

# KENTUCKY MARKETPLACE COMPETITIVE ANALYSIS

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CARESOURCE.COM      



# 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:

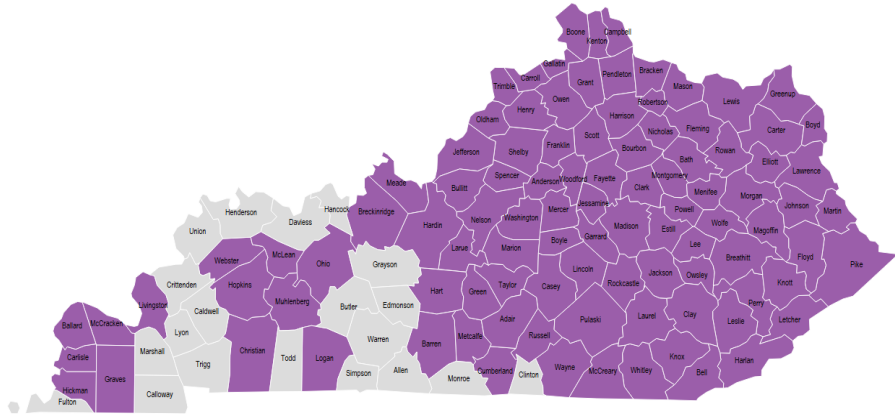
- Rates
- Network
- Benefits
- Marketing Size and Opportunity

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.

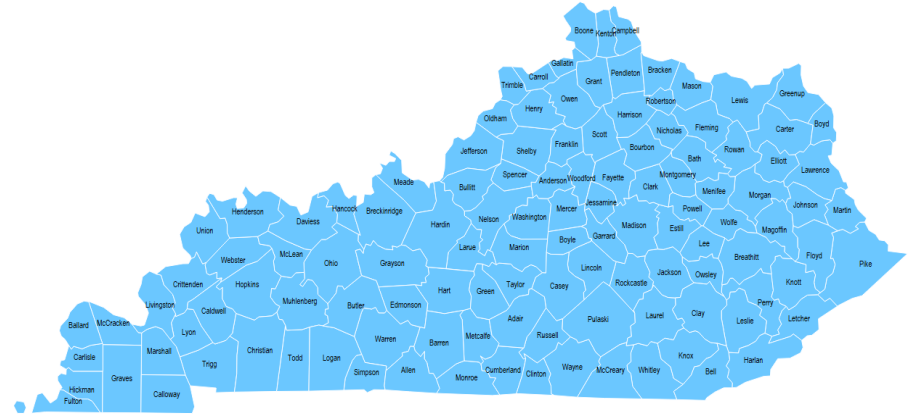


CareSource 2023 KY ACA Service Area



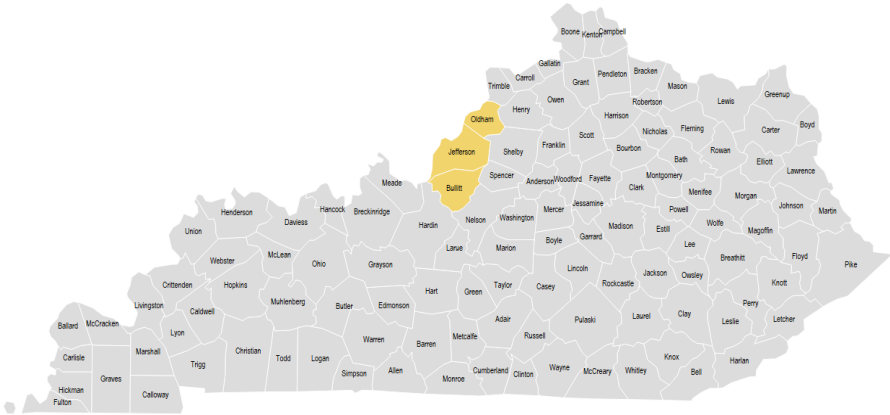
Market Intelligence Group: Proprietary and Confidential

Anthem 2023 KY ACA Service Area



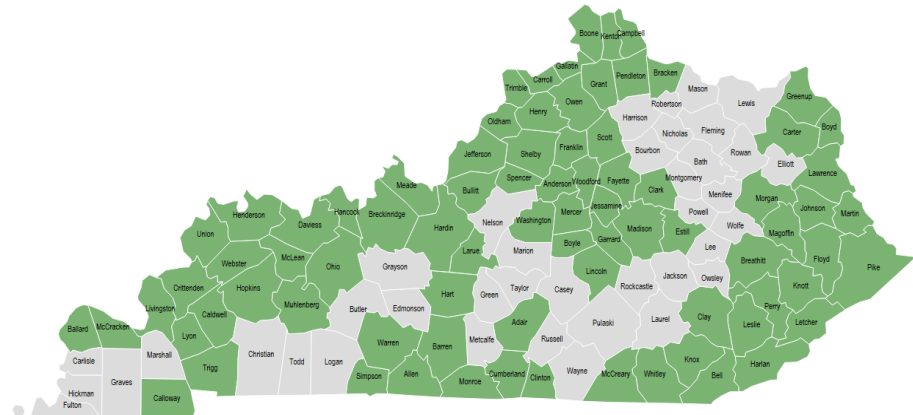
Market Intelligence Group: Proprietary and Confidential

Molina 2023 KY ACA Service Area



Market Intelligence Group: Proprietary and Confidential

WellCare/Ambetter 2023 KY ACA Service Area



Market Intelligence Group: Proprietary and Confidential



# Kentucky Marketplace 2023 Service Area Maps

Plan	CareSource Marketplace Catastrophic	Anthem Catastrophic Pathway X HMO 9100 (+ Incentives)
Type	Catastrophic	Catastrophic
Coinsurance	100	100
Deductible	\$8,700	\$8,700
Out of Pocket Maximum	\$8,700	\$8,700
PCP Copay	1 <sup>st</sup> 3 visits free, 100% After Ded	\$40 1 <sup>st</sup> 3 visits, 100% After Ded
Specialist Copay	100% after Deductible	100% after Deductible
Inpatient	100% after Deductible	100% after Deductible
Outpatient Lab	100% after Deductible	100% after Deductible
Mental Health/Substance	100% after Deductible	\$40 OV 1st 3 Visits, 100% after Deductible OP/IP
Radiology	100% after Deductible	100% after Deductible
Chiropractic	100% after Deductible	100% after Deductible
ER	100% after Deductible	100% after Deductible
Urgent Care	100% after Deductible	100% after Deductible
Prescriptions		100% after Deductible
Tier 1	100% after Deductible	100% after Deductible
Tier 2	100% after Deductible	100% after Deductible
Tier 3	100% after Deductible	100% after Deductible
Tier 4	100% after Deductible	100% after Deductible



# Catastrophic Comparison

Plan	CareSource Marketplace Bronze	Anthem Bronze Pathway X HMO 7300	Ambetter Clear Bronze
Type	Bronze	Bronze	Bronze
Coinsurance	100	100	100
Deductible	\$9,100	\$9,100	\$8,600
Out of Pocket Maximum	\$9,100	\$9,100	\$8,600
PCP Copay	100% after Deductible	\$0 Virtual/100% After Ded OV	100% After Deductible
Specialist Copay	100% after Deductible	100% after Deductible	100% After Deductible
Inpatient	100% after Deductible	100% after Deductible	100% After Deductible
Outpatient Lab	100% after Deductible	100% after Deductible	100% After Deductible
Mental Health/Substance	100% after Deductible	100% after Deductible	100% After Deductible
Radiology	100% after Deductible	100% after Deductible	100% After Deductible
Chiropractic	100% after Deductible	100% after Deductible - 20 visits per year	100% After Ded; 20 visits per year
ER	100% after Deductible	100% after Deductible	
Urgent Care	100% after Deductible	100% after Deductible	\$60
Prescriptions			
Tier 1	100% after deductible - Up to a 31 day supply	\$0 Select Drugs/100% After Ded	\$5
Tier 2	100% after deductible - Up to a 31 day supply	100% after Deductible	\$25
Tier 3	100% after deductible - Up to a 31 day supply	100% after Deductible	100% After Deductible
Tier 4	100% coinsurance, Up to a 31 day supply	100% after Deductible	100% After Deductible



# Bronze Comparison

Plan	CareSource Marketplace Bronze First	Anthem Bronze Pathway X HMO 7700 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Ambetter Everyday Bronze
Type	Bronze	Bronze	Bronze
Coinsurance	50	60	50
Deductible	\$8,000	\$7,300	\$8,300
Out of Pocket Maximum	\$9,100	\$8,550	\$8,700
PCP Copay	\$40	\$40	\$40
Specialist Copay	\$80	\$60	\$90
Inpatient	50% after Deductible	60% after Deductible	50% After Ded
Outpatient Lab	\$50	60% after Deductible	\$50
Mental Health/Substance	\$40 OV 50% after Deductible OP	60% after Deductible IP	\$40 Copay OV/50% After Ded IP
Radiology	\$125 X-ray after Deductible 50% after Deductible Imaging	60% after Deductible \$400 Copay Advanced Imaging	50% After Ded
Chiropractic	\$40	60% after Deductible	\$40
ER	\$600 Co-pay After Deductible	60% After Deductible	50% After Ded
Urgent Care	\$80 Co-pay	\$75	\$50 Copay
Prescriptions			
Tier 1	\$0 Preventive/\$20 Generic - Up to a 31 day supply	\$15	\$5
Tier 2	50% after deductible - Up to a 31 day supply	60% after Deductible Level 1, 50% Level 2	\$30
Tier 3	50% after deductible - Up to a 31 day supply	60% after Deductible Level 1, 50% Level 2	50% After Deductible
Tier 4	60% coinsurance, Up to a 31 day supply	60% after Deductible Level 1, 50% Level 3	50% After Deductible



# First Dollar Bronze Comparison

Plan	CareSource Marketplace Low Premium Silver	Anthem Silver Pathway X Transition HMO 6500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Ambetter Clear Silver	Molina Constant Care Silver 11 (only 3 counties in RA 3)
Type	Silver	Silver	Silver	Silver
Coinsurance	50	75	100	60
Deductible	\$6,500	\$6,500	\$5,400	\$5,000
Out of Pocket Maximum	\$9,100	\$7,200	\$5,400	\$8,900
PCP Copay	\$30	\$30	100% After Ded	\$40
Specialist Copay	\$70	\$50	100% After Ded	\$80
Inpatient	\$500 Copay after Deductible	\$500 Copay per admission, 50%	100% After Ded	60% After Ded
Outpatient Lab	\$40 Co-pay	75% after Deductible	100% After Ded	60% After Ded
Mental Health/Substance	\$30 OV \$500 Copay after Deductible IP	\$30 OV Copay, 75% after Deductible IP/OP Services	100% After Ded	\$40 Copay OP 60% After Ded IP
Radiology	\$200 Copay after Ded Xray \$250 after Ded Imaging	75% after Deductible \$500 Copay Advanced Imaging	100% After Ded	60% After Ded
Chiropractic	\$30 Copay	75% after Deductible - Limit 20 visits per year	100% After Ded; 20 visits per year	\$80 Copay; 20 visits per year
ER	\$500 copay after Deductible	\$500 Copay, 50% after Deductible	100% After Ded	60% After Ded
Urgent Care	\$50	\$75	100% After Ded	\$40
Prescriptions				
Tier 1	\$0 Preventive/\$15 Generic - Up to a 31 day supply	\$25 Level 1/\$35 Level 2	100% After Ded	\$20
Tier 2	Up To \$75 Copay	\$55 Level 1/\$65 Level 2	100% After Ded	\$40
Tier 3	60% after Deductible	60% After Deductible Level 1/50% After Deductible Level 2	100% After Ded	60% after Deductible
Tier 4	50% after Deductible	60% After Deductible Level 1/50% After Deductible Level 2	100% After Ded	60% after Deductible



# Lowest Cost Silver Comparison

# 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

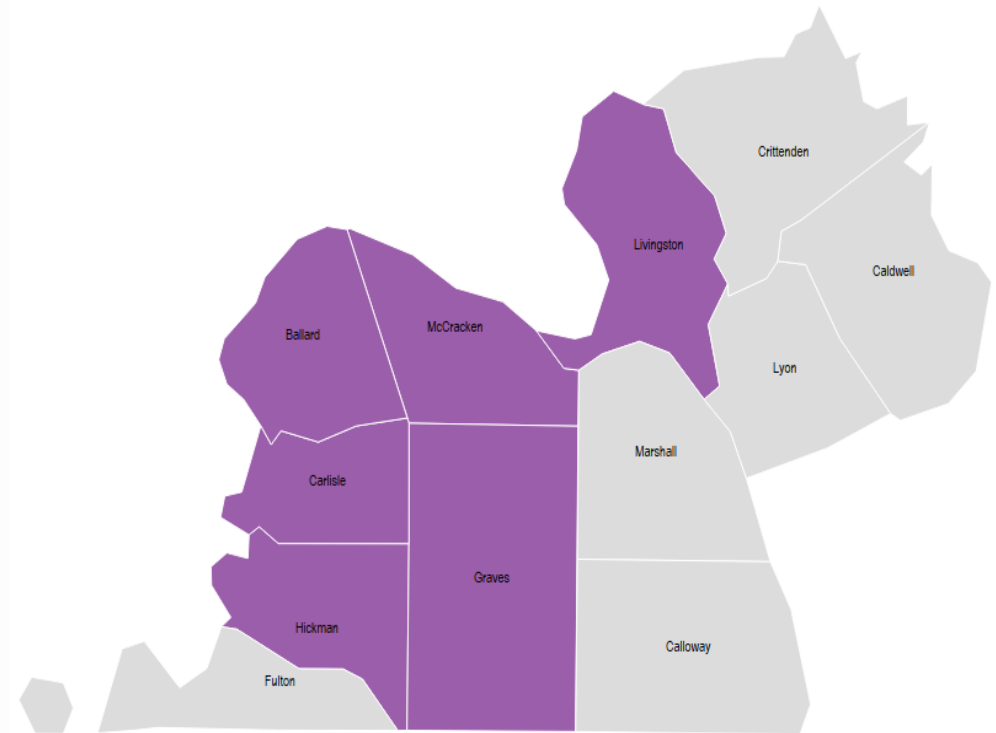
October 2022





## Rating Area 1: Paducah

- Counties: Ballard, Carlisle, Graves, Hickman, Livingston, & McCracken
- # Consumers selected ACA plan: 5,489
- Approximate Market Opportunity 98%



Hospital Name	CareSource	Anthem	Ambetter
Baptist Health Paducah	X	X	X
Lourdes Hospital Inc	X	X	
Jackson Purchase Medical Center	X		
Trigg County Hospital	X		



Rating Area 1: Paducah

# Analysis

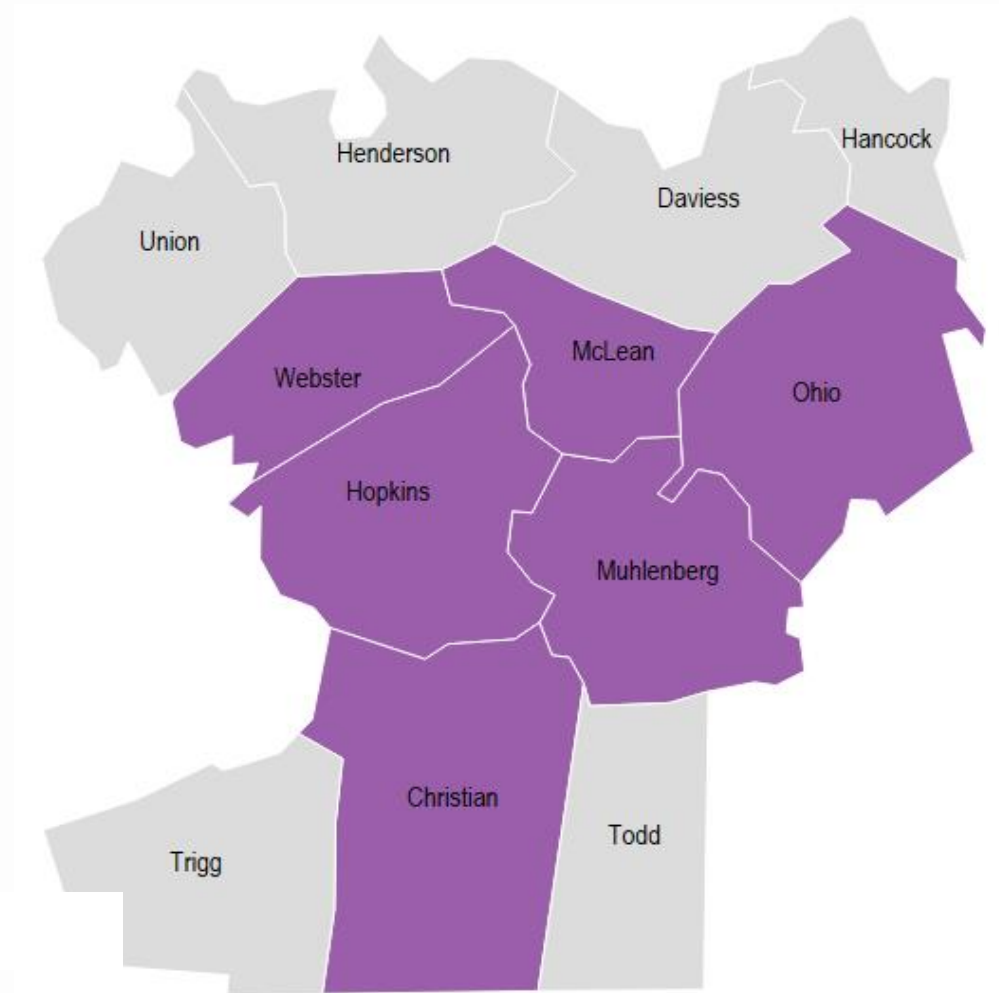
- Carriers: CareSource, Ambetter & Anthem
- Rate
  - CareSource Bronze: \$9 less than Ambetter, \$43 less than Anthem
  - CareSource First Dollar Bronze: \$26 less than Ambetter, \$60 less than Anthem
  - CareSource Silver (low premium): \$35 more than Ambetter and \$8 less than Anthem
- Network
  - CareSource: Strong, All hospitals
  - Ambetter: Narrow
  - Anthem: Weak
- Market Opportunity
  - 98%

## Rating Area 1: Paducah



## Rating Area 2: Owensboro

- Counties: Christian, Hopkins, Ohio, McLean, Muhlenberg & Webster
- # Consumers selected ACA plan: 7,280
- Approximate Market Opportunity 89%



Hospital Name	CareSource	Anthem	Ambetter
Baptist Health Madisonville	X	X	X
Ohio County Hospital	X	X	
Jennie Stuart Medical Center	X	X	



## Rating Area 2: Owensboro

# Analysis

## Rating Area 2: Owensboro

- Carriers: CareSource, Ambetter & Anthem
- Rate
  - CareSource Bronze: \$9 less than Ambetter, \$45 less than Anthem
  - CareSource First Dollar Bronze: \$47 less than Ambetter, \$62 less than Anthem
  - CareSource Silver (low premium): \$9 more than Ambetter and \$10 less than Anthem
- Network
  - CareSource: Strong, All hospitals
  - Ambetter: Strong
  - Anthem: Weak
- Market Opportunity
  - 89%



## Rating Area 3: Louisville

- Counties: Carroll, Breckinridge, Bullitt, Hardin, Henry, Jefferson, Larue, Marion, Meade, Nelson, Oldham, Shelby, Spencer, Trimble and Washington
- # Consumers selected ACA plan: 22,519
- Approximate Market Opportunity is 51%



Hospital Name	CareSource	Anthem	Ambetter	Molina
Carroll County Memorial Hospital	X	X		
Baptist Health System	X	X	X	
Norton Hospital System	X	X	X	X
Norton Children's Hospital	X	X	X	X
Norton Women's and Children's Hospital: St Matthews	X	X	X	X
Kosair Children's Medical Centers	X		X	
Jewish Hospital Inc	X	X		
U of L Health System	X	X	X	
Saint Mary and Elizabeth Hospital	X		X	
Flaget Memorial Hospital	X			
Spring View Hospital	X			



## Rating Area 3: Louisville



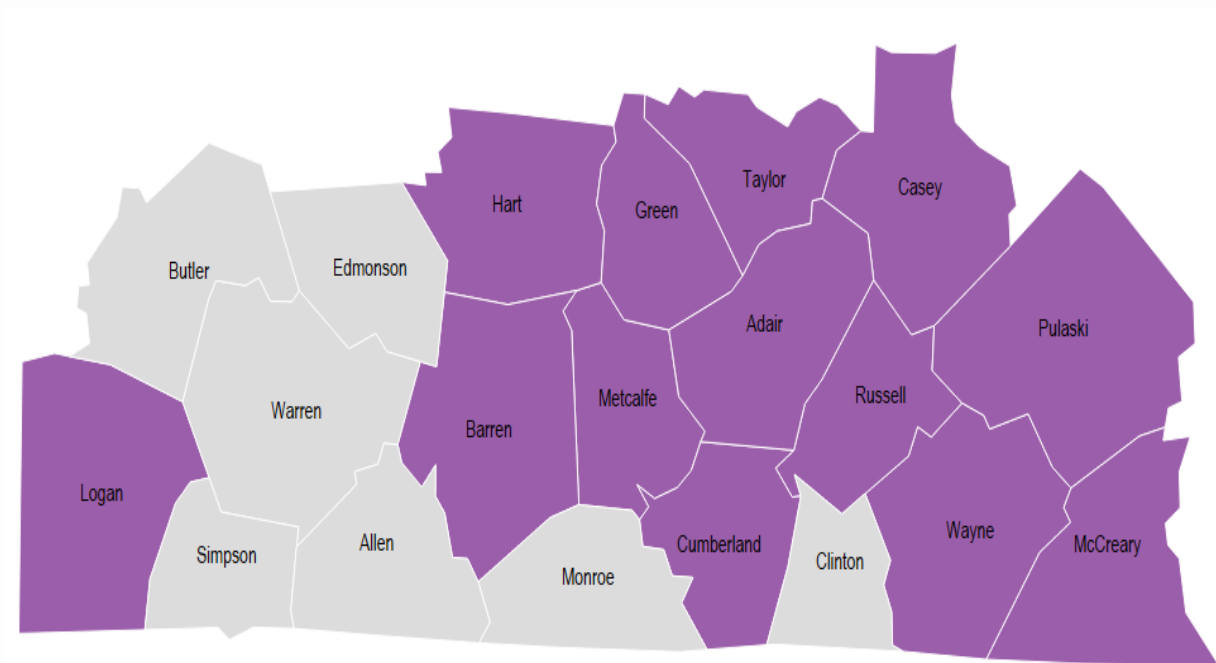
## Analysis

- Carriers: CareSource, Ambetter, Anthem, & Molina (3 counties)
- Rate
  - CareSource Bronze: \$28 more than Anthem, \$15 more than Ambetter (Molina does not have a bronze product)
  - CareSource First Dollar Bronze: \$14 more than Anthem, \$1 less than Ambetter
  - CareSource Silver (low premium): \$84 more than Anthem (pathway 6500), \$69 more than Ambetter, & \$66 more than Molina
- Network
  - CareSource: Strong, All hospitals
  - Ambetter: Good
  - Anthem: Fair
  - Molina: Weak
- Market Opportunity
  - 51%



## Rating Area 4: Bowling Green

- Counties: Adair, Barren, Casey, Cumberland, Green, Hart, Logan, McCreary, Metcalfe, Pulaski, Russell, Taylor, & Wayne
- # Consumers selected ACA plan: 11,336 (CS counties only)
- Approximate Market Opportunity is 73%



Hospital Name	CareSource	Anthem	Ambetter
Taylor Regional Hospital	X		
Jane Todd Crawford Memorial Hospital	X		
Casey County Hospital	X		
TJ Health Columbia	X		X
TJ Samson Community Hospital	X		X
Russell County Hospital	X		
Lake Cumberland Regional Hospital	X		
Logan Memorial Hospital	X		
The Medical Center at Bowling Green		X	X
TriStar Greenview Regional Hospital		X	
Cumberland County Hospital	X		X



## Rating Area 4: Bowling Green

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### Analysis

- Carriers: CareSource, Ambetter & Anthem
- Rate
  - CareSource Bronze: \$6 less than Ambetter and \$19 less than Anthem
  - CareSource First Dollar Bronze: \$23 less than Ambetter, \$26 less than Anthem
  - CareSource Silver (low premium): \$41 more than Ambetter, \$24 more than Anthem
- Network
  - CareSource: Strong, All hospitals
  - Anthem: Weak
  - Ambetter: Weak
- Market Opportunity
  - 73%



# 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

- # Consumers selected ACA plan: 16,026

- Approximate Market Opportunity is 35%



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



## Rating Area 5: Lexington

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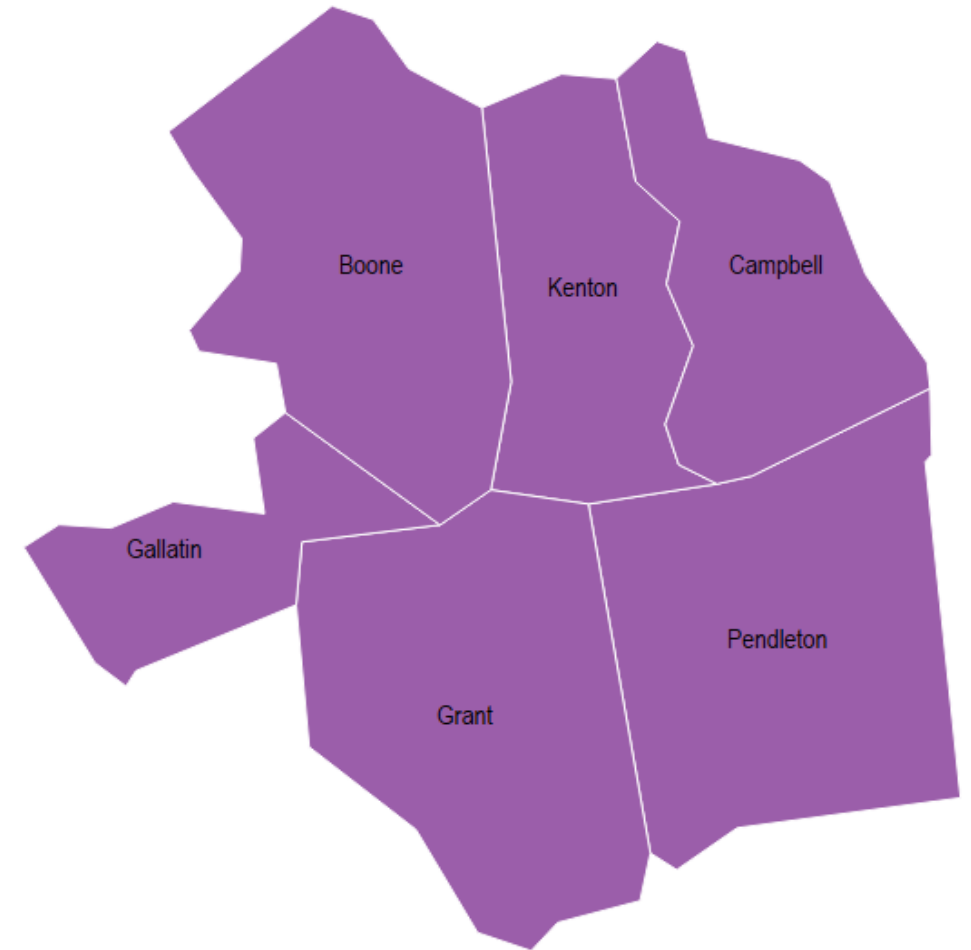
### Analysis

- Carriers: CareSource, Ambetter & Anthem
- Rate
  - CareSource Bronze: \$8 less than Anthem and \$11 less than Ambetter
  - CareSource First Dollar Bronze: \$23 less than Anthem, \$18 less than Ambetter
  - CareSource Silver (low premium): \$36 more than Anthem and \$33 more than Ambetter
- Network
  - CareSource: Strong, All hospitals
  - Anthem: Strong, All hospitals
  - Ambetter: Fair
- Market Opportunity
  - 35%



## Rating Area 6: Cincinnati

- Counties: Boone, Campbell, Gallatin, Grant, Kenton, & Pendleton
- # Consumers selected ACA plan: 6,877
- Approximate Market Opportunity is 63%





Hospital Name	CareSource	Anthem	Ambetter
St Elizabeth Healthcare System (Including St. Elizabeth Dearborn-Lawrenceburg, IN)		X	X
University of Cincinnati Medical Center	X		X
Shriner's Hospital for Children (Cincinnati)	X		
Children's Hospital Medical Center (Cincinnati)	X		
West Chester Medical Center	X		X
Kings Daughters Health	X		



## Rating Area 6: Cincinnati

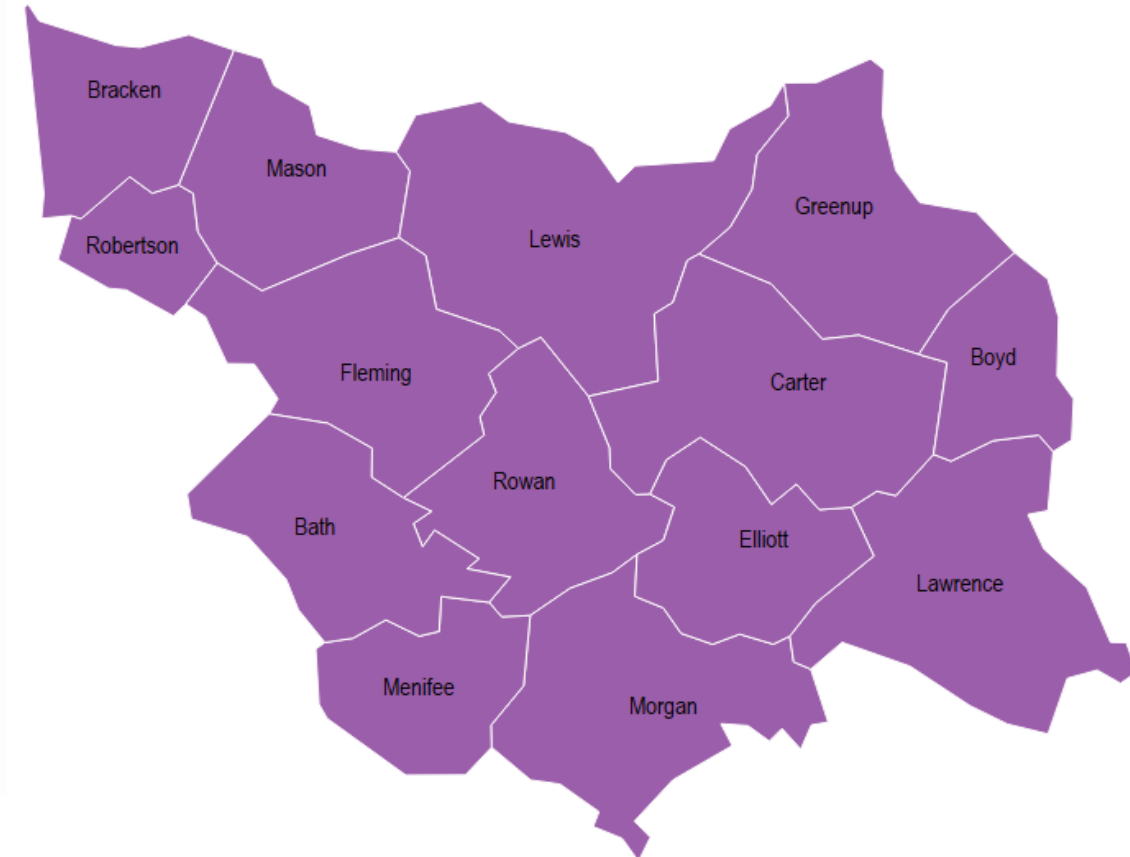
## Analysis

- Carriers: CareSource, Ambetter & Anthem
- Rate
  - CareSource Bronze: \$66 more than Anthem and \$64 more than Ambetter
  - CareSource First Dollar Bronze: \$48 more than Anthem, \$34 more than Ambetter
  - CareSource Silver (low premium): \$152 more than Anthem and \$150 more than Ambetter
- Network
  - CareSource: Strong
  - Anthem: Weak
  - Ambetter: Weak
- Market Opportunity
  - 63%



## Rating Area 7: Ashland

- Counties: Bath, Boyd, Bracken, Carter, Elliott, Fleming, Greenup, Lawrence, Lewis, Mason, Menifee, Morgan, Robertson, & Rowan
- # Consumers selected ACA plan: 3,352
- Approximate Market Opportunity is 43%



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



## Rating Area 7: Ashland

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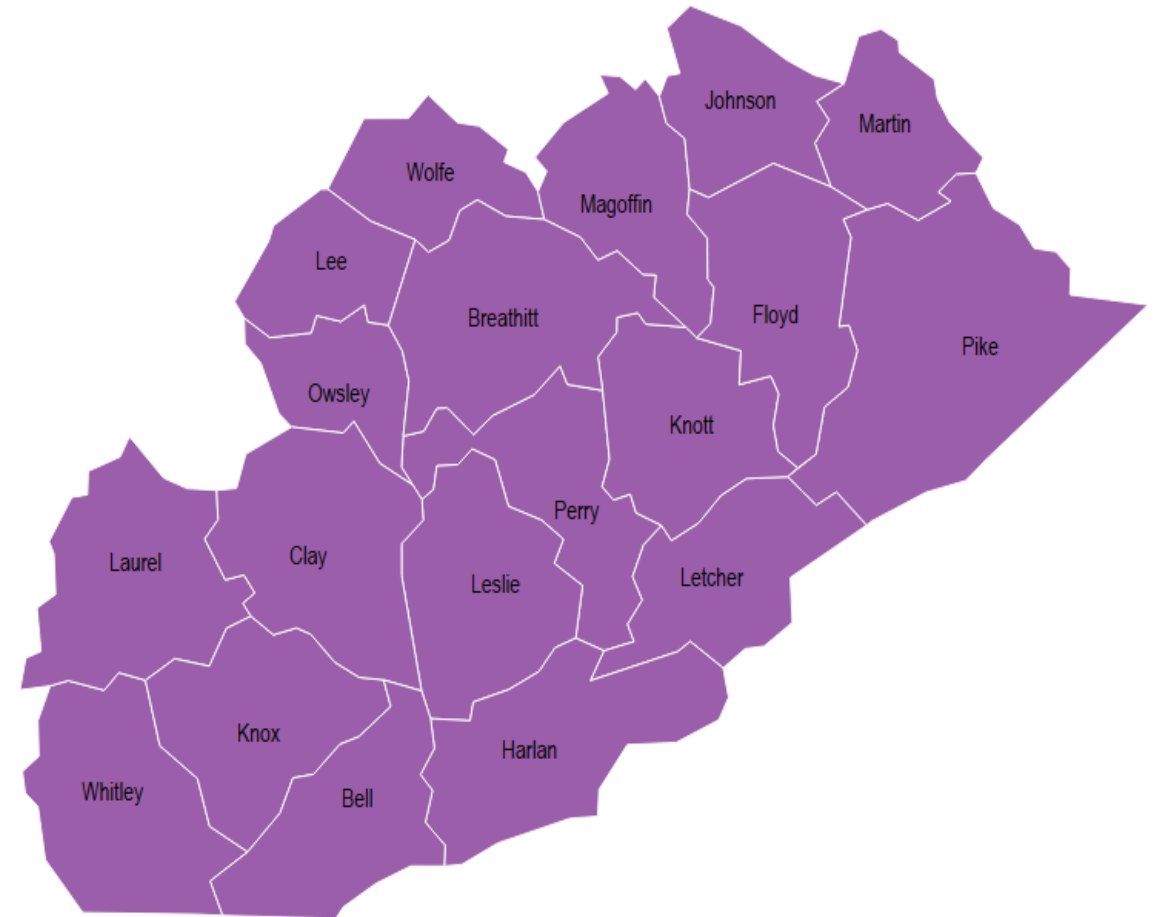
### Analysis

- Carriers: CareSource, Ambetter & Anthem
- Rate
  - CareSource Bronze: \$31 more than Ambetter and \$6 more than Anthem.
  - CareSource First Dollar Bronze: \$17 more than Ambetter, \$14 less than Anthem
  - CareSource Silver (low premium): \$85 more than Ambetter and \$55 more than Anthem
- Network
  - CareSource: Strong
  - Anthem: Strong
  - Ambetter: Weak
- Market Opportunity
  - 43%



## Rating Area 8: Pikeville

- Counties: Bell, Breathitt, Clay, Floyd, Harlan, Johnson, Knott, Knox, Laurel, Lee, Leslie, Letcher, Magoffin, Martin, Owsley, Perry, Pike, Whitley, & Wolfe
- # Consumers selected ACA plan: 4,320
- Approximate Market Opportunity is 32%



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



## Rating Area 8: Pikeville

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### Analysis

- Carriers: CareSource, Ambetter & Anthem
- Rate
  - CareSource Bronze: \$19 less than Ambetter and \$46 less than Anthem
  - CareSource First Dollar Bronze: \$42 less than Ambetter, \$64 less than Anthem
  - CareSource Silver (low premium): \$17 more than Ambetter and \$11 less than Anthem
- Network
  - CareSource: Strong, All hospitals
  - Anthem: Strong, All hospitals
  - Ambetter: Weak
- Market Opportunity
  - 32%





# QUESTIONS?

Visit the CareSource Producer page: [www.CareSource.com/Producers/](http://www.CareSource.com/Producers/)

**Marketplace Member Services:**  
**1-888-815-6446** (TTY: 1-800-648-6056)  
Hours: 7 a.m. to 7 p.m., Monday – Friday

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