



GEORGIA MARKETPLACE COMPETITIVE ANALYSIS

National Broker Account Managers

October 2024

Agenda

The purpose of this presentation is to review our Marketplace competitive position in each rating area to identify sales opportunities. Comparisons of our 2024 products based upon the following criteria:

- Network
- Rates
- Benefits

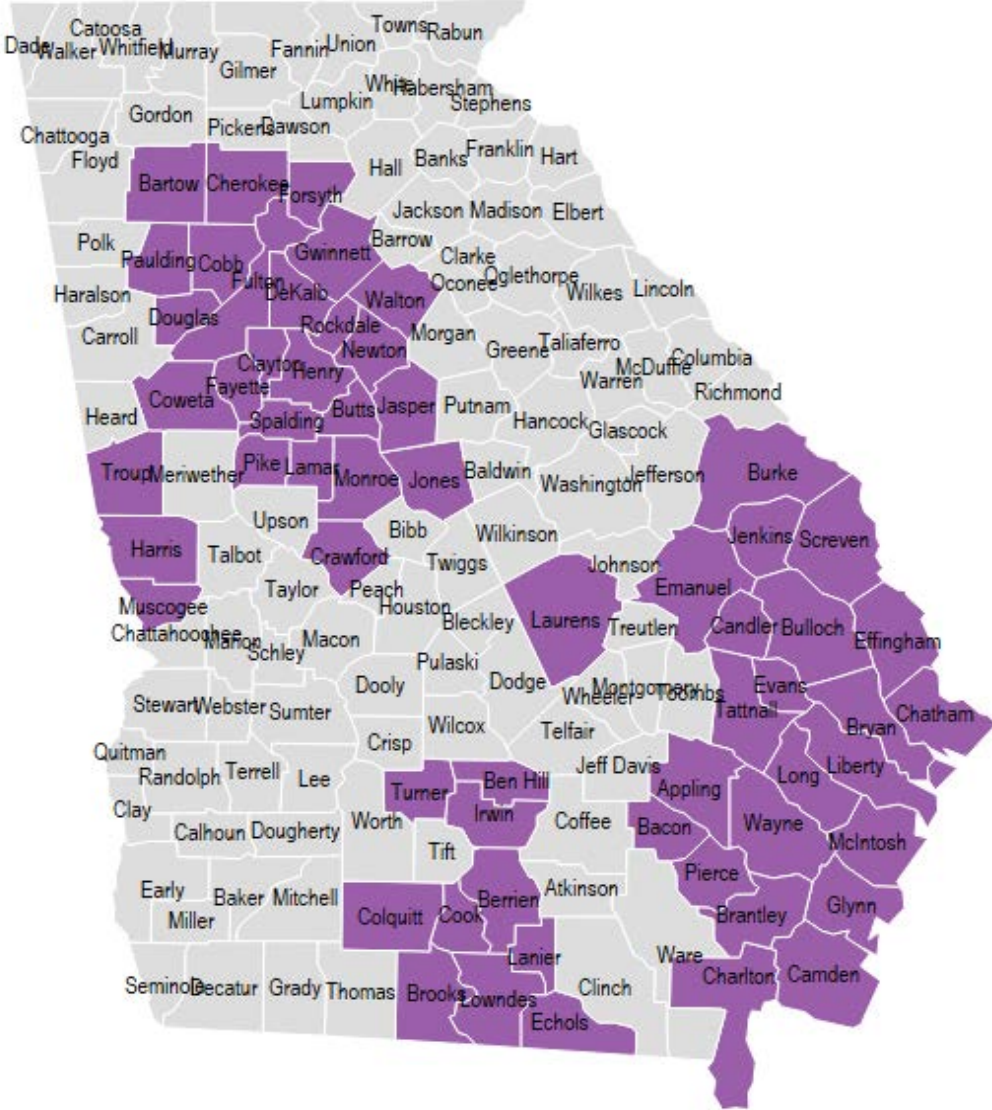
This year we are adding an additional category of Diabetic Plans. In the case where a carrier does not offer a diabetic plan option, we will use their standard Silver plan for the comparison.

Disclaimers:

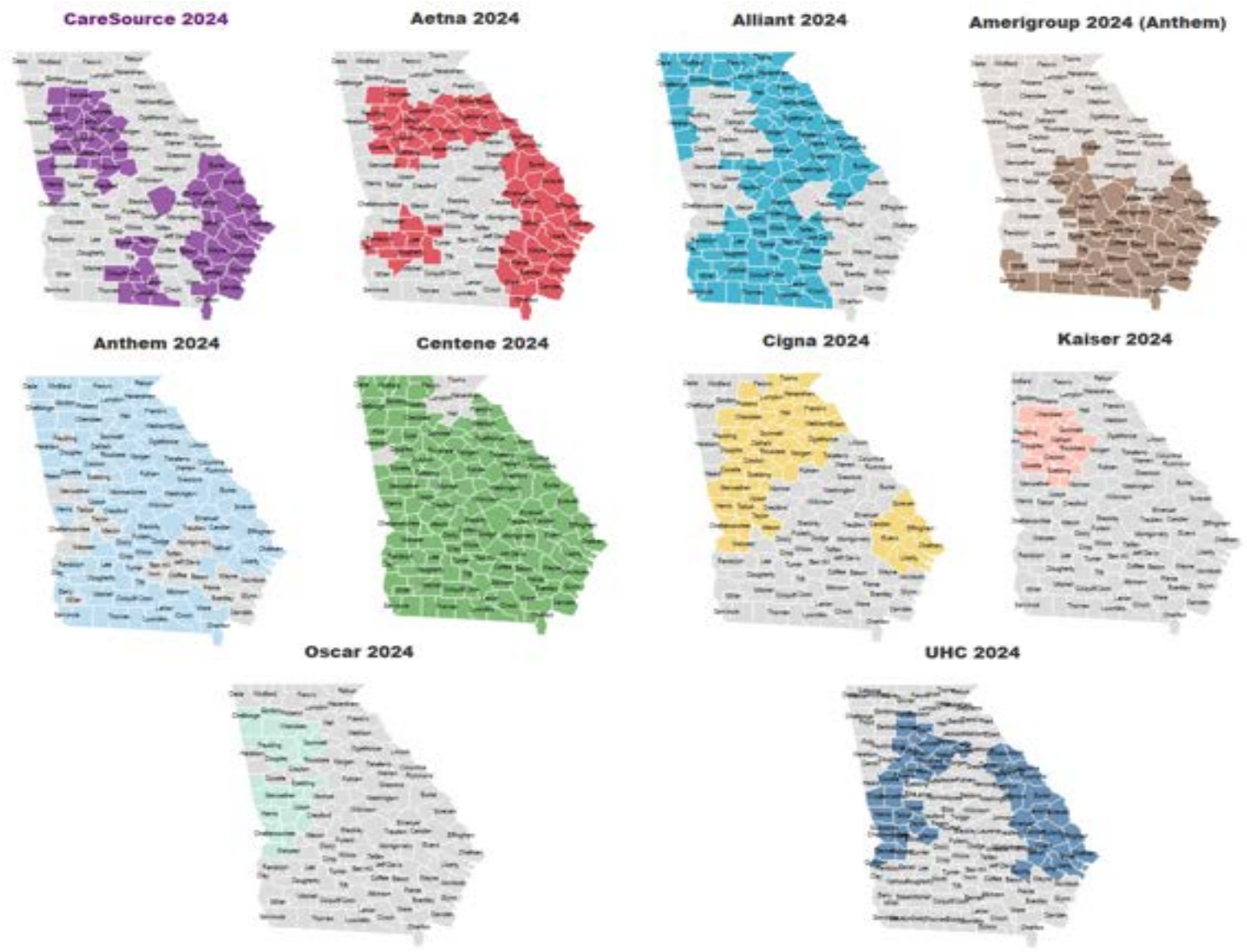
- Network comparisons are subject to the limitations of provider search tools available to the public. There could be participating facilities inaccurately reflected within each rating area.
- Bronze & Silver Benefit comparisons are based upon the lowest premium plans.
- Rates shown are for single member, age 45



Marketplace 2024 Service Area Map



2024 Georgia ACA Individual Plan Service Area Maps



Lowest Cost Bronze Plan Comparison

	CareSource	Aetna	Alliant	Ambetter	Anthem	Cigna	Kaiser	Oscar	UHC
Plan	Bronze First	Bronze 2 HSA	SoloCare	Clear Bronze	Choice 6000	Bronze 8500	Signature Bronze 6500	Bronze Simple 2	Bronze Essential
Coinsurance	50%	50%	50%	100%	60%	50%	60%	100%	50%
Deductible	\$7,500	\$6,200	\$7,500	\$9,000	\$6,000	\$5,500	\$6,500	\$9,100	\$6,350
Out of Pocket Maximum	\$9,400	\$7,500	\$9,400	\$9,000	\$9,450	\$8,500	\$7,500	\$9,100	\$9,450
PCP Copay	\$50	50% After Ded	\$50	100% After Ded	\$5 P/\$30 NP	\$40	60% After Ded	100% After ded	\$40 After Ded
Specialist Copay	\$100	50% After Ded	\$100	100% After Ded	60% After Ded	50% After Ded	60% After Ded	100% After ded	\$75 After Ded
Inpatient	50% After Ded	50% After Ded	50% After Ded	100% After Ded	\$500 After Ded	50% After Ded	60% After Ded	100% After ded	50% After Ded
Outpatient Lab	\$50	50% After Ded	50% After Ded	100% After Ded	60% After Ded	50% After Ded	60% After Ded	100% After ded	50% After Ded
ER	50% After Ded	100% After Ded	50% After Ded	100% After Ded	\$500 After Ded	50% After Ded	60% After Ded	100% After ded	50% After Ded
Prescriptions									
Tier 1	\$25	\$25 After Ded	\$25	\$3	\$15 P/\$30 NP	\$3 Copay	60% After Ded	100% After ded	\$3
Tier 2	\$50 After Ded	65% After Ded	\$50	100% After Ded	\$75 P/\$90 NP	50% After Ded	50% After Ded	100% After ded	50% After Ded
Tier 3	\$100 After Ded	55% After Ded	\$100	100% After Ded	60% P/50% NP	50% After Ded	50% After Ded	100% After ded	50% After Ded
Tier 4	\$500 After Ded	50% After Ded	\$500	100% After Ded	50% P/40% NP	50% After Ded	50% After Ded	100% After ded	50% After Ded



Lowest Cost Silver Plan Comparison

	CareSource	Aetna	Alliant	Ambetter	Amerigroup (Anthem)	Anthem	Cigna	Kaiser	Oscar	UHC
Plan	Marketplace Silver	Silver 5	SoloCare	Standard Silver	Anthem Silver Blue	HMO 6450	Silver 3700	VC 5000	Silver Simple PCP	Silver Virtual First
Coinsurance	60%	50%	60%	60%	60%	80%	50%	70%	60%	60%
Deductible	\$5,900	\$8,395	\$5,900	\$5,900	\$6,500	\$6,450	\$3,700	\$5,000	\$5,750	\$3,800
Out of Pocket Maximum	\$9,100	\$8,895	\$9,100	\$9,100	\$8,450	\$9,450	\$9,400	\$8,600	\$8,900	\$9,100
PCP Copay	\$40	\$50	\$40	\$40	\$15	\$25	\$15 Copay	\$40 1st 3 Visits	\$20	\$100
Specialist Copay	\$80	\$80	\$80	\$80	\$80	\$75	\$80 Copay	\$60 After ded	\$40	\$100
Inpatient	60% After Ded	50% After Ded	60% After Ded	60% After Ded	60% After Ded	\$500 After Ded	60% After Ded	70% After Ded	50% After Ded	60% After Ded
Outpatient Lab	60% After Ded	\$25 Copay	60% After Ded	60% After Ded	60% After Ded	80% After Ded	60% After Ded	70% After Ded	\$10	\$10
ER	60% After Ded	50% After Ded	60% After Ded	60% After Ded	60% After Ded	\$750 After Ded	60% After Ded	70% After Ded	60% After Ded	60% After Ded
Prescriptions										
Tier 1	\$20	\$25	\$20	\$20	\$3T1/\$30T2	\$3 P/\$15 Generic	\$2	\$25	\$3P/\$25 Generic	\$3
Tier 2	\$40	60% After Ded	\$40	\$40	\$40T1/\$55T2	\$40 P/\$55 NP	\$75 After Ded	70% After Ded	\$100 Copay	\$100 After Ded
Tier 3	\$80 After Ded	50% After Ded	\$80	\$80 After Ded	60%T1/45%TD After Ded	60% After Ded P	50% After Ded	50% After Ded	60% After Ded	60% After Ded P
Tier 4	\$350 After Ded	50% After Ded	\$350	\$350 After Ded	50%T1/45%T2 After Ded	50% After Ded P	50% After Ded	50% After Ded	60% After Ded	50% After Ded P



Diabetic Silver vs Standard Silver

	CareSource	Aetna	Alliant	Ambetter	Amerigroup (Anthem)	Anthem	Cigna	Kaiser	Oscar	UHC
Plan	Diabetes Silver	Silver S	SoloCare Standard	Standard Silver	Amerigroup Blue Value	HMO 5900	Connect 2700 Diabetes	Standard Silver 5900	Simple Silver Diabetes	Silver Standard
Coinsurance	50%	60%	60%	60%	60%	60%	40%	60%	50%	60%
Deductible	\$3,500	\$5,900	\$5,900	\$5,900	\$4,500	\$5,900	\$2,700	\$5,900	\$6,500	\$5,900
Out of Pocket Maximum	\$9,450	\$9,100	\$9,100	\$9,100	\$8,800	\$9,100	\$7,550	\$9,100	\$8,550	\$9,100
PCP Copay	\$35	\$40	\$40	\$40	\$10	\$40	\$25	\$40	\$0	\$40
Specialist Copay	\$80	\$80	\$80	\$80	\$75	\$80	\$90	\$80	\$40	\$80
Inpatient	50% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	40% After Ded	60% After Ded	50% After Ded	60% After Ded
Outpatient Lab	\$75	60% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	40% After Ded	60% After Ded	\$10 P/\$65 NP	60% After Ded
ER	\$600	60% After Ded	60% After Ded	60% After Ded	\$500 After Ded	60% After Ded	\$1,200	60% After Ded	50% After Ded	60% After Ded
Prescriptions										
Tier 1	\$3	\$20 Copay	\$20	\$20 Copay	\$3 T1/\$15 T2	\$20 Copay	\$3 P/\$30 NP	\$20 Copay	\$0 P/\$25 NP	\$20 Copay
Tier 2	\$100	\$40 Copay	\$40	\$40 Copay	\$40 T1/\$55 T2	\$40 Copay	\$85	\$40 Copay	\$75 After Ded	\$40 Copay
Tier 3	60% after ded	\$80 After Ded	\$80	\$80 After Ded	60% T1/50% T2 After Ded	\$80 After Ded	50% After Ded	\$80 After Ded	50% After Ded	\$80 After Ded
Tier 4	50% after ded	\$350 After Ded	\$350	\$350 After Ded	50% T1/40% T2 After Ded	\$350 After Ded	50% After Ded	\$350 After Ded	50% After Ded	\$350 After Ded
Rx Diabetic	\$0	No Special Benefit	No Special Benefit	No Special Benefit	No Special Benefit	No Special Benefit	\$0	No Special Benefit	\$100 Max	No Special Benefit
Diabetic Supplies	\$0	No Special Benefit	No Special Benefit	No Special Benefit	No Special Benefit	No Special Benefit	\$0	No Special Benefit	\$75 Max	No Special Benefit



CareSource Diabetic Silver \$0 Benefits

- The overall value of the diabetic plan will be a pathway for individuals to save out of pocket costs.
 - Specified diabetic prescriptions will be covered at zero cost.
 - Long-acting insulins: Basglar, Rezvolgar & Tresibia
 - Rapid Acting insulins: Lispro & Aspart
 - DPPIV's: Alogliptin
 - SGLT2: Jardiance, Farxiga, & Steglatro
 - Self-Management Supplies offered at zero cost.
 - Continuous glucose monitors: Dexcom G6 & G7 and Freestyle Libre
 - Glucose meters, test strips and lancets
 - Diabetes supplies – Pen needles, insulin syringes, alcohol swabs, ketone strips
 - Diabetic testing offered at zero cost.
 - A1C Screening
 - Retinopathy eye screening
 - Diabetic kidney disease screening



Rating Area 3: Atlanta

- Counties: Bartow, Butts, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Jasper, Lamar, Newton, Paulding, Pike, Rockdale, Spalding, & Walton
- Participating Carriers: Aetna, Alliant, Ambetter, Anthem, CareSource, Cigna, Kaiser, Oscar & UHC
- # Consumers selected ACA plan: 548,979



Network

Rating Area 3: Atlanta

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Cigna	Kaiser	Oscar	UHC
Atlanta VAMC	Dekalb		X							
Children's at Eggleston	Fulton		X			X				X
Children's at Hugh's Spalding	Fulton	X	X				X			
Children's Healthcare of Atlanta	Fulton	X	X			X	X	X		X
Cobb Hospital	Cobb	X	X	X	X		X		X	
Dekalb Medical Center	Dekalb					X			X	
Eastside Medical Center	Gwinnett	X				X				
Emery Wesley Woods Hospital	Fulton		X		X	X			X	
Emory Adventist Hospital	Cobb		X		X	X			X	
Emory Decatur Hospital	Dekalb		X		X	X		X	X	
Emory Hillandale Hospital	Dekalb		X		X	X			X	
Emory John's Creek Hospital	Gwinnett		X		X	X		X	X	
Emory Saint Joseph's Hospital	Fulton		X		X	X		X	X	
Emory University Hospital	Fulton		X		X	X		X	X	X
Fayette Community Hospital	Fayette	X								
Grady Memorial Hospital	Fulton	X	X		X	X	X		X	



Network

Rating Area 3: Atlanta

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Cigna	Kaiser	Oscar	UHC
Jasper Health Services	Jasper	X	X		X	X				
Kennestone Hospital	Cobb	X	X	X	X		X		X	
Liberty Regional Medical Center	Fulton									
Northside Hospital Atlanta	Fulton	X			X	X		X		X
Northside Hospital Cherokee	Cherokee	X			X	X		X	X	X
Northside Hospital Duluth	Gwinnett	X			X	X				X
Northside Hospital Forsyth	Forsyth	X			X	X		X		X
Northside Hospital Gwinnett	Gwinnett	X			X	X				X
Piedmont Atlanta Hospital	Fulton	X	X		X		X	X		X
Piedmont Cartersville Medical Center	Bartow	X	X	X	X	X	X			X
Piedmont Eastside Medical Center	Gwinnett	X	X		X		X			X
Piedmont Fayette Hospital	Fayette	X	X	X	X		X	X		X
Piedmont Henry Hospital	Henry	X	X	X	X		X	X		X
Piedmont Hospital System	Fulton	X	X	X	X		X	X		X
Piedmont Mountainside Hospital	Jasper	X	X		X		X	X		X
Piedmont Newton Hospital	Newton	X	X	X	X		X	X		X
Piedmont Rockdale Hospital	Rockdale	X	X	X	X		X	X		X
Piedmont Walton Hospital	Walton	X	X		X		X	X		X
Prime Healthcare Foundation Southern Regional	Clayton	X								



Network

Rating Area 3: Atlanta

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Cigna	Kaiser	Oscar	UHC
Select Specialty Hospital	Fulton	X	X		X					
Shepard Center	Fulton		X	X		X				
Southern Regional Medical Center	Clayton	X	X		X	X			X	X
Upton Regional Medical Center	Lamar			X		X	X			
UHS of Peachford	Dekalb	X								
TMC/Villa Rice Hospital	Bartow			X						
Wellstar Atlanta Medical Center	Fulton	X			X		X		X	
Wellstar Atlanta Medical Center South	Fulton	X			X		X		X	
Wellstar Douglas Hospital	Douglas	X	X	X	X		X		X	
Wellstar Hospital System	Fulton	X		X	X		X		X	
Wellstar North Fulton Hospital	Fulton	X		X	X		X		X	
Wellstar Spalding Regional Hospital	Spalding	X	X		X		X		X	
Wellstar Sylvan Grove Hospital	Butts	X	X		X		X		X	
Wellstar Windy Hill Hospital	Cobb	X	X	X	X		X		X	
Wesley Woods Hospital	Fulton		X		X	X	X			



Rate Analysis

Rate Area 3: Atlanta

Lowest Premium First Dollar			
CareSource	Bronze First	\$487	+\$83
Aetna	Bronze 2	\$493	+\$89
Ambetter	Standard Expanded Bronze	\$512	+\$108
Anthem	Bronze Pathway 6000	\$519	+\$115
Cigna	Connect 8500	\$559	+\$155
Kaiser	Virtual Complete 5500	\$442	+\$38
Oscar	Bronze Classic	\$404	\$0
UHC	Bronze Essential	\$652	+\$248

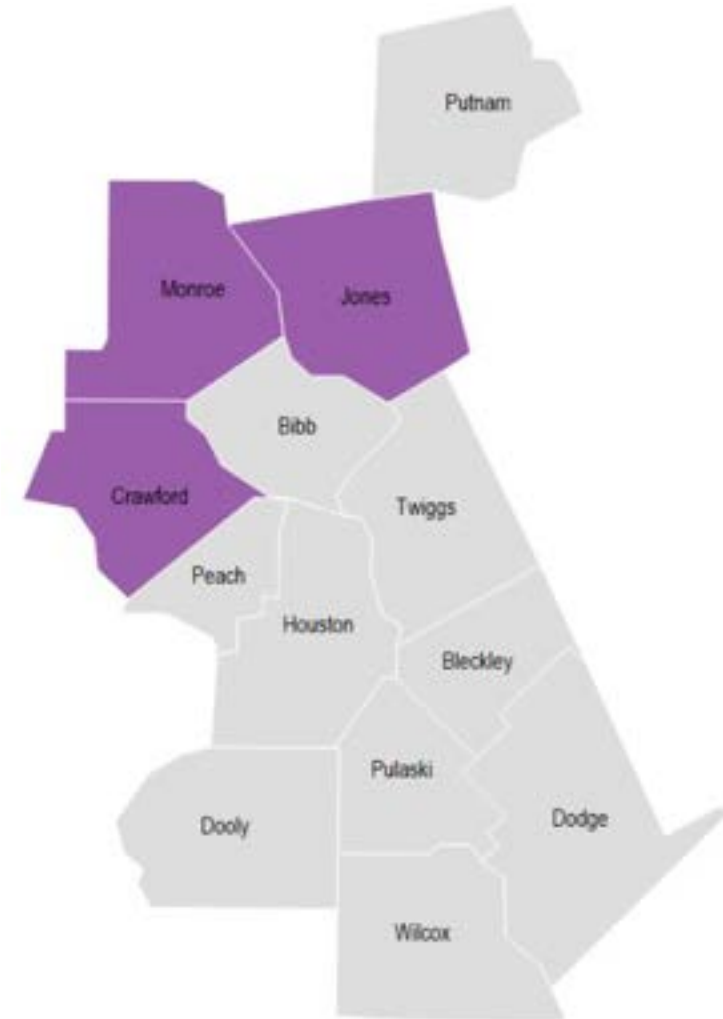
Lowest Premium Silver			
CareSource	Marketplace Silver	\$441	+\$70
Aetna	Silver 5	\$413	+\$42
Ambetter	Standard Silver	\$587	+\$216
Anthem	Silver Pathway 5000	\$477	+106
Cigna	Connect Silver 3700	\$472	+\$101
Kaiser	Signature Silver 5000	\$374	+\$3
Oscar	Simple Silver	\$371	\$0
UHC	Virtual First	\$517	+\$146

Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$662	+\$115
Aetna	Silver 5	\$604	+\$57
Ambetter	Standard Silver	\$587	+\$40
Anthem	Silver Pathway 5000	\$673	+\$126
Cigna	Silver 2700 Diabetes	\$691	+\$144
Kaiser	Signature Silver 5000	\$607	+\$60
Oscar	Silver Simple Diabetes	\$547	+\$0
UHC	Standard Silver	\$756	+\$209



Rating Area 12: Forsyth

- Counties: Bibb, Bleckley, Crawford, Dodge, Dooly, Houston, Jones, Monroe, Peach, Pulaski, Putnam, Twiggs, Wilcox
- Participating Carriers: Alliant, Amerigroup, Anthem, CareSource, Centene
- # Consumers selected ACA plan: 32,609



Network

Rating Area 12: Forsyrth

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem
Atrium Health Navicent The Medical Center	Bibb			X	X	
Bleckley Memorial Hospital	Bleckley			X		X
Coliseum Medical Center	Bibb	X			X	
Dodge County Hospital	Dodge		X	X	X	X
Houston Healthcare	Houston		X	X	X	X
Monroe County Hospital	Monroe				X	X
Perry Hospital	Houston			X	X	X
Putnam General Hospital	Putnam	X	X	X	X	X
Taylor Regional Hospital	Pulaski		X	X		X



Rating Analysis

Rate Area 12: Forsyth

Lowest Premium First Dollar			
CareSource	Bronze First	\$437	+\$72
Alliant	SoloCare	\$365	\$0
Ambetter	Clear Bronze	\$408	+\$43
Anthem	Choice 6000	\$499	+\$134

Lowest Premium Silver			
CareSource	Marketplace Silver	\$573	+\$105
Alliant	SoloCare	\$504	+\$36
Ambetter	Standard Silver	\$468	+\$0
Amerigroup (Anthem)	Anthem Silver Blue	\$498	+\$30
Anthem	HMO 6450	\$607	+\$139

Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$595	+\$127
Alliant	SoloCare Standard Chiro	\$509	+\$41
Ambetter	Standard Silver	\$468	\$0
Amerigroup (Anthem)	Amerigroup Value Blue	\$509	+\$41
Anthem	HMO 5900	\$619	+\$151



Rating Area 14: Savannah

- Counties: Appling, Bryan, Bulloch, Candler, Chatham, Effingham, Evans, Liberty, Long, Screven, Tattnall
- Participating Carriers: Aetna, Amerigroup, Anthem, CareSource, Centene, Cigna, UHC
- # Consumers selected ACA plan: 45,764



Network

Rating Area 14: Savannah

Hospital	County	CareSource	Aetna	Alliant	Ambetter	Anthem	Cigna	UHC	Rating Area
Appling Hospital	Appling	X	X		X	X		X	14
Candler County Hospital	Candler	X	X			X		X	14
Charleston VAMC	Chatham		X						14
Charleston VAMC	Liberty		X						14
East Georgia Regional Medical Center	Bulloch	X	X			X		X	14
Effingham Hospital	Effingham	X	X		X			X	14
Evans Memorial Hospital	Evans	X	X		X	X	X	X	14
Hospital Authority of Candler County	Candler	X				X			14
Hospital Authority of Liberty County	Long	X			X				14
Landmark Hospital of Savannah	Chatham	X	X						14
Liberty Regional Medical Center	Liberty		X		X	X		X	14
Meadows Regional Medical Center	Toombs	X				X			14
Memorial University Medical Center	Chatman		X	X	X	X		X	14
Optim Medical Center - Screven	Screven		X			X		X	14
Optim Medical Center - Tattnal	Appling		X						14
Optim Medical Center - Tattnal	Evans		X						14
Optim Medical Center - Tattnal	Tattnall		X			X		X	14
Screven County Hospital	Screven	X							14
Select Specialty Hospital	Chatham	X	X				X		14
St Joseph's/Candler Hospital	Chatham	X			X		X	X	14
Statesboro VA Clinic	Bulloch		X						14
Tattnall Hospital	Tattnall	X							14
UHS of Savannah	Chatham	X							14



Rating Analysis

Rate Area 14: Savannah

















Lowest Premium First Dollar			
CareSource	Bronze First	\$476	+\$29
Aetna	Bronze 2	\$476	+\$29
Ambetter	Clear Bronze	\$463	+\$16
Anthem	Choice 6000	\$520	+73
Cigna	Bronze 8500	\$447	\$0
UHC	Bronze Essential	\$577	+\$130

Lowest Premium Silver			
CareSource	Marketplace Silver	\$622	+\$107
Aetna	Silver 5	\$583	+\$68
Ambetter	Standard Silver	\$531	+\$16
Amerigroup (Anthem)	Anthem Silver Blue	\$515	\$0
Anthem	HMO 6450	\$631	+\$116
Cigna	Silver 3700	\$545	+\$30
UHC	Silver Virtual First	\$661	+\$146

Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$647	+\$123
Aetna	Silver S	\$583	+\$56
Ambetter	Standard Silver	\$531	+\$4
Amerigroup (Anthem)	Amerigroup Blue Value	\$527	\$0
Anthem	HMO 5900	\$645	+\$118
Cigna	Connect 2700 Diabetes	\$553	+\$26
UHC	Silver Standard	\$669	+142



















Rating Area Analysis

Rating Area	Location	Benefits	Network	Premium	Overall	Notes
3	Atlanta					Both CareSource and Ambetter have the largest networks, with Anthem and Aetna coming in as a close second. Although Oscar has added several new hospitals to their network, they are still missing the critical Piedmont Hospital System. Kaiser, by their nature, offer a very limited network and thus can be discounted for most members. Therefore, if we remove both Oscar and Kaiser from their rating equation, due to the lack of popularity, CareSource dominates at the Bronze level being the cheapest plan and \$25 cheaper than Ambetter, who controls the membership here. From a Silver standpoint, Aetna is offering the lowest premium and is \$28 cheaper than CareSource. Every other carrier is significantly higher than both. CareSource's Diabetic Plan is very attractive here, being well within the range where the member will receive significant cost savings on the monthly medications.
5	Waynesboro					All carriers besides Aetna offer similarly sized networks, with both Ambetter and UHC having the largest by a single hospital. Alliant offers a slightly lower Bronze premium with CareSource just \$17 higher. All other carriers are pretty much uncompetitive. At the Silver level, Ambetter has the lowest premium, beating out CareSource by \$41. However, CareSource's Diabetic plan is extremely attractive here from both a benefit and premium standpoint.
6	SE Georgia					Aetna's network dominates this area, as they show every hospital as in network. All other carriers are equal in size, albeit much smaller than Aetna. Aetna has a significant advantage with the Bronze premiums, with CareSource slightly behind by \$26. Amerigroup (Anthem) does have a slight advantage over Aetna at Silver. CareSource's Diabetic plan, with the much lower deductible and copays, is in play here from many diabetic members..
8	Columbus					All carriers have almost identically sized networks, with the exception of Aetna, Alliant and Oscar's, which are very limited in size. Both Anthem and UHC are missing WellStar, which is significant. Although Oscar has some of the lowest premiums in this area, their limited network rules them out for a majority of the members. Therefore Anthem is offering the lowest Bronze premiums, but again, they do not have WellStar. CareSource and Ambetter are both competitive here. At the Silver level, Ambetter just dominates from a premium standpoint.



Rating Area Analysis

Rating Area	Location	Benefits	Network	Premium	Overall	Notes
11	Laurens County					Ambetter is offering the largest network, with Alliant and Anthem close behind. CareSource does not list any in network hospitals here and are utilizing systems just outside of the rating area. Although CareSource has a slightly lower bronze premium, Ambetter is on \$3 more. And with the strong network, takes the nod. AmeriGroup has a slightly lower Silver premium than Ambetter, CareSource's Diabetic Plan is in play here, for those members who are on higher priced insulin medications.
12	Forsyth					Alliant, Ambetter and Anthem have the largest networks here, with only a few differences. CareSource is much smaller. Alliant dominates at the Bronze level as Ambetter does at Silver.
14	Savannah					Aetna offers the largest network here, with CareSource a very close second. Ambetter, Anthem and IHC are a distant third, while Cigna is very limited. Therefore, if we discount Cigna based on network, then Aetna, Ambetter and CareSource are very competitive at the Bronze level, with Ambetter having a \$13 advantage. From a Silver standpoint, AmeriGroup has a slight advantage over Ambetter, while CareSource is uncompetitive at Silver..
15	Clinch Echols					Anthem offers the largest network here with every other carriers being equally sized and half of Anthem's. Alliant has a significant advantage at the Bronze level, while Ambetter offers the lowest Silver premiums by a significant margin. Based on the differences in each carriers' network, this are will come down to provider need.



QUESTIONS?

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