



# Indiana Marketplace Competitive Analysis

Broker Account Management

October 2023



# 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, first dollar plans.
- Rates shown are for single member, age 45



# CareSource Marketplace 2024 Service Area Map



Arthur Service Area



Centene/Ambetter Service Area



Cigna Service Area



Aetna Service Area



US Health and Life Service Area



# Indiana Marketplace 2024 Service Area Maps

# Bronze, Silver & Diabetic Plan Comparisons



	CareSource	Ambetter	Anthem	US Health Ascension	Cigna	Aetna
Plan	Bronze First	Standard Expanded Bronze	Bronze Pathway X 5500	Personalized Care Bronze	Connect Bronze CMS Standard	2024 Bronze S: HMO
Coinsurance	50	50	50	50	50	50
Deductible	\$7,500	\$7,500	\$5,500	\$7,500	\$7,500	\$7,500
Out of Pocket Maximum	\$9,400	\$9,400	\$9,450	\$9,450	\$9,400	\$9,400
PCP Copay	\$50	\$50	\$30 1 <sup>st</sup> 3 visits 50% after Ded	\$25	\$50	\$50
Specialist Copay	\$100	\$100	\$60 1 <sup>st</sup> 3 visits 50% after Ded	100% after Ded	\$100	\$100
Inpatient	50% after Ded	50% after Ded	\$1,500/50% after Ded	100% after Ded	50% after Ded	50% after Ded
Outpatient Lab	50% after Ded	50% after Ded	50% after Ded	100% After Ded	50% after Ded	50% after Ded
ER	\$500 after Ded	50% after Ded	\$500/50%	100% After Ded	50% after Ded	50% after Ded
Prescriptions						
Tier 1	Up to \$25	\$25	60% after Ded	\$20	\$25	\$25
Tier 2	Up to \$50 after Ded	\$50 copay after Ded	60% after Ded	100% after Ded	\$50	\$50
Tier 3	Up to \$100 after Ded	\$100 copay after Ded	50% after Ded	100% after Ded	\$100	\$100
Tier 4	Up to \$500 after Ded	\$500 copay after Ded	50% after Ded	100% after Ded	\$500	\$500



# First Dollar Bronze Comparison

## Bronze Observations

- The bronze landscape in 2024 for Indiana will include low-cost base bronze plans (lowest premium), bronze with first dollar benefits, HSA bronze and even a diabetic bronze plan offered by one carrier.
- Anthem appears to target the bronze product this year with bronze focused pricing in most rating areas.
- Ambetter, Cigna & US Health are all offering a \$0 deductible bronze plan, and as expected, have the highest premium prices.
- As federal regulation drives the inclusion of standard plans and the limiting the number of plans by carrier, offerings become more similar.
- For today's presentation, we will look at the lowest cost bronze plans WITH first dollar benefits.



	CareSource	Anthem	US Health Ascension	Ambetter	Cigna	Aetna
Plan	Standard Silver	Silver Pathway Essentials 7200	Personalized Care Low Premium Silver	Standard Silver	Connect Silver 8500	2024 IN Sliver 5
Coinsurance	50	60	50	50	50	50
Deductible	\$5,900	\$7,200	\$4,000	\$5,900	\$8,500	\$8,395
Out of Pocket Maximum	\$9,100	\$8,700	\$9,000	\$9,100	\$9,450	\$8,885
PCP Copay	\$40	\$30	\$40	\$40 Copay	\$0	\$50
Specialist Copay	\$80	\$75	\$80	\$80 Copay	\$100	\$80
Inpatient	60% after Ded	60% after Ded	50% after Ded	60% after Ded	50% after Ded	50% after Ded
Outpatient Lab	60% after Ded	60% after Ded	50% after Ded	60% after Ded	50% after Ded	\$25
ER	60% after Ded	\$500/60% after Ded	50% after Ded	60% after Ded	50% after Ded	50% after Ded
Prescriptions						
Tier 1	Up to \$20	\$25 Copay	\$25 Copay	\$20	\$3 Preferred/50% after Ded Generic	\$15
Tier 2	Up to \$40	\$50 Copay	\$50 Copay	\$40	50% after Ded	60% after Ded
Tier 3	Up to \$80 after Ded	50% after Ded	50% after Ded	\$80 after Ded	50% after Ded	50% after Ded
Tier 4	Up to \$350 after Ded	50% after Ded	50% after Ded	\$350 after Ded	50% after Ded	50% after Ded



# Lowest Cost Silver Comparison



## Silver Observations

- The silver landscape, as always is very broad with many different product offerings.
- Ambetter is once again focused on the silver product offering 11 silver products. Some of those products do include a vision & dental component. We have heard that their dental network will be with DentaQuest (the same vendor as CareSource).
- All of the products in this category are competitively priced within approximately \$80 between the least expensive to the most expensive silver plan.
- CareSource remains consistent in the silver category offering a standard, low premium, core and essential products including a dental, vision & fitness enhanced offering. All products are straightforward with no hidden “gotchas.”



	CareSource	Aetna	Ambetter	Anthem	Cigna	US Health Ascension
Plan	Diabetes Silver	2024 IN Sliver 5	Standard Silver	HMO 5900	Connect 4000 Diabetes	Personalized Care Standard Silver
Coinsurance	50%	50	60%	60%	40%	60%
Deductible	\$3,500	\$5,900	\$5,900	\$5,900	\$4,000	\$5,900
Out of Pocket Maximum	\$9,450	\$9,100	\$9,100	\$9,100	\$9,200	\$9,100
PCP Copay	\$35	\$40	\$40	\$40	\$20	\$40
Specialist Copay	\$80	\$80	\$80	\$80	\$80	\$80
Inpatient	\$600 After Ded	60% After Ded	60% After Ded	60% After Ded	40% After Ded	60% After Ded
Outpatient Lab	\$75	60% After Ded	60% After Ded	60% After Ded	40% After Ded	60% After Ded
ER	\$600 After Ded	60% After Ded	60% After Ded	60% After Ded	\$1,200	60% After Ded
Prescriptions						
Tier 1	\$3	\$20	\$20	\$20	\$3 P/\$20 NP	\$20
Tier 2	\$100	\$40	\$40	\$40	\$70	\$40
Tier 3	60% after ded	\$80 After Ded	\$80 After Ded	\$80 After Ded	50% After Ded	\$80 After Ded
Tier 4	50% after ded	\$350 After Ded	\$350 After Ded	\$350 After Ded	50% After Ded	\$100 After Ded
Rx Diabetic	\$0	No Special Benefit	No Special Benefit	No Special Benefit	\$0	No Special Benefit
Diabetic Supplies	\$0	No Special Benefit	No Special Benefit	No Special Benefit	\$0	No Special Benefit



# Diabetic Silver vs. Standard Silver Comparison

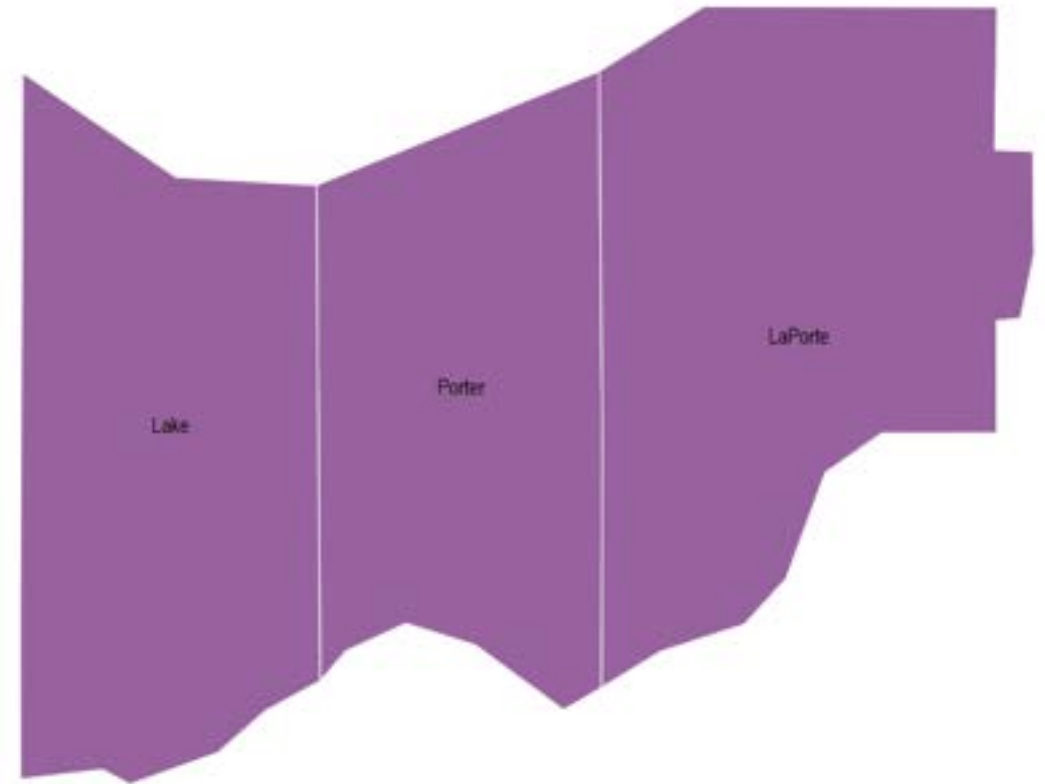
# Diabetic Silver vs. Standard Silver Observations

- CareSource's T2 copay is higher than our competitors
- 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
    - Preferred 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 1: LaPorte

- ✓ Counties: Lake, LaPorte & Porter
- ✓ Participating Carriers: Aetna, Ambetter, Anthem & CareSource
- ✓ # Consumers selected ACA plan: 16,805



Hospital Name	CareSource	Ambetter	Anthem	Aetna
Pinnacle Hospital	X	X		
Northwest Health - LaPorte	X	X		
Northwest Health - Porter	X	X		
Franciscan Health System	X	X		X
St Catherine Hospital-IN		X		
The Methodist Hospitals		X		
ST. Mary Medical CNTR		X		



# Rating Area 1: LaPorte

# Rate Analysis

# Rating Area 1: LaPorte

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$375	+\$6
Aetna	Bronze S	\$406	+\$37
Ambetter	Standard Expanded Bronze	\$478	+\$109
Anthem	Bronze Pathway 5500	\$369	\$0

Lowest Premium Silver			
CareSource	Marketplace Silver	\$430	+\$6
Aetna	Silver 5	\$479	+\$55
Ambetter	Standard Silver	\$502	+\$78
Anthem	Silver Pathway 7200	\$424	\$0

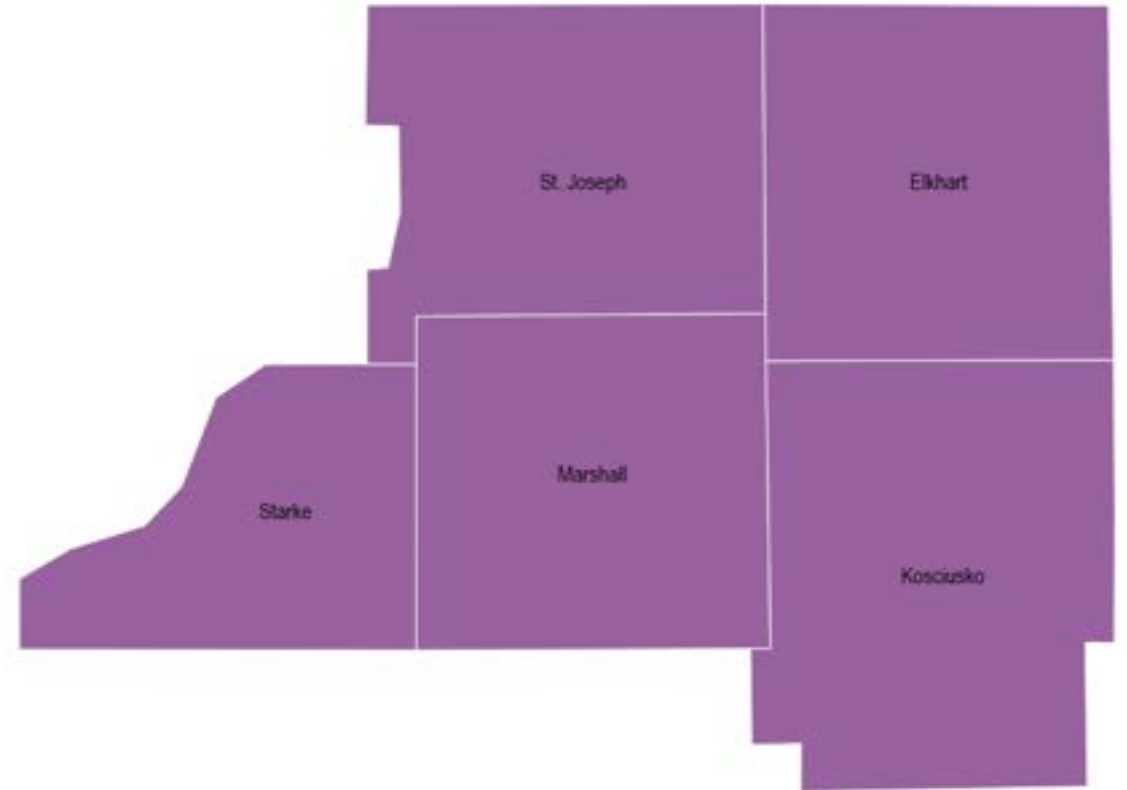
Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$454	+\$19
Aetna	Silver S	\$480	+\$45
Ambetter	Standard Silver	\$502	+\$67
Anthem	Silver Pathway 5900	\$435	\$0

\*Premiums based on 45-year-old



## Rating Area 2: South Bend

- ✓ Counties: Elkhart, Kosciusko, Marshall, St. Joseph & Starke
- ✓ Participating Carriers: Ambetter, Anthem & CareSource
- ✓ # Consumers selected ACA plan: 17,104



Hospital Name	CareSource	Ambetter	Anthem
Kosciusko Community	X	X	
St Joseph Regional Med Center - Plymouth Campus	X		
Community Hospital of Bremen	X	X	X
Goshen General Hospital	X	X	
Memorial Hospital of South Bend	X	X	X
Elkhart General	X	X	X
Beacon Granger Hospital	X		X
Northwest Health Starke		X	



# Rating Area 2: South Bend



# Rate Analysis

# Rating Area 2: South Bend

## Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$437	+\$48
Ambetter	Standard Expanded Bronze	\$453	+\$64
Anthem	Bronze Pathway 5500	\$389	\$0

## Lowest Premium Silver

CareSource	Marketplace Silver	\$501	+\$55
Ambetter	Standard Silver	\$481	+\$35
Anthem	Silver Pathway 7200	\$446	\$0

## Diabetic/Standard Silver

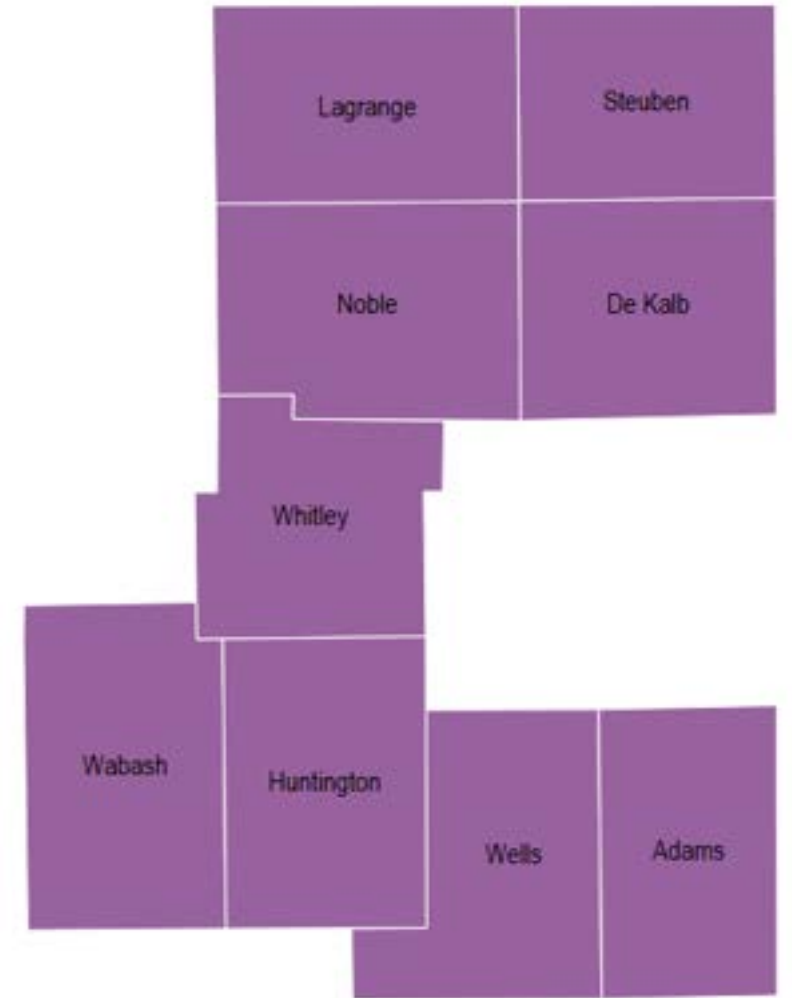
CareSource	Diabetic Silver	\$529	+\$71
Ambetter	Standard Silver	\$481	+\$23
Anthem	Silver Pathway 5900	\$458	\$0

\*Premiums based on 45-year-old



## Rating Area 3: LaGrange

- ✓ Counties: Adams, DeKalb, Huntington, LaGrange, Noble, Steuben, Wabash, Wells, & Whitley
- ✓ Participating Carriers: Ambetter, Anthem & CareSource
- ✓ # Consumers selected ACA plan: 8,517



Hospital Name	CareSource	Ambetter	Anthem
Bluffton Regional	X	X	
Dekalb Memorial	X	X	
Parkview Hospital System	X	X	X
Adams County Memorial Hospital	X	X	
Cameron Memorial Hospital	X	X	



# Rating Area 3: LaGrange

# Rate Analysis

# Rating Area 3: LaGrange

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$422	\$0
Ambetter	Standard Expanded Bronze	\$470	+\$48
Anthem	Bronze Pathway 5500	\$424	+\$2

Lowest Premium Silver			
CareSource	Marketplace Silver	\$484	\$0
Ambetter	Standard Silver	\$498	+\$14
Anthem	Silver Pathway 7200	\$487	+\$3

Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$511	+\$13
Ambetter	Standard Silver	\$498	\$0
Anthem	Silver Pathway 5900	\$500	+\$2

\*Premiums based on 45-year-old



## Rating Area 4: Fort Wayne

- ✓ Counties: Allen
- ✓ Participating Carriers: Ambetter, Anthem & CareSource
- ✓ # Consumers selected ACA plan: 10,764



Hospital Name	CareSource	Ambetter	Anthem
Dupont Hospital	X	X	
Parkview Regional Medical Center	X	X	X
St. Joseph Hospital	X	X	
Lutheran Hospital	X	X	
The Orthopedic Hospital	X	X	X



# Rating Area 4: Fort Wayne

# Rate Analysis

# Rating Area 4: Fort Wayne

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$470	+\$31
Ambetter	Standard Expanded Bronze	\$502	+\$63
Anthem	Bronze Pathway 5500	\$439	\$0

Lowest Premium Silver			
CareSource	Marketplace Silver	\$539	+\$35
Ambetter	Standard Silver	\$532	+\$28
Anthem	Silver Pathway 7200	\$504	\$0

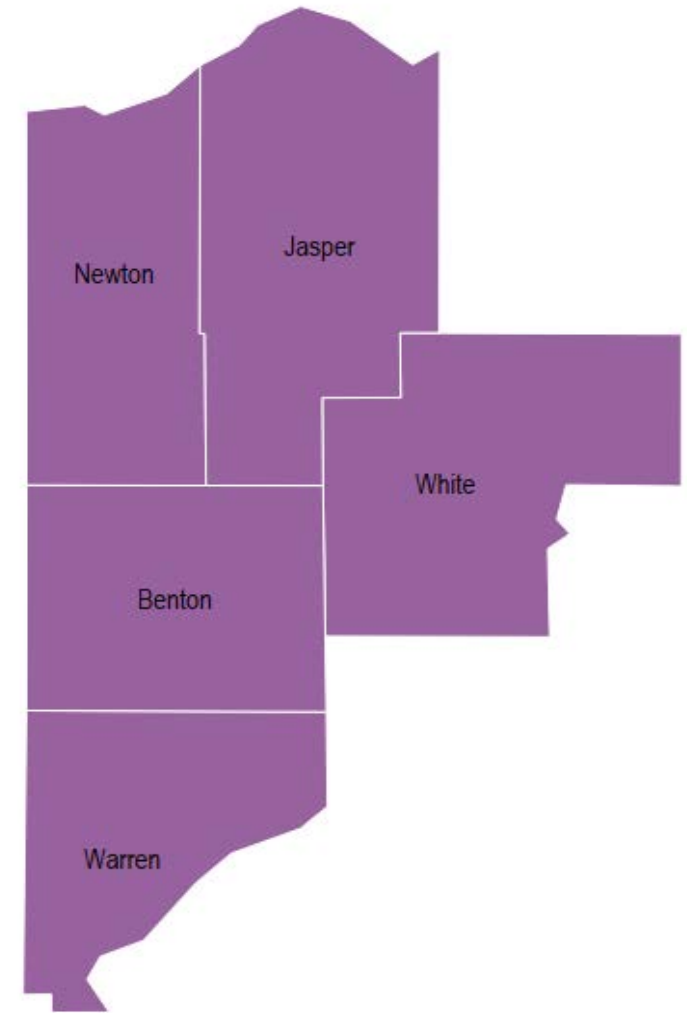
Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$568	+\$50
Ambetter	Standard Silver	\$532	+\$14
Anthem	Silver Pathway 5900	\$518	\$0

\*Premiums based on 45-year-old



## Rating Area 5: Monticello

- ✓ Counties: Benton, Jasper, Newton, Warren & White
- ✓ Participating Carriers: Aetna, Ambetter, Anthem & CareSource
- ✓ # Consumers selected ACA plan: 2,198





Hospital Name	CareSource	Ambetter	Anthem	Aetna
Franciscan Health	X	X		X
IU Health White Memorial Hospital Inc	X	X	X	
St. Vincent Williamsport	X	X		



# Rating Area 5: Monticello

# Rate Analysis

# Rating Area 5: Monticello

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$423	+\$40
Aetna	Bronze S	\$413	+\$30
Ambetter	Standard Expanded Bronze	\$426	+\$43
Anthem	Bronze Pathway 5500	\$383	\$0

Lowest Premium Silver			
CareSource	Marketplace Silver	\$495	+\$55
Aetna	Silver 5	\$488	+\$48
Ambetter	Standard Silver	\$452	+\$12
Anthem	Silver Pathway 7200	\$440	\$0

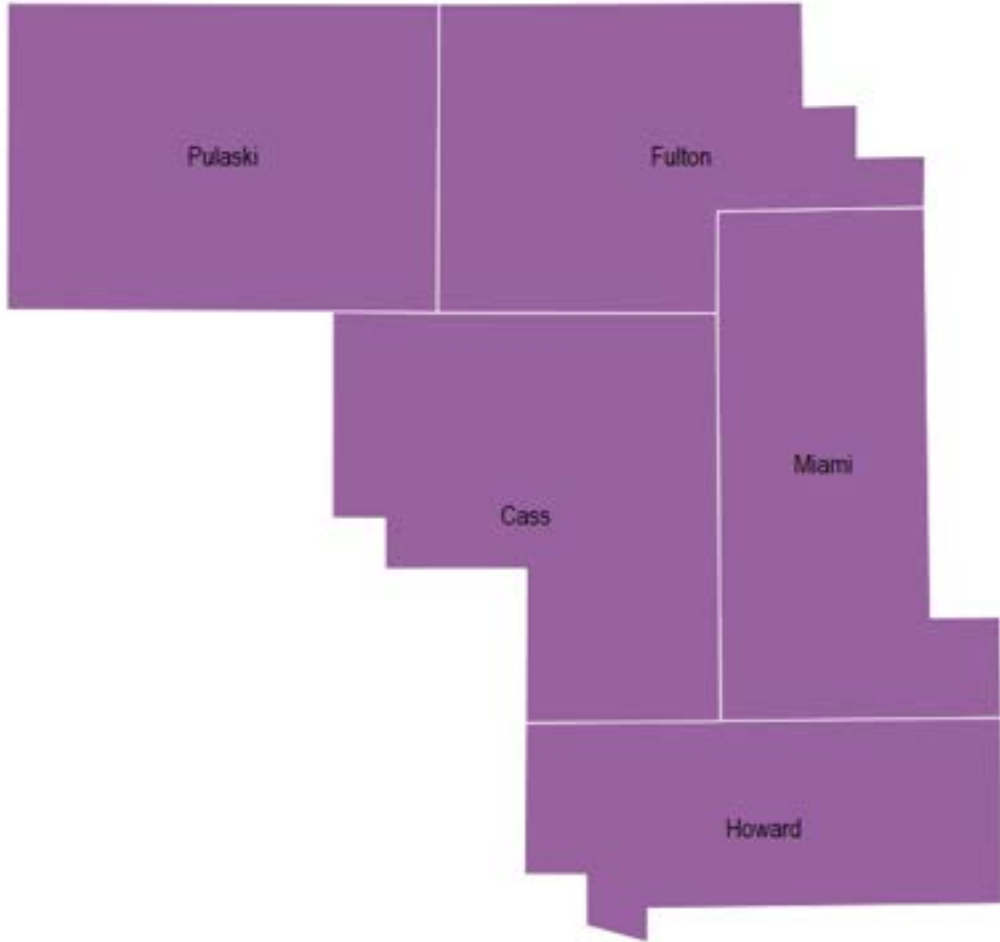
Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$522	+\$70
Aetna	Silver S	\$489	+\$37
Ambetter	Standard Silver	\$452	\$0
Anthem	Silver Pathway 5900	\$452	\$0

\*Premiums based on 45-year-old



# Rating Area 6: Kokomo

- ✓ Counties: Cass, Fulton, Howard, Miami & Pulaski
- ✓ Participating Carriers: Aetna, Ambetter, Anthem, CareSource & US Health Ascension (Howard)
- ✓ # Consumers selected ACA plan: 4,410



Hospital Name	CareSource	Ambetter	Anthem	Ascension
Community Howard Regional Health	X	X		X
St Vincent Kokomo	X	X		
Dukes Memorial	X	X		
Logansport Memorial Hospital	X	X		
Pulaski Memorial Hospital	X	X		
Woodlawn Hospital	X	X		



# Rating Area 6: Kokomo

# Rate Analysis

# Rating Area 6: Kokomo

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$418	+\$41
Ambetter	Standard Expanded Bronze	\$445	+\$68
Anthem	Bronze Pathway 5500	\$377	\$0
US Health	Personalized Care Bronze	\$442	+\$65

Lowest Premium Silver			
CareSource	Marketplace Silver	\$479	+\$46
Ambetter	Standard Silver	\$472	+\$39
Anthem	Silver Pathway 7200	\$433	\$0
US Health	Personalized Care Low premium silver	\$497	+\$64

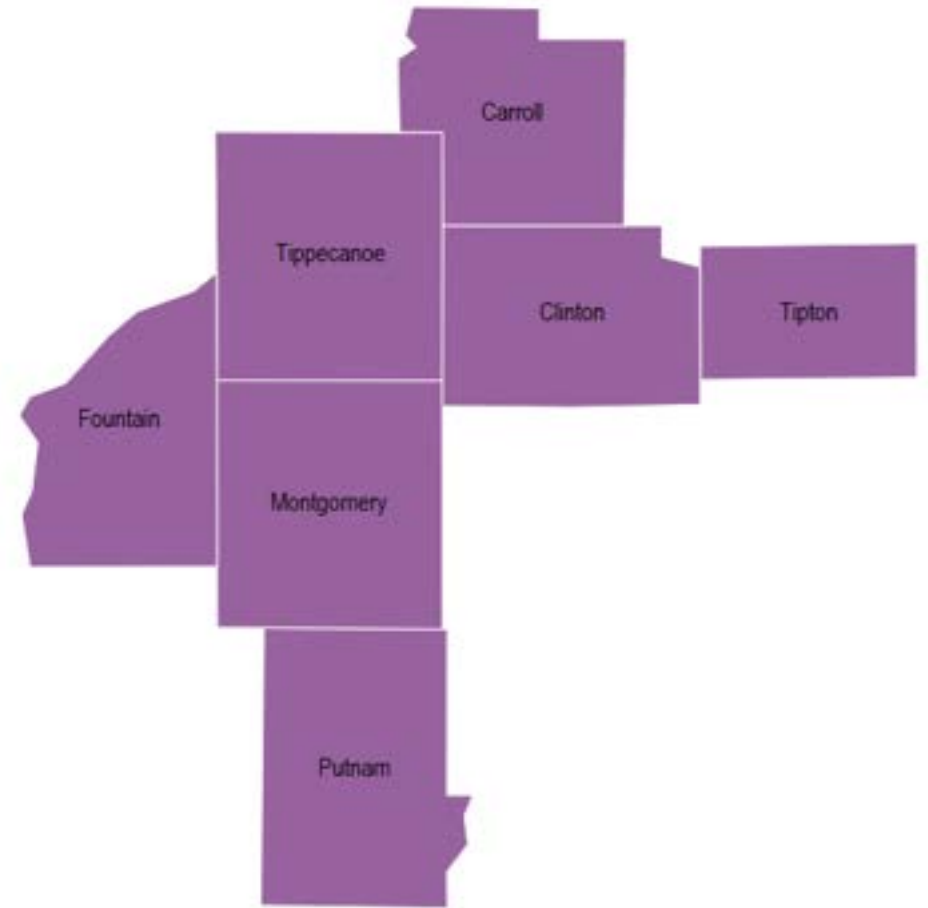
Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$506	+\$62
Ambetter	Standard Silver	\$472	+\$28
Anthem	Silver Pathway 5900	\$444	\$0
US Health	Personalized Care Standard Silver	\$498	+\$54

\*Premiums based on 45-year-old



## Rating Area 7: Lafayette

- ✓ Counties: Carrol, Clinton, Fountain, Montgomery, Putnam, Tippecanoe & Tipton
- ✓ Participating Carriers: Aetna, Ambetter, Anthem & CareSource
- ✓ # Consumers selected ACA plan: 8,049



Hospital Name	CareSource	Ambetter	Anthem	Aetna
IU Health System	X	X	X	
Franciscan Health System	X	X		X
Putnam County Hospital	X	X		



# Rating Area 7: Lafayette

# Rate Analysis

# Rating Area 7: Lafayette

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$423	+\$48
Aetna	Bronze S	\$398	+\$23
Ambetter	Standard Expanded Bronze	\$475	+\$100
Anthem	Bronze Pathway 5500	\$375	\$0

Lowest Premium Silver			
CareSource	Marketplace Silver	\$485	+\$55
Aetna	Silver 5	\$470	+\$40
Ambetter	Standard Silver	\$504	+\$74
Anthem	Silver Pathway 7200	\$430	\$0

Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$512	+\$70
Aetna	Silver S	\$471	+\$29
Ambetter	Standard Silver	\$504	+\$62
Anthem	Silver Pathway 5900	\$442	\$0

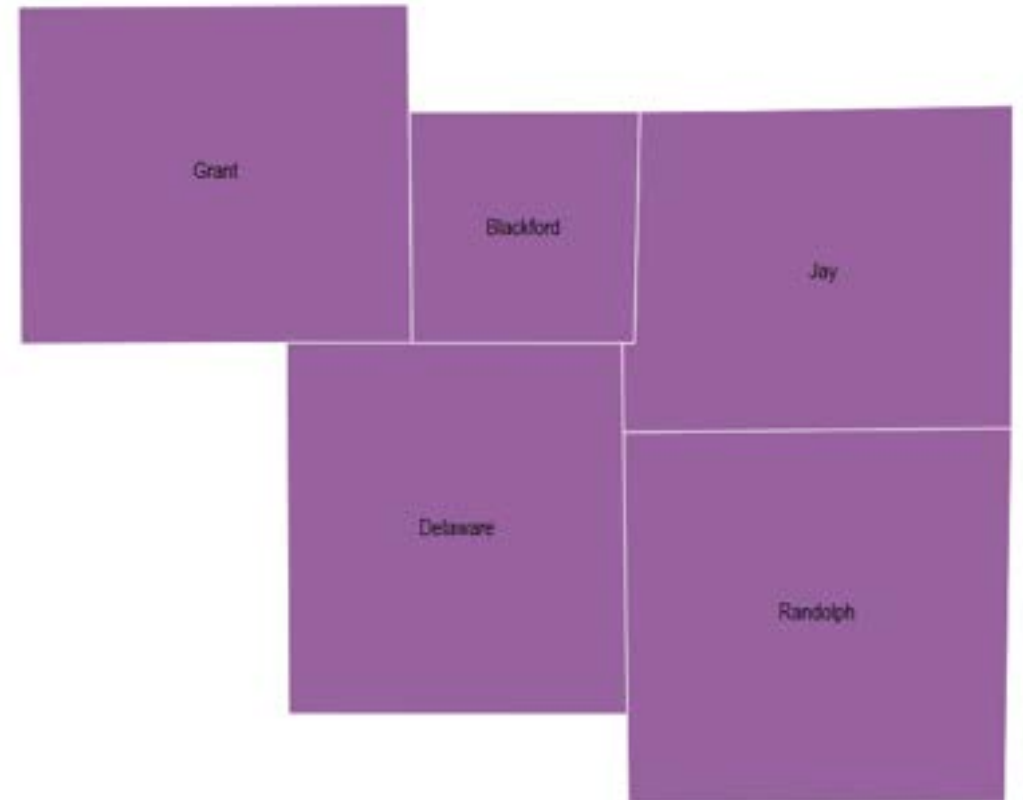
\*Premiums based on 45-year-old





## Rating Area 8: Muncie

- ✓ Counties: Blackford, Delaware, Grant, Jay & Randolph
- ✓ Participating Carriers: Ambetter, Anthem & CareSource
- ✓ # Consumers selected ACA plan: 5,363



Hospital Name	CareSource	Ambetter	Anthem
Marion General Hospital	X	X	
IU Health System	X	X	X
St Vincent Randolph Hospital	X	X	



# Rating Area 8: Muncie

# Rate Analysis

# Rating Area 8: Muncie

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$449	+\$68
Ambetter	Standard Expanded Bronze	\$422	+\$41
Anthem	Bronze Pathway 5500	\$381	\$0

Lowest Premium Silver			
CareSource	Marketplace Silver	\$515	+\$77
Ambetter	Standard Silver	\$448	+\$10
Anthem	Silver Pathway 7200	\$438	\$0

Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$544	+\$71
Ambetter	Standard Silver	\$448	\$0
Anthem	Silver Pathway 5900	\$449	+\$1

\*Premiums based on 45-year-old



## Rating Area 9: Terre Haute

- ✓ Counties: Clay, Parke, Sullivan, Vermillion & Vigo
- ✓ Participating Carriers: Ambetter, Anthem & CareSource
- ✓ # Consumers selected ACA plan: 4,133



Hospital Name	CareSource	Ambetter	Anthem
St Vincent Clay Hospital	X	X	
Union Hospital System	X	X	X
Terre Haute Regional Hospital			
Sullivan County Community Hospital	X	X	X



## Rating Area 9: Terre Haute

# Rate Analysis

# Rating Area 9: Terre Haute

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$484	+\$52
Ambetter	Standard Expanded Bronze	\$480	+\$48
Anthem	Bronze Pathway 5500	\$432	\$0

Lowest Premium Silver			
CareSource	Marketplace Silver	\$555	+\$59
Ambetter	Standard Silver	\$509	+\$13
Anthem	Silver Pathway 7200	\$496	\$0

Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$585	+\$76
Ambetter	Standard Silver	\$509	\$0
Anthem	Silver Pathway 5900	\$509	\$0

\*Premiums based on 45-year-old



## Rating Area 10: Indianapolis

- ✓ Counties: Boone, Hamilton, Hendricks, Marion, Morgan, & Shelby
- ✓ Participating Carriers: Aetna, Ambetter, Anthem, CareSource, Cigna & US Health Ascension
- ✓ # Consumers selected ACA plan: 56,147



Hospital Name	CareSource	Ambetter	Anthem	Ascension	Cigna	Aetna
Eskenazi	X	X				X
Riverview Hospital	X	X			X	
IU Health System	X	X	X			
Witham Memorial Hospital	X	X			X	
Riley Hospital for Children @ IU Health	X	X	X			
Hendricks Regional Hospital system (Danville)	X	X			X	
Franciscan Health	X	X				X
ST VINCENT	X	X		X	X	
COMMUNITY Health Systems	X	X			X	
OrthoIndy Hospital		X				
Major Hospital	X	X			X	



# Rating Area 10: Indianapolis



# Rate Analysis

# Rating Area 10: Indianapolis

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$433	+\$28
Aetna	Bronze S	\$425	+\$20
Ambetter	Standard Expanded Bronze	\$425	+\$20
<b>Anthem</b>	<b>Bronze Pathway 5500</b>	<b>\$405</b>	<b>\$0</b>
Cigna	Connect Bronze CMS Standard	\$428	+\$23
US Health	Personalized Care Bronze	\$464	+\$59

Lowest Premium Silver			
CareSource	Marketplace Silver	\$503	+\$52
Aetna	Silver 5	\$503	+\$52
<b>Ambetter</b>	<b>Standard Silver</b>	<b>\$451</b>	<b>\$0</b>
Anthem	Silver Pathway 7200	\$465	+\$14
Cigna	Connect Silver 8500	\$482	+\$31
US Health	Personalized Care Low Premium Silver	\$521	+\$70

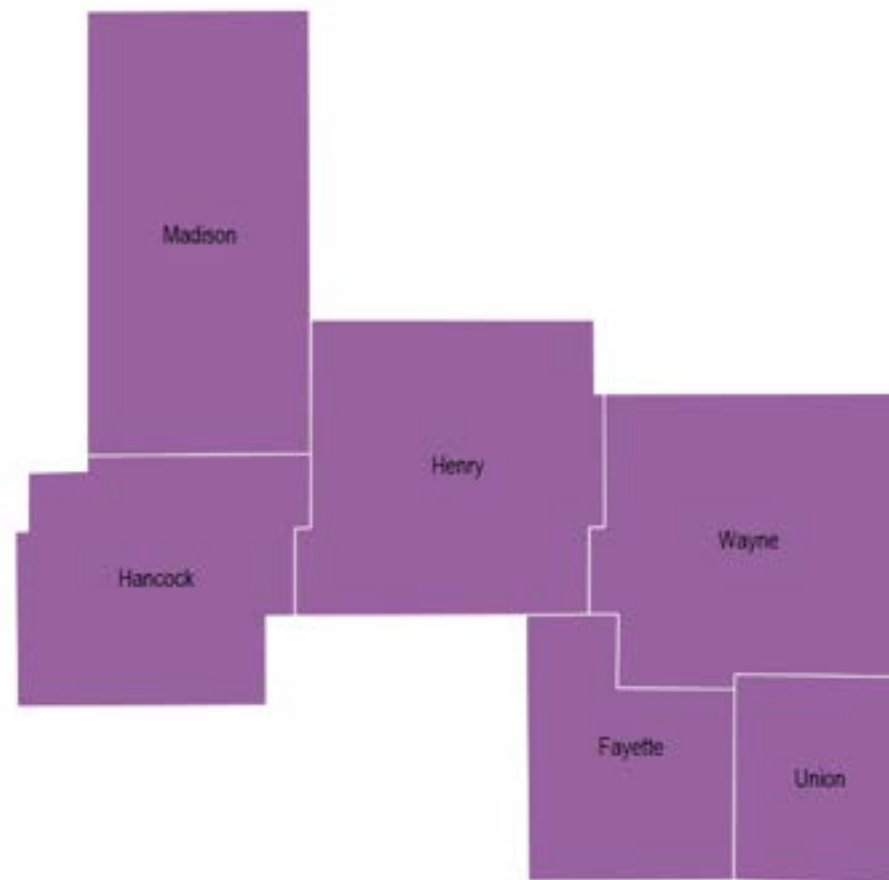
Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$522	+\$72
Aetna	Silver S	\$503	+\$52
<b>Ambetter</b>	<b>Standard Silver</b>	<b>\$451</b>	<b>\$0</b>
Anthem	Silver Pathway 5900	\$477	+\$26
<b>Cigna</b>	<b>Connect 4000 Diabetes</b>	<b>\$489</b>	<b>+\$38</b>
US Health	Personalized Care Standard Silver	\$521	+\$71

\*Premiums based on 45-year-old



- ✓ Counties: Fayette, Hancock, Henry, Madison, Union & Wayne
- ✓ Participating Carriers: Ambetter, Anthem, CareSource, Cigna (Hancock & Henry) & US Health Ascension (Madison)
- ✓ # Consumers selected ACA plan: 9,411

## Rating Area 11: Richmond



Hospital Name	CareSource	Ambetter	Anthem	US Health Ascension	Cigna
Community Hospital Anderson	X	X		X	X
St Vincent Health System	X	X			
Hancock Regional Hospital	X	X		X	X
Henry County Memorial Hospital	X	X		X	X
Reid	X				
St. Johns Medical Center					



# Rating Area 11: Richmond

# Rate Analysis

# Rating Area 11: Richmond

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$448	+\$51
Ambetter	Standard Expanded Bronze	\$411	+\$14
Anthem	Bronze Pathway 5500	\$397	\$0
Cigna	Connect Bronze CMS Standard	\$428	+\$31
US Health	Personalized Care Bronze	\$444	+\$47

Lowest Premium Silver			
CareSource	Marketplace Silver	\$514	+\$78
Ambetter	Standard Silver	\$436	\$0
Anthem	Silver Pathway 7200	\$456	+\$20
Cigna	Connect Silver 8500	\$482	+\$42
US Health	Personalized Care Low Premium Silver	\$499	+\$63

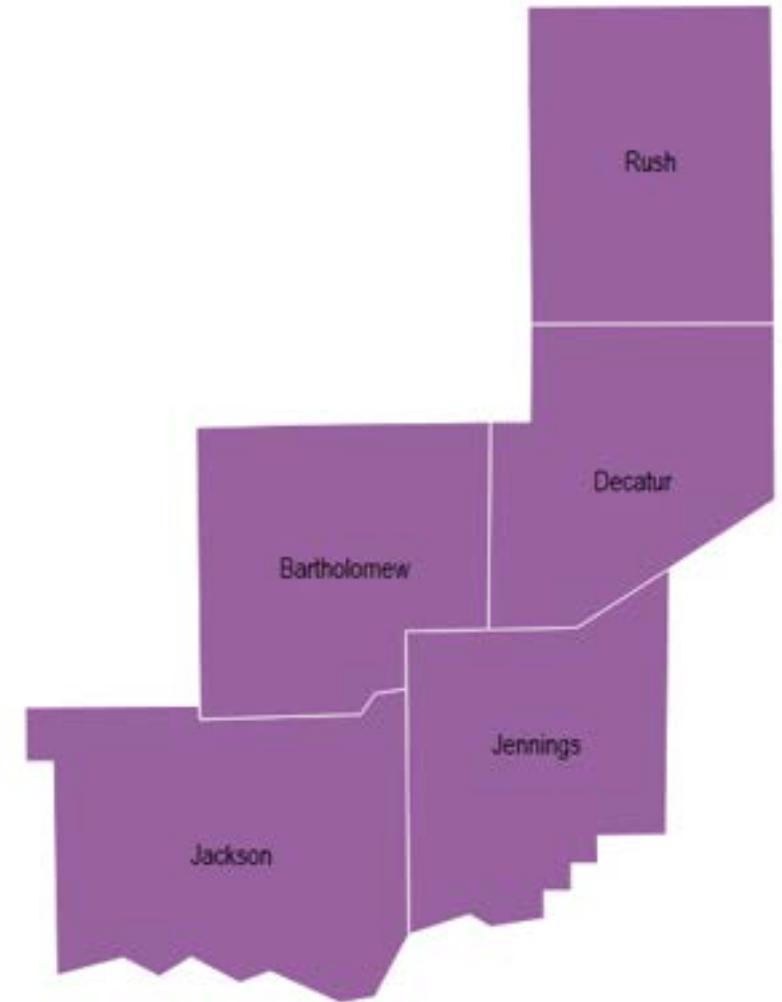
Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$542	+\$106
Ambetter	Standard Silver	\$436	\$0
Anthem	Silver Pathway 5900	\$468	+\$32
Cigna	Connect 4000 Diabetes	\$489	+\$53
US Health	Personalized Care Standard Silver	\$500	+\$64

\*Premiums based on 45-year-old



## Rating Area 12: Columbus

- ✓ Counties: Bartholomew, Decatur, Jackson, Jennings & Rush
- ✓ Participating Carriers: Ambetter, Anthem & CareSource
- ✓ # Consumers selected ACA plan: 5,298



Hospital Name	CareSource	Ambetter	Anthem
Rush Memorial Hospital	X	X	
Decatur County Memorial Hospital	X	X	
Columbus Regional Hospital	X	X	
St Vincent Jennings Hospital	X	X	
Schneck Medical Center	X	X	



# Rating Area 12: Columbus

# Rate Analysis

# Rating Area 12: Columbus

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$434	+\$60
Ambetter	Standard Expanded Bronze	\$473	+\$99
Anthem	Bronze Pathway 5500	\$374	\$0

Lowest Premium Silver			
CareSource	Marketplace Silver	\$498	+\$68
Ambetter	Standard Silver	\$502	+\$72
Anthem	Silver Pathway 7200	\$430	\$0

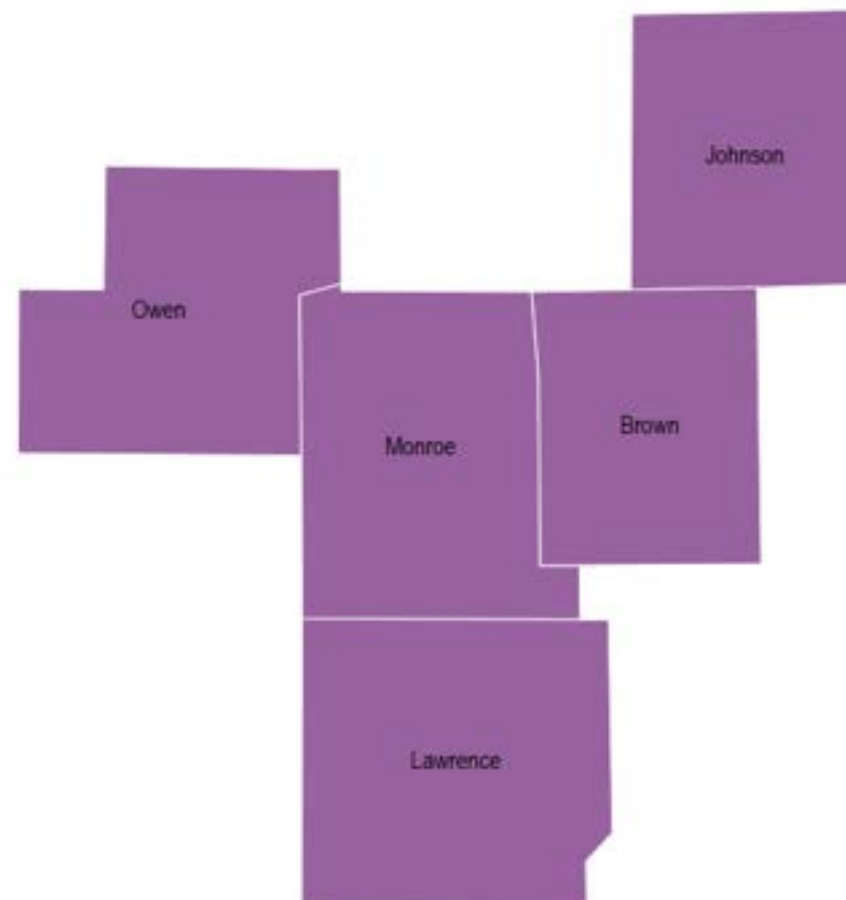
Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$525	+\$84
Ambetter	Standard Silver	\$502	+\$61
Anthem	Silver Pathway 5900	\$441	\$0

\*Premiums based on 45-year-old



## Rating Area 13: Bloomington

- ✓ Counties: Brown, Johnson, Lawrence, Monroe & Owen
- ✓ Participating Carriers: Aetna (Johnson), Ambetter, Anthem, CareSource & Cigna (Johnson)
- ✓ # Consumers selected ACA plan: 12,080





Hospital Name	CareSource	Ambetter	Anthem	Cigna	Aetna
Community Hospitals of IN	X	X		X	
Johnson Memorial Hospital	X	X			
IU Health Hospital System	X	X	X		
Orthoindy Hospital		X			
Monroe Hospital					



# Rating Area 13: Bloomington

# Rate Analysis

# Rating Area 13: Bloomington

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$433	+\$28
Aetna	Bronze S	\$425	+\$20
Ambetter	Standard Expanded Bronze	\$425	+\$20
Anthem	Bronze Pathway 5500	\$405	\$0
Cigna	Connect Bronze CMS Standard	\$428	+\$23

Lowest Premium Silver			
CareSource	Marketplace Silver	\$498	+\$39
Aetna	Silver 5	\$470	+\$11
Ambetter	Standard Silver	\$565	\$106
Anthem	Silver Pathway 7200	\$459	+\$0
Cigna	Connect Silver 8500	\$482	+\$23

Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$526	+\$56
Aetna	Silver S	\$470	\$0
Ambetter	Standard Silver	\$565	+\$95
Anthem	Silver Pathway 5900	\$471	+\$1
Cigna	Connect 4000 Diabetes	\$489	+\$19

\*Premiums based on 45-year-old



## Rating Area 14: Aurora

- ✓ Counties: Dearborn, Franklin, Ohio, Ripley & Switzerland
- ✓ Participating Carriers: Ambetter & CareSource
- ✓ # Consumers selected ACA plan: 2,827



Hospital Name	CareSource	Ambetter	Anthem
Margaret Mary Community Hospital Inc	X	X	X
St. Elizabeth Dearborn	X	X	X



# Rating Area 14: Aurora

# Rate Analysis

# Rating Area 14: Aurora

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$418	\$0
Ambetter	Standard Expanded Bronze	\$447	+\$29

Lowest Premium Silver			
CareSource	Marketplace Silver	\$480	+\$5
Ambetter	Standard Silver	\$475	+\$0

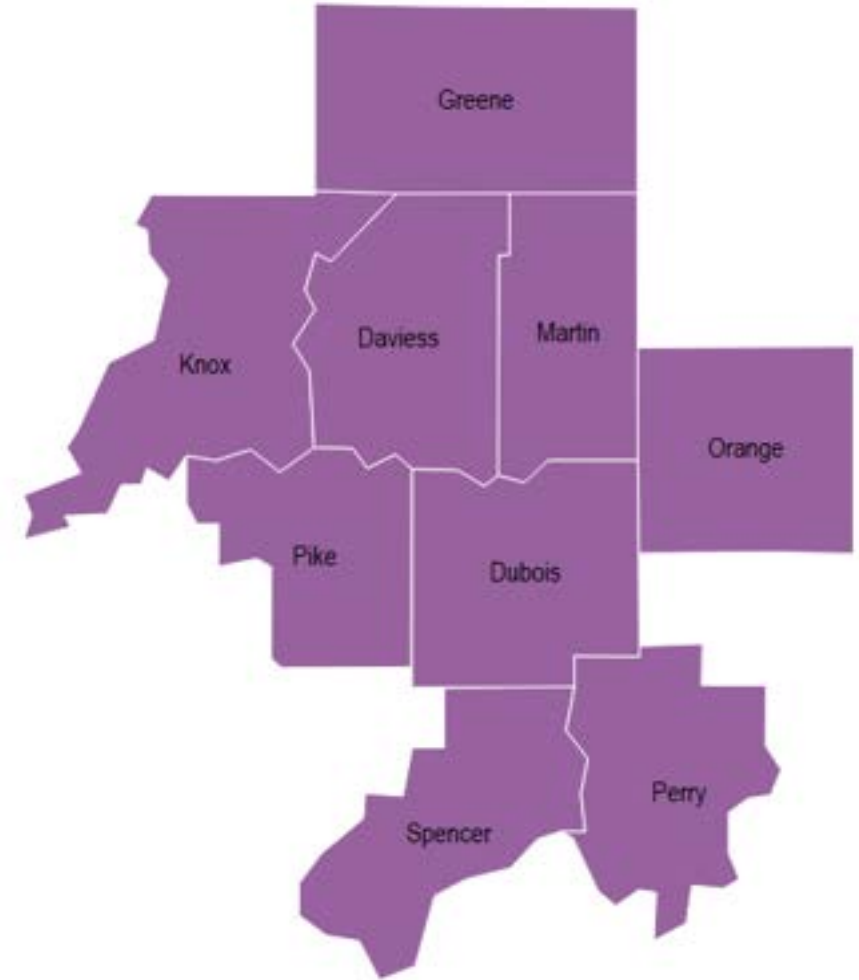
Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$506	+\$31
Ambetter	Standard Silver	\$475	\$0

\*Premiums based on 45-year-old



## Rating Area 15: Jasper

- ✓ Counties: Daviess, Dubois, Greene, Knox, Martin, Orange, Perry, Pike & Spencer
- ✓ Participating Carriers: Ambetter, Anthem & CareSource
- ✓ # Consumers selected ACA plan: 5,732



Hospital Name	CareSource	Ambetter	Anthem
Greene County General Hospital	X	X	
IU Health Paoli Hospital	X	X	X
Daviess Community Hospital	X	X	
Good Samaritan Hospital	X	X	
Memorial Hospital and Health Care Center	X	X	
Perry County Memorial Hospital	X	X	



# Rating Area 15: Jasper

# Rate Analysis

# Rating Area 15: Jasper

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$374	+\$4
Ambetter	Standard Expanded Bronze	\$433	+\$63
Anthem	Bronze Pathway 5500	\$370	\$0

Lowest Premium Silver			
CareSource	Marketplace Silver	\$428	+\$3
Ambetter	Standard Silver	\$459	+\$34
Anthem	Silver Pathway 7200	\$425	\$0

Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$452	+\$15
Ambetter	Standard Silver	\$459	+\$22
Anthem	Silver Pathway 5900	\$437	\$0

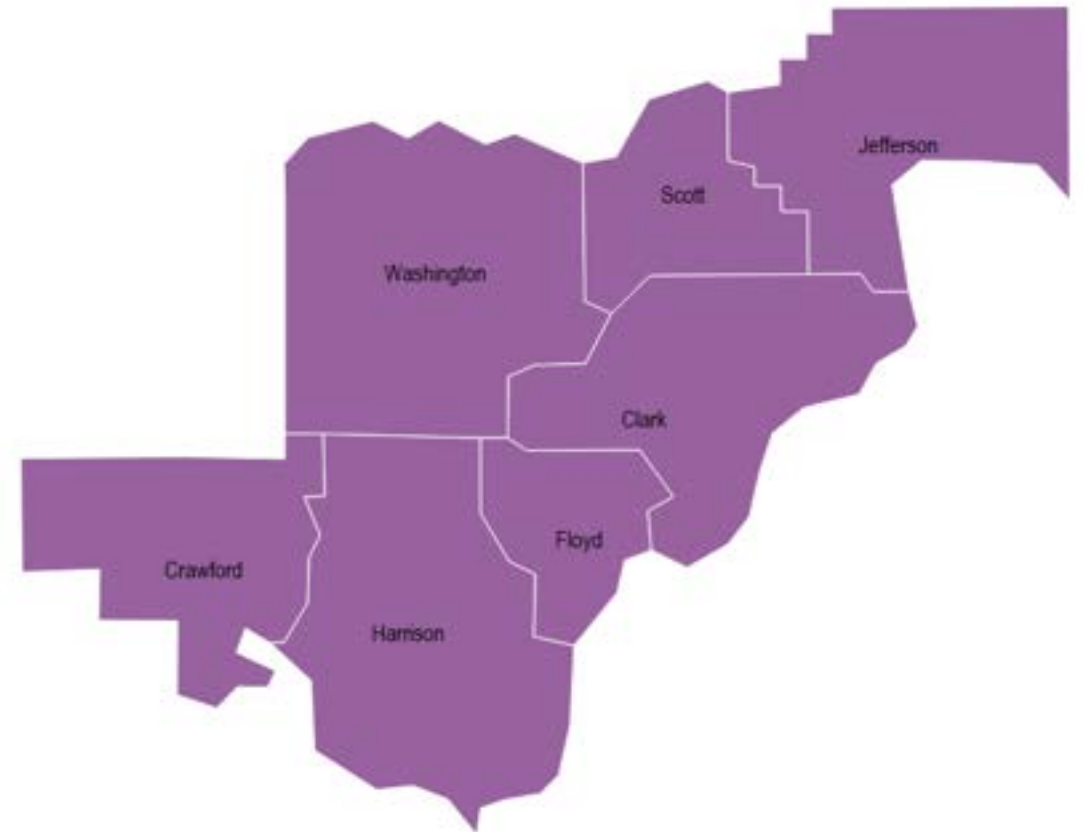
\*Premiums based on 45-year-old





## Rating Area 16: Jeffersonville

- ✓ Counties: Clark, Crawford, Floyd, Harrison, Jefferson, Scott & Washington
- ✓ Participating Carriers: Ambetter, Anthem & CareSource
- ✓ # Consumers selected ACA plan: 8,252



Hospital Name	CareSource	Ambetter	Anthem
Scott Memorial Hospital LLC	X	X	
Baptist Health System	X	X	
Kings Daughters Health	X	X	
St Vincent Salem Hospital	X	X	
Physicians Medical Center LLC	X	X	
Harrison County Hospital	X	X	
RHN Clark Memorial Hospital LLC	X	X	
University of Louisville	X	X	
Norton Hospital	X	X	
Norton Children's	X	X	
Kosair's Children's Hospital	X	X	



# Rating Area 16: Jeffersonville

# Rate Analysis

# Rating Area 16: Jeffersonville

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$384	+\$61
Ambetter	Standard Expanded Bronze	\$409	+\$86
Anthem	Bronze Pathway 5500	\$323	\$0

Lowest Premium Silver			
CareSource	Marketplace Silver	\$441	+\$70
Ambetter	Standard Silver	\$434	+\$63
Anthem	Silver Pathway 7200	\$371	\$0

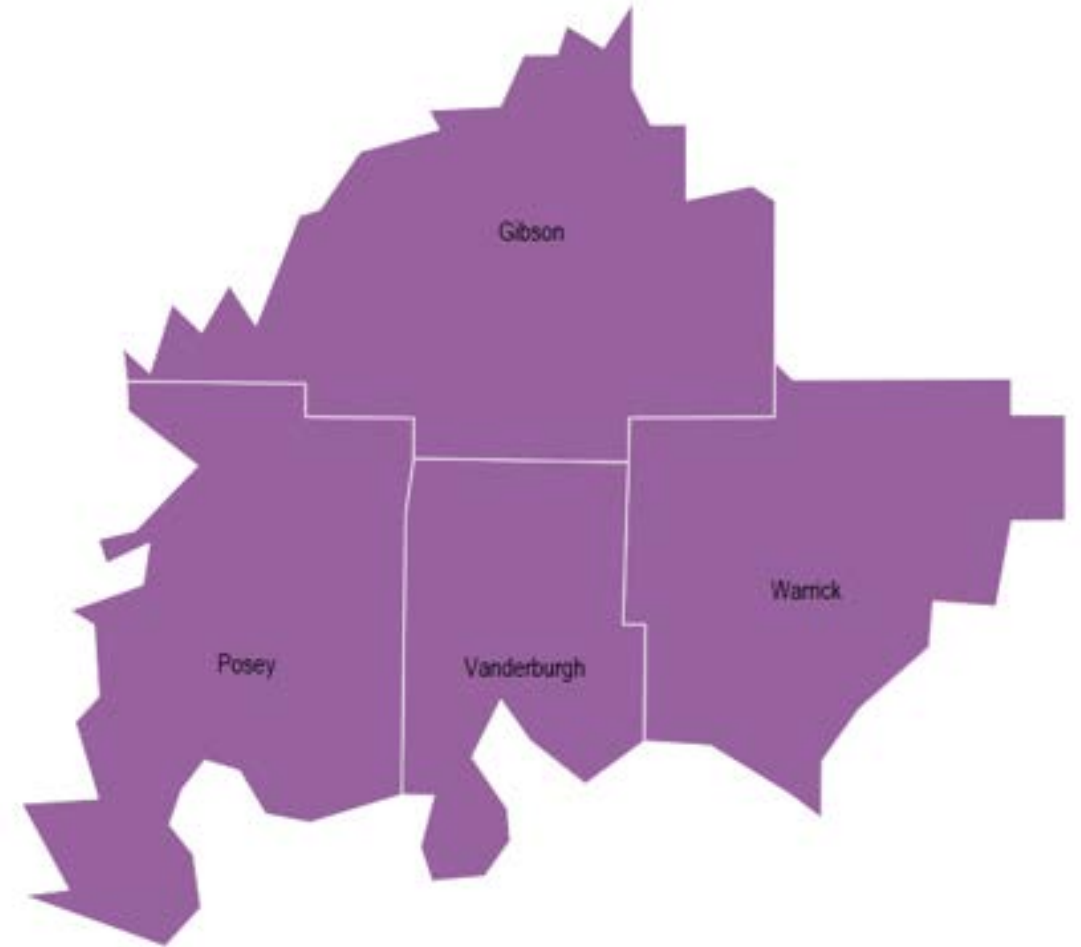
Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$465	+\$86
Ambetter	Standard Silver	\$434	+\$54
Anthem	Silver Pathway 5900	\$380	\$0

\*Premiums based on 45-year-old



## Rating Area 17: Evansville

- ✓ Counties: Gibson, Posey, Warrick & Vanderburgh
- ✓ Participating Carriers: Ambetter, Anthem & CareSource, & US Health
- ✓ # Consumers selected ACA plan: 8,264



Hospital Name	CareSource	Ambetter	Anthem	Ascension
Deaconess Gibson Hospital	X	X	X	
St Vincent Warrick Hospital	X	X		X
Deaconess Health System	X	X	X	
Deaconess Women's Hospital of Southern IN LLC	X	X	X	
St Mary's Medical Center of Evansville	X	X		X



# Rating Area 17: Evansville

# Rate Analysis

# Rating Area 17: Evansville

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$368	\$0
Ambetter	Standard Expanded Bronze	\$512	+\$144
Anthem	Bronze Pathway 5500	\$386	+\$17
US Health	Personalized Care Bronze	\$441	+\$55

















Lowest Premium Silver			
CareSource	Marketplace Silver	\$422	\$0
Ambetter	Standard Silver	\$543	+\$121
Anthem	Silver Pathway 7200	\$443	+\$21
US Health	Personalized Care Low Premium Silver	\$495	+\$73

Diabetic/Standard Silver			
CareSource	Diabetic Silver	\$446	\$0
Ambetter	Standard Silver	\$543	+\$97
Anthem	Silver Pathway 5900	\$455	+\$9
US Health	Personalized Care Standard Silver	\$496	+\$50

\*Premiums based on 45-year-old























# Rating Area Analysis

Rating Area	Location	Benefits	Network	Premium	Overall	Notes
1	Laporte					CareSource is positioned competitively across all three products compared. CareSource's price points are attractive, benefits are comparable, and the network is good in this area. Aetna is the new entrant this year. They have narrow network and higher price points. CareSource's Diabetic plan is a great option in this rating area.
2	South Bend					CareSource will not be as price competitive in this region, but we do have a strong network. Anthem will offer the lowest cost options, but their network is weak.
3	LaGrange					CareSource is positioned competitively across all three products compared. CareSource's price points are attractive, benefits are comparable, and the network is good in this area. CareSource's Diabetic Silver plan is an attractive option here.
4	Fort Wayne					You can expect that Anthem's rates will be the cheapest in this region. However, they do not have the network advantage.























# Rating Area Analysis

Rating Area	Location	Benefits	Network	Premium	Overall	Notes
5	Monticello					CareSource is not positioned as competitively across all three products in rating area 5 from a price perspective. We do have a strong network. Anthem & Ambetter will offer the lowest rates. Aetna is the new entrant this year. They have the narrowest network.
6	Kokomo					CareSource is still within a \$40-60 range all three products with a strong network. Anthem is going to be the price leader, but does not have all the hospitals in network. Ascension does offer plans in the area, but they carry heavier price tags with a narrow network.
7	Lafayette					Anthem is going to lead with price and network in this rating area. Aetna is also priced competitively but offers a narrow network. CareSource is going to come in 3 <sup>rd</sup> place for price, but does have a strong network in this rating area. Ambetter has priced it's products on the higher end.
8	Muncie					Anthem is going to lead by price in this area but has a weaker network.
9	Terre Haute					Anthem has the advantage in this rating area in terms of price and network. You can expect that CareSource's premiums will be higher than our competitors. Ambetter's silver is not too far off from Anthem's.

















# Rating Area Analysis

Rating Area	Location	Benefits	Network	Premium	Overall	Notes
10	Indianapolis					Anthem holds the price advantage but does not offer as strong network on the bronze product. CareSource and Ambetter are both competitively priced and have the better network when it comes to silver. There are two diabetic plans offered in rating area 10 CareSource and Cigna. CareSource's diabetic plan will run roughly \$30 more per month. The CareSource diabetic plan offers a more robust formulary, lower deductible along with many no cost benefits. CareSource will also provide a much broader network.
11	Richmond					CareSource is not competitively priced in this area but holds a strong network. Anthem will have the price advantage on the bronze product. Ambetter will pricing on the lowest cost silver and decent network.
12	Columbus					CareSource is going to be the 2 <sup>nd</sup> lowest cost across the bronze and silver products in the rating area with a strong network. Anthem will be lowest cost but will not have as strong as a network.
13	Bloomington					CareSource will not be the lowest cost offering but will still have great price positioning with a strong network. CareSource's Diabetic Silver plan should be considered as there can be case for the zero cost offerings to lower out of pocket costs.
14	Aurora					CareSource will be the lowest cost bronze and only approximately \$5 difference on the low-cost silver product and strong network. CareSource's Diabetic plan should be highly considered here.



# Rating Area Analysis

Rating Area	Location	Benefits	Network	Premium	Overall	Notes
15	Jasper					CareSource will be very competitively priced in rating area 15, even though it's not the lowest cost. The price difference between the lowest cost and CareSource products is minimal and CareSource offers a strong network. CareSource's Diabetic plan should be highly considered here.
16	Jeffersonville					CareSource offers a large network, however premium on both the bronze and silver product will cost more than Anthem. CareSource will cost less than Ambetter on the bronze product and will be very close on the silver product, both carriers offering a similar network.
17	Evansville					CareSource will be the lowest cost offering with a great network in this rating area. Also, CareSource's Diabetic plan should be highly considered here.



# Questions?

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

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