# Indiana



#### **Indiana Market Highlights**



Our *HMO* and *DSNP* plans are expanding into 40 new counties, and will be offered in all major Indiana markets (90 out of 92 counties). HMO and DSNP plans have improvements on key benefits for 2019. Additionally, *LPPO* is expanding into 36 additional counties (61 out of 92 counties)



On ALL plans except DSNP, LIS & RPPO, adding 90 day coverage at \$0 for Tiers 1 & 6 and 2x the 30 supply for Tiers 2-4 through both retail pharmacies and by mail order. RPPO plans will have the 2x discount for Tiers 1-4 and \$0 for Tier 6

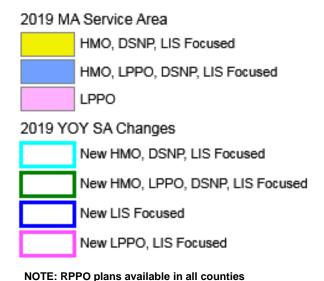


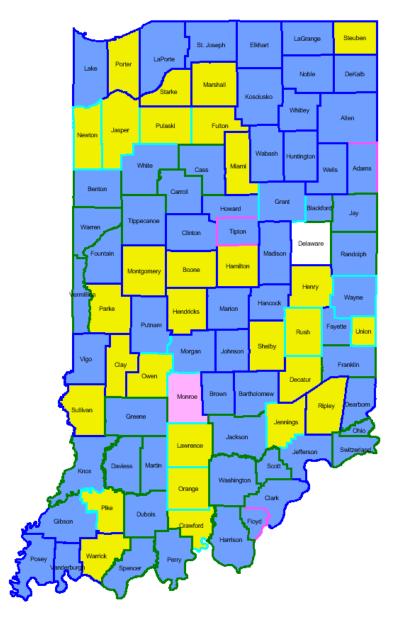
Adding a new Flexible Benefit package, where members may chose one of seven options. Also launching a new HMO plan designed to appeal to beneficiaries with LIS who do not qualify for the DSNP plan

Products	Plan-PBP #	Premium	Counties	Comments
НМО	H3447-021	\$0	43	Bloomington, Cincinnati-Middletown, Evansville, Kokomo, Lafayette, and Terre Haute
HMO	H3447-022	\$0	13	Chicago-Naperville, Elkhart-Goshen, Michigan City, and South Bend
НМО	H3447-023	\$0	34	Columbus, Indianapolis, Lafayette-Frankfurt, and Louisville-Jefferson, and Muncie
HMO	H3447-024	\$0	90	LIS focused plan
DSNP	H3447-020	\$0	90	Duals plan
LPPO	H1607-012	\$52	60	LPPO plan
LPPO	H1607-014	\$30	9	"Skinny" PPO, Ft. Wayne market
RPPO	R4487-001	\$73	92	Holding plan flat to promote retention



#### **Indiana 2019 Service Area**









	Anthem MediBlue Plus (HMO) H9954-002 H3447-021	Anthem MediBlue Plus (HMO) H9954-005 H3447-022	Anthem MediBlue Plus (HMO) <del>H9954-006</del> H3447-023		
Service Area	Adams, Allen, Carroll, Cass, Clay, Clinton, Crawford, Davies, De Kalb, Dearborn, Dubois, Fayette, Franklin, Gibson, Grant, Greene, Howard, Huntington, Knox, Lawrence, Martin, Miami, Noble, Ohio, Orange, Owen, Parke, Pike, Posey, Ripley, Spencer, Steuben, Sullivan, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warrick, Wayne, Wells, Whitley	Elkhart, Fulton, Jasper, Kosciusko, Lagrange, La Porte, Lake, Marshall, Newton, Porter, Pulaski, St. Joseph, Starke	Bartholomew, Benton, Blackford, Boone, Brown, Clark, Decatur, Floyd, Fountain, Hamilton, Hancock, Harrison, Hendricks, Henry, Jackson, Jay, Jefferson, Jennings, Johnson, Madison, Marion, Montgomery, Morgan, Perry, Putnam, Randolph, Rush, Scott, Shelby, Switzerland, Tippecanoe, Warren, Washington, White		
Monthly Premium		\$0			
Max Out-of-Pocket		\$4,900			
Primary Care Physician		\$5			
Specialist		\$40			
Inpatient Hospital	\$260 (7 days) \$295 (6 days)				
Rx Copays (preferred cost shares) T1/T2/T3/T4/T5/ T6	\$2 / \$9 / \$42 / \$95 / 33% / \$0 90 day mail-order savings on certain tiers	\$2 / \$9 / \$42 / \$95 / 30% / \$0 90 day mail-order savings on certain tiers	\$2 / \$9 / \$42 / \$95 / 31% / \$0 90 day mail-order savings on certain tiers		
Rx Deductible	\$0	\$120 (Tiers 3-5)	\$75 (Tiers 3-5)		





	Anthem MediBlue Plus (HMO) H9954-002 H3447-021	Anthem MediBlue Plus (HMO) H9954-005 H3447-022	Anthem MediBlue Plus (HMO) H9954-006 H3447-023	
Skilled Nursing Facility (Preferred / INN)	Days 1 - 20: \$0 per day / Days 21 - 100: <mark>\$142</mark> per day (Preferred) Days 1 - 20: \$0 per day / Days 21 - 100: <mark>\$172</mark> per day (INN)			
Outpatient Surgery Hospital	\$255 copay			
Ambulatory Surgical Center	\$225 copay			
Emergency Room	\$80 copay			
Ambulance	\$295 copay \$280 copay \$275 copay (Air Ambulance – 20% coinsurance) (Air Ambulance – 20% coinsurance) (Air Ambulance – 20% coinsurance)			
Urgent Care	\$35 copay			
Diagnostic Radiologic Procedures	\$140 copay (doctor office) \$160 copay (outpatient facility)			
Diagnostic Procedures/Tests	\$0 copay (doctor office) \$160 copay (outpatient facility)			
X-rays	\$50 copay (doctor office) \$120 copay (outpatient facility)			
Outpatient Lab	\$0 - \$20 copay \$0 - \$15 copay			
Emergency / Urgent Care Worldwide Coverage	This plan covers emergency services when traveling outside of the United States for less than six months.  This benefit is limited to \$25,000 per year for worldwide emergency services.  There is a \$90 copay for emergency and urgent care services.			



#### New

	Anthem MediBlue Plus (HMO) H9954-002 H3447-021	Anthem MediBlue Plus (HMO) H9954-005 H3447-022	Anthem MediBlue Plus (HMO) H9954-006 H3447-023	
Routine Preventive Dental	\$0 copay for 2 oral exam(s) every year. \$0 copay for 2 cleaning(s) every year. 1 x-ray and 1 fluoride treatment every year Optional Supplemental Benefits are also available for an additional premium.			
Routine Eye Exams		0 copay for 1 routine eye exam(s) every yea mental Benefits are also available for an add		
Routine Eye Wear	\$100	limit for eye glasses or contact lenses every	year	
Routine Hearing Exams	\$0	\$0 copay for 1 routine hearing exam(s) every year.		
Hearing Aids	\$0 copay for hearing aids \$3,000 maximum plan benefit for hearing aids every year			
Meals	10 days post-discharge meal benefit (2 per day)			
Personal Emergency Response System (PERS)	Covered			
Fitness	Covered (SilverSneakers®)			
Over the Counter (OTC)	\$60 per quarter			
LiveHealth Online	Covered			
Routine Podiatry	\$0 copay (unlimited visits per year)			
Medicare Community Resource Support	Covered			
Flex Benefits	Covered			





	Anthem MediBlue Dual Advantage (HMO SNP)  H9954-004  H3447-20		
Service Area	Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, De Kalb, Dearborn, Decatur, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Martin, Miami, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, St. Joseph, Scott, Shelby, Spencer, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wayne, Wells, White, Whitley		
Dental	2 Exams; 2 Cleanings, 1 x-ray; 1 fluoride treatment; \$2,000 Comprehensive		
Vision	1 Exam; \$200 hardware limit per year		
Hearing	1 hearing exam; \$3,000 hearing aid limit per year		
Over the Counter (OTC)	\$250 per quarter		
Transportation	48 one way routine trips (trips are limited to 60 miles)		
Routine Podiatry	\$0 (unlimited visits)		
Meals	10 days post-discharge meal benefit (2 per day)		
Personal Emergency Response System (PERS)	Covered		
LiveHealth Online	Covered		
Fitness	Covered (SilverSneakers®)		
Medicare Community Resource Support	Covered		
Flex Benefits	Covered		





	Anthem MediBlue LIS Plan (HMO) H3447-024				
Service Area	All counties except Delaware and Monroe				
			WITH MEDICARE AND		
LIS Eligibility	No LIS, You Pay  100% Subsidy, 75% Subsidy, 50% Subsidy, LIS 1 LIS 4 You Pay You Pay You Pay You Pay You Pay				
Monthly Premium	\$29.00	\$0	\$7.25	\$14.50	\$21.75
Max Out-of-Pocket			\$6,700	'	
Primary Care Physician		\$0 copay			
Specialist		\$40 copay			
Inpatient Hospital	\$260 (6 days)				
Rx Copays (preferred cost shares) T1 / T2/ T3/ T4/ T5/ T6	\$0 / \$12 / \$47 / \$95 / 25% / \$0				
Rx Deductible	\$415 (Tiers 2-5)	\$0	\$0	\$0	\$85



	Anthem MediBlue LIS Plan (HMO) H3447-024		
Skilled Nursing Facility (Preferred / INN)	Days 1 - 20: \$0 copay per day / Days 21 - 100: \$142 copay per day (Preferred) Days 1 - 20: \$0 copay per day / Days 21 - 100: \$172 copay per day (INN)		
Outpatient Surgery Hospital	\$300 copay		
Ambulatory Surgical Center	\$200 copay		
Emergency Room	\$90 copay		
Ambulance	\$250 copay (Air Ambulance - 20% coinsurance)		
Urgent Care	\$35 copay		
Diagnostic Radiologic Procedures	\$90 copay (doctor office) \$110 copay (outpatient facility)		
Diagnostic Procedures/Tests	\$45 copay (doctor office) \$90 copay (outpatient facility)		
X-rays	\$50 copay (doctor office) \$90 copay (outpatient facility)		
Outpatient Lab \$0 - \$10 copay			
Emergency / Urgent Care Worldwide Coverage	This plan covers emergency services when traveling outside of the United States for less than six months.  This benefit is limited to \$25,000 per year for worldwide emergency services.  There is a \$90 copay for emergency and urgent care services.		



	Anthem MediBlue LIS Plan (HMO) H3447-024		
Routine Preventive Dental	\$0 copay for 2 oral exam(s) every year \$0 copay for 2 cleaning(s) every year 1 x-ray and 1 fluoride treatment every year \$150 per quarter comp dental Optional Supplemental Benefits are also available for an additional premium		
Routine Eye Exams	\$0 copay for 1 routine eye exam(s) every year		
Routine Eye Wear	\$125 allowance for eyewear per year		
Routine Hearing Exams	\$0 copay for 1 hearing exam every year		
Hearing Aids	\$0 copay for hearing aids \$3000 maximum plan benefit for hearing aids every year		
Transportation Benefit	12 one way trips per year		
Fitness	Covered (SilverSneakers®)		
Routine Podiatry	\$0 copay (unlimited visits per year)		
Over the Counter (OTC)	\$50 per quarter		
Meals	10 days post-discharge meal benefit (2 per day)		
LiveHealth Online	Covered		
Personal Emergency Response System (PERS)	Covered		
Medicare Community Resource Support	Covered		
Flex Benefits	Covered		



	Anthem MediBlue Access (PPO) H1607-012	Anthem MediBlue Access (PPO) H1607-014
Service Area	Allen, Benton, Blackford, Brown, Carroll, Cass, Clark, Clinton, Daviess, De Kalb, Dearborn, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Gibson, Grant, Greene, Hancock, Harrison, Howard, Huntington, Jackson, Jay, Jefferson, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Madison, Marion, Martin, Monroe, Morgan, Noble, Ohio, Perry, Posey, Putnam, Randolph, Scott, Spencer, Switzerland, St. Joseph, Tippecanoe, Tipton, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Washington, Wayne, Wells, White, Whitley	Adams, Allen, De Kalb, Grant, Huntington, Noble, Wabash, Wells, Whitley
Monthly Premium	\$52	\$30
Max Out-of-Pocket	\$6,000 IN \$10,000 IN/OON	\$6,700 IN \$10,000 IN/OON
Primary Care Physician	\$10	\$15
Specialist	\$40	
Inpatient Hospital	\$275 (7 days)	\$295 (6 days)
Rx Copays (preferred cost shares) T1 / T2 / T3 / T4 / T5 / T6	\$4 / \$12 / \$42 / \$95 / 33% / \$0 90 day mail-order savings on certain tiers	\$4 / \$13 / <b>\$42</b> / \$95 / 30% / <b>\$0</b> 90 day mail-order savings on certain tiers
Rx Deductible	\$0	\$150 (Tiers 3-5)



	Anthem MediBlue Access (PPO) H1607-012	Anthem MediBlue Access (PPO) H1607-014		
Skilled Nursing Facility (Preferred / INN)	Days 1 - 20: \$0 per day / Days 21 - 100: \$142 per day (Preferred)  Days 1 - 20: \$0 per day / Days 21 - 100: \$172 per day (INN)			
Outpatient Surgery Hospital	20% coinsurance	\$285 copay		
Ambulatory Surgical Center	\$225 copay	\$2 <mark>45</mark> copay		
Emergency Room	\$80 copay	\$90 copay		
Ambulance	\$265 copay \$275 copay (Air Ambulance – 20% coinsurance) (Air Ambulance – 20% coinsurance)			
Urgent Care	\$35 copay			
Diagnostic Radiologic Procedures	\$140 copay (doctor office) \$160 copay (outpatient facility)	\$105 copay (doctor office) \$145 copay (outpatient facility)		
Diagnostic Procedures/Tests \$65 copay (doctor office) \$160 copay (outpatient facility)		\$70 copay (doctor office) \$160 copay (outpatient facility)		
X-rays	· · ·	\$50 copay (doctor office) \$110 copay (outpatient facility)		
Outpatient Lab	\$0 - \$20 copay			



#### New

	Anthem MediBlue Access (PPO) H1607-012	Anthem MediBlue Access (PPO) H1607-014	
Emergency / Urgent Care Worldwide Coverage	This plan covers emergency services when traveling outside of the United States for less than six months.  This benefit is limited to \$25,000 per year for worldwide emergency services.  There is a \$90 copay for emergency and urgent care services.		
\$0 copay for 1 oral exam(s) every year Routine Preventive Dental \$0 copay for 1 cleaning(s) every year Optional Supplemental Benefits are also available for an additional premium			
Routine Eye Exams	\$40 maximum eye e	eye exam(s) every year exam coverage amount also available for an additional premium	
Routine Eye Wear N/A		N/A	
Routine Hearing Exams		earing exam(s) every year In benefit every year	
Hearing Aids		or hearing aids efit for hearing aids every year	
Transportation Benefit N/A		N/A	
Fitness	Covered (SilverSneakers®)		
Routine Podiatry \$0 copay (unlimited visits per year)		ited visits per year)	



#### **Indiana 2019 OSB Premiums**

	Optional Supplemental Benefits (OSB) HMO	Optional Supplemental Benefits (OSB) PPO	Optional Supplemental Benefits (OSB) RPPO
Preventative Dental	\$14	\$20	\$20
Dental and Vision	\$26	\$28	\$28
Enhanced Dental and Vision	\$45	\$50	\$50



#### **Indiana Medicare Supplement Plans**

MEDICARE SUPPLEMENT RATING FACTORS					
	Plan Choices	Area	Age	Gender	Tobacco Use
IN	Plan A Plan F Plan G Plan N	Yes	Attained	Yes	Yes

- Anthem BCBS offers a New to Medicare Discount on Plan F (\$20 monthly premium savings during the first 12 months of enrollment. Discount applies for Applicant 65+ and within 6 months of Part B effective date as of coverage effective date)
- SilverSneakers® is included with each Plan
- SpecialOffers@Anthem: Discounts help members save money from various vendors for things like:
  - Vision and Hearing
  - Eldercare Support
  - Health and Wellness
  - Weight Loss Programs
  - Rx Drug Discounts through Medical Security Card

