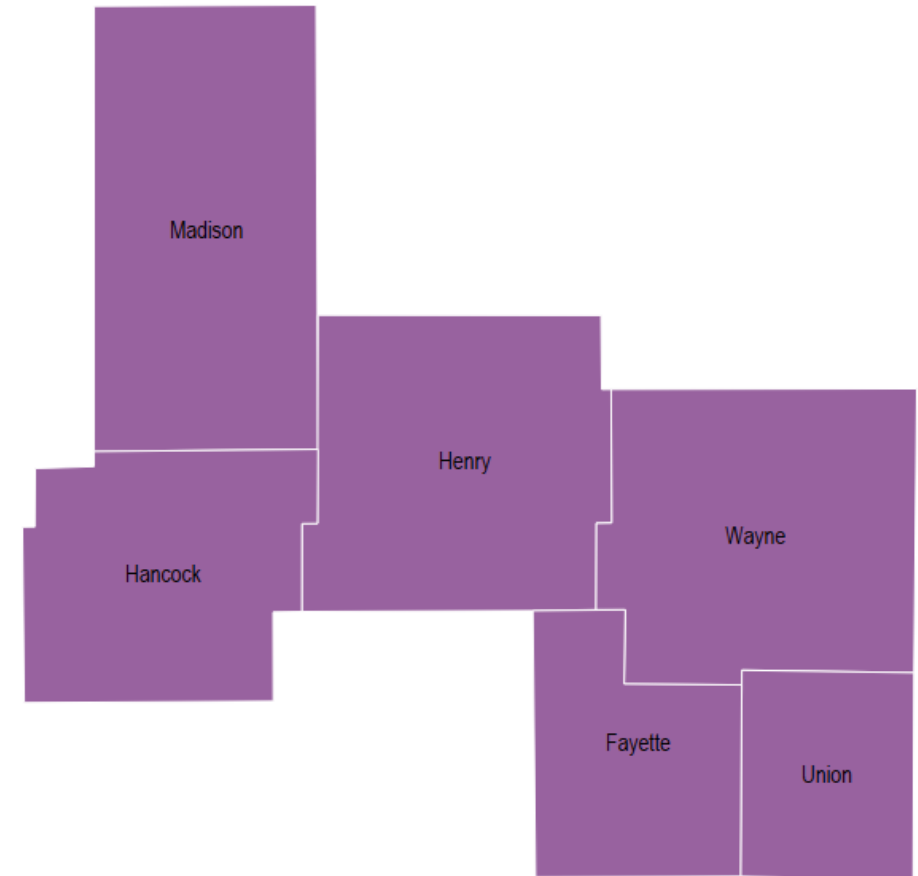
Rating Area 10: Indianapolis

- ✓ **Carriers:** CareSource, Ambetter, Anthem, Ascension & Cigna
- ✓ **Rate Compared to least expensive metal level plan**
 - ✓ CareSource Base Bronze: \$18 more than Ascension, \$25 more than Anthem, \$39 more than Cigna and same as Ambetter
 - ✓ CareSource Bronze First: \$6 less than Ambetter, \$20 more than Anthem, \$25 more than Ascension, and \$36 more than Cigna
 - ✓ CareSource Silver: \$22 more than Anthem, \$26 more than Ambetter, \$50 more than Ascension, and \$61 more than Cigna
- ✓ **Network**
 - ✓ CareSource: strong network
 - ✓ Ambetter: strong network
 - ✓ Anthem: not reflecting any hospitals at this time
 - ✓ US Health Ascension: narrow
- ✓ **Market Opportunity**
 - ✓ 48%



Rating Area 11: Richmond

- ✓ Counties: Fayette, Hancock, Henry, Madison, Union & Wayne
- ✓ # Consumers selected ACA plan: 7,525
- ✓ Approximate Market Opportunity 39%



Hospital Name	CareSource	Ambetter	Anthem	US Health Ascension	Cigna
Community Hospital Anderson	X	X			?
St Vincent Health System	X	X		X	
Hancock Regional Hospital	X	X			
Henry County Memorial Hospital	X	X			
REID	X	X			



Rating Area 11: Richmond

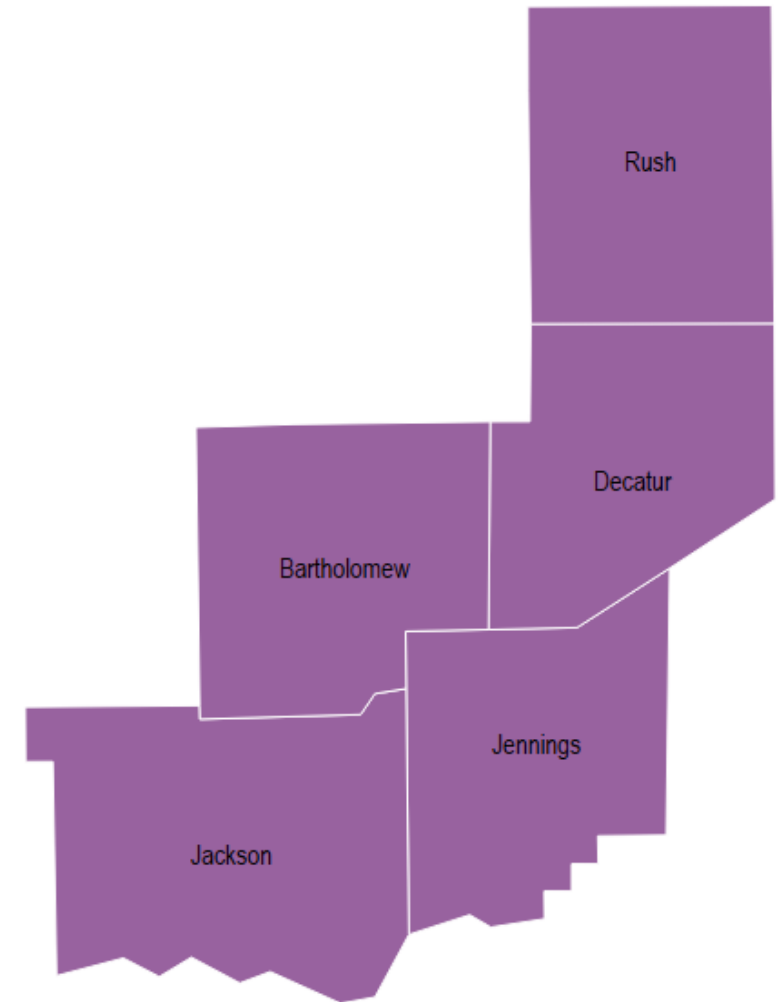
Analysis

- ✓ **Carriers:** CareSource, Ambetter, Anthem (Hancock, Henry & Madison), Ascension & Cigna (Hancock & Henry)
- ✓ **Rate Compared to least expensive metal level plan**
 - ✓ CareSource Base Bronze: \$40 more than Cigna, \$33 more than Anthem & \$8 more than Ambetter
 - ✓ CareSource Bronze First: \$37 more than Cigna, \$28 more than Anthem & \$18 less expensive than Ambetter
 - ✓ CareSource Silver: \$61 more than Cigna, \$53 more than Ascension, \$35 more than Ambetter & \$32 more than Anthem
- ✓ **Network**
 - ✓ CareSource: strong network
 - ✓ Ambetter: strong network
 - ✓ Anthem: utilizing IU network in another rating area
 - ✓ Ascension: narrow
 - ✓ Cigna: narrow
- ✓ **Market Opportunity**
 - ✓ 39%



Rating Area 12: Columbus

- ✓ Counties: Bartholomew, Decatur, Jackson, Jennings & Rush
- ✓ # Consumers selected ACA plan: 4,360
- ✓ Approximate Market Opportunity 25%



Hospital Name	CareSource	Ambetter	Ascension
Rush Memorial Hospital	X	X	
Decatur County Memorial Hospital	X	X	
Columbus Regional Hospital	X	X	
St Vincent Jennings Hospital	X	X	X
Schneck Medical Center	X	X	



Rating Area 12: Columbus

Analysis

Rating Area 12: Columbus

- ✓ Carriers: CareSource, Ambetter, & Ascension

- ✓ Rate Compared to least expensive metal level plan
 - ✓ CareSource Base Bronze: \$10 more than Ambetter
 - ✓ CareSource Bronze First: \$8 less than Ambetter.
 - ✓ CareSource Silver: \$36 more than Ambetter.

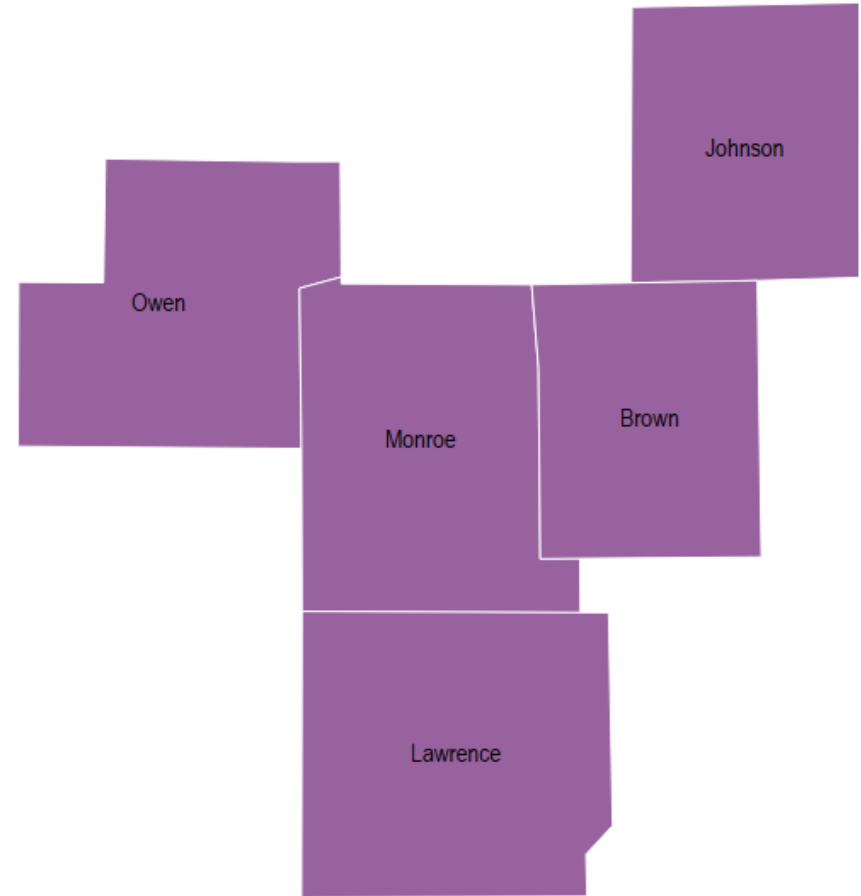
- ✓ Network
 - ✓ CareSource: strong network
 - ✓ Ambetter: strong network
 - ✓ US Health Ascension: narrow

- ✓ Market Opportunity
 - ✓ 25%



Rating Area 13: Bloomington

- ✓ Counties: Brown, Johnson, Lawrence, Monroe & Owen
- ✓ # Consumers selected ACA plan: 10,629
- ✓ Approximate Market Opportunity 41%



Hospital Name	CareSource	Ambetter	Anthem	US Health Ascension	Cigna
Community Hospitals of IN	X	X			?
Johnson Memorial Hospital	X	X			
IU Health Hospital System	X	X	X		
St Vincent Dunn Hospital—This hospital is closing December 16, 2022.	X	X		X	



Rating Area 13: Bloomington

Analysis

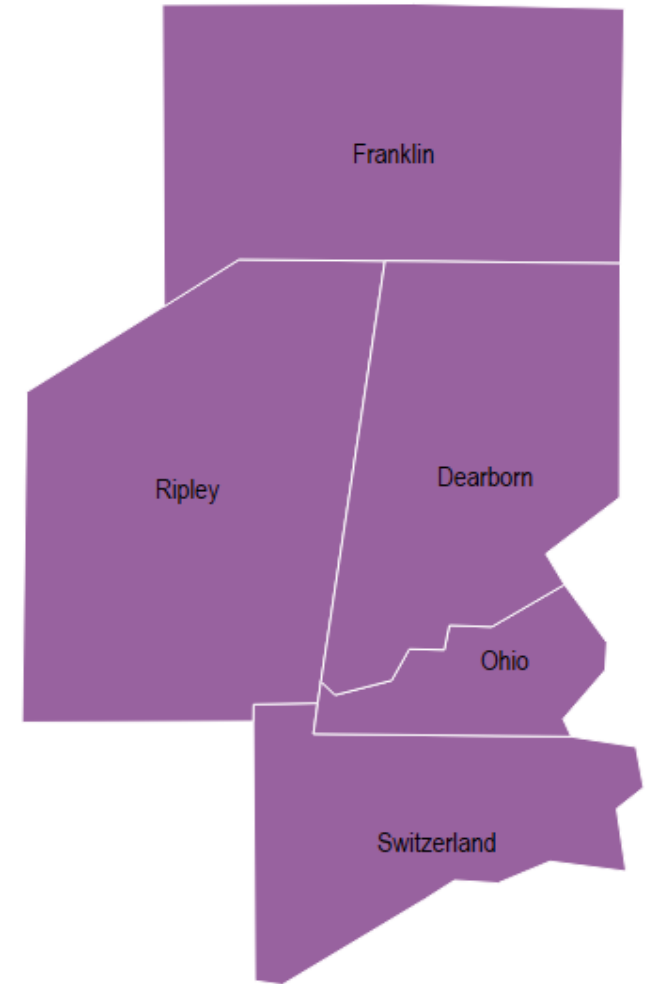
Rating Area 13: Bloomington

- ✓ **Carriers:** CareSource, Ambetter, Anthem, Ascension (Johnson only) & Cigna (Johnson only)
- ✓ **Rate Compared to least expensive metal level plan**
 - ✓ CareSource Base Bronze: \$20 more than Cigna (Johnson), \$9 more than Anthem, \$4 more than Ascension and \$25 less than Ambetter.
 - ✓ CareSource Bronze First: \$16 more than Cigna (Johnson), \$10 more than Ascension (Johnson), \$5 more than Anthem, & \$44 less than Ambetter.
 - ✓ CareSource Silver: \$37 more than Cigna, \$31 more than Ascension, \$5 more than Anthem & \$4 less than Ambetter.
- ✓ **Network**
 - ✓ CareSource: strong network
 - ✓ Ambetter: strong network
 - ✓ Anthem: narrow
 - ✓ US Health Ascension: narrow
- ✓ **Market Opportunity**
 - ✓ 41%



Rating Area 14: Aurora

- ✓ Counties: Dearborn, Franklin, Ohio, Ripley & Switzerland
- ✓ # Consumers selected ACA plan: 2,481
- ✓ Available Market Opportunity 71%



Hospital Name	CareSource	Ambetter
Margaret Mary Community Hospital Inc	X	X
St. Elizabeth Dearborn	X	X



Rating Area 14: Aurora

Analysis

- ✓ Carriers: CareSource, Ambetter

- ✓ Rate Compared to least expensive metal level plan
 - ✓ CareSource Base Bronze: \$14 more expensive than Ambetter
 - ✓ CareSource Bronze First: \$3 less expensive than Ambetter
 - ✓ CareSource Silver (low premium): \$40 more.

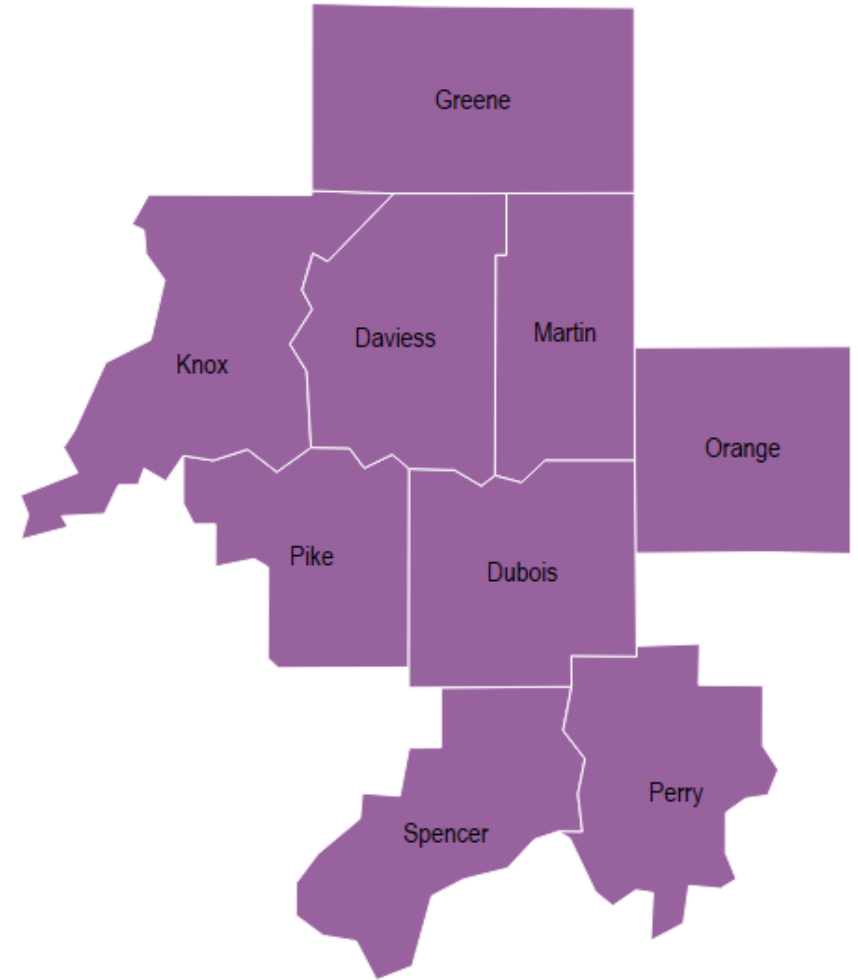
- ✓ Network
 - ✓ CareSource: strong network
 - ✓ Ambetter: strong network

- ✓ Market Opportunity
 - ✓ 71%



Rating Area 15: Jasper

- ✓ Counties: Daviess, Dubois, Greene, Knox, Martin, Orange, Perry, Pike & Spencer
- ✓ # Consumers selected ACA plan: 4,937
- ✓ Approximate Market Opportunity 36%



Hospital Name	CareSource	Ambetter	Anthem	Ascension
Greene County General Hospital	X	X		
IU Health Paoli Hospital	X	X	X	
Daviess Community Hospital	X	X		
Good Samaritan Hospital	X	X		
Memorial Hospital and Health Care Center	X	X		
Perry County Memorial Hospital	X	X		



Rating Area 15: Jasper

Analysis

- ✓ Carriers: CareSource, Ambetter, Anthem & Ascension

- ✓ Rate Compared to least expensive metal level plan
 - ✓ CareSource Base Bronze: \$1 less than Anthem, \$30 less than Ascension and \$47 less than Ambetter.
 - ✓ CareSource Bronze First: \$6 less than Anthem, \$24 less than Ascension and \$66 less expensive than Ambetter.
 - ✓ CareSource Silver: \$9 less than Anthem, & Ascension and \$32 less expensive than Ambetter.

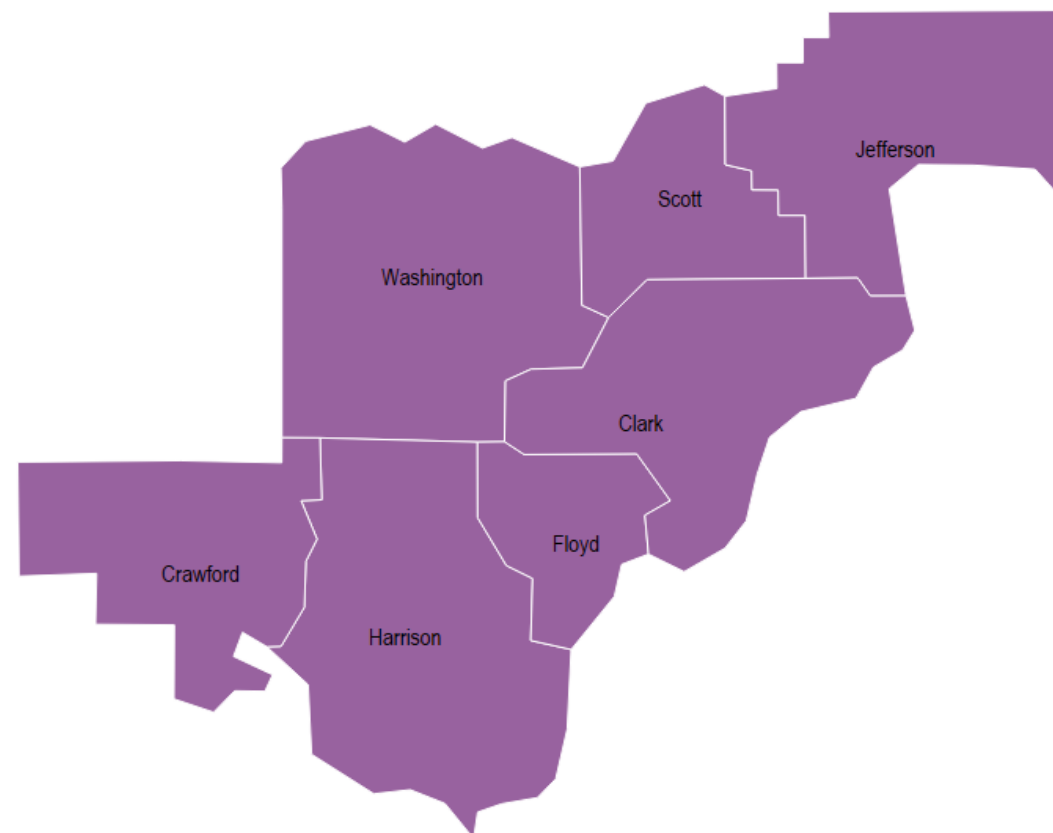
- ✓ Network
 - ✓ CareSource: strong network
 - ✓ Ambetter: strong network
 - ✓ Anthem: narrow
 - ✓ US Health Ascension: narrow

- ✓ Market Opportunity
 - ✓ 36%



Rating Area 16: Jeffersonville

- ✓ Counties: Clark, Crawford, Floyd, Harrison, Jefferson, Scott & Washington
- ✓ # Consumers selected ACA plan: 7,343
- ✓ Approximate Market Opportunity 50%



Hospital Name	CareSource	Ambetter
Scott Memorial Hospital LLC	X	X
Baptist Health System	X	X
Kings Daughters Health	X	X
St Vincent Salem Hospital	X	X
Physicians Medical Center LLC	X	X
Harrison County Hospital	X	X
RHN Clark Memorial Hospital LLC	X	X
University of Louisville	X	X
Norton Hospital	X	X
Norton Children's	X	X
Kosair's Children's Hospital	X	X



Rating Area 16: Jeffersonville

Analysis

- ✓ Carriers: CareSource, Ambetter

- ✓ Rate Compared to least expensive metal level plan
 - ✓ CareSource Base Bronze: \$14 more expensive than Ambetter
 - ✓ CareSource Bronze First: \$1 less expensive.
 - ✓ CareSource Silver: \$37 more expensive than Ambetter.

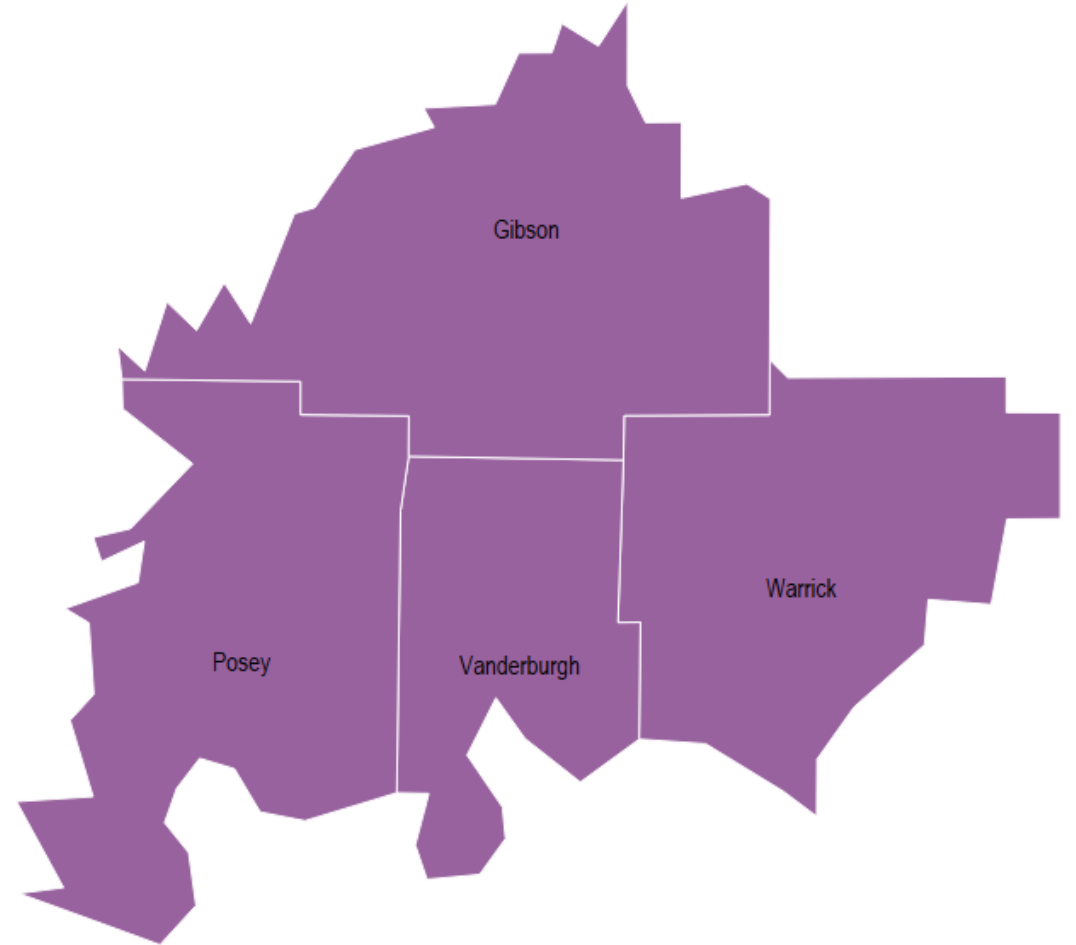
- ✓ Network
 - ✓ CareSource: strong network
 - ✓ Ambetter: strong network

- ✓ Market Opportunity
 - ✓ 50%



Rating Area 17: Evansville

- ✓ Counties: Gibson, Posey, Warrick & Vanderburgh
- ✓ # Consumers selected ACA plan: 7,083
- ✓ Available Market Opportunity 71%



Hospital Name	CareSource	Ambetter	Anthem	Ascension
Deaconess Gibson Hospital	X	X	X	
St Vincent Warrick Hospital	X	X		X
Deaconess Health System	X	X	X	
Deaconess Women's Hospital of Southern IN LLC	X	X	X	
St Marys Medical Center of Evansville	X	X		X



Rating Area 17: Evansville

Rating Area 17: Evansville

Analysis

- ✓ **Carriers:** CareSource, Ambetter, Anthem, & Ascension
- ✓ **Rate Compared to least expensive metal level plan**
 - ✓ CareSource Base Bronze: \$18 less than Anthem.
 - ✓ CareSource Bronze First: \$25 less than Anthem.
 - ✓ CareSource Silver (low premium): \$17 less than Ascension and \$30 less than Anthem.
- ✓ **Network**
 - ✓ CareSource: strong network Deaconess was added to the Marketplace network recently.
 - ✓ Ambetter: strong network, all hospitals
 - ✓ US Health Ascension: narrow
- ✓ **Market Opportunity**
 - ✓ 71%



QUESTIONS?

Visit the CareSource Producer page: www.CareSource.com/Producers/

Marketplace Member Services:

1-877-806-9284 (TTY: 1-800-743-3333 or 711)

Hours: 7 a.m. to 7 p.m., Monday – Friday

Sales Support: 833-230-2002

Sales Support: SalesSupport@CareSource.com

Bill Handerhan, AVP, Bill.Handerhan@CareSource.com

Tony Caito, National Broker Manager, Tony.Caito@CareSource.com

Krista Seaton, National Broker Manager, Krista.Seaton@CareSource.com



Presented by:

Krista Seaton

National Broker Account Manager

October 2021

CARESOURCE.COM      

