

Ascension
Personalized Care

2024 APC Overview



Ascension

Who We Are

Who we are

A family of companies for a strong foundation



Ascension **Personalized Care**



ABS provides administrative services for the commonly-owned insurance carrier US Health and Life Insurance Company (USHL), insurer of thousands of lives across the nation. In addition, ABS provides care, disease management, and wellness programs for their clients, USHL members, and external groups.

ABS is a subsidiary of Ascension, a faith-based healthcare organization dedicated to transformation through innovation across the continuum of care.

As one of the leading non-profit and Catholic health systems in the U.S., Ascension is committed to delivering compassionate, personalized care to all, with special attention to persons living in poverty and those most vulnerable.

Our ACA product offering aligns with the Ascension mission to provide access to healthcare to vulnerable populations.

Plan Designs

PY24 APC plan designs

Bronze

PY24 Ascension Personalized Care Bronze Plan Designs			
	Balanced Bronze	No Medical Deductible Bronze	Standard Expanded Bronze
Actuarial Value	0.643	0.647	0.644
HSA Eligible	No	No	No
Medical Deductible	\$9,450	\$0	\$7,500
Drug Deductible	Included in medical	\$5,000	Included in medical
Medical MOOP	\$9,450	\$9,450	\$9,450
Drug MOOP	Included in medical	Included in medical	Included in medical
PCP	\$25	\$50	\$50
Specialist	No charge after deductible	\$100	\$100
Inpatient Facility	No charge after deductible	50% coinsurance	50% coinsurance after deductible
Outpatient Facility	No charge after deductible	\$2,000	50% coinsurance after deductible
ER	No charge after deductible	\$2,000	50% coinsurance after deductible
SNF	No charge after deductible	50% coinsurance	50% coinsurance after deductible
Generic Drugs	\$20	\$30	\$25
Preferred Brand	No charge after deductible	\$150	\$50 copay after deductible
Non-Preferred Brand	No charge after deductible	50% coinsurance after deductible	\$100 copay after deductible
Specialty Drugs	No charge after deductible	50% coinsurance after deductible	\$500 copay after deductible

PY24 APC plan designs

Silver

PY24 Ascension Personalized Care Silver Plan Designs			
	Low Premium	No Deductible Silver	Standard Silver
Actuarial Value	0.700	0.707	0.700
HSA Eligible	No	No	No
Medical Deductible	\$4,000	\$0	\$5,900
Drug Deductible	Included in medical	Included in medical	Included in medical
Medical MOOP	\$9,000	\$9,450	\$9,100
Drug MOOP	Included in medical	Included in medical	Included in medical
PCP	\$40	\$30	\$40
Specialist	\$80	\$60	\$80
Inpatient Facility	50% coinsurance after deductible	40% coinsurance	40% coinsurance after deductible
Outpatient Facility	50% coinsurance after deductible	\$1,500	40% coinsurance after deductible
ER	50% coinsurance after deductible	\$1,500	40% coinsurance after deductible
SNF	50% coinsurance after deductible	40% coinsurance	40% coinsurance after deductible
Generic Drugs	\$25	\$30	\$20
Preferred Brand	\$50	\$100	\$40
Non-Preferred Brand	50% coinsurance after deductible	50% coinsurance	\$80 after deductible
Specialty Drugs	50% coinsurance after deductible	50% coinsurance	\$350 after deductible

PY24 APC plan designs

Gold

PY23 Ascension Personalized Care Gold Plan Designs	
	Standard Gold
Actuarial Value	0.780
HSA Eligible	No
Medical Deductible	\$1,500
Drug Deductible	Included in medical
Medical MOOP	\$8,700
Drug MOOP	Included in medical
PCP	\$30
Specialist	\$60
Inpatient Facility	25% coinsurance after deductible
Outpatient Facility	25% coinsurance after deductible
ER	25% coinsurance after deductible
SNF	25% coinsurance after deductible
Generic Drugs	\$15
Preferred Brand	\$30
Non-Preferred Brand	\$60
Specialty Drugs	\$250

PBM change

Introducing Maxor - National Pharmacy Services



MaxorPlus - Pharmacy Benefit Manager

29 years

29 years of Pharmacy benefit management experience

1.5 million+

Over 1.5 million PBM and specialty members

5 million+

More than 5 million formulary and rebate members

Pharmacy Benefit Manager (PBM)

MaxorPlus - Network

Open national network (Select) with 62k+ pharmacies



Pharmacy Benefit Manager (PBM)

MaxorPlus - Network

Minimal Network Disruption

- Less than 10 currently utilized pharmacies will be out-of-network

Mail Order & Specialty Pharmacy

- Provided by Ascension Home Delivery & Ascension Specialty Pharmacy

Pharmacy Benefit Manager (PBM)

MaxorPlus - Member Experience

Welcome packet and ID cards mailed by Maxor

- Co-branded welcome letter and ID cards
- For 1/1 effective dates, cards will be received mid-to-late December
- A digital ID card will be available to view on the APC member portal
- For non-OE enrollments, ID cards will be mailed within 5 days of Maxor receiving the eligibility
- MaxorPlus white labeled formulary lookup tool will be available on the **APC website after October 1, 2023**

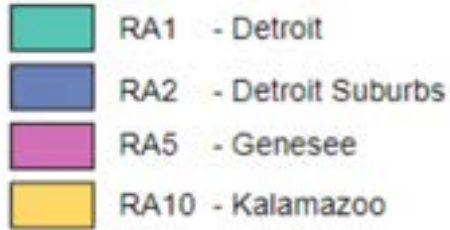
Pharmacy Locator

- ascensionpersonalizedcare.com
- maxor.com/maxorplus
 - Informational only. Members must login through the APC portal



Michigan

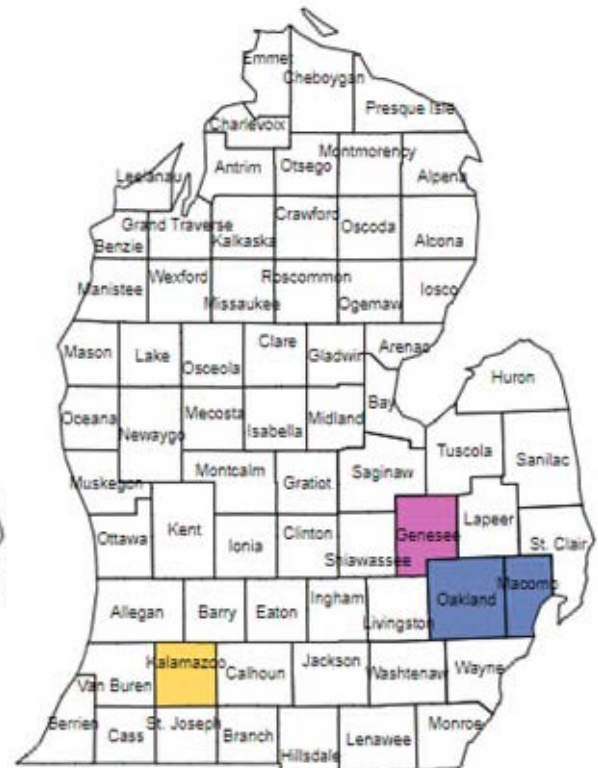
APC footprint - MI



PY23 Footprint



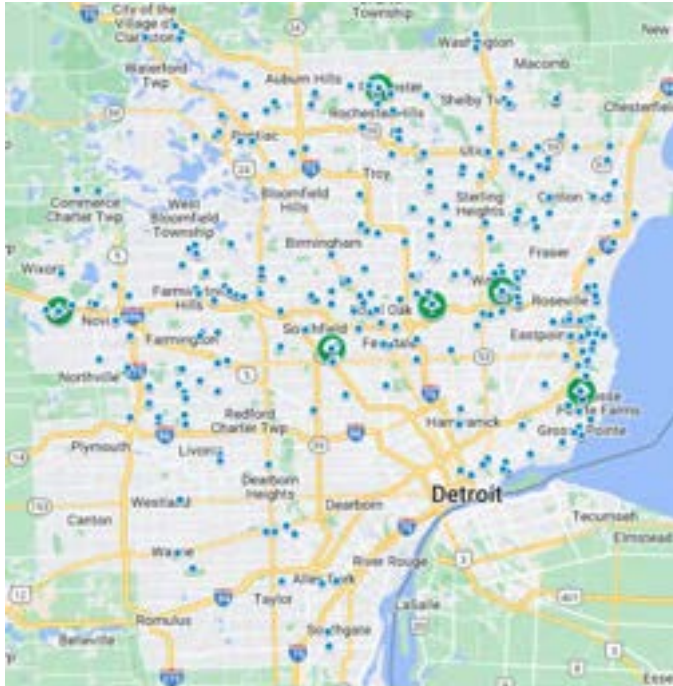
PY24 Footprint



Goal: Focus geographic footprint around core Ascension counties with strong network presence

Note: Wayne county is dropped for PY24

Michigan network overview* (Detroit)



Notable non-Ascension participants

- Team Wellness Center
- Lakeshore ENT Center
- Mendelson Kornblum Orthopedic
- Heart Cardiology Consultants
- Michigan Institute of Urology
- Eastside Gynecology & Obstetrics
- Great Lakes Cancer Management
- Eastlake Cardiovascular
- Michigan Institute for Neurological Disorders
- MI Head and Spine Institute
- GI Medicine Associates
- Center for Advanced Orthopedics & Sports Medicine



442 PCPs

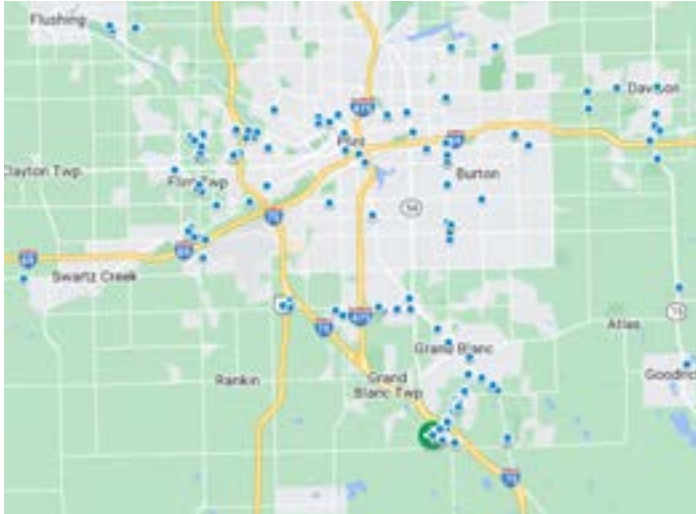


1,898 Specialists



7 Hospitals

Michigan network overview* (Flint)



149 PCPs



710 Specialists

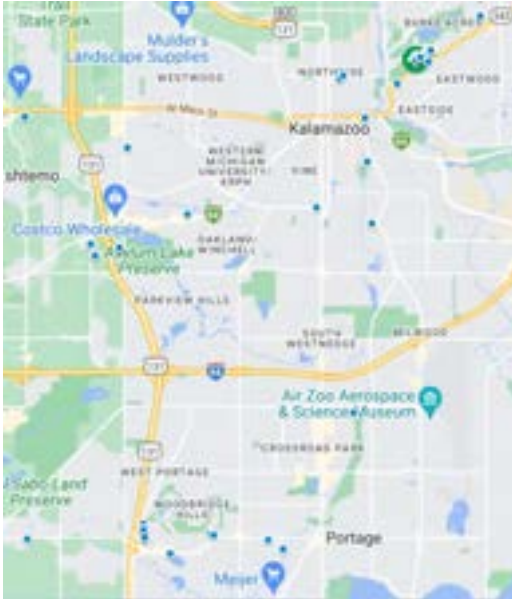


1 Hospital

Notable non-Ascension participants

- Ivy Rehab Northern
- Family Health Center
- Genesee Community Health Center
- Hillside Center for Behavioral Health
- Insight Institute of Neurosurgery
- Community First Health Center
- Vascular Surgery Associates
- Urological Services
- Pulmonary Associates
- Greater Michigan Orthopedic
- Grand Blanc Eyes
- Flushing Urgent Care
- Genesee Lung Associates

Michigan network overview* (Kalamazoo)



Notable non-Ascension participants

- Paragon Health
 - Adult & Pediatric ENT
 - Advanced Vascular Surgery
 - Nephrology Center
 - Neurology of Kalamazoo
 - Paragon Ophthalmology
 - Southwest Michigan Dermatology
- Woodbridge Immediate Medical Care
- ProMed Family Practice
- Asthma & Allergy Center



68 PCPs



455 Specialists



1 Hospital

Indiana

PY24 APC IN

APC footprint - IN

- RA5 - Warren & White
- RA6 - Howard
- RA7 - Midwestern IN
- RA8 - Randolph
- RA9 - Parke
- RA10 - Indianapolis
- RA11 - East Indianapolis
- RA12 - Jennings
- RA13 - Johnson
- RA15 - Evansville Suburbs
- RA17 - Evansville

PY23 Footprint

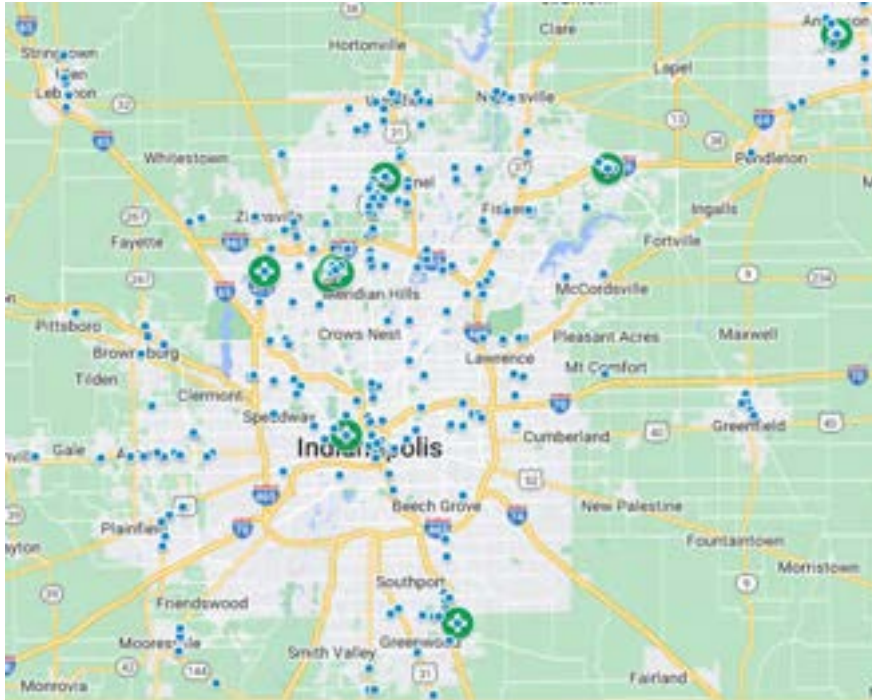


PY24 Footprint



Goal: Focus geographic footprint around core Ascension counties with strong network presence

Indiana network overview* (Indianapolis)



Notable non-Ascension participants

- Eskenazi Health
- American Health Network of Indiana
- OrthoIndy
- Hopebridge
- Lighthouse Autism Center
- OrthoAlliance of Indiana
- Jane Pauley Community Health
- Northwest Radiology Network
- Valley Professionals Community Health
- Seven Hills OBGYN
- Indiana Health Centers
- LittleStar ABA
- Goodman Campbell



792 PCPs



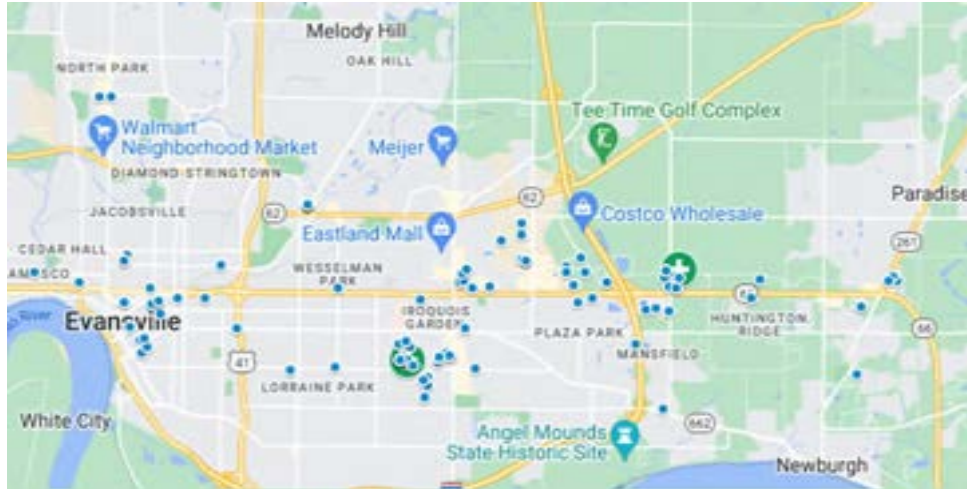
4,004 Specialists



19 Hospitals

Disclaimer: Members should always utilize the online directory to verify whether a certain provider or facility is in network at that point in time. The information provided here is meant to give a general overview, but is subject to change as providers have the ability to change their network participation status.

Indiana network overview* (Evansville)



Notable non-Ascension participants

- Good Samaritan
- LifeStance Health
- Evansville Surgical Associates
- Southwestern Behavioral Healthcare
- Tri State Orthopaedic Surgeons
- Family Health Center
- Easter Seals Rehabilitation
- Digestive Care of Evansville
- ECHO Community Health
- Southern Indiana Imaging



201 PCPs



1,053
Specialists



4 Hospitals

Kansas

PY24 APC KS

APC footprint - KS


Goal: Focus geographic footprint around core Ascension counties with strong network presence

PY23 Footprint

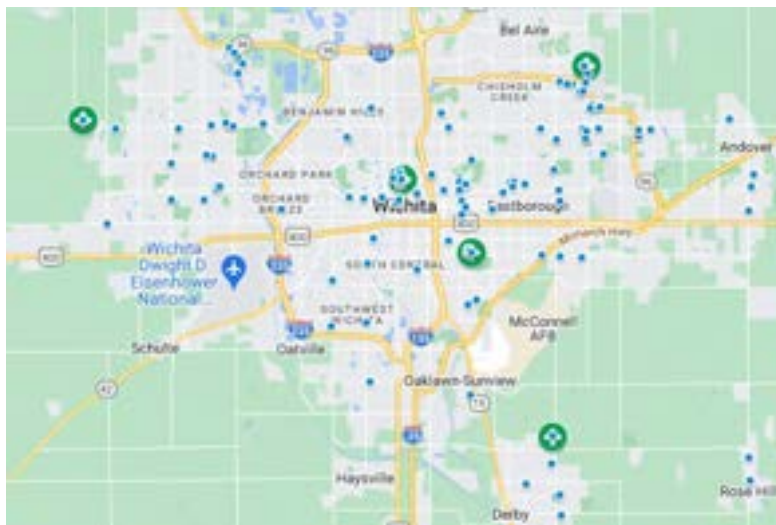


PY24 Footprint



 RA6 - Wichita

Kansas network overview* (Wichita)



227 PCPs



1,247
Specialists



6 Hospitals

Notable non-Ascension participants

- Advanced Orthopedic Associates
- Wichita Surgical Specialists
- GraceMed Health
- Hunter Health Clinic
- Affiliated Family Counselors
- Kansas Imaging Consultants
- Kansas Orthopaedic Center
- South Central Mental Health
- Cancer Center of Kansas
- HealthCore Clinic
- Associates in Women's Health
- Wichita Urology Group
- Heartland Cardiology
- Wichita Nephrology
- Wichita Family Medicine Specialists
- Redbud Pediatrics

Tennessee

PY24 APC TN

APC footprint - TN

Goal: Focus geographic footprint around core Ascension counties with strong network presence

PY23 Footprint

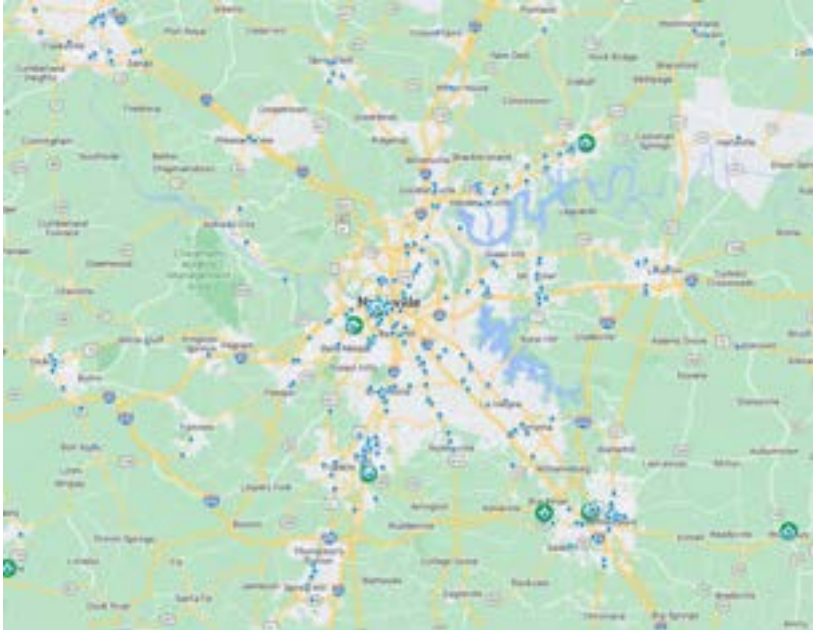


PY24 Footprint



Note: Bedford, Coffee, Dickson, Giles, Hickman, Houston, Humphreys, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Perry, Stewart, and Wayne counties are dropped for PY24

Tennessee network overview* (Nashville)



Notable Non-Ascension Participants

- Advanced Health
- Heritage Medical Associates
- Tennessee Oncology
- Tennessee Orthopaedic Alliance
- Williamson Medical Center
- Sumner Regional
- Little Clinic
- Nephrology Associates
- Urology Associates
- Elite Sports Medicine
- Hope Clinic
- Matthew Walker
- Cornerstone



877 PCPs



3,838 Specialists



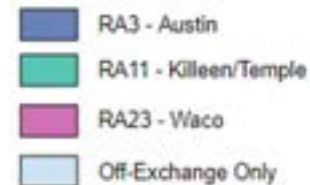
11 Hospitals

Texas

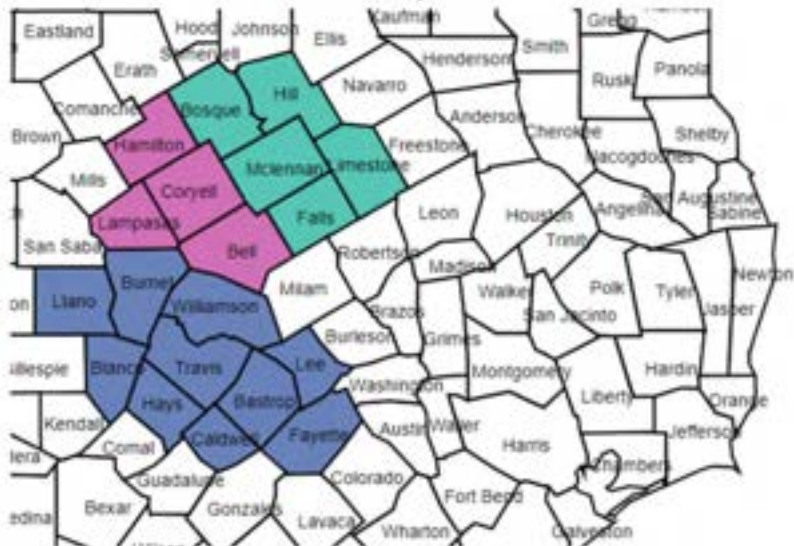
PY24 APC TX

APC PY2024 footprint - TX

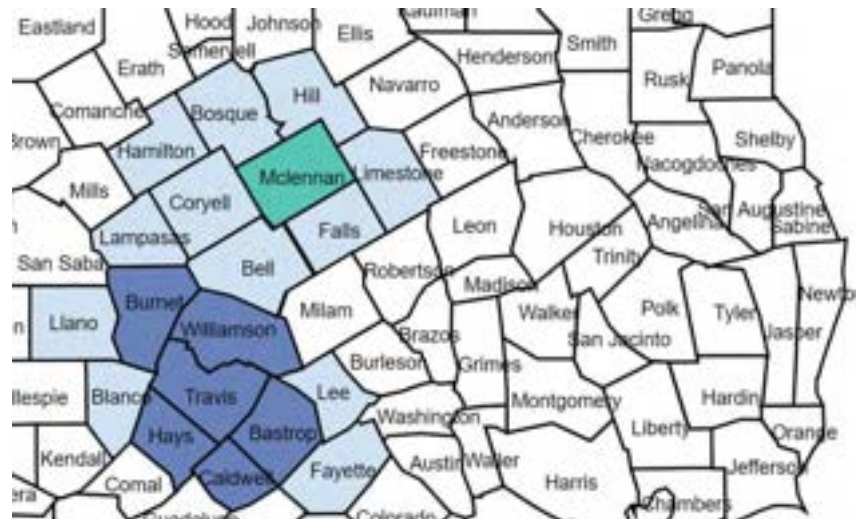
Goal: Focus geographic footprint around core Ascension counties with strong network presence



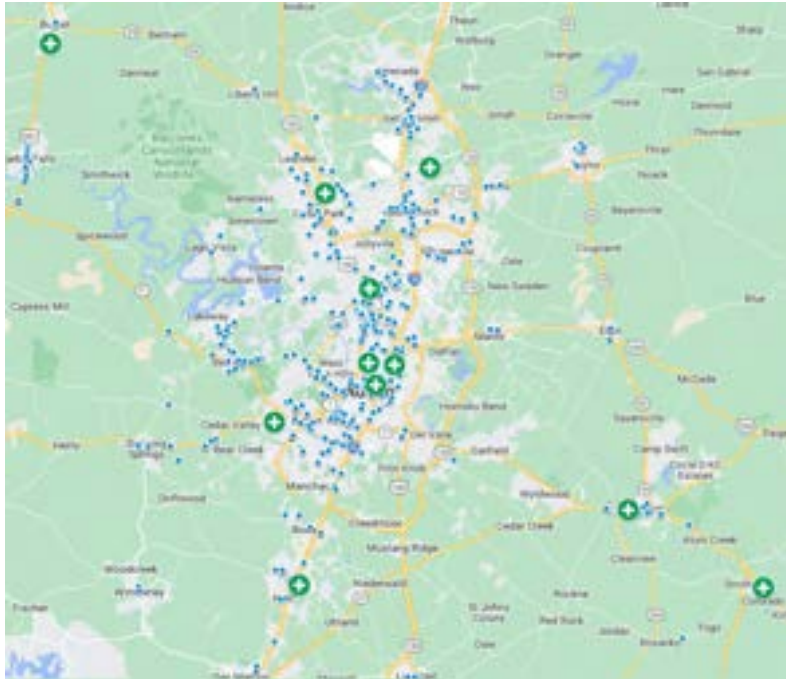
PY23 Footprint



PY24 Footprint



Texas network overview* (Austin)



Notable non-Ascension participants

- Austin Regional Clinic
- CommUnity Care
- Lone Star Circle of Care
- Texas Oncology
- UT Health Austin
- Pediatrix
- OrthoLoneStar
- Advanced Pain Care
- Women's Health Texas
- Austin Health Partners
- Urology Austin
- US Dermatology
- Premier Family Physicians



1,155 PCPs



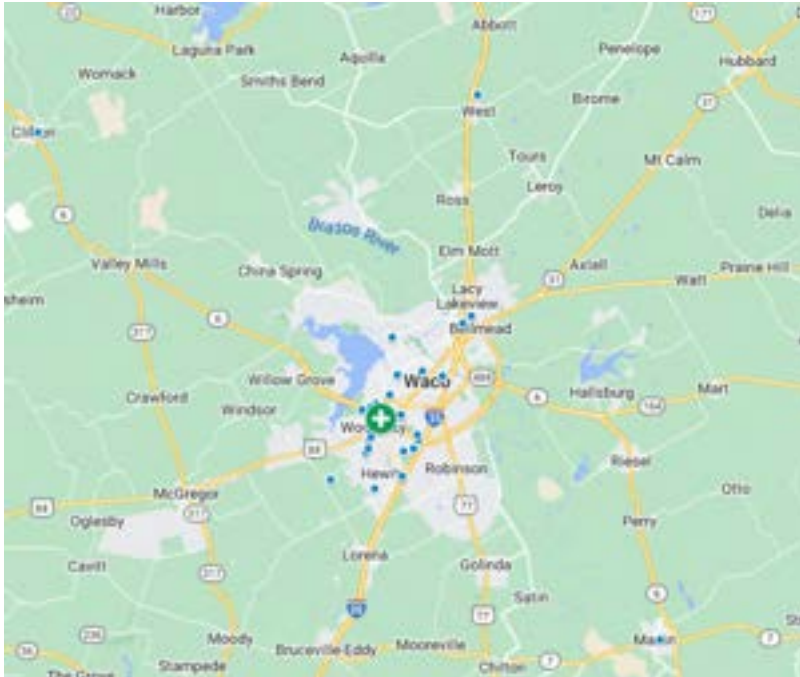
3,631 Specialists



13 Hospitals

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Texas network overview* (Austin/Waco) - part 2



Notable non-Ascension participants

- Waco Cardiology
- Waco Gastroenterology
- Texas Oncology
- Active Sport and Physical Therapy
- Central Texas Nephrology Associates



132 PCPs



273 Specialists

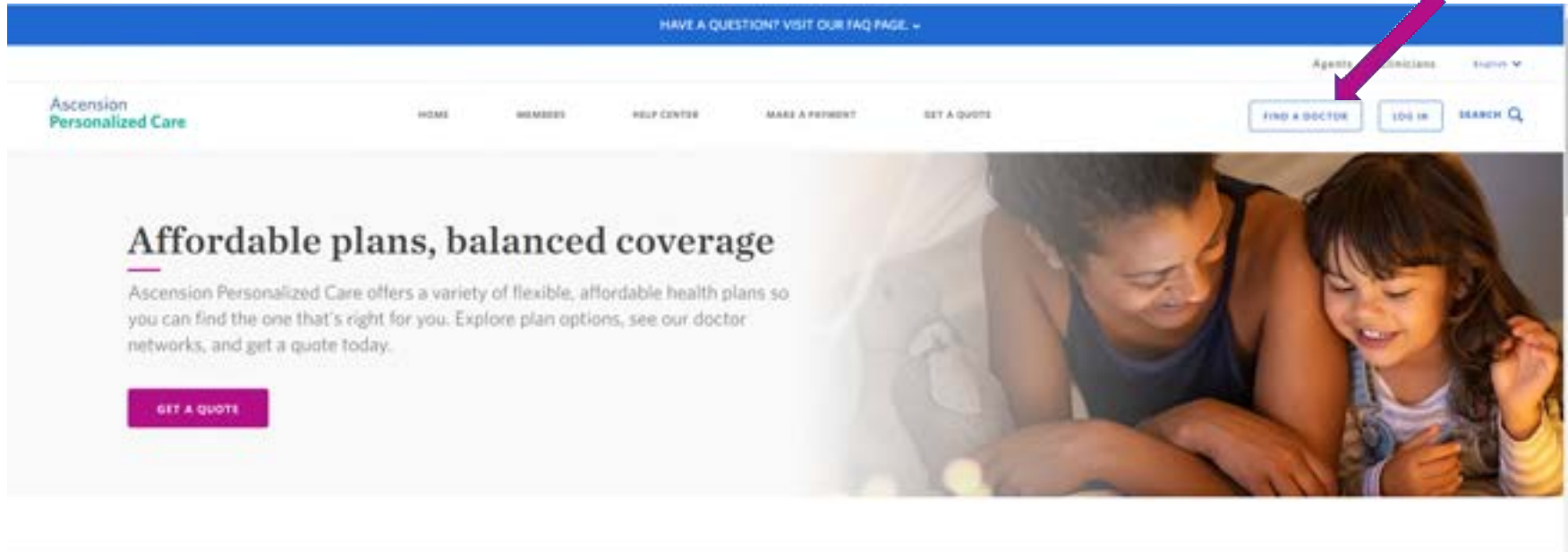


1 Hospitals

APC Network and Resources

How to find a doctor

Go to the APC website – www.ascensionpersonalizedcare.com



The screenshot shows the top navigation bar of the Ascension Personalized Care website. The header is blue with the text "HAVE A QUESTION? VISIT OUR FAQ PAGE." on the right. Below the header, the website logo "Ascension Personalized Care" is on the left, and navigation links for "HOME", "MEMBERS", "HELP CENTER", "MAKE A REFERRAL", and "GET A QUOTE" are in the center. On the right side of the navigation bar, there are three buttons: "FIND A DOCTOR" (highlighted with a red arrow), "LOG IN", and "SEARCH" with a magnifying glass icon. Below the navigation bar, the main content area features a large image of a woman and a young girl looking at something together. To the left of the image, the text reads "Affordable plans, balanced coverage" followed by a paragraph: "Ascension Personalized Care offers a variety of flexible, affordable health plans so you can find the one that's right for you. Explore plan options, see our doctor networks, and get a quote today." Below this text is a purple button labeled "GET A QUOTE".

Out Of Network Facilities

Top 5 payees for out-of-network facility claims by volume

Indiana
Indiana University Health
Landmark Recovery of Carmel, LLC
Community Hospitals of IN
Riverview Hospital
Community Hospital Anderson

Kansas
Wesley Medical Center
Wesley Medical Center, LLC
South Central Kansas Regional
Kansas Medical Center, LLC
Susan B Allen Memorial Hospital

Michigan
William Beaumont Hospital
Bronson Methodist Hospital
University of Michigan
Beaumont Hospital
Hurley Medical Center

Tennessee
Tennova Health Clarksville
Vanderbilt University Medical Center
Williamson Medical Center
Hendersonville Medical Center
Tristar Skyline Medical Center

Texas
St. David's Surgical Hospital DBA North Austin Medical Center
St. David's South Austin Medical Center
St. David's Medical Center
Round Rock Medical Center
Baylor Scott and White Hospital Round Rock

Helpful links

Home page:

ascensionpersonalizedcare.com

Get a quote:

Get matched with health plans based on the members information and needs.

ascensionpersonalizedcare.com/get-a-quote

Find a doctor

Search our database to see if a doctor, specialist, or site of care is in our network. Search by city and state, zip code, last name, and/or specialty.

ascensionpersonalizedcare.com/find-a-doctor

Make a payment

Find numerous payment options available to our members.

ascensionpersonalizedcare.com/payment

Chat feature:

Have questions and need to speak with a customer service representative? Click on the “Chat with us” feature in the bottom right corner of each web page.

Ascension
Personalized Care

Member portal:

Members can view claims, benefits, digital ID cards and more with the member portal. Click the login button in the top right corner.

Member handbook:

A guide to understanding the healthcare benefits and coverage.

ascensionpersonalizedcare.com/members-home/member-resources/understanding-benefits/member-handbook

Summary of benefits and coverage:

Find specific plan SBCs for Indiana, Kansas, Michigan, Texas and Tennessee.

ascensionpersonalizedcare.com/members-home/member-resources/summary-of-benefits-and-coverage/2024-sbc

Service areas:

APC continues to grow and expand the states and counties we serve. Visit the service areas page to see all of our current markets.

ascensionpersonalizedcare.com/members-home/member-resources/service-areas

Agents home page:

Find the tools and resources you need to grow your business with APC and US Health and Life Insurance Company.

ascensionpersonalizedcare.com/agents

APC brochure:

View products, services, coverage areas and unique APC benefits.

ascensionpersonalizedcare.com/-/media/project/aca/aca/agent-pages/agent-appointment-page/apc_agent_booklet.pdf

Agent and member forms:

View important forms and general resources for agents and members.

ascensionpersonalizedcare.com/agents/agent-and-member-forms

Agent handbook:

Find information about selling APC health insurance plans, becoming appointed with USHL, member benefits and who to contact with questions.

ascensionpersonalizedcare.com/agents-agent-appointment

Agent support: 844-828-5968

APCAgentSupport@ushealthandlife.com

Customer service: 833-600-1311



Website

Find the tools and resources you need to grow your business with Ascension Personalized Care and US Health and Life Insurance.

- [Research Agent Qualifications](#)
- [Agent Tools & Resources](#)

[Contact Us](#)

New options in an evolving market

Our online solutions and flexible options for health insurance help both your clients and your own business. You'll find a variety of options with pricing that strengthens your bottom line.

We will provide your team with guidance and support toward delivering plans and solutions that meet your client's needs.

[Learn about our plans](#)

Agent Portal

View subscribers and dependents and their status.

Advanced Search

Search

[View all Eligible Members](#)

Name	Member ID	Group	Date of Birth	Status
AM		ACAINDVEX		Active
AN		ACAINDVEX		Active
ANI		ACAINDVEX		Active
BA		ACAINDVEX		Active
BA		ACAINDVEX		Active
BA		ACAINDVEX		Active
BA		ACAINDVEX		Active
BA		ACAINDVEX		Active
BA		ACAINDVEX		Active
BA		ACAINDVEX		Active

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Agent Portal

HOME **MEMBERSHIP** REPORTS

Click [HERE](#) to open the request for a Member ID Card

-- Select Member --

Back Columns: all | Print View

[View all family members](#) Member No. DOB:

Group Details

Subscriber

Member	Group Name	US HEALTH AND LIFE INDIVIDUAL EXCHANGE		
Member ID:	Group Number:	ACAIN2VEX		
Status:	Active			

Coverages

RID - PRESCRIPTION DRUG

Current Benefit Effective Date	07/01/2023	Termination Date	Tier	
Plan	ACA K3 SILVER LP \$10/\$20/50% RX	Class	Volume	\$0.00

MED - MEDICAL

Current Benefit Effective Date	07/01/2023	Termination Date	Tier	
Plan	ACA K3 LOW PREMIUM SILVER 94	Class	Volume	\$0.00

Accumulators

- In Network	Met	Amount
ACA OUT OF POCKET MAXIMUM	\$1,200.00	\$1,200.00
IN TIER 1 DEDE	\$0.00	\$0.00
Family - In Network	Met	Amount
ACA FAMILY OUT OF POCKET MAXIMUM	\$1,200.00	\$2,400.00
IN TIER 1 DEDE	\$0.00	\$0.00

[Benefit Plan Documents](#)

- Ability to view details about the member/family
- Request ID cards
- View/print ID cards
- Link to SBC

Questions