

# KENTUCKY 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 2021 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.





## Bronze Comparison

Plan	CareSource Marketplace Bronze	Anthem Bronze Pathway X HMO 6700
Type	Bronze	Bronze
Coinsurance	50	60
Deductible	\$7,700	\$6,700
Out of Pocket Maximum	\$8,550	\$8,550
PCP Copay	\$40	\$35
Specialist Copay	\$80	\$60
Inpatient	50% after Deductible	60% after Deductible
Outpatient Lab	50% after Deductible	60% after Deductible
	\$60 OV	60 to Max \$35 OP
	50% after Deductible OP	60% after Deductible IP
Mental Health/Substance		
Radiology	\$125 X-ray/50% after Ded Imaging	60% after Deductible/\$400 Copay Advanced Imaging
Chiropractic	\$40	60% after Deductible
ER	50% after Deductible	\$500 copay after Deductible
Urgent Care	50% after Deductible	\$75
Prescriptions		
	<b>\$0 Preventive/\$30 Generic - Up to a 31 day supply</b>	60% after Deductible Level 1, 50% Level 2
Tier 1		
Tier 2	50% after deductible - Up to a 31 day supply	60% after Deductible Level 1, 50% Level 2
Tier 3	50% after deductible - Up to a 31 day supply	60% after Deductible Level 1, 50% Level 4
Tier 4	50% coinsurance, Up to a 31 day supply	60% after Deductible Level 1, 50% Level 5



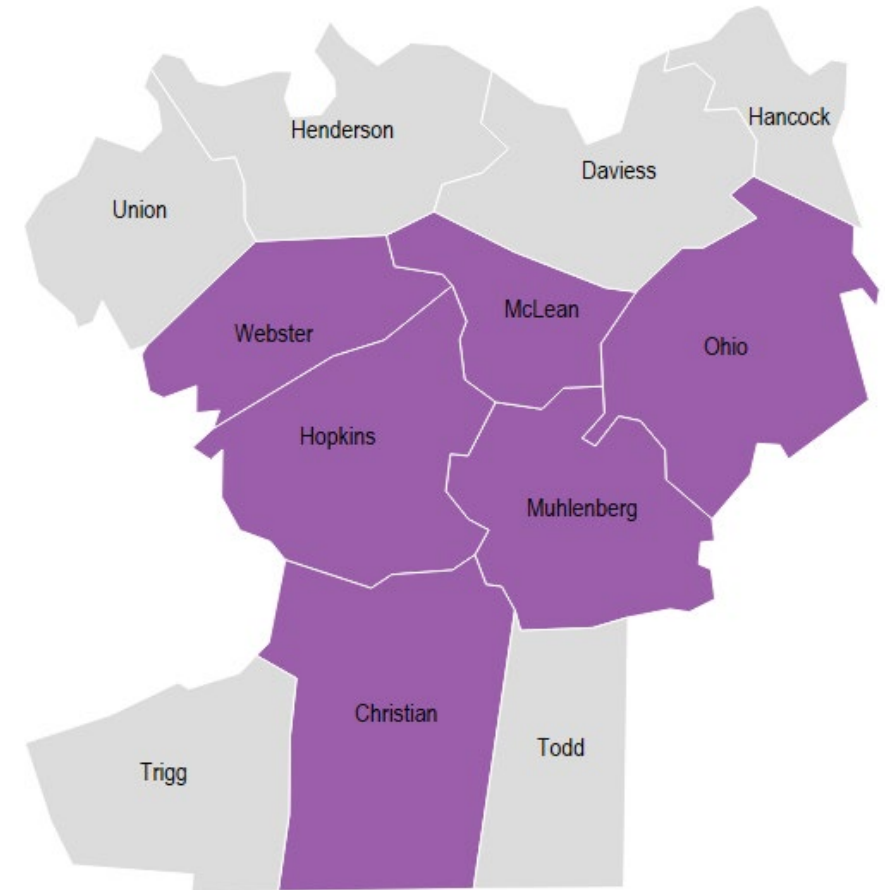
# Silver Comparison

Plan	CareSource Marketplace Silver Low Premium	Anthem Silver Pathway X HMO 6000
Type	Silver	Silver
Coinsurance	75	75
Deductible	\$6,000	\$6,000
Out of Pocket Maximum	\$8,550	\$8,550
PCP Copay	\$35	\$35
Specialist Copay	\$70	\$70
Inpatient	\$500 copay after deductible	75% after Deductible
Outpatient Lab	75% subject to deductible	75% after Deductible
Mental Health/Substance	\$35 OV,	\$35 OV
Radiology	75% after Deductible IP/OP XRay - \$200 subject to Deductible; MRI/CT/PET \$250 subject to Deductible	75% after Deductible IP 75% after Deductible
Chiropractic	\$35 Copay. Manipulation therapy limit 20 visits per benefit period	\$35
ER	75% after Deductible	\$500 after Deductible
Urgent Care	\$75	\$50
Prescriptions		
Tier 1	<b>\$0 Preventive/\$20 Generic - Up to a 31 day supply</b>	\$25 Level 1/\$60 Level 2
Tier 2	<b>\$50 - Up to a 31 day supply</b>	60% after Deductible
Tier 3	80% after deductible. Up to a 31 day supply	60% after Deductible
Tier 4	55% after deductible. Up to a 31 day supply	60% after Deductible



## Rating Area 2: Owensboro

- Counties: Christian, Hopkins, Ohio, McLean, Muhlenberg & Webster
- Current Membership: --
- # Consumers selected ACA plan: 8,125
- Available Market Opportunity 8,125 or 100%



# Rating Area 2: Owensboro

## Network

Hospital Name	CareSource	Anthem
Baptist Health Paducah	X	
Lourdes Hospital Inc	X	
Jackson Purchase Medical Center	X	
Baptist Health Madisonville	X	
Ohio County Hospital	X	
Jennie Stuart Medical Center	X	



## Rating Area 2: Owensboro

### Analysis

- Rate
  - CareSource Bronze: \$130 less expensive than closest Anthem
  - CareSource Silver (low premium): \$86 less expensive than closet Anthem
- Network
  - We have the network advantage in this rating area. Our network is very strong and their network currently appears thin.
- Benefits
  - Bronze they have a lower deductible and PCP/Spc Co-pays; our tier one co-pays are significantly less
  - Silver benefits are almost completely compatible. However, we have a slightly less Co-Pay for tier 1 scripts and tier 2 is a \$50 co-pay vs. Co-insurance after deductible
- Market Opportunity
  - 100%





## Rating Area 3: Louisville

- Counties: Carroll, Breckinridge, Bullitt, Hardin, Henry, Jefferson, Larue, Marion, Meade, Nelson, Oldham, Shelby, Spencer, Trimble and Washington
- Current Membership: 14,263
- # Consumers selected ACA plan: 23,416
- Available Market Opportunity is 9,153 or 39%



# Rating Area 3: Louisville

## Network

Hospital Name	CareSource	Anthem
Carroll County Memorial Hospital	X	X
Baptist Health System	X	
Norton Hospital System	X	
Kosair Children's Medical Center - Brownsboro	X	
Jewish Hospital Inc	X	X
U of L Health System	X	X
Norton Children's Hospital	X	
Kosair Children's Hospital St Matthews	X	
Norton Womens and Childrens Hospital St Matthews	X	
Jewish Hospital Inc	X	
Saint Mary and Elizabeth Hospital	X	
Jewish Hospital - Shelbyville	X	X
Flaget Memorial Hospital	X	
Spring View Hospital	X	



# Rating Area 3: Louisville

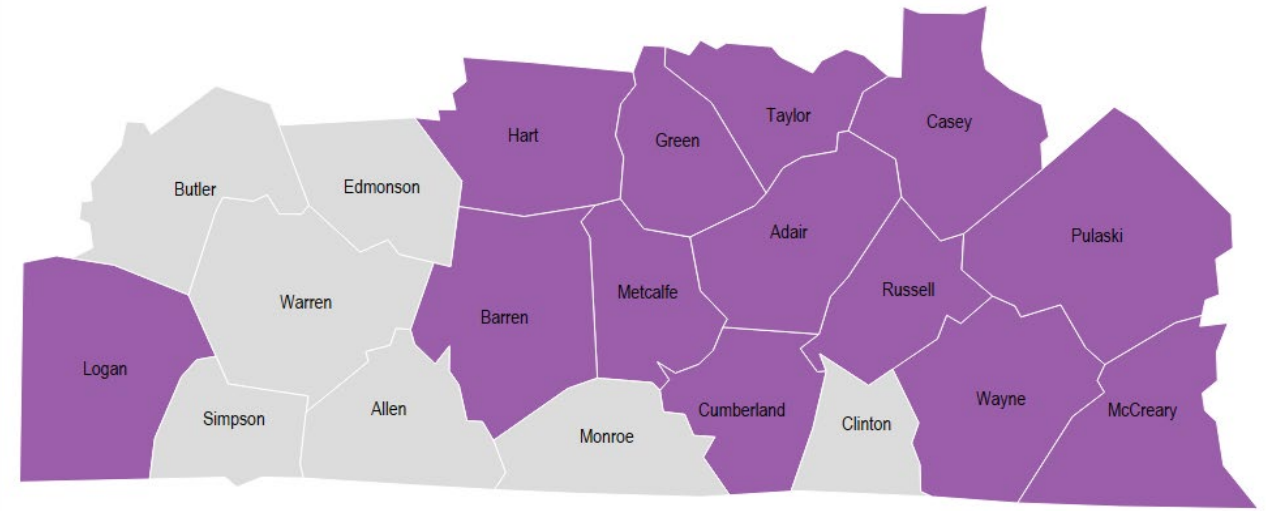
## Analysis

- Rate
  - CareSource Bronze: \$47 less expensive than closest Anthem
  - CareSource Silver (low premium): \$22 more expensive than closet Anthem
- Network
  - We have the network advantage in this rating area. Our network is very strong and their network currently appears thin.
- Benefits
  - Bronze they have a lower deductible and PCP/Spc Co-pays; our tier one co-pays are significantly less
  - Silver benefits are almost completely compatible. However, we have a slightly less Co-Pay for tier 1 scripts and tier 2 is a \$50 co-pay vs. Co-insurance after deductible
- Market Opportunity
  - 39%



## Rating Area 4: Bowling Green

- Counties: Adair, Barren, Casey, Cumberland, Green, Hart, Logan, McCreary, Metcalfe, Pulaski, Russell, Taylor, & Wayne
- Current Membership: 3,384
- # Consumers selected ACA plan: 4,309 (CS counties only)
- Available Market Opportunity is 925 or 21%



# Rating Area 4: Bowling Green

## Network

Hospital Name	CareSource	Anthem
Taylor Regional Hospital	X	
Jane Todd Crawford Memorial Hospital Inc	X	
Casey County Hospital	X	
T.J Health Columbia	X	
TJ Samson Community Hospital	X	
Russell County Hospital	X	
Lake Cumberland Regional Hospital	X	
Logan Memorial Hospital	X	
THE MEDICAL CENTER AT CAVERNA		X



# Rating Area 4: Bowling Green

## Analysis

- Rate
  - CareSource Bronze: \$121 less expensive than closest Anthem
  - CareSource Silver (low premium): \$73 less expensive than closet Anthem
- Network
  - We have the network advantage in this rating area. Our network is very strong and their network currently appears thin.
- Benefits
  - Bronze they have a lower deductible and PCP/Spc Co-pays; our tier one co-pays are significantly less
  - Silver benefits are almost completely compatible. However, we have a slightly less Co-Pay for tier 1 scripts and tier 2 is a \$50 co-pay vs. Co-insurance after deductible
- Market Opportunity
  - 21%



## Rating Area 5: Lexington

- Counties: Anderson, Bourbon, Boyle, Clark, Estill, Fayette, Franklin, Garrard, Harrison, Jackson, Jessamine, Lincoln, Madison, Mercer, Montgomery, Nicholas, Owen, Powell, Rockcastle, Scott & Woodford
- Current Membership: 12,945
- # Consumers selected ACA plan: 16,665
- Available Market Opportunity is 3,720 or 22%



# Rating Area 5: Lexington

## Network

Hospital Name	CareSource	Anthem
Georgetown Community Hospital	X	
Harrison Memorial Hospital	X	
Bluegrass Community Hospital	X	
Bourbon Community Hospital	X	
University of Kentucky Hospital	X	
Saint Joseph Health System	X	
University of Kentucky Hospital	X	X
Baptist Health Lexington	X	
Clark Regional Medical Center	X	
The James B Haggin Memorial Hospital	X	
Ephraim McDowell Regional Medical Center	X	
Baptist Healthcare System Inc	X	
Fort Logan Hospital	X	
Marcum and Wallace Memorial Hospital	X	
Rockcastle Hospital & Respiratory Care Center	X	





# Rating Area 5: Lexington

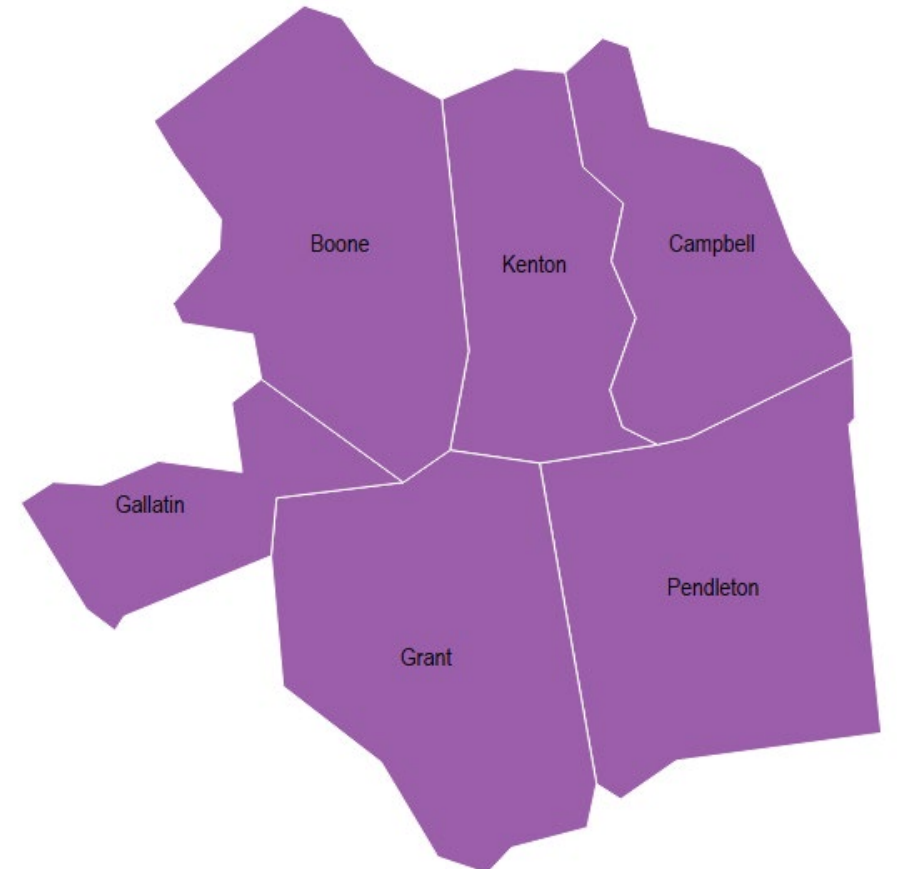
## Analysis

- Rate
  - CareSource Bronze: \$109 less expensive than closest Anthem
  - CareSource Silver (low premium): \$42 less expensive than closet Anthem
- Network
  - We have the network advantage in this rating area. Our network is very strong and their network currently appears thin.
- Benefits
  - Bronze they have a lower deductible and PCP/Spc Co-pays; our tier one co-pays are significantly less
  - Silver benefits are almost completely compatible. However, we have a slightly less Co-Pay for tier 1 scripts and tier 2 is a \$50 co-pay vs. Co-insurance after deductible
- Market Opportunity
  - 22%



## Rating Area 6: Cincinnati

- Counties: Boone, Campbell, Gallatin, Grant, Kenton, & Pendleton
- Current Membership: 5,537
- # Consumers selected ACA plan: 7,324
- Available Market Opportunity is 1,787 or 24%



# Rating Area 6: Cincinnati

## Network

Hospital Name	CareSource	Anthem
St Elizabeth Healthcare System	X	X



# Rating Area 6: Cincinnati

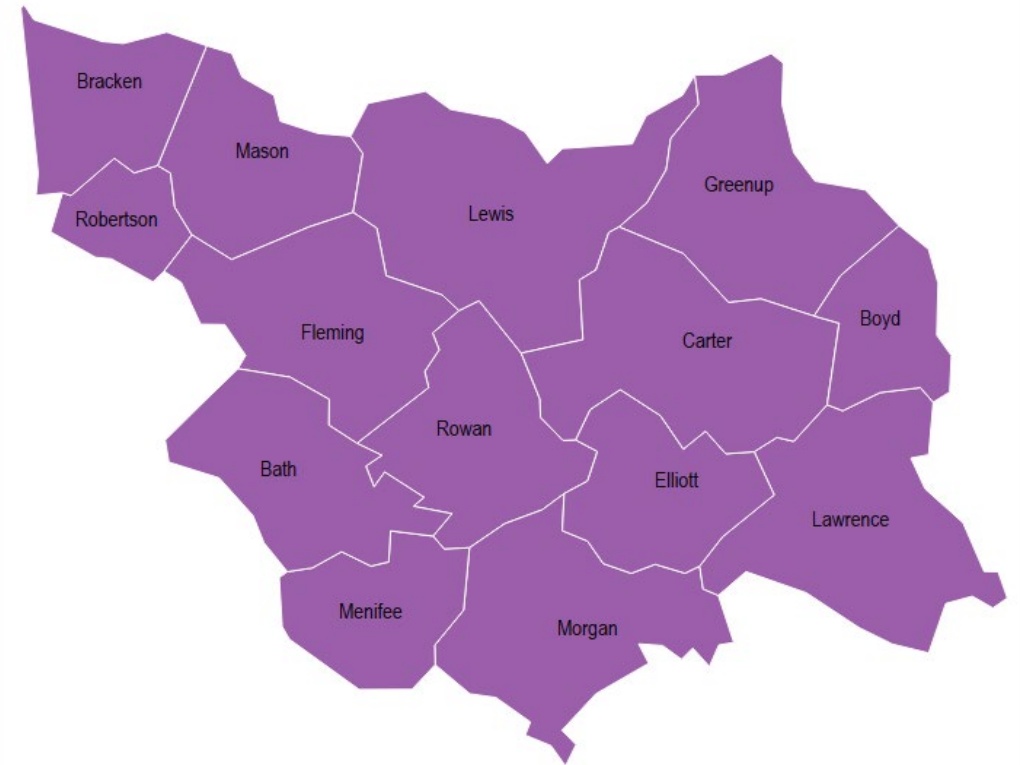
## Analysis

- Rate
  - CareSource Bronze: \$93 less expensive than closest Anthem
  - CareSource Silver (low premium): \$49 more expensive than closet Anthem
- Network
  - Our network is equal in this rating area.
- Benefits
  - Bronze they have a lower deductible and PCP/Spc Co-pays; our tier one co-pays are significantly less
  - Silver benefits are almost completely compatible. However, we have a slightly less Co-Pay for tier 1 scripts and tier 2 is a \$50 co-pay vs. Co-insurance after deductible
- Market Opportunity
  - 24%



## Rating Area 7: Ashland

- Bath, Boyd, Bracken, Carter, Elliott, Fleming, Greenup, Lawrence, Lewis, Mason, Meniffee, Morgan, Robertson, & Rowan
- Current Membership: 2,674
- # Consumers selected ACA plan: 3,734
- Available Market Opportunity is 1,026 or 28%



# Rating Area 7: Ashland

## Network

Hospital Name	CareSource	Anthem
Meadowview Regional Medical Center	X	
Fleming County Hospital	X	
St Claire Regional Medical Center	X	
Our Lady of Bellefonte Hospital	X	
Kings Daughters Medical Center	X	
Morgan County ARH Hospital	X	X
Kings Daughters Medical Center	X	



# Rating Area 7: Ashland

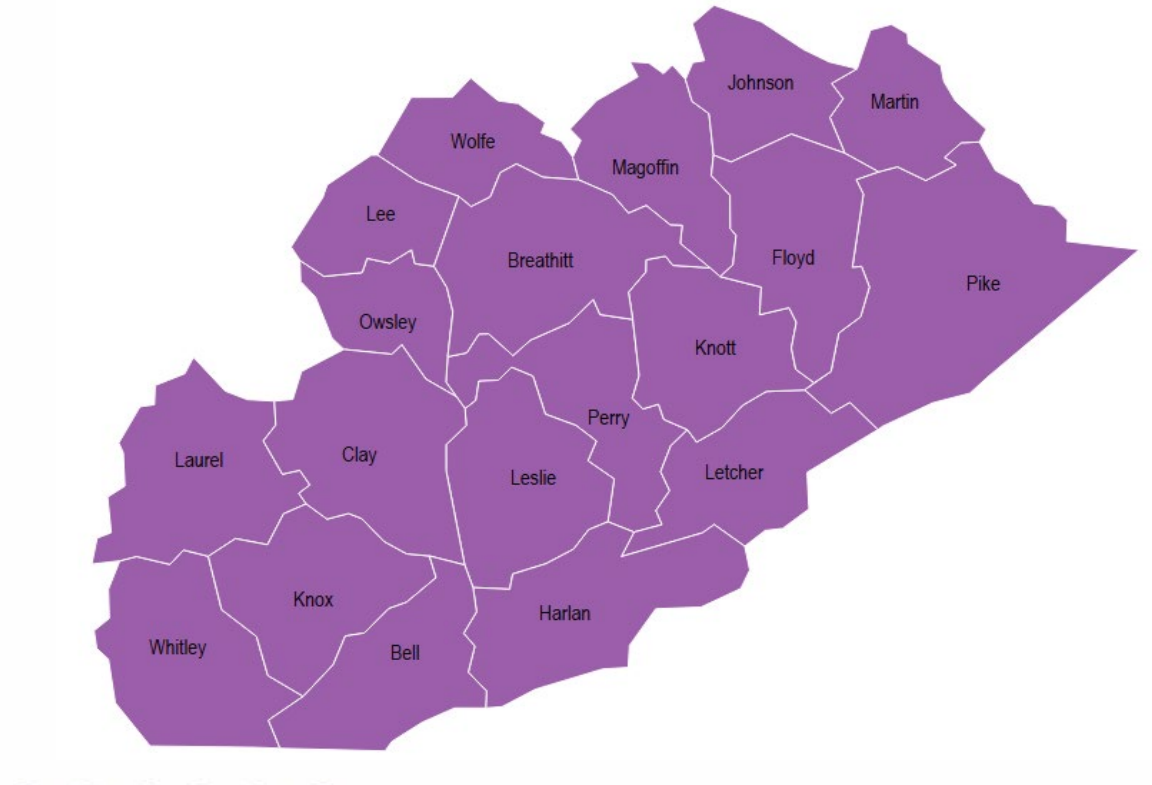
## Analysis

- Rate
  - CareSource Bronze: \$94 less expensive than closest Anthem
  - CareSource Silver (low premium): \$42 less expensive than closet Anthem
- Network
  - We have the network advantage in this rating area. Our network is very strong and their network currently appears thin.
- Benefits
  - Bronze they have a lower deductible and PCP/Spc Co-pays; our tier one co-pays are significantly less
  - Silver benefits are almost completely compatible. However, we have a slightly less Co-Pay for tier 1 scripts and tier 2 is a \$50 co-pay vs. Co-insurance after deductible
- Market Opportunity
  - 28%



## Rating Area 8: Pikeville

- Bell, Breathitt, Clay, Floyd, Harlan, Johnson, Knott, Knox, Laurel, Lee, Leslie, Letcher, Magoffin, Martin, Owsley, Perry, Pike, Whitley, & Wolfe
- Current Membership: 4,355
- # Consumers selected ACA plan: 5,782
- Available Market Opportunity is 1,427 or 25%





# Rating Area 8: Pikeville

## Network

Hospital Name	CareSource	Anthem
Saint Joseph Health System	X	
Paul B Hall Regional Medical Center	X	
Highlands Regional Medical Center	X	X
Baptist Health	X	
ARH System	X	X
Pikeville Medical Center	X	



# Rating Area 8: Pikeville

## Analysis

- Rate
  - CareSource Bronze: \$134 less expensive than closest Anthem
  - CareSource Silver (low premium): \$91 less expensive than closet Anthem
- Network
  - We have the network advantage in this rating area. Our network is very strong and their network currently appears thin.
- Benefits
  - Bronze they have a lower deductible and PCP/Spc Co-pays; our tier one co-pays are significantly less
  - Silver benefits are almost completely compatible. However, we have a slightly less Co-Pay for tier 1 scripts and tier 2 is a \$50 co-pay vs. Co-insurance after deductible
- Market Opportunity
  - 25%



# QUESTIONS?

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