



Kentucky 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



Market Intelligence Group, Proprietary and Confidential



Bronze, Silver & Diabetic Plan Comparisons



Carrier	CareSource	Anthem	Wellcare/Ambetter
Plan	Marketplace Bronze First	Bronze Pathway X HMO 7700 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Everyday Bronze
Type	Bronze	Bronze	Bronze
Coinsurance	50	50	50
Deductible	\$7,500	\$7,700	\$8,450
Out of Pocket Maximum	\$9,400	\$8,700	\$9,250
PCP Copay	\$50	\$40	\$40
Specialist Copay	\$100	50% after Ded	\$90
Inpatient	50% after Ded	50% after Deductible	50% After Ded
Outpatient Lab	50% after Ded	50% after Ded	\$50
Radiology	50% after Deductible Imaging	50% after Ded	50% After Ded
ER	\$600 Co-pay After Deductible	60% After Ded	50% After Ded
Prescriptions			
Tier 1	\$25	\$25	\$3 Preferred/\$30 Generic
Tier 2	\$25 After Ded	50% after Ded	50% After Deductible
Tier 3	\$100 After Ded	50% after Ded	50% After Deductible
Tier 4	\$500 After Ded	50% after Ded	50% After Deductible



First Dollar Bronze Comparison

Bronze Observations

- The bronze landscape in 2024 for KY will include low-cost base bronze plans (lowest premium), bronze with first dollar benefits, and HSAs.
- CareSource will not be offering the low premium bronze or an HSA plan in 2024.
- Ambetter & Anthem appears to target the bronze product this year with bronze focused pricing in most rating areas.
- Ambetter—lowest PCP & Spc; outpatient lab co-pay
- Anthem-no notable benefit advantages
- CareSource-lowest deductible
- Molina—no first dollar bronze product



Carrier	CareSource	Anthem	Wellcare/Ambetter	Molina
Plan	Marketplace Silver	Silver Pathway X Transition HMO 6500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Focused Silver	Silver 12 with first 4 PCP visits free
Type	Silver	Silver	Silver	Silver
Coinsurance	60	75	50	80
Deductible	\$5,900	\$6,500	\$6,300	\$7,000
Out of Pocket Maximum	\$9,100	\$7,200	\$8,000	\$9,450
PCP Copay	\$40	\$30	\$45	\$40
Specialist Copay	\$80	\$50	\$100	\$75
Inpatient	60% After Ded	\$500 Copay per admission, 50%	50% After Ded	80% after Ded
Outpatient Lab	60% After Ded	75% after Deductible	\$50	80% after Ded
Radiology	60% After Ded	75% after Deductible \$500 Copay Advanced Imaging	50% After Ded	80% after Ded
ER	60% After Ded	\$500 Copay, 85% after Deductible	50% After Ded	80% after Ded
Prescriptions				
Tier 1	\$20	\$35	\$3 Preferred/\$25 Generic	\$10
Tier 2	\$40	\$70	\$75	\$100
Tier 3	\$80 After Ded	50% After Ded	50% After Ded	50% After Ded
Tier 4	\$350 After Ded	50% 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 with the price advantage on their lowest cost silver product in all rating areas. 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).
- I also noticed a base silver plan without first dollar benefits.
- CareSource remains consistent in the silver category offering a standard, low premium, and core products including a dental, vision & fitness enhanced offering. All products are straightforward with no hidden “gotchas.”
- CareSource
 - Lowest deductible
 - Competitive PCP & specialist co-pays
 - Competitive T1 & T2
- Anthem
 - Lowest PCP & Specialist co-pays
 - Higher copays drugs
- Ambetter
 - Lowest co-pay T1
- Molina
 - Lowest cost T1



	CareSource	Wellcare/Ambetter	Anthem	Molina
Plan	Diabetes Silver	Complete Silver	Anthem Silver Pathway X HMO 3500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Silver 1
Coinsurance	50%	60%	75%	50%
Deductible	\$3,500	\$6,000	\$3,500	\$2,500
Out of Pocket Maximum	\$9,450	\$8,600	\$8,700	\$9,100
PCP Copay	\$35	\$40	\$25	\$30
Specialist Copay	\$80	\$80	75% after Ded	\$60
Inpatient	50% After Ded	60% After Ded	75% after Ded	\$1,200 Copay per day x2
Outpatient Lab	\$75	60% After Ded	75% after Ded	\$60
ER	\$600	60% After Ded	75% after Ded	\$950
Prescriptions				
Tier 1	\$3	\$20	\$15	\$29
Tier 2	\$100	\$55	\$40 after Rx Ded	\$60
Tier 3	60% after ded	50% After Ded	60% after Rx Ded	50% After Ded
Tier 4	50% after ded	50% After Ded	60% after Rx Ded	50% After Ded
Rx Diabetic	\$0	No Special Benefit	No Special Benefit	No Special Benefit
Diabetic Supplies	\$0	No Special Benefit	No Special Benefit	No Special Benefit



Diabetic Silver vs. Standard Silver Comparison

Diabetic Silver vs. Standard Silver Observations

- CareSource is the only carrier to offer a diabetic plan in Kentucky. The plan provides robust benefits and formulary options.
- 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: Paducah

- Counties: Ballard, Carlisle, Graves, Hickman, Livingston, & McCracken
- Participating Carriers: Ambetter, Anthem & CareSource



Hospital Name	CareSource	Anthem	Ambetter
Baptist Health Paducah	X	X	X
Lourdes Hospital Inc	X	X	
Jackson Purchase Medical Center	X		
Livingston Hospital & Healthcare Services, Inc.		X	



Rating Area 1: Paducah

Rate Analysis

Rating Area 1: Paducah

Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$472	+\$41
Ambetter	Everyday Bronze	\$429	\$0
Anthem	Bronze Pathway 5500	\$492	+\$63

Lowest Premium Silver

CareSource	Marketplace Silver	\$574	+\$72
Ambetter	Focused Silver	\$502	\$0
Anthem	Silver Pathway 6500	\$580	+\$78

Diabetic/Standard Silver

CareSource	Diabetic Silver	\$603	+\$94
Ambetter	Complete Silver	\$509	\$0
Anthem	Silver Pathway 3500	\$588	+\$79



Rating Area 2: Owensboro

- Counties: Christian, Hopkins, Ohio, McLean, Muhlenberg & Webster
- Participating Carriers: Ambetter, Anthem & CareSource



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



Rating Area 2: Owensboro

Rate Analysis

Rating Area 2: Owensboro

Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$451	+\$6
Ambetter	Everyday Bronze	\$445	\$0
Anthem	Bronze Pathway 7700	\$488	+\$43

Lowest Premium Silver

CareSource	Marketplace Silver	\$549	+\$28
Ambetter	Focused Silver	\$521	\$0
Anthem	Silver Pathway 6500	\$574	+\$53

Diabetic/Standard Silver

CareSource	Diabetic Silver	\$576	+\$48
Ambetter	Complete Silver	\$528	\$0
Anthem	Silver Pathway 3500	\$582	+\$54



- Counties: Carroll, Breckinridge, Bullitt, Hardin, Henry, Jefferson, Larue, Marion, Meade, Nelson, Oldham, Shelby, Spencer, Trimble and Washington
- Participating Carriers: Ambetter, Anthem, CareSource & Molina

Rating Area 3: Louisville



Hospital Name	CareSource	Anthem	Ambetter	Molina
Carroll County Memorial Hospital	X	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	X	X
Jewish Hospital Inc	X	X	X	X
U of L Health System	X	X	X	X
Saint Mary and Elizabeth Hospital	X	X	X	X
Flaget Memorial Hospital	X	X		X
Spring View Hospital	X	X		
Breckenridge Memorial Hospital		X		



Rating Area 3: Louisville

Rate Analysis

Rating Area 3: Louisville

Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$469	+\$83
Ambetter	Everyday Bronze	\$386	\$0
Anthem	Bronze Pathway 7700	\$410	+\$24

Lowest Premium Silver

CareSource	Marketplace Silver	\$571	+\$120
Ambetter	Focused Silver	\$451	\$0
Anthem	Silver Pathway 6500	\$484	+\$33
Molina	Silver 12 with first 4 PCP visits free	\$459	+\$8

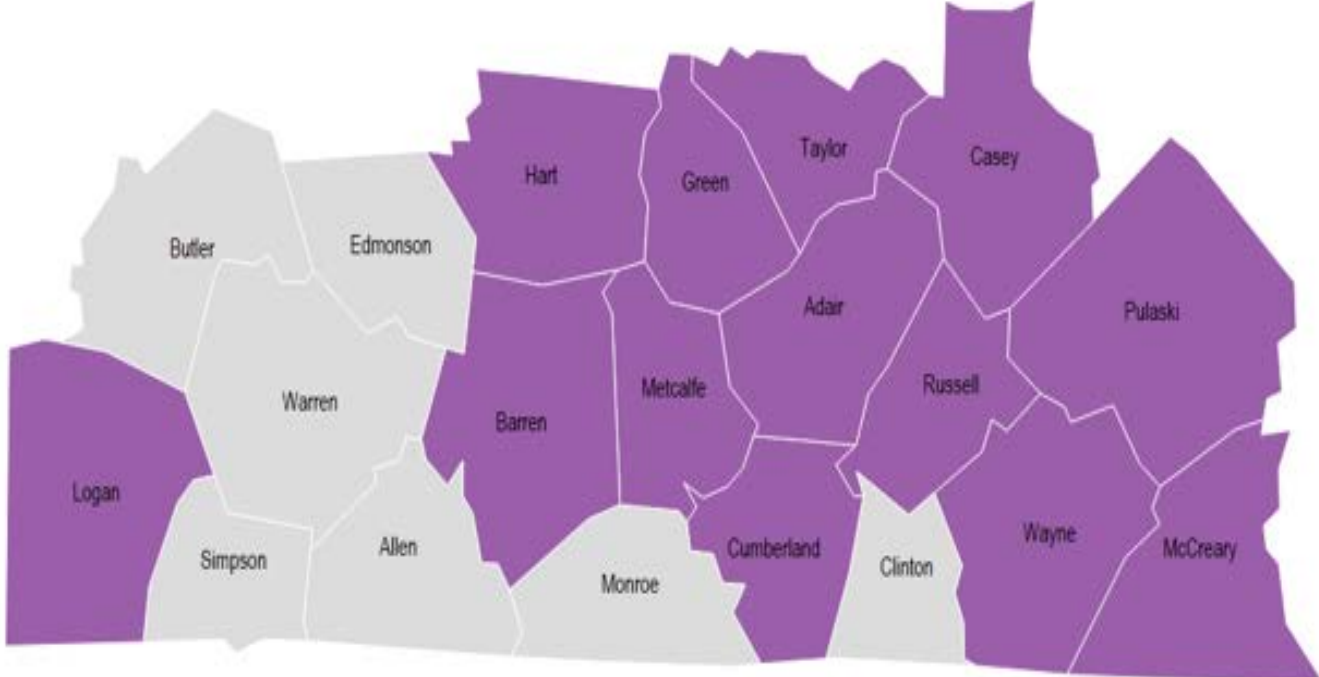
Diabetic/Standard Silver

CareSource	Diabetic Silver	\$599	+\$141
Ambetter	Complete Silver	\$458	\$0
Anthem	Silver Pathway 3500	\$560	+\$102
Molina	Silver 1	\$470	+\$12



Rating Area 4: Bowling Green

- Counties: Adair, Barren, Casey, Cumberland, Green, Hart, Logan, McCreary, Metcalfe, Pulaski, Russell, Taylor, & Wayne
- Participating Carriers: Ambetter, Anthem & CareSource



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



Rating Area 4: Bowling Green

Rate Analysis

Rating Area 4: Bowling Green

Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$465	+\$25
Ambetter	Everyday Bronze	\$440	\$0
Anthem	Bronze Pathway 7700	\$464	+\$24

Lowest Premium Silver

CareSource	Marketplace Silver	\$566	+\$51
Ambetter	Focused Silver	\$515	\$0
Anthem	Silver Pathway 6500	\$548	+\$33

Diabetic/Standard Silver

CareSource	Diabetic Silver	\$597	+\$75
Ambetter	Complete Silver	\$522	\$0
Anthem	Silver Pathway 3500	\$673	+\$141



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
- Participating Carriers: Ambetter, Anthem, CareSource & Molina



Hospital Name	CareSource	Anthem	Ambetter	Molina
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

Rate Analysis

Rating Area 5: Lexington

Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$458	+\$58
Ambetter	Everyday Bronze	\$400	\$0
Anthem	Bronze Pathway 7700	\$464	+\$64

Lowest Premium Silver

CareSource	Marketplace Silver	\$557	+\$88
Ambetter	Focused Silver	\$469	\$0
Anthem	Silver Pathway 6500	\$557	+\$88
Molina	Silver 12 with first 4 PCP visits free	\$481	+\$12

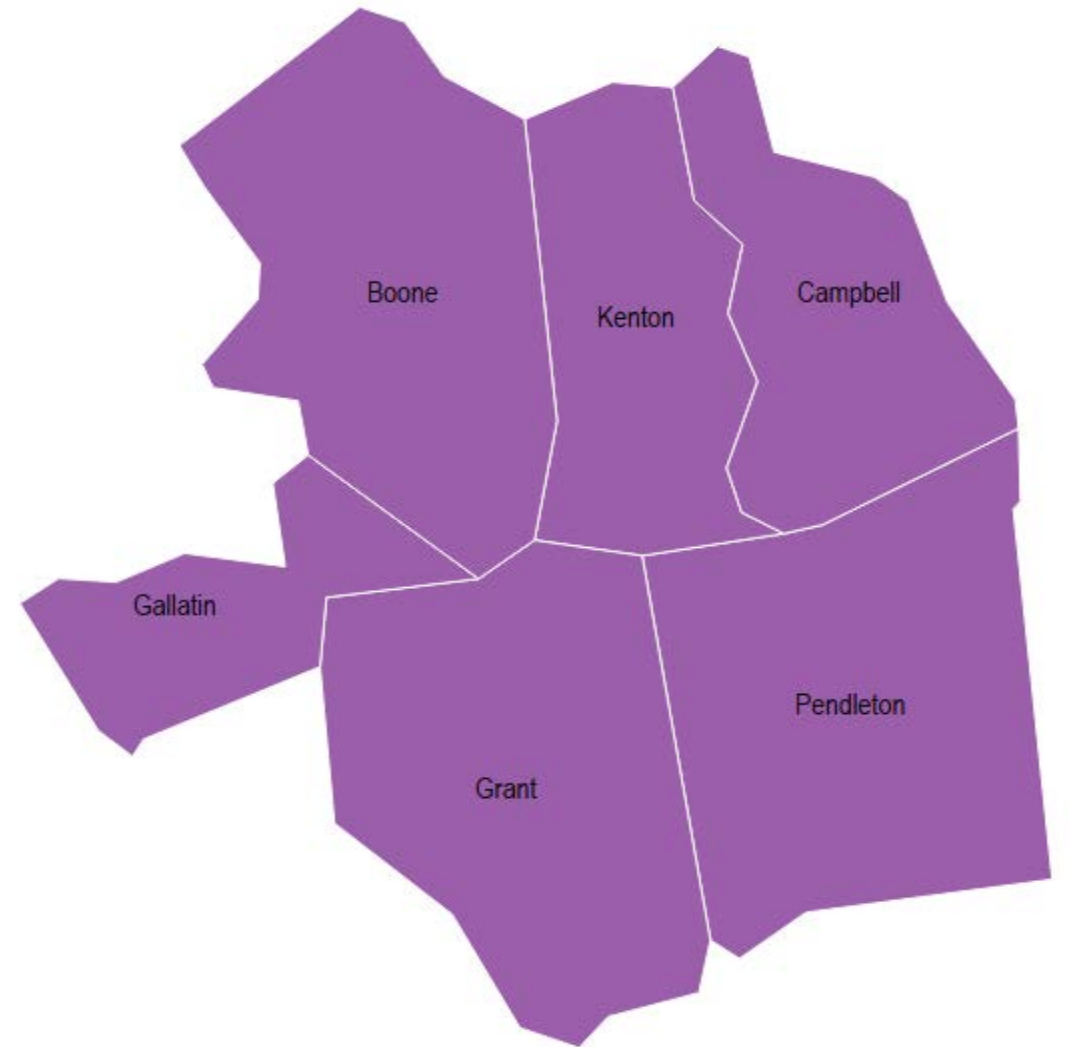
Diabetic/Standard Silver

CareSource	Diabetic Silver	\$585	+\$110
Ambetter	Complete Silver	\$475	\$0
Anthem	Silver Pathway 3500	\$557	+\$82
Molina	Silver 1	\$492	+\$17



Rating Area 6: Cincinnati

- Counties: Boone, Campbell, Gallatin, Grant, Kenton, & Pendleton
- Participating Carriers: Ambetter, Anthem, CareSource & Molina (Gallatin only)



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



Rating Area 6: Cincinnati

Rate Analysis

Rating Area 6: Cincinnati

Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$600	+\$115
Ambetter	Everyday Bronze	\$486	+\$1
Anthem	Bronze Pathway 7700	\$485	\$0

Lowest Premium Silver

CareSource	Marketplace Silver	\$730	+\$161
Ambetter	Focused Silver	\$569	\$0
Anthem	Silver Pathway 6500	\$573	+\$4
Molina	Silver 12 with first 4 PCP visits free	\$593	+\$24

Diabetic/Standard Silver

CareSource	Diabetic Silver	\$767	+\$190
Ambetter	Complete Silver	\$577	\$0
Anthem	Silver Pathway 3500	\$680	+\$103
Molina	Silver 1	\$607	+\$30



Rating Area 7: Ashland

- Counties: Bath, Boyd, Bracken, Carter, Elliott, Fleming, Greenup, Lawrence, Lewis, Mason, Menifee, Morgan, Robertson, & Rowan
- Participating Carriers: Ambetter, Anthem & CareSource



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	X	



Rating Area 7: Ashland

Rate Analysis

Rating Area 7: Ashland

Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$462	+\$87
Ambetter	Everyday Bronze	\$375	\$0
Anthem	Bronze Pathway 7700	\$401	+\$26

Lowest Premium Silver

CareSource	Marketplace Silver	\$561	+\$122
Ambetter	Focused Silver	\$439	\$0
Anthem	Silver Pathway 6500	\$473	+\$34

Diabetic/Standard Silver

CareSource	Diabetic Silver	\$590	+\$145
Ambetter	Complete Silver	\$445	\$0
Anthem	Silver Pathway 3500	\$564	+\$119



- Counties: Bell, Breathitt, Clay, Floyd, Harlan, Johnson, Knott, Knox, Laurel, Lee, Leslie, Letcher, Magoffin, Martin, Owsley, Perry, Pike, Whitley, & Wolfe

- Participating Carriers: Ambetter, Anthem & CareSource

Rating Area 8: Pikeville



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

Rate Analysis

Rating Area 8: Pikeville

Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$439	\$0
Ambetter	Everyday Bronze	\$452	+\$13
Anthem	Bronze Pathway 7700	\$489	+\$50

Lowest Premium Silver

















CareSource	Marketplace Silver	\$534	+\$5
Ambetter	Focused Silver	\$529	\$0
Anthem	Silver Pathway 6500	\$577	+\$48

Diabetic/Standard Silver

CareSource	Diabetic Silver	\$561	+\$25
Ambetter	Complete Silver	\$536	\$0
Anthem	Silver Pathway 3500	\$688	+\$152



















Rating Area Analysis

Rating Area	Location	Benefits	Network	Premium	Overall	Notes
1	Paducah					<p>Ambetter wins this region from a price comparison. Depending upon an individuals needs, CareSource's diabetic plan could very much be a great option for someone treating that condition.</p> <p>The cost of that particular product is currently \$94 more than the next closest plan comparison, but the premium could be off set by some of the zero cost benefits provided with that plan.</p>
2	Owensboro					<p>Ambetter has the price advantage across all three products in this rating area. CareSource's bronze first product is a competitively priced option.</p> <p>Also, the CareSource diabetes plan is priced competitively and offers a very strong package of zero cost benefits.</p>
3	Louisville					<p>Ambetter and Molina are both competitively priced in this rating area. CareSource is priced roughly \$80 more on the bronze first and \$120 more on the silver product. The CareSource diabetic silver would cost a consumer approximately \$141 more for premium per month.</p>
4	Bowling Green					<p>Ambetter is competitively priced in this rating area, but does have a weak network. CareSource is priced competitively on the bronze first especially and due to a strong network could be a very viable option on the silver plan.</p> <p>The CareSource diabetic silver would cost a consumer approximately \$75 more for premium per month, but could be offset by the number of zero cost options offered.</p>



Rating Area Analysis

Rating Area	Location	Benefits	Network	Premium	Overall	Notes
5	Lexington					Ambetter is competitively priced in this rating area but does have a weak network. The CareSource diabetic silver would cost a consumer approximately \$110 more for premium per month but could be offset by the number of zero cost options offered.
6	Cincinnati					Ambetter and Anthem both are competitively priced in this rating area but do have weaker networks than CareSource. The CareSource diabetic silver would cost a consumer approximately \$190 more for premium per month but could be offset by the number of zero cost options offered.
7	Ashland					Ambetter is competitively priced in this rating area but does have a weak network. Anthem is the next lowest cost option and does have a strong network in this rating area. The CareSource diabetic silver would cost a consumer approximately \$145 more for premium per month but could be offset by the number of zero cost options offered.
8	Pikeville					Ambetter is competitively priced in this rating area but does have a weak network. CareSource has the best pricing on the first dollar bronze and has the strongest network. The CareSource silver plan has an attractive price point paired with a strong network. The CareSource diabetic silver would cost a consumer approximately \$25 more for premium per month, which would provide a great value of zero cost benefits that could potentially save the consumer for their out-of-pocket costs.



QUESTIONS?

Visit the CareSource Producer page: www.CareSource.com/Producers/

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