

YOUR PARTNER IN BETTER HEALTHCARE

WE'RE ON A MISSION TO BE YOUR PAYER OF CHOICE.

As the #1 carrier on the Affordable Care Act's Health Insurance Marketplace, Ambetter Health plans target a consumer population of lower income, previously uninsured individuals and families who, prior to having health insurance, may have been eligible for Medicaid or were otherwise unable to access care due to financial challenges.

Partnering with Ambetter of Tennessee provides an opportunity for you to access a previously untapped consumer population by providing coverage to those who qualify for generous premium and cost-sharing subsidies.

Since launching in 2014, Ambetter Health has been very successful in attracting and retaining our target population, and we continue to focus on engaging and acquiring these subsidy-eligible consumers through:

- ✓ **Network Design:** Focusing on partners that are in our members' communities.
- ✓ **Incentive Programs:** Incentivizing healthy behaviors with rewards that members find valuable, such as allowing members to earn money toward premiums or copays by completing activities like getting their annual wellness checks.
- ✓ **Outreach and Marketing:** Performing meaningful outreach and educating consumers and providers on the covered benefits of health insurance.



Why It Matters

The Ambetter Health plan design philosophy is to provide affordable care to individuals or families that need to purchase healthcare coverage on their own. Our products focus on various cost shares – many with low or no copay amounts – to meet the budget and utilization needs of these consumers. This gives our members the peace of mind that they have full comprehensive medical coverage.

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Additionally, the emphasis on reducing barriers and improving access to care mitigates the risk of individuals showing up without insurance (uncompensated care). Ambetter Health’s generous cost-sharing initiatives lower patient financial responsibility while also reducing the amount that providers need to collect at time of service. Most importantly, Ambetter Health plans encourage members to establish relationships with their primary care providers to achieve favorable outcomes.



Targeted Population

Target Ambetter Health consumers are low income (100-250% of the federal poverty level), are currently or recently uninsured, and are typically the parents of children who are covered by the Children’s Health Insurance Program (CHIP). In many cases, target Ambetter Health consumers are former Medicaid recipients whose annual income now exceeds the maximum level set for qualification.



Plan Offerings

Ambetter Health offers plans at the Bronze, Silver, and Gold tiers. This allows consumers to select plans based on what is important to them, whether it is low monthly premium payments or low out-of-pocket expenses. While Ambetter Health offers plans at all three tiers, our focus is on the Silver tier, specifically at cost share reduction (CSR) levels. At the Silver tier, members can qualify for both CSR and advanced premium tax credits (APTC) based on their annual household income.



Network Offerings

By offering increased product options for our members, Ambetter Health also benefits providers by giving them exclusive access to potential patient populations. These networks* include:

- **Gold / Silver / Bronze:** The Ambetter Health core network, our broadest network of healthcare providers and hospitals.
- **Select:** A tailored network built around exclusive agreements with health systems and their providers. PCP referrals for specialist care not required.
- **Value:** A tailored network of providers and hospitals. Members are required to get a referral from their PCP for specialist care.
- **Virtual Access:** A network of specialists and hospitals that includes virtual primary care for members over the age of 18. Members may be required to get a referral from their PCP for specialist care.

**The availability of product options varies by market.*



Healthy behavior is rewarding.

Since most of our members were previously uninsured, we’ve built a unique incentive program that rewards members for healthy behaviors. Members can earn rewards for:

- Completing an online well-being survey (\$50)
- Getting their annual wellness exam (\$50)
- Other healthy activities



Reward dollars can be used to pay out-of-pocket costs like copays, deductibles, or monthly premium payments. **These reward dollars, combined with our low-cost-share plan designs, should greatly reduce the efforts of providers to collect Ambetter Health cost share versus our competitors.**