



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 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

| | CareSource | Highmark BCBS |
|--------------------------------|--|--|
| | CareSource Marketplace Bronze | Highmark my Blue Access WV EPO Bronze 3800 |
| Plan | | |
| Type | Bronze | Bronze |
| Coinsurance | 50 | 50 |
| Deductible | \$7,700 | \$3,800 |
| Out of Pocket Maximum | \$8,550 | \$8,500 |
| PCP Copay | \$40 | \$60 |
| Specialist Copay | \$80 | 50% After Ded |
| Inpatient | 50% After Ded | 50% After Ded |
| Outpatient Lab | 50% After Ded | 50% After Ded |
| 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 | 50% After Ded |
| Chiropractic | \$40 - 12 visits per benefit period | \$50% after Ded - max 20 visits |
| ER | 50% After Ded | 50% After Ded |
| Urgent Care | 50% After Ded | \$100 copay |
| Prescriptions | | |
| Tier 1 | \$0 Preventive/\$30 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 |



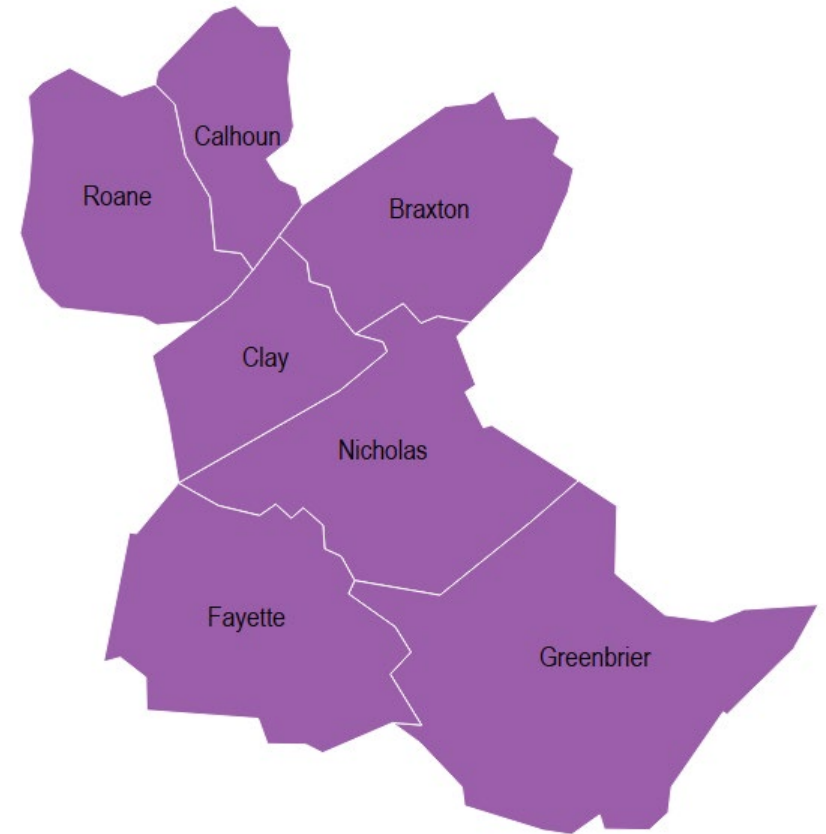
Silver Comparison

| | CareSource | Highmark BCBS |
|--------------------------------|---|--|
| Plan | CareSource Marketplace Silver Low Premium | Highmark my Blue Access WV EPO Silver 2900 |
| Type | Silver | Silver |
| Coinsurance | 75 | 70 |
| Deductible | \$6,000 | \$2,900 |
| Out of Pocket Maximum | \$8,550 | \$7,800 |
| PCP Copay | \$35 | \$50 copay |
| Specialist Copay | \$70 | \$50 copay |
| Inpatient | \$500 After Ded | 70% after Deductible |
| Outpatient Lab | 75% After Ded | \$75 copay |
| Mental Health/Substance | \$35 OV 75% After Ded OP/IP | \$50 OV 70% after Deductible IP |
| Radiology | \$200 After Ded X-ray \$250 After Ded Advanced Imaging | \$75 copay Xray 70% after Deductible advanced imaging |
| Chiropractic | 75% After Ded - 40 visits per year | \$50 Copay - 20 Visits |
| ER | 75% After Ded | 100% after \$750 Copay, waived if admitted |
| Urgent Care | \$75 | \$100 copay |
| Prescriptions | | |
| Tier 1 | \$0/\$20 Preventive/Generic - 30-day supply | \$0 copay |
| Tier 2 | \$50 - 30-day supply | \$30/\$60/\$90 copay |
| Tier 3 | 75% After Ded - 30-day supply | \$150/\$300/\$450 copay |
| Tier 4 | 55% After Ded - 30-day supply | 50% Coinsurance, \$250/\$500/\$750 min \$1,000/\$2,000/\$3,000 max |



Rating Area 1: Summerville

- Counties: Braxton, Calhoun, Clay, Fayette, Greenbrier, Nicholas & Roane
- Current Membership: 651
- # Consumers selected ACA plan: 1,169
- Available Market Opportunity: 518 or 45%



Rating Area 1: Summerville

Network

| 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: Summerville

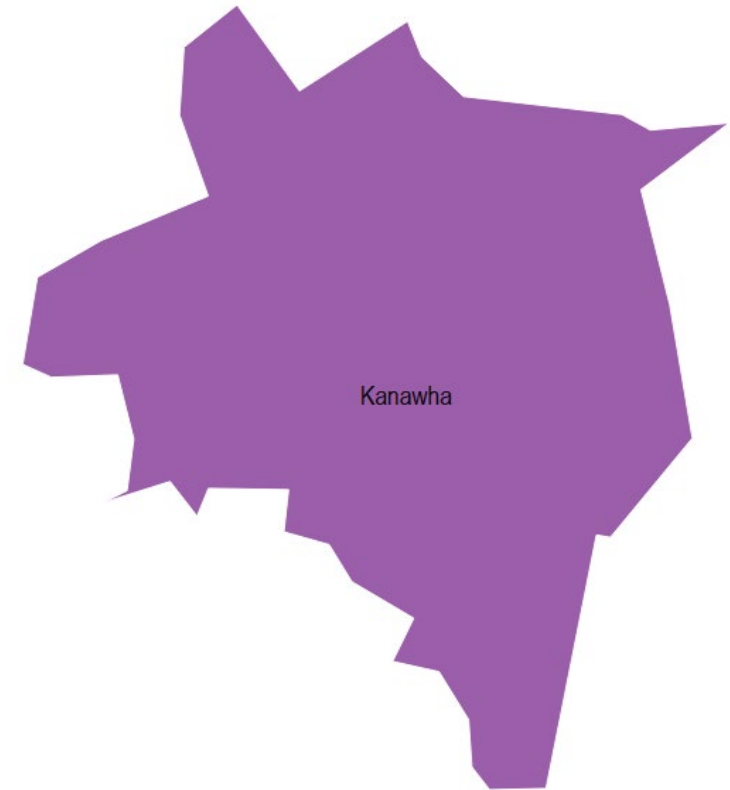
Analysis

- Rate
 - CareSource Bronze: \$75 less expensive than HighMark
 - CareSource Silver: \$137 less expensive than HighMark
- Network
 - Our networks are equal in this rating area.
- Benefits:
 - Bronze plan: CareSource's PCP, specialist, mental health, chiropractic & Tier 1 co-pays are all lower while, HighMark's deductible is lower.
 - Silver plan: CareSource's PCP, specialist, mental health, and urgent care co-pays are all lower, while HighMark's deductible and prescription co-pays are lower.
- Market Opportunity: 45%



Rating Area 2: 2:Charleston

- Counties: Kanawha
- Current Membership: 662
- # Consumers selected ACA plan:
1,795
- Available Market Opportunity:
1,133 or 63%



Rating Area 2: Charleston

Network

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



Rating Area 2: Charleston

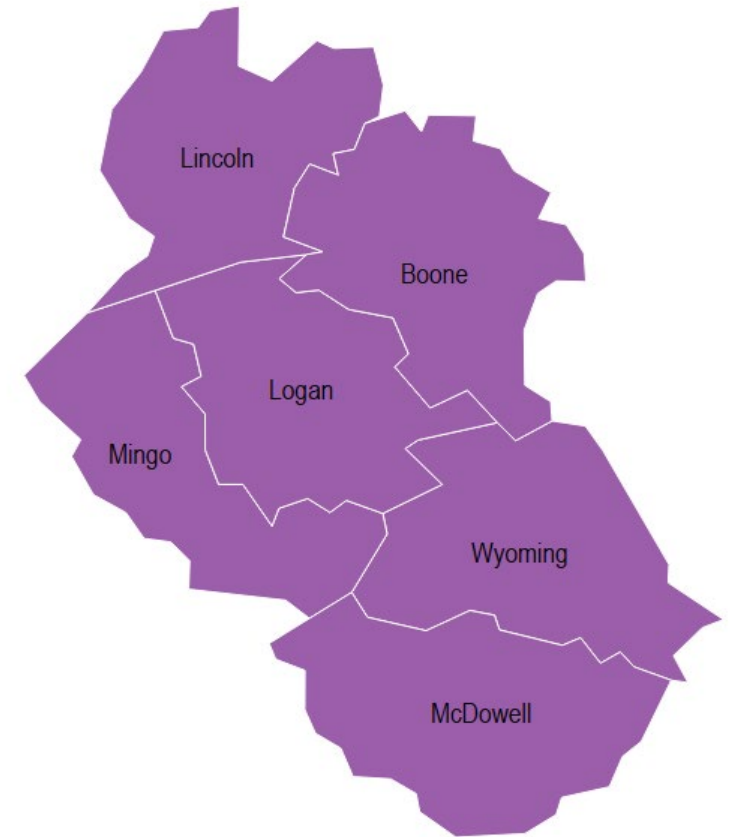
Analysis

- Rate
 - CareSource Bronze: \$15 less expensive than HighMark.
 - CareSource Silver: \$74 less expensive than HighMark.
- Network
 - While our network is strong in this area, they have one hospital that we do not.
- Benefits
 - Bronze plan: CareSource's PCP, specialist, mental health, chiropractic & Tier 1 co-pays are all lower while, HighMark's deductible is lower.
 - Silver plan: CareSource's PCP, specialist, mental health, and urgent care co-pays are all lower, while HighMark's deductible and prescription co-pays are lower.
- Market Opportunity: 63%



Rating Area 3: Madison

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



- Current Membership: 232
- # Consumers selected ACA plan: 938
- Available Market Opportunity: 706 or 75%



Rating Area 3: Madison

Network

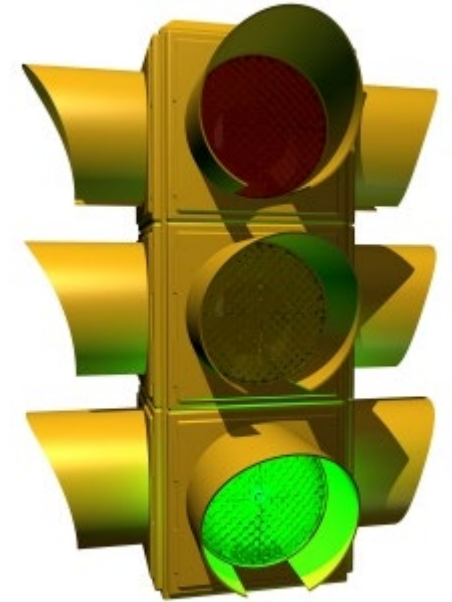
| Hospital | CareSource | Highmark |
|--------------------------|------------|----------|
| Boone Memorial Hospital | X | X |
| Logan General Hospital | X | X |
| Welch Community Hospital | X | X |



Rating Area 3: Madison

Analysis

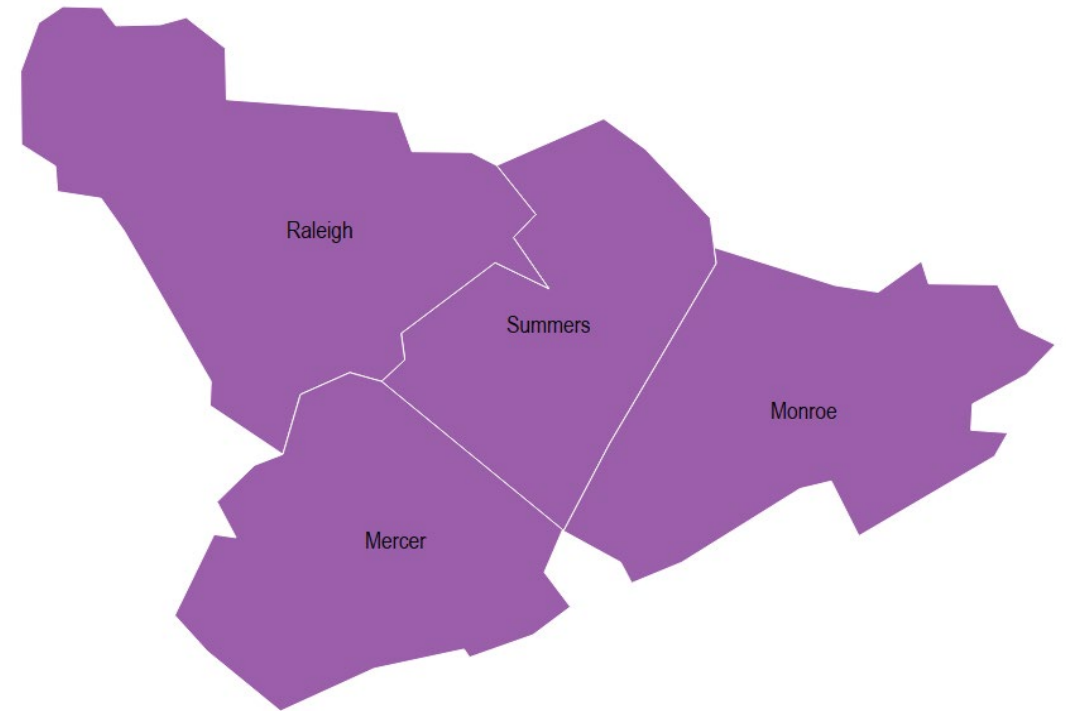
- Rate
 - CareSource Bronze: \$2 more expensive than HighMark
 - CareSource Silver: \$55 less expensive than HighMark
- Network
 - Our networks are equal in this rating area.
- Benefits
 - Bronze plan: CareSource's PCP, specialist, mental health, chiropractic & Tier 1 co-pays are all lower while, HighMark's deductible is lower.
 - Silver plan: CareSource's PCP, specialist, mental health, and urgent care co-pays are all lower, while HighMark's deductible and prescription co-pays are lower.
- Market Opportunity: 75%



Rating Area 4: Beckley Area

Counties: Mercer, Monroe, Raleigh & Summers

- Current Membership: 103
- # Consumers selected ACA plan: 342
- Available Market Opportunity: 239 or 70%



Rating Area 4: Beckley

Network

| 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 |



Rating Area 4: Beckley

Analysis

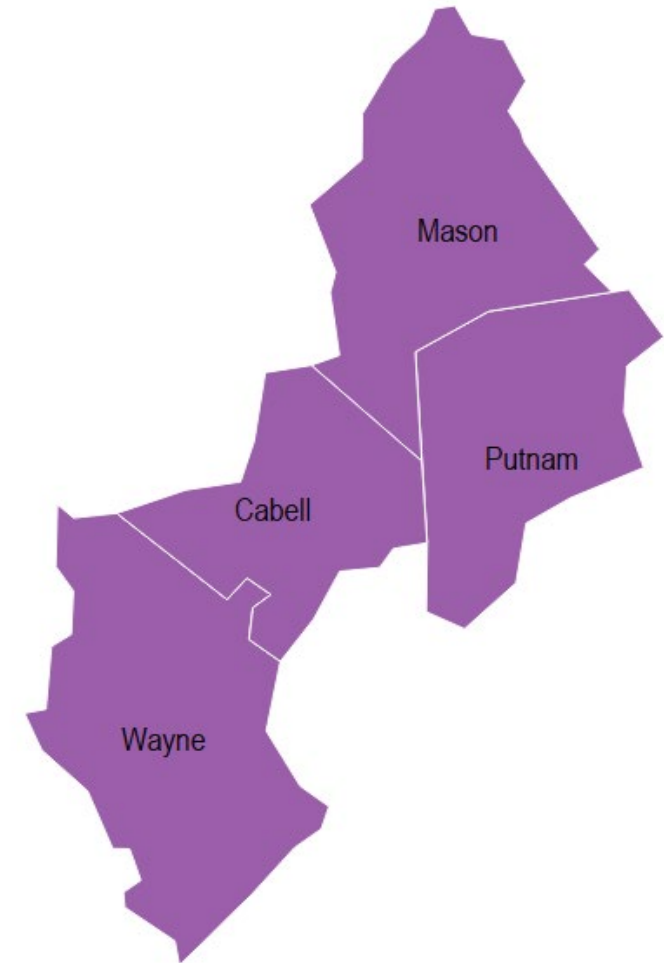
- Rate
 - CareSource Bronze: \$93 less expensive than HighMark
 - CareSource Silver: \$156 less expensive than HighMark
- Network
 - Our networks are equal in this rating area.
- Benefits
 - Bronze plan: CareSource's PCP, specialist, mental health, chiropractic & Tier 1 co-pays are all lower while, HighMark's deductible is lower.
 - Silver plan: CareSource's PCP, specialist, mental health, and urgent care co-pays are all lower, while HighMark's deductible and prescription co-pays are lower.
- Market Opportunity: 70%



Rating Area 5: Huntington

Counties: Cabell, Mason, Putnam & Wayne

- Current Membership: 1,123
- # Consumers selected ACA plan: 2,102
- Available Market Opportunity: 979 or 47%



Rating Area 5: Huntington

Network

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



Rating Area 5: Huntington

Analysis

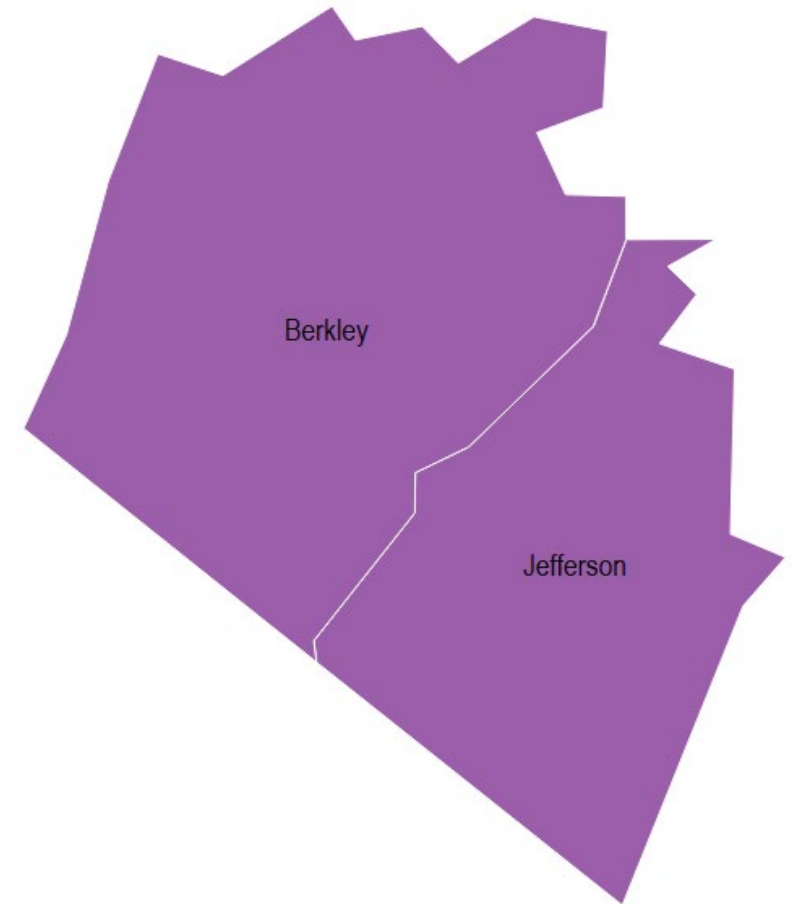
- Rate
 - CareSource Bronze: \$11 less expensive than HighMark.
 - CareSource Silver: \$67 less expensive
- Network
 - Our networks are equal in this rating area.
- Benefits
 - Bronze plan: CareSource's PCP, specialist, mental health, chiropractic & Tier 1 co-pays are all lower while, HighMark's deductible is lower.
 - Silver plan: CareSource's PCP, specialist, mental health, and urgent care co-pays are all lower, while HighMark's deductible and prescription co-pays are lower.
- Market Opportunity: 47%



Rating Area 6: Martinsburg

Counties: Berkeley & Jefferson

- Current Membership: 0
- # Consumers selected ACA plan: 2,669
- Available Market Opportunity: 100%



Rating Area 6: Martinsburg

Network

| Hospital | CareSource | Highmark |
|-----------------------------|------------|----------|
| War Memorial Hospital | X | X |
| Berkeley Medical Center | X | X |
| Jefferson Memorial Hospital | X | X |



Rating Area 6: Martinsburg

Analysis

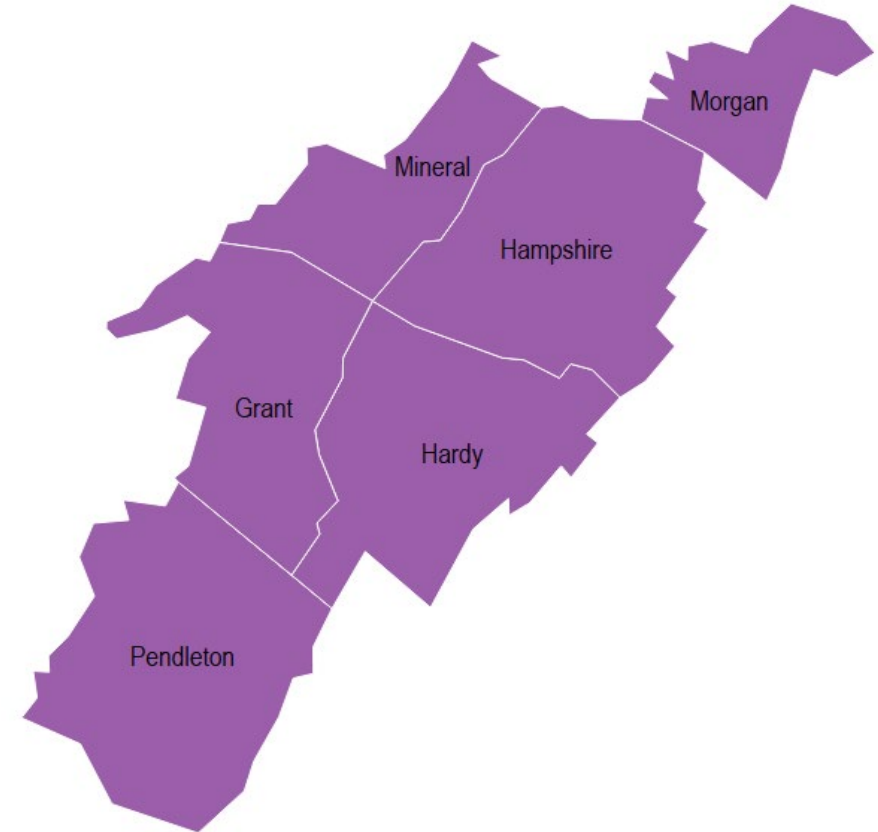
- Rate
 - CareSource Bronze: \$10 more expensive than HighMark
 - CareSource Silver: \$37 less expensive than HighMark
- Network
 - Our networks are equal in this rating area.
- Benefits
 - Bronze plan: CareSource's PCP, specialist, mental health, chiropractic & Tier 1 co-pays are all lower while, HighMark's deductible is lower.
 - Silver plan: CareSource's PCP, specialist, mental health, and urgent care co-pays are all lower, while HighMark's deductible and prescription co-pays are lower.
- Market Opportunity: 100%



Rating Area 7: Grant

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

- Current Membership: 38
- # Consumers selected ACA plan: 1,605
- Available Market Opportunity: 1,567 or 98%



Rating Area 7: Grant

Network

| Hospital | CareSource | Highmark |
|-----------------------------|------------|----------|
| Grant Memorial Hospital | X | X |
| Hampshire Memorial Hospital | X | X |
| Potomac Valley Hospital | X | X |



Rating Area 7: Grant

Analysis

- Rate
 - CareSource Bronze: \$40 less expensive than HighMark.
 - CareSource Silver: \$89 less expensive than HighMark.
- Network
 - Our networks are equal in this rating area.
- Benefits
 - Bronze plan: CareSource's PCP, specialist, mental health, chiropractic & Tier 1 co-pays are all lower while, HighMark's deductible is lower.
 - Silver plan: CareSource's PCP, specialist, mental health, and urgent care co-pays are all lower, while HighMark's deductible and prescription co-pays are lower.
- Market Opportunity: 98%



Rating Area 8: Morgantown

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

- Current Membership: 945
- # Consumers selected ACA plan: 1,813
- Available Market Opportunity: 868 or 48%



Rating Area 8: Morgantown

Network

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



Rating Area 8: Morgantown

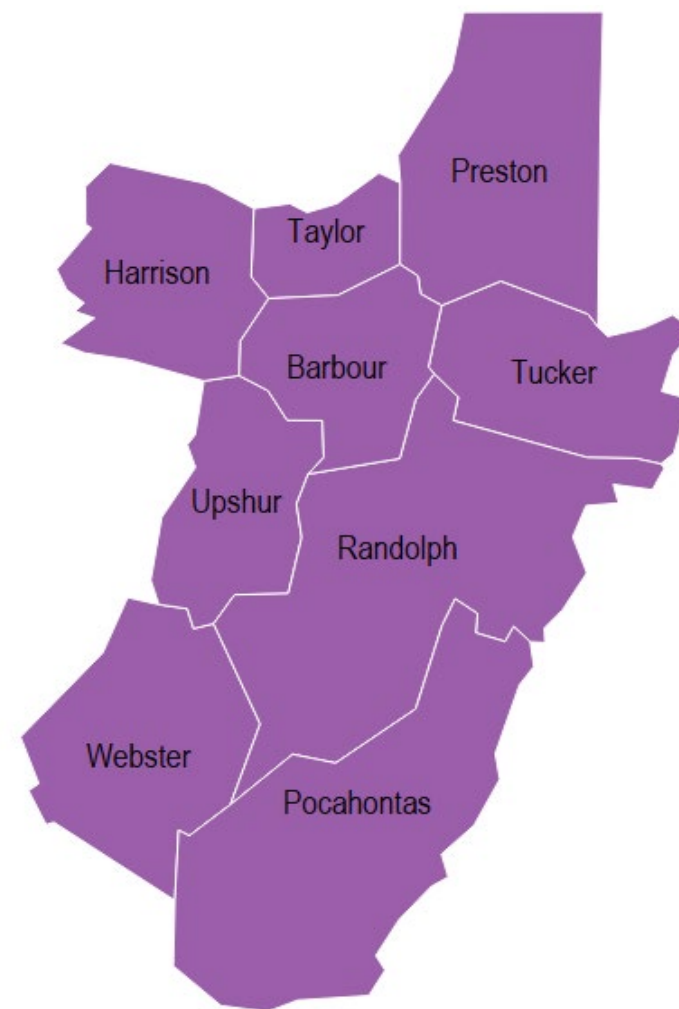
Analysis

- Rate
 - CareSource Bronze: \$42 less expensive than HighMark.
 - CareSource Silver: \$97 less expensive than HighMark.
- Network
 - Our network is very strong and we have one hospital that they do not in this rating area.
- Benefits
 - Bronze plan: CareSource's PCP, specialist, mental health, chiropractic & Tier 1 co-pays are all lower while, HighMark's deductible is lower.
 - Silver plan: CareSource's PCP, specialist, mental health, and urgent care co-pays are all lower, while HighMark's deductible and prescription co-pays are lower.
- Market Opportunity: 48%



Rating Area 9: Elkins

- Counties: Barbour, Harrison, Pocahontas, Preston Randolph, Taylor, Tucker, Upshur & Webster
- Current Membership: 440
- # Consumers selected ACA plan: 2,311
- Available Market Opportunity: 1,871 or 81%



Rating Area 9: Elkins

Network

| 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 |



Rating Area 9: Elkins

Analysis

- Rate
 - CareSource Bronze: \$15 more expensive than HighMark.
 - CareSource Silver: \$36 less expensive than HighMark.
- Network
 - Our networks are equal in this rating area.
- Benefits
 - Bronze plan: CareSource's PCP, specialist, mental health, chiropractic & Tier 1 co-pays are all lower while, HighMark's deductible is lower.
 - Silver plan: CareSource's PCP, specialist, mental health, and urgent care co-pays are all lower, while HighMark's deductible and prescription co-pays are lower.
- Market Opportunity: 81%



Rating Area 10: Parkersburg

- Counties: Jackson, Pleasants, Ritchie, Tyler, Wirt & Wood
- Current Membership: 829
- # Consumers selected ACA plan: 1,364
- Available Market Opportunity: 535 or 39%



Rating Area 10: Parkersburg

Network

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



Rating Area 10: Parkersburg

Analysis

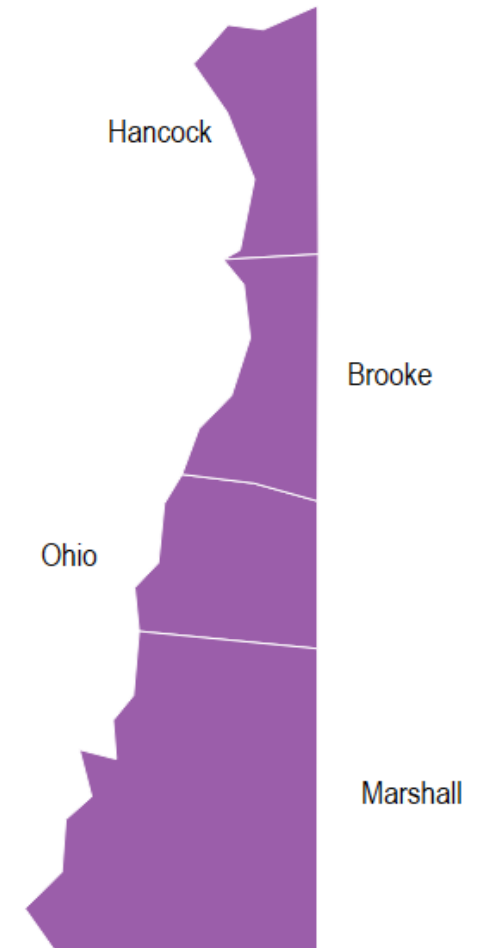
- Rate
 - CareSource Bronze: \$84 less expensive than HighMark.
 - CareSource Silver: \$141 less expensive than HighMark.
 - *In this rating area you could purchase CS Gold Plan (\$2,000 deductible, \$10 co-pay PCP) for \$17 more than the HighMark silver 2900.*
- Network
 - Our networks are equal in this rating area.
- Benefits
 - Bronze plan: CareSource's PCP, specialist, mental health, chiropractic & Tier 1 co-pays are all lower while, HighMark's deductible is lower.
 - Silver plan: CareSource's PCP, specialist, mental health, and urgent care co-pays are all lower, while HighMark's deductible and prescription co-pays are lower.
- Market Opportunity: 39%



Rating Area 11: Wheeling

Counties: Brooke, Hancock,
Marshall & Ohio

- Current Membership: 824
- # Consumers selected ACA plan:
1,251
- Available Market Opportunity: 427
or 34%



Rating Area 11: Wheeling

Network

| Hospital | CareSource | Highmark |
|----------------------------|------------|----------|
| Weirton Medical Center | X | X |
| Reynolds Memorial Hospital | X | X |



Rating Area 11: Wheeling

Analysis

- Rate
 - CareSource Bronze: \$94 less expensive than HighMark.
 - CareSource Silver: \$149 less expensive than HighMark.
 - *In this rating area you could purchase CS Gold Plan (\$2,000 deductible, \$10 co-pay PCP) for \$7 less than the HighMark silver 2900.*
- Network
 - Our networks are equal in this rating area.
- Benefits
 - Bronze plan: CareSource's PCP, specialist, mental health, chiropractic & Tier 1 co-pays are **all** lower while, HighMark's deductible is lower.
 - Silver plan: CareSource's PCP, specialist, mental health, and urgent care co-pays are **all** lower, while HighMark's deductible and prescription co-pays are lower.
- Market Opportunity: 34%



Presented by:

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CARESOURCE.COM      

