



WEST VIRGINIA MARKETPLACE COMPETITIVE ANALYSIS

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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

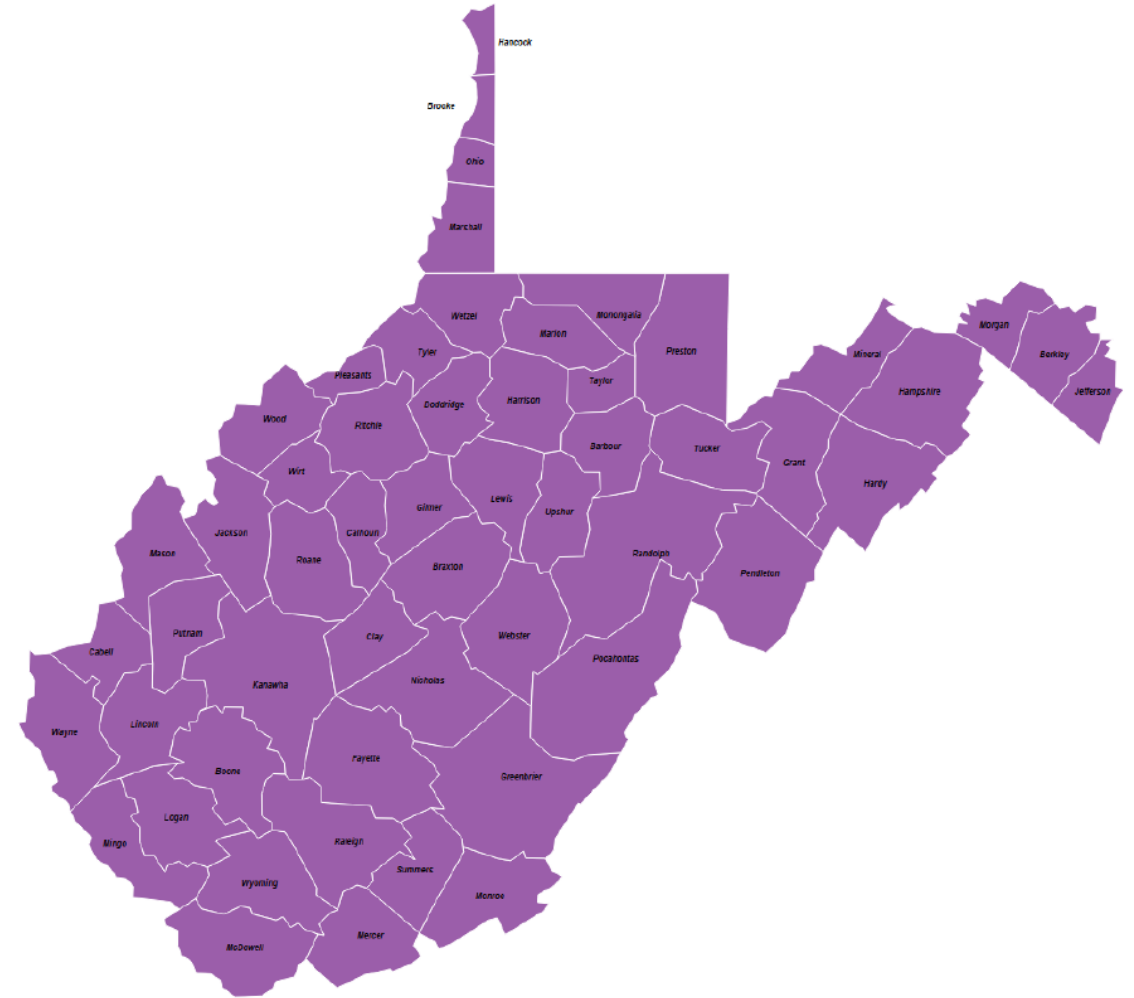
Disclaimers:

- 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.



Marketplace 2023

Service Area Map



	CareSource	Highmark BCBS
Plan	CareSource Marketplace Bronze First	Highmark my Blue Access WV EPO Bronze 3800
Type	Bronze	Bronze
Coinsurance	50	50
Deductible	\$8,000	\$3,800
Out of Pocket Maximum	\$9,100	\$9,100
PCP Copay	\$40	\$65
Specialist Copay	\$80	\$65
Inpatient	50% After Ded	50% After Ded
Outpatient Lab	\$50 Copay	\$65 Copay
Mental Health/Substance	\$40 copay OV 50% After Ded	\$60 copay OV 50% After Ded IP
Radiology	X-Ray/Mammography: \$125 After Ded; Major Diagnostic: 50% After Ded	\$150 Copay Xray, 50% After Ded Imaging
Chiropractic	50% After Ded	\$65 Copay- max 20 visits
ER	\$600 Copay After Ded	50% After Ded
Urgent Care	\$80 Copay	\$100 copay
Prescriptions		
Tier 1	\$0 Preventive/\$20 Generic - Up to a 31 day supply	50% after Ded
Tier 2	50% After Ded - Up to a 31 day supply	50% after Ded
Tier 3	50% After Ded - 31 day supply	50% after Ded
Tier 4	50% After Ded - 31 day supply	50% after Ded



First Dollar Bronze Comparison

First Dollar Bronze Highlights

- ✓ CareSource—most cost effective to the individual during utilization. The CareSource Bronze First plan will cost less for PCP, Specialty, outpatient lab, mental health, radiology, urgent care and T1 drugs. This plan will offer the most robust benefits to the member.
- ✓ Highmark—lowest deductible



	CareSource	Highmark BCBS
Plan	CareSource Marketplace Low Premium Silver	Highmark my Blue Access WV EPO Silver 5900
Type	Silver	Silver
Coinsurance	70	70
Deductible	\$6,500	\$5,900
Out of Pocket Maximum	\$9,100	\$9,100
PCP Copay	\$30	\$55 copay
Specialist Copay	\$70	\$55 copay
Inpatient	\$500 After Ded	70% after Deductible
Outpatient Lab	50% After Ded	\$75 copay
	\$0 Telehealth	
	\$30 OV	\$55 OV
Mental Health/Substance	\$500 Copay per stay After Ded OP/IP	\$900 Copay IP
	\$200 After Ded X-ray	
Radiology	\$250 After Ded Advanced Imaging	\$600 Copay
Chiropractic	50% After Ded-30 visits	\$55 Copay - 20 Visits
ER	\$500 Copay After Ded	\$750 Copay
Urgent Care	\$50	\$110 copay
Prescriptions		
Tier 1	\$0/\$15 Preventive/Generic - 30-day supply	\$0 copay
Tier 2	Up to \$75 Copay - 30-day supply	\$30/\$60/\$90 copay
Tier 3	60% After Ded - 30-day supply	\$150/\$300/\$450 copay
		50% Coinsurance, \$250/\$500/\$750 min
Tier 4	50% After Ded - 30-day supply	\$1,000/\$2,000/\$3,000 max

Lowest Cost Silver Comparison

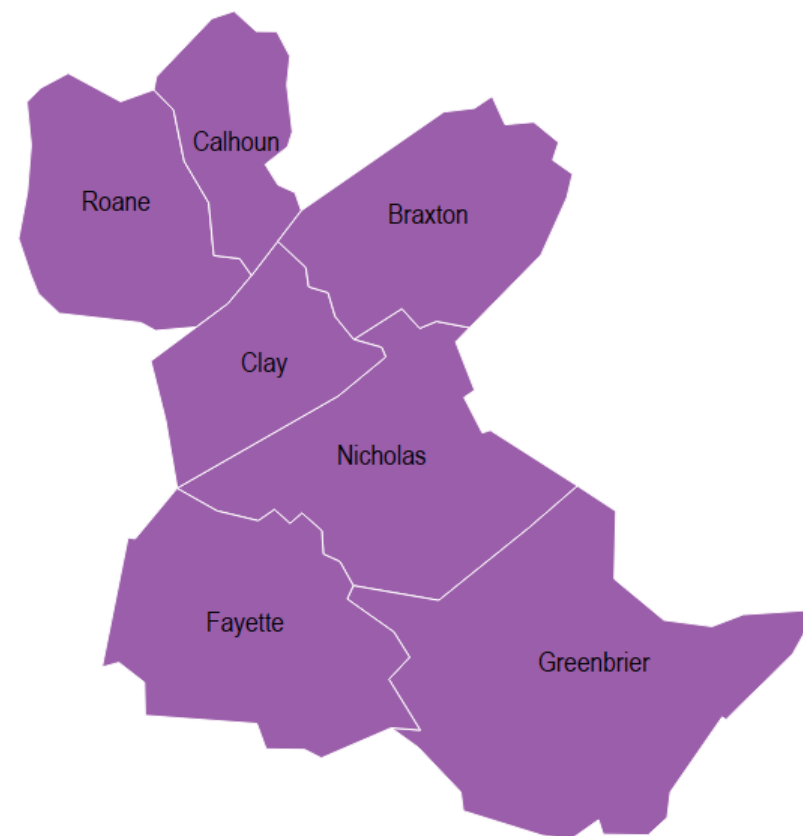
Lowest Cost Silver Highlights

- ✓ CareSource-the low premium silver plan is going to also offer the individual the lowest cost during utilization. This product will provide significantly lower copays for PCP, Specialty, mental health, radiology and urgent care services.
- ✓ Highmark-the silver 5900 plan will have a lower deductible and lower cost for T1 & T2 drugs.



Rating Area 1: Summersville

- Counties: Braxton, Calhoun, Clay, Fayette, Greenbrier, Nicholas & Roane
- # Consumers selected ACA plan: 1,802
- Approximate Market Opportunity: 42%



Hospital	CareSource	Highmark
Braxton Co Memorial Hospital	X	X
Minnie Hamilton Health Care Center	X	X
Montgomery General Hospital	X	X
Plateau Medical Center	X	X
Greenbrier Valley Medical Center	X	X
Summerville Regional Medical Center	X	X
Roane General Hopsital	X	X



Rating Area 1: Summersville

Analysis

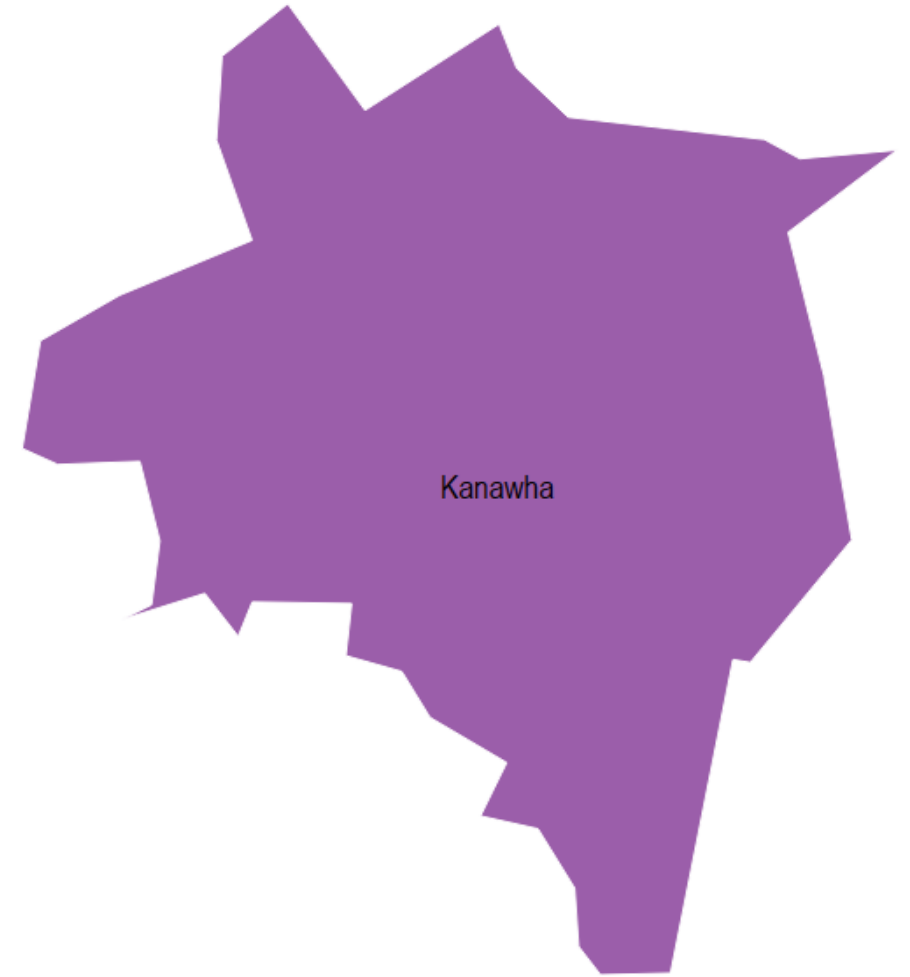
Rating Area 1:
Summersville

- Rate
 - CareSource First Dollar Bronze: \$11 less expensive than HighMark
 - CareSource Silver: \$24 less expensive than HighMark
- Network
 - CareSource: Strong
 - HighMark: Strong
- Market Opportunity: 42%



Rating Area 2: 2:Charleston

- Counties: Kanawha
- # Consumers selected ACA plan: 1,643
- Approximate Market Opportunity: 68%



Hospital	CareSource	Highmark
Charleston Surgical Hospital	X	X
Saint Francis Hospital	X	X
Thomas Memorial Hospital	X	X
Charleston Area Medical Center	X	X



Rating Area 2: Charleston

Analysis

Rating Area 2: Charleston

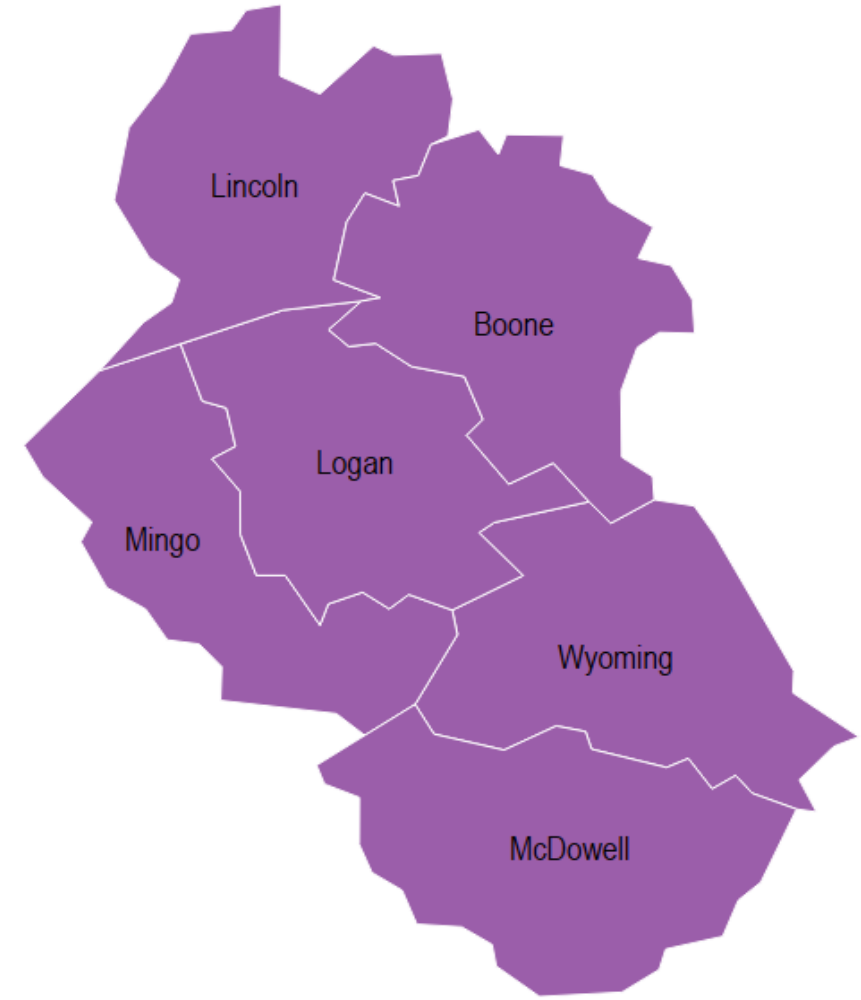
- Rate
 - CareSource First Dollar Bronze: \$5 less expensive than HighMark.
 - CareSource Silver: \$16 less expensive than HighMark.
- Network
 - CareSource: Strong
 - HighMark: Strong
- Market Opportunity: 68%



Rating Area 3: Madison

Counties: Boone, Lincoln, Logan, McDowell, Mingo & Wyoming

- # Consumers selected ACA plan: 910
- Approximate Market Opportunity: 76%



Hospital	CareSource	Highmark
Boone Memorial Hospital	X	X
Logan General Hospital	X	X
Welch Community Hospital	X	X



Analysis

Rating Area 3: Madison

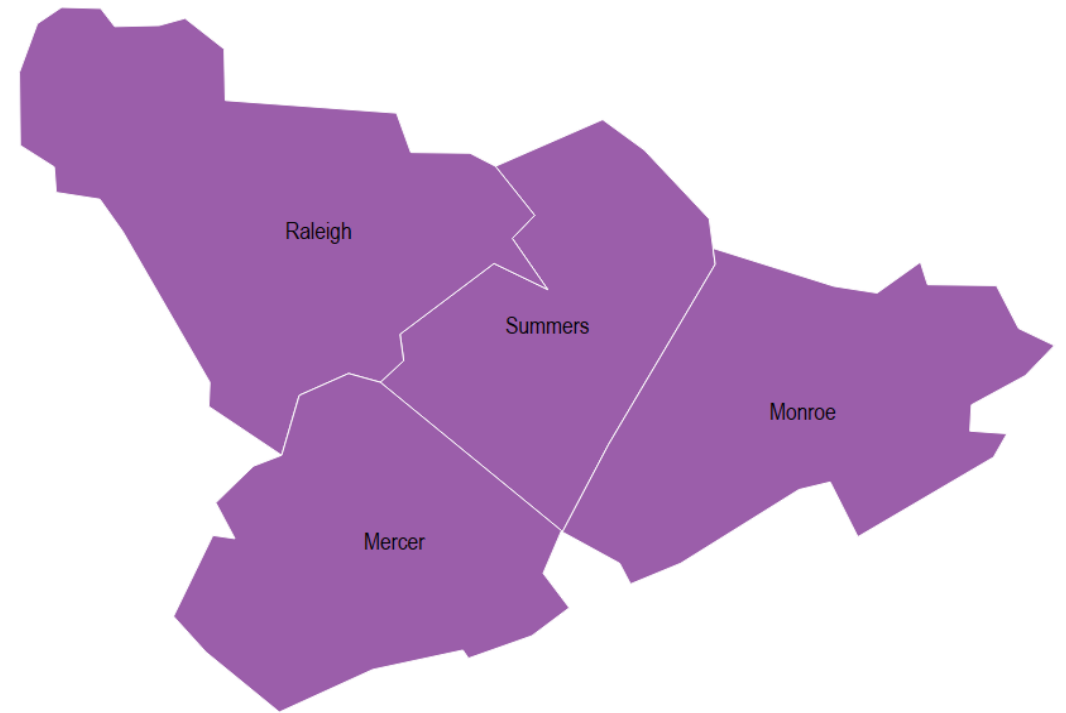
- Rate
 - CareSource First Dollar Bronze: \$49 more expensive than HighMark
 - CareSource Silver: \$50 more expensive than HighMark
- Network
 - CareSource: Strong
 - HighMark: Strong
- Market Opportunity: 76%



Rating Area 4: Beckley Area

Counties: Mercer, Monroe, Raleigh & Summers

- # Consumers selected ACA plan: 1,813
- Approximate Market Opportunity: 45%



Hospital	CareSource	Highmark
Princeton Community Hospital Assn	X	X
Beckley ARH Hospital	X	X
Raleigh General Hospital	X	X
Summers County ARH Hospital	X	X



Analysis

Rating Area 4: Beckley

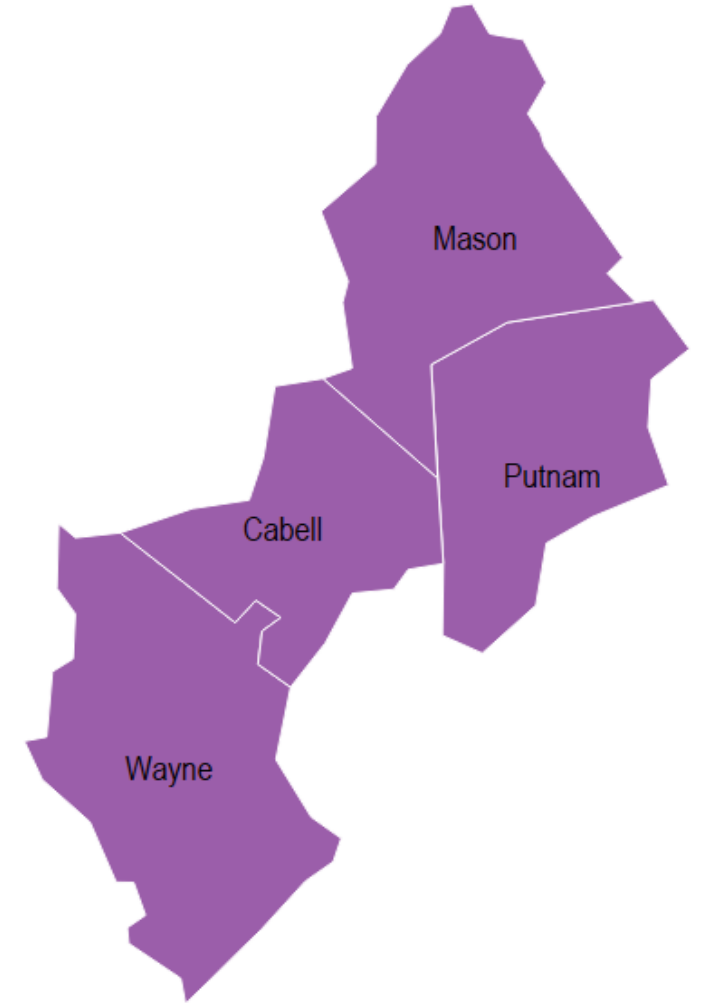
- Rate
 - CareSource First Dollar Bronze: \$34 less expensive than HighMark
 - CareSource Silver: \$48 less expensive than HighMark
- Network
 - CareSource: Strong
 - HighMark: Strong
- Market Opportunity: 45%



Rating Area 5: Huntington

Counties: Cabell, Mason,
Putnam & Wayne

- # Consumers selected ACA plan: 2,023
- Approximate Market Opportunity: 58%



Hospital	CareSource	Highmark
Cabell Huntington Hospital	X	X
Pleasant Valley Hospital	X	X
St Mary's Medical Center	X	X



Analysis

Rating Area 5: Huntington

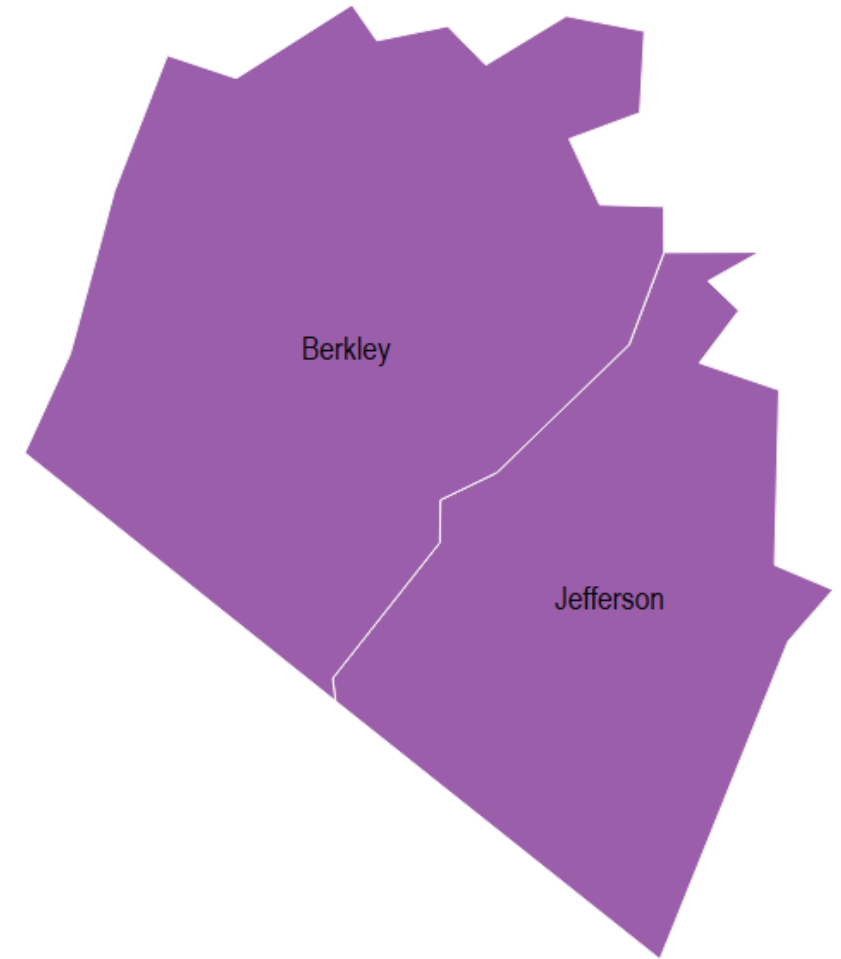
- Rate
 - CareSource First Dollar Bronze: \$19 more expensive than HighMark.
 - CareSource Silver: \$12 more expensive
- Network
 - CareSource: Strong
 - HighMark: Strong
- Market Opportunity: 58%



Rating Area 6: Martinsburg

Counties: Berkeley & Jefferson

- # Consumers selected ACA plan: 2,774
- Approximate Market Opportunity: 96%



Hospital	CareSource	Highmark
War Memorial Hospital**Critical Access	X	X
City Hospital (Berkeley Medical Center)	X	X
Jefferson Memorial Hospital	X	X



Analysis

Rating Area 6:
Martinsburg

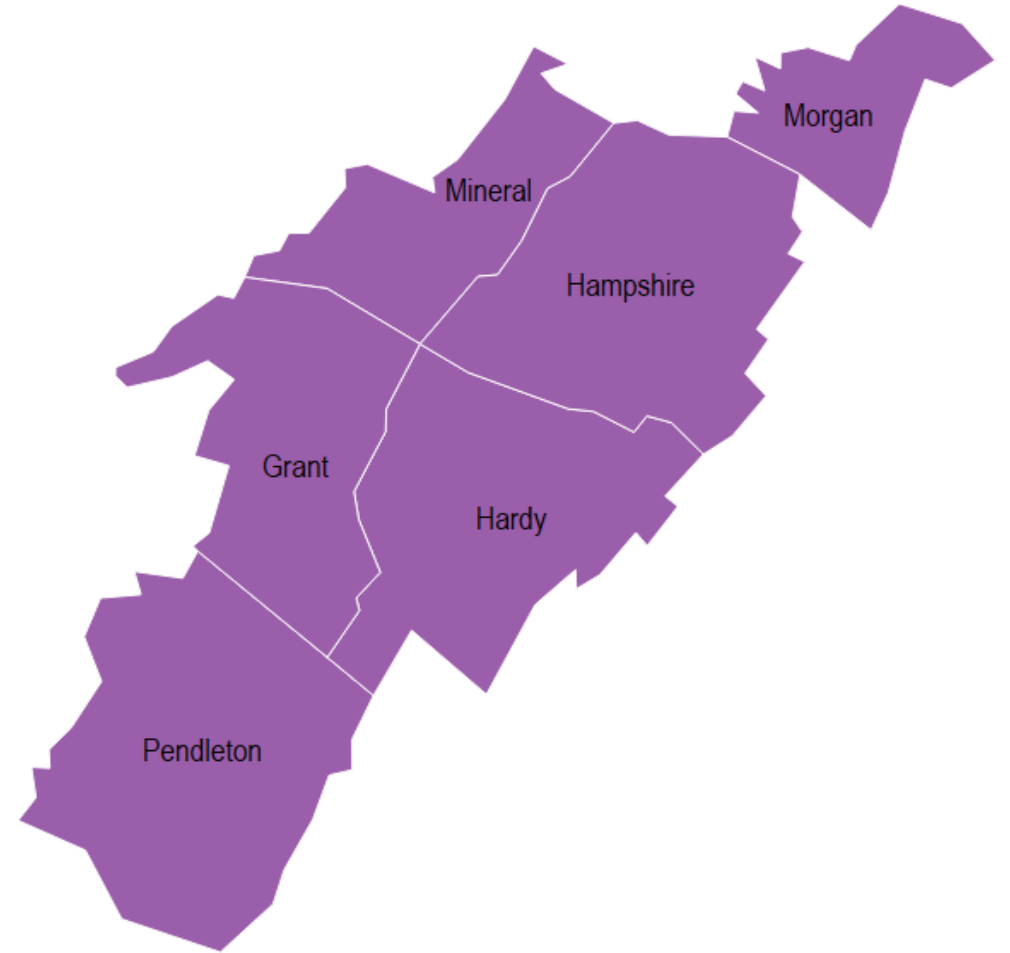
- Rate
 - CareSource First Dollar Bronze: \$49 more expensive than HighMark
 - CareSource Silver: \$50 expensive than HighMark
- Network
 - CareSource: Strong
 - HighMark: Strong
- Market Opportunity: 96%



Rating Area 7: Grant

Counties: Grant, Hampshire, Hardy, Mineral, Morgan & Pendleton

- # Consumers selected ACA plan: 1,575
- Approximate Market Opportunity: 71%



Hospital

CareSource

Highmark

Grant Memorial Hospital

X

X

Hampshire Memorial Hospital

X

X

Potomac Valley Hospital

X

X



Analysis

Rating Area 7: Grant

- Rate
 - CareSource First Dollar Bronze: \$12 less expensive than HighMark.
 - CareSource Silver: \$25 less expensive than HighMark.
- Network
 - CareSource: Strong
 - HighMark: Strong
- Market Opportunity: 71%



Rating Area 8: Morgantown

Counties: Doddridge, Gilmer, Lewis, Marion, Monongalia & Wetzel

- # Consumers selected ACA plan: 1,969
- Approximate Market Opportunity: 48%



Hospital	CareSource	Highmark
Stonewall Jackson Memorial Hospital	X	X
West Virginia University Hospital	X	X
Ruby Memorial	X	X
Mon Health Medical Center	X	X
Wetzel County Hospital	X	X



Rating Area 8: Morgantown

Analysis

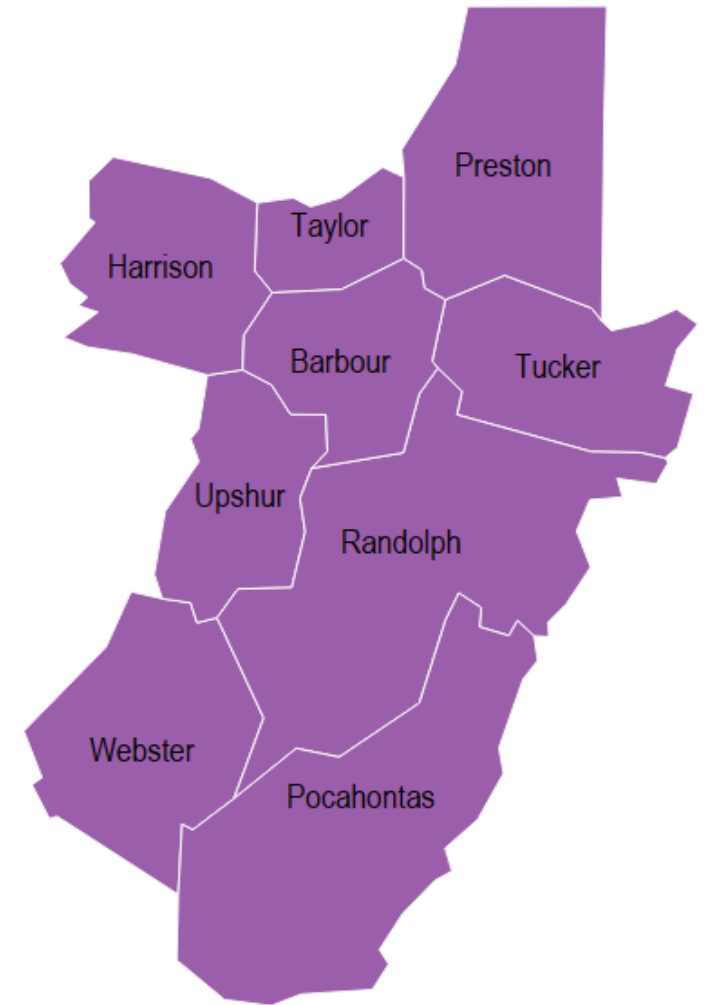
Rating Area 8:
Morgantown

- Rate
 - CareSource First Dollar Bronze: Same Price.
 - CareSource Silver: \$10 less expensive than HighMark.
- Network
 - CareSource: Strong
 - HighMark: Strong
- Market Opportunity: 48%



Rating Area 9: Elkins

- Counties: Barbour, Harrison, Pocahontas, Preston Randolph, Taylor, Tucker, Upshur & Webster
- # Consumers selected ACA plan: 2,288
- Approximate Market Opportunity: 79%



Hospital	CareSource	Highmark
Broaddus Hospital	X	X
United Hospital Center	X	X
Pocahontas Memorial Hospital	X	X
Preston Memorial Hospital	X	X
Davis Medical Center	X	X
Grafton City Hospital	X	X
St Joseph's Hospital of Buckhannon	X	X
Webster County Memorial Hospital	X	X



Analysis

Rating Area 9: Elkins

- Rate
 - CareSource First Dollar Bronze: \$36 more expensive than HighMark.
 - CareSource Silver: \$34 expensive than HighMark.
- Network
 - CareSource: Strong
 - HighMark: Strong
- Market Opportunity: 79%



Rating Area 10: Parkersburg

- Counties: Jackson, Pleasants, Ritchie, Tyler, Wirt & Wood
- # Consumers selected ACA plan: 1,305
- Approximate Market Opportunity: 39%



Hospital	CareSource	Highmark
Jackson General Hospital	X	X
Sistersville General Hospital		X
Camden Clark Memorial Hospital	X	X



Analysis

Rating Area 10: Parkersburg

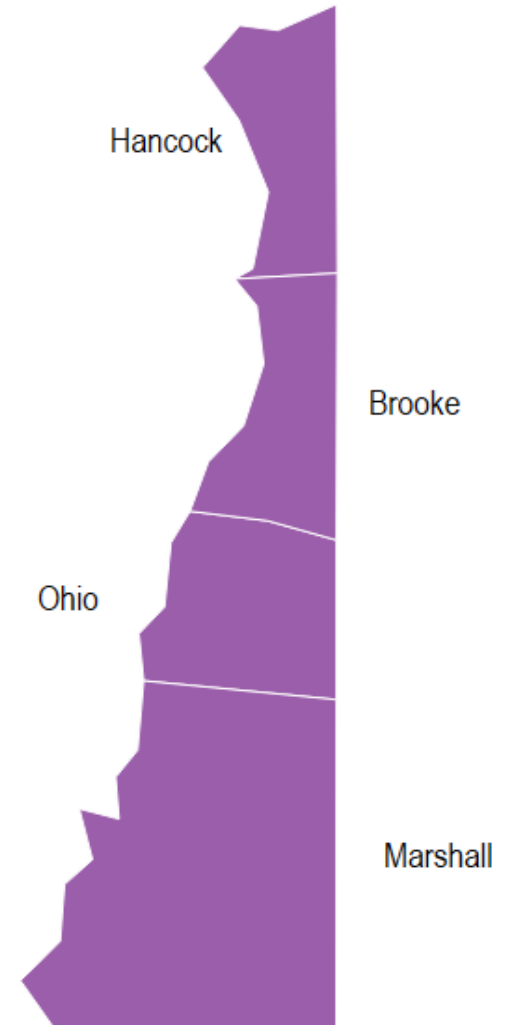
- Rate
 - CareSource First Dollar Bronze: \$46 less expensive than HighMark.
 - CareSource Silver: \$69 less expensive than HighMark.
- Network
 - CareSource: Strong
 - HighMark: Strong
- Market Opportunity: 39%



Rating Area 11: Wheeling

Counties: Brooke, Hancock, Marshall & Ohio

- # Consumers selected ACA plan: 1,232
- Approximate Market Opportunity: 25%



Hospital	CareSource	Highmark
Weirton Medical Center	X	X
Wheeling Hospital	X	X
Reynolds Memorial Hospital	X	X



Analysis

Rating Area 11: Wheeling

- Rate
 - CareSource First Dollar Bronze: \$36 less expensive than HighMark.
 - CareSource Silver: \$54 less expensive than HighMark.
- Network
 - CareSource: Strong
 - HighMark: Strong
- Market Opportunity: 25%



QUESTIONS?

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

Marketplace Member Services:

1-855-202-0622 (TTY: 1-800-982-8771 or 711)

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