

Beyond 
the Basics

How (and Why) to Build Customized Plan Selection Resources

July 14th, 2022

Upcoming Webinars

Small Group Workshops on Plan Comparison Tools

- August 16th (**FULL**), 18th, 23rd, 2pm ET (11am PT)
Registration links sent via email. Sessions capped at 30 participants;
please do not register for more than one.

Open Enrollment Series – Save the Dates

All webinars take place at 2pm ET (11am PT)

- Households and income: Thursday, September 8
- The premium tax credit: Thursday, September 15
- Immigrant eligibility: Tuesday, September 20
- Plan design: Thursday, September 22
- Plan selection strategies: Thursday, September 29
- Preventing and resolving data matching issues: Tuesday, October 4
- Auto-renewal process on HealthCare.gov: Thursday, October 6
- Tying it all together: Thursday, October 13
- **New:** Spanish language webinar: Thursday, October 20

Webinar Logistics

- All attendees are muted and in listen-only mode
- To ask a question:
 - Click on the Q&A icon in the control panel at the bottom of your screen
 - Type your question into the box
- We will monitor questions and pause to answer a few during the presentation and once more at the end
- You can also email questions to beyondthebasics@cbpp.org
- All webinars are recorded and will be available for viewing at www.healthreformbeyondthebasics.org

Agenda

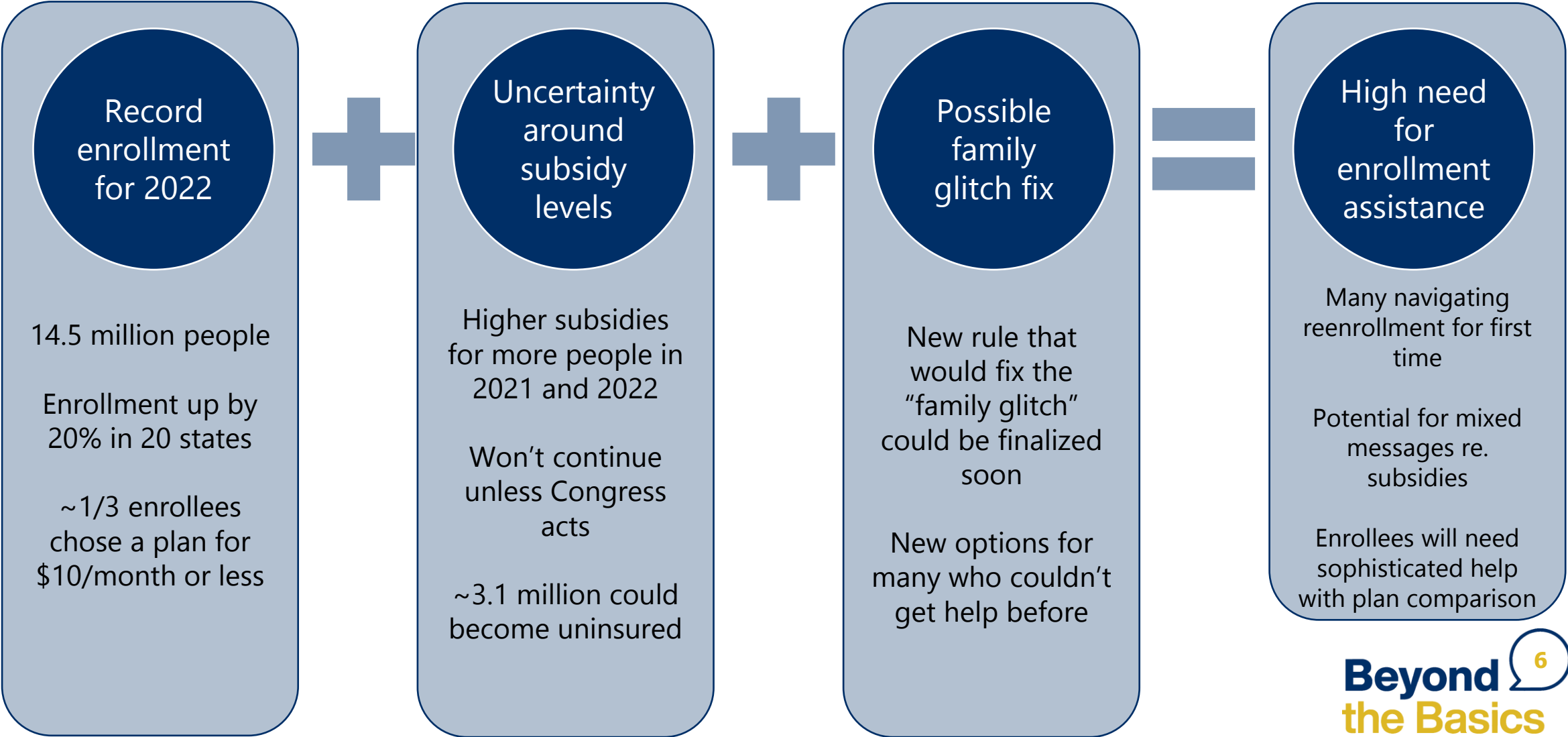
Today we'll discuss:

- Marketplace landscape heading into the annual open enrollment period
- The Big Picture Goal(s) of the ACA and Our Role as Assistors
- Resources: Audience, Function, Focus
- Building Network Overview Resources
- Building Plan Comparison Resources

Planning for Fall Open Enrollment



2023 Open Enrollment Landscape



What to do right now

Research when issuers in your area are sending renewal notices and what they will say about subsidies

Encourage people you have assisted to return to the marketplace

- Update their information (income, household size, offers of employer-based coverage)
 - Get the most accurate estimate of PTCs
 - Avoid owing some/all of their APTC back on their tax return
- Explore new health plan options
 - New issuers/plans
 - Changes to premiums and out-of-pocket costs
 - Provider network changes

Create tools to help people make sense of their options

- Hint: You don't have to wait for plans to be finalized to get started!

An Eye on Our Prize: **ACCESSIBILITY**

The enduring goal, mission and/or vision of the
Patient Protection and Affordable Care Act

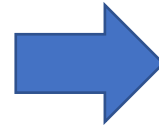


Resource Building to Ensure Accessibility

(for individuals, community, society)

Equitable and Affordable Access to Coverage and Care

- Guaranteed & Protected Coverage
- Guaranteed & Protected Care



Created **ACCESS**

- Coverage & care that is equitably navigable
- Coverage & care that is equitably comprehensible



Resources to promote & protect **ACCESS**

Resources: Audience, Function, and Focus



Resource- Building Considerations

- Small scale intention of a resource vs. bigger picture; staying on message
- Streamlined version (the answer) vs. Detailed version (the explanation)

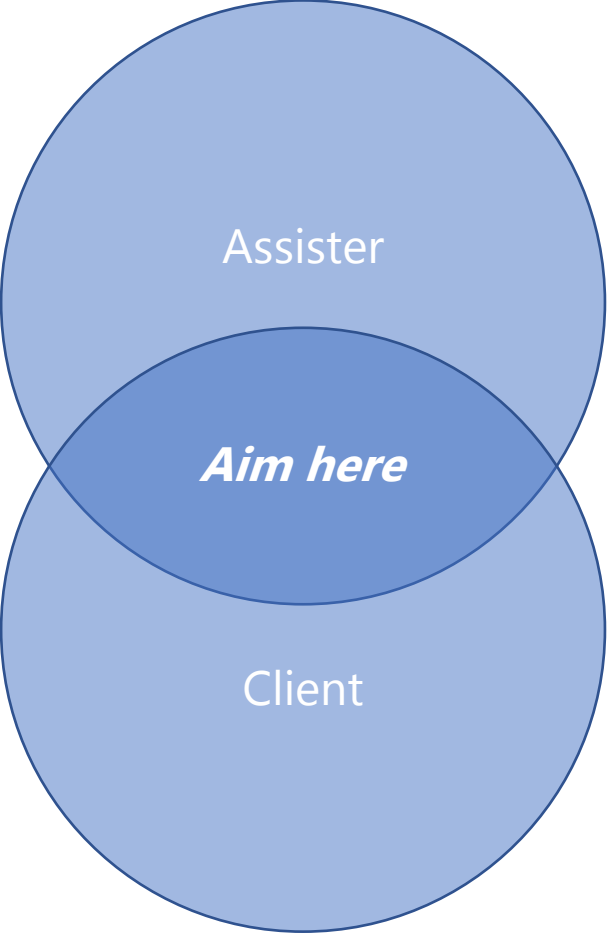
- How will the resource age?
- Who (and how) is charged with ensuring continued accuracy and relevance?
- How will assisters access/receive it?

- Creating (and distributing) versions of resources other assisters can actively and easily use

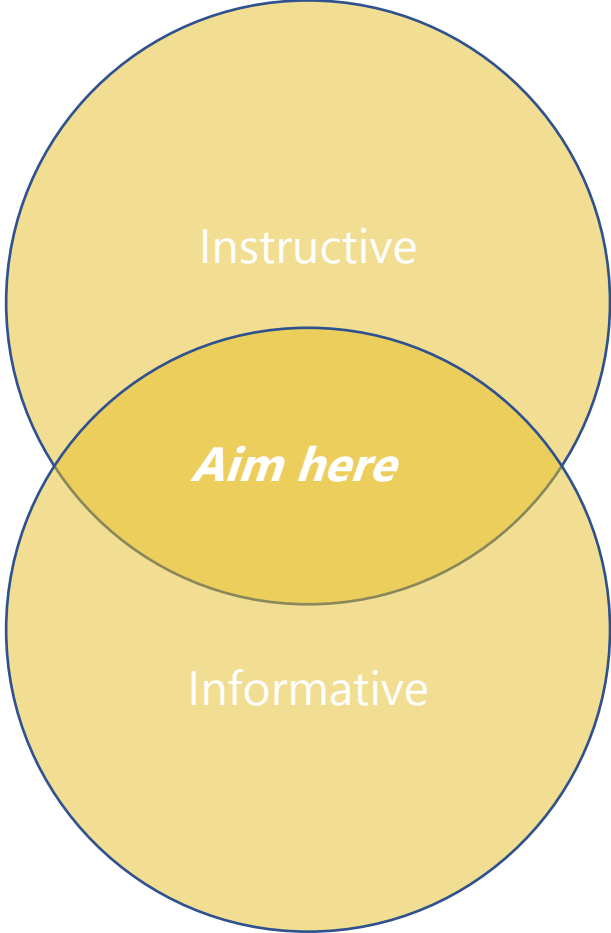
- The Resource Sweet Spot:
 - Double Duty for Audience and Function
 - Singular in Focus

Resource-Building Recommendations

Audience



Function



Focus

- Eligibility
- Application
- Plan Selection

Audience: Assister



July 2021

A Quick Guide to Immigrant Eligibility for Virginia Medicaid and ACA¹

PROGRAM	ADULT LAWFUL PERMANENT RESIDENTS (LPRs) (Aka green card)	CHILD (<19) & PREGNANT LPRs	ADULT REFUGEES, ASYLEES, VICTIMS OF TRAFFICKING, OTHERS ²	CHILD AND PREGNANT LAWFULLY PRESENT IMMIGRANTS ³	ADULT LAWFULLY PRESENT IMMIGRANTS (Excluding LPRs, refugees, asylees, victims of trafficking, etc.)	UNDOCUMENTED IMMIGRANTS and DACA RECIPIENTS ⁴ (Including children and pregnant women)
	If entered the U.S. on or after August 22, 1996					
VIRGINIA MEDICAID	Eligible After 5-year waiting period unless military connection. ⁵	Eligible No waiting period	Eligible Eligible for 7 years w/o waiting period. Must adjust status to LPR or naturalize to remain eligible after 7 years.	Eligible No waiting period	Not Eligible	Pregnant women Eligible All others Not Eligible
FAMIS/CHIP Children up to age 19 and pregnant women	N/A FAMIS/CHIP only covers children under 19 and pregnant women.	Eligible No waiting period	Eligible Pregnant women only. No waiting period, no 7-year limit.	Eligible No waiting period	Not Eligible	Pregnant women Eligible All others Not Eligible
EMERGENCY MEDICAID	Eligible Before 5-year waiting period met.	N/A, eligible for full Medicaid	Eligible After 7-year status expires and status not adjusted to LPR or naturalized.	N/A, eligible for full Medicaid	Eligible	Eligible
ACA – Health Care Reform Subsidies (premium tax credits and cost-sharing reductions)	Eligible No waiting period During Medicaid 5-year waiting period, eligible with income below 100%.	Eligible	Eligible	Eligible	Eligible⁶	Not Eligible Cannot even purchase full-priced health insurance in the ACA marketplace.

Audience:
primarily for the assister
But has secondary purpose for the client

Audience: Client

Adult SoonerCare/Medicaid for 2022

Medical, Dental, Behavioral Health and Prescriptions are covered by SoonerCare/Medicaid

New! Teeth cleaning and fillings at \$4 for each visit.

No monthly fees. Pay only as you use services

Most medical or dental services are \$4 per visit. Prescriptions \$4 each.

Sign-up before you need it to keep your costs low. (Previous bills can not be covered.)

Covers being sick -- and home, kitchen, sports, or vehicle injuries. Pre-existing conditions are covered for future treatment. No health questions on application.

SoonerCare for Adults (Age 19-64)

Incomes below these amounts:

(Children and Pregnant Women stay on SoonerCare at higher incomes.)

Size of Household	Weekly income Under	2 Week income Under	Monthly income Under
1	\$363	\$727	\$1,564
2	\$489	\$979	\$2,106
3	\$616	\$1,232	\$2,650
4	\$742	\$1,485	\$3,192
5	\$868	\$1,737	\$3,735
6	\$994	\$1,989	\$4,278

Use gross income before any deductions. Not all types of income count towards total. Don't count Child Support, SNAP, TANF. Other rules, qualifications apply.

- Unemployed or \$0 income adults may qualify, even if they do not have children.
- No work requirement
- No tax return filing is required for SoonerCare. Tax status is asked just to determine household size.
- For self-employed or independent contractors, income is "net" after business deductions
- New rules for 2022. If you have been denied before, apply again
- Apply at MySoonerCare.org or 1-800-987-7767

Audience: primarily for the client

But chart's specificity serves the assister

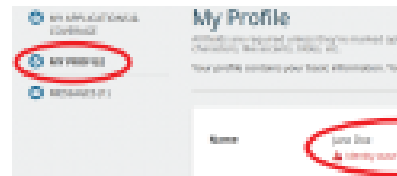
Resource Function: Instructive

1

Step 1

After two failed attempts to answer the identity verification questions, you will see this screen, which will allow you to upload documents that verify your identity immediately, such as a license or green card.

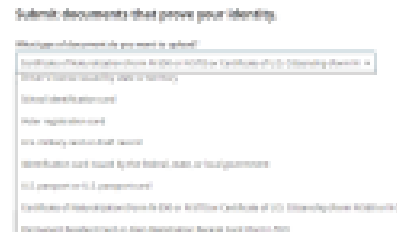
If the individual didn't bring identity verification documents to the appointment and needs to come back with their documents, you can upload the documents later by logging into their account, clicking on "My Profile," and then clicking on "Verify Now."



2

Step 2

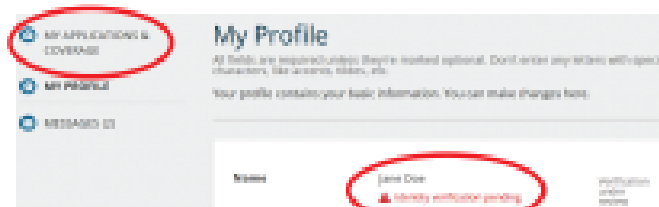
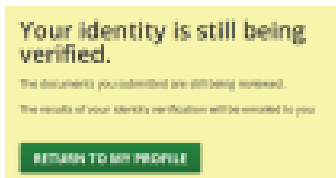
Click "Upload Documents" and then select the type of identity verification document you intend to submit from the dropdown list. Upload the document and then click "Finish."



3

Step 3

Click "Return to My Profile." On this screen, you'll see a message that says "Identity verification pending." Next, select "My Applications & Coverage."



Function: Instructive

How to/Step by step

Audience: Double Duty

Assister is target audience, but potentially useful for tech-savvy client

Resource Function: Informational, minimal context*

Coverage Year 2022

2021 Federal Poverty Guidelines (Coverage Year 2022)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,880	\$17,774	\$19,320	\$25,760	\$32,200	\$38,640	\$51,520
2	\$17,420	\$24,039	\$26,130	\$34,840	\$43,550	\$52,260	\$69,680
3	\$21,960	\$30,304	\$32,940	\$43,920	\$54,900	\$65,880	\$87,840
4	\$26,500	\$36,570	\$39,750	\$53,000	\$66,250	\$79,500	\$106,000
5	\$31,040	\$42,835	\$46,560	\$62,080	\$77,600	\$93,120	\$124,160
6	\$35,580	\$49,100	\$53,370	\$71,160	\$88,950	\$106,740	\$142,320
7	\$40,120	\$55,365	\$60,180	\$80,240	\$100,300	\$120,360	\$160,480
8	\$44,660	\$61,630	\$66,990	\$89,320	\$111,650	\$133,980	\$178,640

*Unfortunate necessity for Eligibility Cheat Sheets

Resource Function: Informational, minimal context*

Number in Tax Household and Estimated Income for 2022

#	<100%	100%	150%	150+%	200%	200+%	250%	250+%	400%	401% +
1	Limited eligibility for PTC & 06 CSR based on immigration status*	\$ 12,880	\$ 19,320	\$ 19,321	\$ 25,760	\$ 25,761	\$ 32,200	\$ 32,201	\$ 51,520	American Rescue Plan 4/1/21–12/31/22: New PTC to reduce premiums to no more than 8.5% of annual hh income (hhs above 400% & otherwise PTC eligible)
2		17,420	26,130	26,131	34,840	34,841	43,550	43,551	69,680	
3		21,960	32,940	32,941	43,920	43,921	54,900	54,901	87,840	
4		26,500	39,750	39,751	53,000	53,001	66,250	66,251	106,000	
5		31,040	46,560	46,561	62,080	62,081	77,600	77,601	124,160	
6		35,580	53,370	53,371	71,160	71,161	88,950	88,951	142,320	
7		40,120	60,180	60,181	80,240	80,241	100,300	100,301	160,480	
8		44,660	66,990	66,991	89,320	89,321	111,650	111,651	178,640	
		Eligible for Cost Sharing Reductions (CSR) in Silver plan								
	CSR 94% (06)	CSR 94% (06)		CSR 87% (05)		CSR 73% (04)				
	some immigrant statuses = ptc eligible*	Eligible for Premium Tax Credits (PTC) in Bronze, Silver or Gold Plan							400%	Eligible for PTC to reduce premium to 8.5%
		100%								
	<100%	100%	150%	150+%	200%	200+%	250%	250+%	400.00%	401 % +

*Unfortunate necessity for Eligibility Cheat Sheets

Resource Function: Informational with context



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Resource Function: Informational with context



July 2021

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Overview of Health Coverage for Asylees and Refugees

PROGRAM	ADULT RESIDENT (Age)		UNDOCUMENTED IMMIGRANTS and DACA RECIPIENTS ⁴ (Including children and pregnant women)
		<p>Temporary Medicaid Asylees, refugees & four other types of “Qualified Aliens⁷” who entered the U.S. on or after 8-22-96 are eligible for temporary Medicaid for 8 months. Their eligibility is exclusively based on their immigration status - income and resources are not used to assess eligibility during this period.</p> <ul style="list-style-type: none"> - Refugees: 8 months from date of entry to U.S. - Asylees: 8 months from date asylum is granted 	<p>Pregnant women Eligible</p> <p>All others Not Eligible</p>
VIRGINIA MEDICAID	After period	<p>Medicaid for First 7 Years After eligibility for temporary Medicaid expires, the refugee or asylee is eligible for full benefits Medicaid if they meet all other eligibility criteria. This status lasts for the first 7 years of residency in the U.S. If they later change their immigration status, they are still considered to have “seven-year” status for the purposes of Medicaid eligibility.</p>	<p>Pregnant women Eligible</p> <p>All others Not Eligible</p>
FAMIS/CHIP Children up to age 19 and pregnant women	Full coverage 19	<p>To enroll in Medicaid, the refugee or asylee must meet categorical and income eligibility criteria. The Aged, Blind and Disabled eligibility category also has a resource and asset test. Requirements for each category differ and can be found in the Medicaid Manual.</p>	<p>Eligible</p>
EMERGENCY MEDICAID	Before	<p>Eligibility Categories:</p> <ul style="list-style-type: none"> - Low Income Families & Children (LIFC) - Aged (65 and over) - Blind or Disabled - Child under 19 - Pregnant Woman - Low Income Adults (Medicaid Expansion, coverage began January 1, 2019) 	<p>Not Eligible Cannot even purchase full-priced health insurance in the ACA marketplace.</p>
ACA – Health Care Reform Subsidies (premium tax credits and cost-sharing reductions)	No During waiting with		

Resource Function: Strictly Informational

Foundation Communities FAQs

[Who Can Sign Up & When](#)

[Plan Costs and Financial Assistance](#)

[Plans' Coverage and Care](#)

[The Unemployed and COBRA](#)

4 of 5

Frequently Asked Questions

Will my plan cover any pre-existing conditions?

Will my plan cover coronavirus testing and/or treatment?

How to Answer	Additional Information
<p>Marketplace plans are required by law to cover essential health benefits, which include coverage of complex medical needs and pre-existing conditions.</p> <p>Because testing and treatment for coronavirus/COVID-19 is a medical need, it must be covered by Marketplace health plans.</p>	<p>Ten Essential Benefits that MP plans MUST cover: 1) Ambulatory services, 2) Emergency services, 3) Maternity and Newborn care, 5) Hospitalization, 6) Mental Health and Substance Use Disorders, 7) Preventative & Wellness Services, 8) Laboratory services, 9) Rehabilitation and Habilitative Services, and 10) Pediatric Oral and Vision care</p> <p>Minimum Value Standard: requirement for MP plans*. Requires plans to pay at least 60% of the total cost of medical services for a standard population and offers substantial coverage of hospital and doctor services.</p> <p><small>*exception: catastrophic MP plans</small></p>

Resource Function: Strictly Informational

Foundation Communities FAQs

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[The Unempl](#)

What's the difference between a Bronze, Silver, or Gold health plan?

How to Answer	Additional Information
<p>Marketplace metal levels determine the monthly cost of the plan and the cost to use the plan to get care.</p> <p>Most of our program's clients qualify for significant savings using their plan to get care when they pick a silver plan.</p> <p>Our counselors assist with determining what plan level, and what plan, is the best fit for your individual cost and coverage needs.</p>	<p>Bronze plans—least expensive monthly premiums, but highest deductible and few (if any) pre-deductible co-pays. Bronze plans are usually the cheapest and for that reason, have the highest cost of care. A Bronze plan protects you from an expensive accident or medical emergency, but doesn't usually offer inexpensive care the way silver and gold plans do.</p> <p>Silver plans—moderately priced monthly premiums, with lower deductibles than bronze plans and often co-pays for PC visits, specialist visits and generic meds. If income estimate is between 100—250%, clients can pick a silver plan with <u>cost sharing reductions</u> that make care more affordable.</p> <p>Gold plans—highest monthly premiums, with lowest costs for care, compared to bronze and silver plans* Gold plans are the most expensive, while the costs for care are usually less than in bronze or silver plans*</p> <p>*Exception=silver plans with CSR</p>

Resource Function: Double Duty Sweet Spot

How to Find a Specialist Who is Covered in Your Network

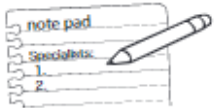
1. Call your doctor and tell them about your symptoms.



2. Ask your doctor if you need a referral to see a specialist.



3. Call and ask your insurance company for a list of specialists who are accepting new patients. Ask if you need approval to see a specialist.



4. Call and make an appointment with a specialist who works with your insurance company.

My doctor gave me a referral to see a specialist.



A **specialist** is a doctor who only treats specific problems, like those in your heart, your skin, or other areas.



A **referral** is a doctor's note that shows you need more care.

Many insurance companies will not pay for a specialist if you do not have a referral.

⚠ Some health insurance companies require **approval** to see a specialist.



⚠ Tell your primary care provider if you see a specialist, visit urgent care, or go to the emergency room.

covering
Wisconsin
Connect to Care, Engage in Health
www.coveringwi.org

Focus: Double Duty

- Instructive
- Informational

Audience: Double Duty

- Guide for client
- Educational reference for assister

Resource Focus: Eligibility



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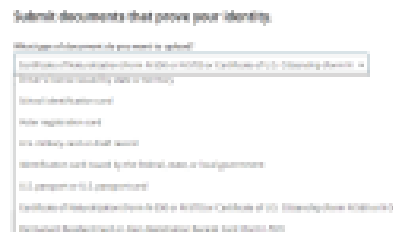
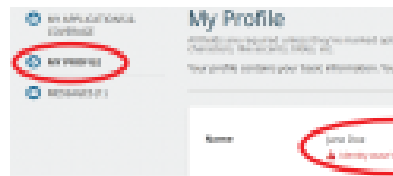
Audience: Double Duty
Function: Double Duty
Focus: Eligibility

Resource Focus: Application

1 Step 1

After two failed attempts to answer the identity verification questions, you will see this screen, which will allow you to upload documents that verify your identity immediately, such as a license or green card.

If the individual didn't bring identity verification documents to the appointment and needs to come back with their documents, you can upload the documents later by logging into their account, clicking on "My Profile," and then clicking on "Verify Now."

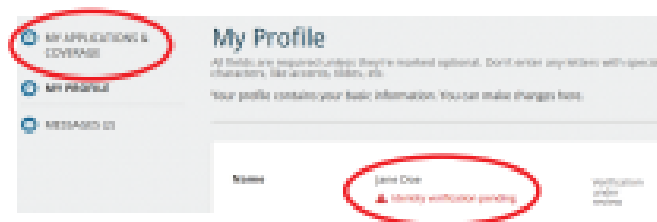


2 Step 2

Click "Upload Documents" and then select the type of identity verification document you intend to submit from the dropdown list. Upload the document and then click "Finish."

3 Step 3

Click "Return to My Profile." On this screen, you'll see a message that says "Identity verification pending." Next, select "My Applications & Coverage."



Audience: Double Duty

Function: Mainly instructive; some info

Focus: Application

Resource Focus: Enrollment

Marketplace Plan Comparison Worksheet

Annual Projected Income	<input type="text"/>	Premium Tax Credit (monthly)	<input type="text"/>
Household Size	<input type="text"/>	Premium Tax Credit (annual)	<input type="text"/>
		CSR Eligible?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Main Information

	Option 1	Option 2	Option 3	Option 4
Insurance Company	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Insurance Plan Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Metal Tier (bronze, silver, gold)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Plan Type (PPO, HMO, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Premium (after tax credit)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Premium (after tax credit)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Tip Since some plans may have similar names, make sure to include the full plan name in the worksheet

Cost Sharing (your share of medical costs, in addition to the premium)

	Option 1	Option 2	Option 3	Option 4
Deductible	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Out-of-Pocket Maximum	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Physician Visit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Specialist Visit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Generic Drugs	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Emergency Room Visit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Inpatient Hospital Stay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



Audience: Double Duty
 Function: Double Duty
Focus: Enrollment

“Marketplace Plan Comparison Worksheet” from CBPP, Beyond the Basics

Resource Focus: Enrollment

Marketplace Plan Comparison Worksheet

Provider Network & Formulary					
Name(s)		Option 1	Option 2	Option 3	Option 4
Physician(s) In-Network	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Specialist(s) In-Network	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Hospital In-Network	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Prescription on Formulary	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ins Other:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Definitions of Health Insurance Terms (see HealthCare.gov/glossary for more information)	
Key Terms	Definition
Premium	The amount you pay for your health insurance plan every month. If you don't pay your premium, your insurance plan might be cancelled.
Deductible	An annual dollar amount that you need to pay out-of-pocket for health care services before your plan starts to pay for services. Some health insurance plans pay for certain services before the deductible is met. Preventive services, such as annual check-ups and immunizations, are covered by your plan before the deductible is met.
Out-of-Pocket Maximum	A limit on the amount you pay for health care services in a year. Once the amount you've paid reaches the annual maximum, your insurance plan pays for 100% of covered services.
Copay	A set dollar amount you pay for a covered health care service after you've paid your deductible. Copays vary for different services. For example, you might have a \$10 copay for a medication but a \$50 copay to see a specialist.
Coinsurance	The portion you pay for covered services, after you've paid your deductible. For example, if your plan has 20% coinsurance, you pay 20% of the cost of a service and your plan pays 80%.
Provider Network	A list of doctors and hospitals your insurance company has contracts with, known as in-network providers. Doctors not on this list are out-of-network. Going to an in-network provider generally costs less, and some plans don't pay for out-of-network providers at all.
Prescription Drug Formulary	A list of medications your insurance plan will cover. These are often grouped in tiers, with some drugs costing more than others.

Audience: Double Duty
 Function: Double Duty
 Focus: Enrollment

Resource-Building Recommendations

- **Audience:** both assister and client (double duty)
 - Cue assister to provide important coverage education
 - Reminders for issues, emergencies, and unusual situations
- **Function:** specific outcomes and/or end goals—instructive, not just informative (double duty)
 - If instructive for client, informative for assister;
 - if informative for client; instructive for assister
- **Focus:** Eligibility, or Application, or Plan Selection (stay on target!)
 - Network and Plan Selection Resources = most time consuming to build and maintain, but most effective investment for clients and assisters
- **DISCLAIMERS!**

Resource-Building Recommendations: SPECIFIC Network and Plan Resources

2021 Central Texas Marketplace Plans Network Overview

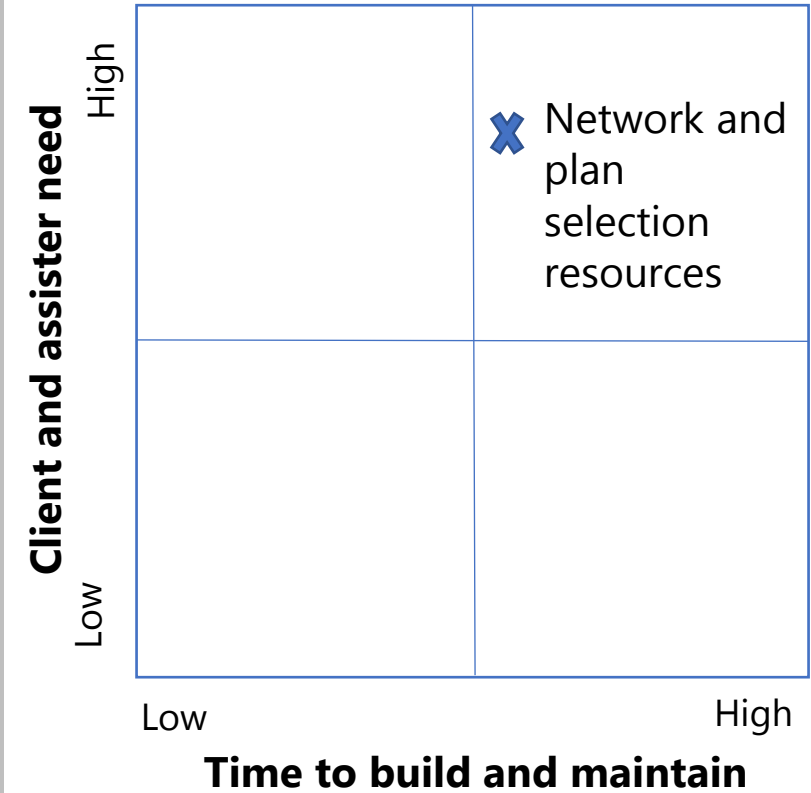
Note: The following 2021 Central Texas Marketplace Companies are organized in order of cost for Silver plans

	SCOTT & WHITE	FRIDAY	AMBETTER	OSCAR	SENDERO	BLUE CROSS BLUE SHIELD
Plan Type	HMO	EPO	EPO	EPO	HMO	HMO
Referral for Specialist Visits?	Referral Required from in-network Primary Care Provider	No referral required for in-network speciality visit	No referral required for in-network speciality visit	No referral required for in-network speciality visit	Referral Required from in-network Primary Care Provider	Referral Required from in-network Primary Care Provider
Emergency Room Coverage Outside Texas?	ALL MARKPETLACE PLANS ARE REQUIRED BY LAW TO "HOLD THE MEMBER HARMLESS" FOR LIFE THREATENING EMERGENCY TREATED IN AN OUT OF NETWORK HOSPITAL. Contact our program ASAP for help navigating costs and coverage for an out of network emergency event.					
NON-EMERGENCY Care Outside Texas?	No Non-Emergency Out of Network Care Access	No Non-Emergency Out of Network Care Access	Limited Nationwide Urgent Care Access	Limited Nationwide Urgent Care Access	No Non-Emergency Out of Network Care Access	Limited Nationwide Urgent Care Access
Telemedicine or Virtual Visits?	Telemedicine Available	Friday designated Telemedicine providers are not subject to deductible and covered in full	FREE Telemedicine	FREE Oscar Virtual Care	FREE Telemedicine	Virtual Visits Available

Austin-Area In-Network Hospitals, Urgent Care and Pharmacies

	SCOTT & WHITE	FRIDAY	AMBETTER	OSCAR	SENDERO	BLUE CROSS BLUE SHIELD
Hospitals*	Baylor, Scott & White	St David's	Ascension Seton, St. David's	Ascension Seton	Ascension Seton, St. David's	Baylor, Scott & White, Ascension Seton & St. David's
Urgent Care Centers**	Concentra, NextCare, Premier Urgent Care Plus	NextCare (CareNow & Concentra in progress)	Concentra	Concentra, Lewis Urgent Care, NextCare	Concentra, FastMed Urgent Care, Lewis Urgent Care, NextCare	CareNow, Concentra, FastMed, Lewis Urgent Care, MedSpring
Pharmacies**	CVS, HEB, Randalls, Walgreens, Walmart	Costco, CVS, HEB, Randalls, Walgreens, Walmart,	Costco, CVS, HEB, Randalls, Walmart	CVS, HEB, Randalls, Walmart	Costco, CVS, HEB, Randalls, Walgreens, Walmart	HEB, Randalls, Walgreens, Walmart

Network & Plan Resources



Building Network Overview Resources



How Network Resources Facilitate Access

Austin-Area Primary and Specialty Care Providers								
	Austin Diagnostic Clinic	Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic	Red River Family Practice	Scott & White Clinics	UT Health Austin
AETNA		Austin Regional Clinic						
AMBETTER EPO Essential Balanced Secure		Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic			UT Health Austin
AMBETTER Value		Austin Regional Clinic		Lonestar Circle of Care	People's Community Clinic			
AMBETTER Virtual		Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic			UT Health Austin
BLUE CROSS BLUE SHIELD Blue Advantage		Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic			UT Health Austin
BLUE CROSS BLUE SHIELD MyBlue Health		Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care				
BRIGHT	Austin Diagnostic Clinic	Austin Regional Clinic		Lonestar Circle of Care				
FRIDAY	Austin Diagnostic Clinic			Lonestar Circle of Care	People's Community Clinic	Red River Family Practice		
MODA	Austin Diagnostic Clinic	Austin Regional Clinic						
OSCAR	Austin Diagnostic Clinic	Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic	Red River Family Practice		UT Health Austin
SCOTT & WHITE							Scott & White Clinics	
SENDERO	Austin Diagnostic Clinic	Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic			UT Health Austin
UNITED	Austin Diagnostic Clinic		CommUnityCare	Lonestar Circle of Care				

Client Enrolled in a Bright Health Plan, based on our Network Overview Resource.

Wants Austin Diagnostic Clinic in Network.

After OE ends, calls us back, VERY angry because she was told "No PCPs with Austin Diagnostic Clinic"

How Network Resources Facilitate Access

Austin-Area Primary and Specialty Care Providers

	Austin Diagnostic Clinic	Austin Regional Clinic	CommUnity Care	Lonestar Circle of Care	People's Community Clinic
AETNA		Austin Regional Clinic			
AMBETTER EPO Essential Balanced Secure		Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic
AMBETTER Value		Austin Regional Clinic		Lonestar Circle of Care	People's Community Clinic
AMBETTER Virtual		Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic
BLUE CROSS BLUE SHIELD Blue Advantage		Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic
BLUE CROSS BLUE SHIELD MyBlue Health		Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	
BRIGHT	Austin Diagnostic Clinic	Austin Regional Clinic		Lonestar Circle of Care	
FRIDAY	Austin Diagnostic Clinic			Lonestar Circle of Care	People's Community Clinic

Client Enrolled in a Bright Health Plan, based on our Network Overview Resource.

Wants Austin Diagnostic Clinic in Network.

After OE ends, calls us back, VERY angry because she was told "No PCPs with Austin Diagnostic Clinic"

Evolution of a Network Overview Resource 2019

SUBJECT TO CHANGE! <i>Always check for individual doctors in Provider Directory!</i>	OSCAR	SENDERO	AMBETTER	BLUE CROSS BLUE SHIELD
Type of Plan	EPO	HMO	EPO	HMO
Requires Referral to Specialist	NO	Referral Required	NO	Referral Required
In-Network Texas Counties	5 Texas Counties: Bexar, Comal, Hays, Travis, Williamson	7 Texas Counties: Bastrop, Burnet, Caldwell, Fayette, Hays, Travis, Williamson	44 Texas Counties (See Ambetter 2018 map on Resource Page)	All Texas Counties, but network limitations apply
Access to NON-emergency care outside of Texas *	Limited Nationwide Access to Urgent Care	No out-of-network coverage	Limited in-network access in select states	Limited Nationwide Access to Urgent Care
Telemedicine (All plans provide 24 hr Nurse Line)	Free Telemedicine Request a Doctor's call through the Oscar app.	Free Telemedicine Call 1-800-791-6511 & select option 7 to activate.	Not currently available but can call Nurse Line.	Virtual Visits Sign up via member portal: bcbsbx.com/member
LOCAL NETWORKS				
Local In-Network Hospitals**	Seton <u>ONLY</u> for 2019	St. David's and Seton	St. David's and Seton	St. David's, Seton and Baylor Scott & White
CommUnity Care***	YES	YES	YES	YES
People's Community Clinic	NO	YES	YES	YES
Lone Star Circle of Care	YES	YES	YES	YES
Austin Regional Clinic	YES	YES	YES	YES
Austin Diagnostic Clinic	NO	YES	NO	NO
Austin Cancer Center	YES	YES	NO	YES
Texas Oncology	NO	YES	YES	Select Doctors only
Red River Family Practice	YES	NO	NO	NO

*All plans are required to cover emergency situations in US as in-network when you risk losing your life or a limb if you don't get immediate medical care.

** Seton Hospitals include: Cedar Park Regional Medical Center, Dell Children's Hospital, and Dell Seton Medical Center at the University of Texas.

***Includes David Powell Clinic

No marketplace plans in network with MD Anderson

Current as of November 28, 2018

Evolution of a Network Overview Resource

2021

2021 Central Texas Marketplace Plans Network Overview

Note: The following 2021 Central Texas Marketplace Companies are organized in order of cost for Silver plans

	SCOTT & WHITE	FRIDAY	AMBETTER	OSCAR	SENDERO	BLUE CROSS BLUE SHIELD
Plan Type	HMO	EPO	EPO	EPO	HMO	HMO
Referral for Specialist Visits?	Referral Required from In-network Primary Care Provider	No referral required for In-network speciality visit	No referral required for In-network speciality visit	No referral required for In-network speciality visit	Referral Required from In-network Primary Care Provider	Referral Required from In-network Primary Care Provider
Emergency Room Coverage Outside Texas?	ALL MARKETPLACE PLANS ARE REQUIRED BY LAW TO "HOLD THE MEMBER HARMLESS" FOR LIFE THREATENING EMERGENCY TREATED IN AN OUT OF NETWORK HOSPITAL. Contact our program ASAP for help navigating costs and coverage for an out of network emergency event.					
NON-EMERGENCY Care Outside Texas?	No Non-Emergency Out of Network Care Access	No Non-Emergency Out of Network Care Access	Limited Nationwide Urgent Care Access	Limited Nationwide Urgent Care Access	No Non-Emergency Out of Network Care Access	Limited Nationwide Urgent Care Access
Telemedicine or Virtual Visits?	Telemedicine Available	Friday designated Telemedicine providers are not subject to deductible and covered in full	FREE Telemedicine	FREE Oscar Virtual Care	FREE Telemedicine	Virtual Visits Available

Austin-Area In-Network Hospitals, Urgent Care and Pharmacies

	SCOTT & WHITE	FRIDAY	AMBETTER	OSCAR	SENDERO	BLUE CROSS BLUE SHIELD
Hospitals*	Baylor, Scott & White	St David's	Ascension Seton, St. David's	Ascension Seton	Ascension Seton, St. David's	Baylor, Scott & White, Ascension Seton & St. David's
Urgent Care Centers**	Concentra, NextCare, Premier Urgent Care Plus	NextCare (CareNow & Concentra in progress)	Concentra	Concentra, Lewis Urgent Care, NextCare	Concentra, FastMed Urgent Care, Lewis Urgent Care, NextCare	CareNow, Concentra, FastMed, Lewis Urgent Care, MedSpring
Pharmacies**	CVS, HEB, Randalls, Walgreens, Walmart	Costco, CVS, HEB, Randalls, Walgreens, Walmart,	Costco, CVS, HEB, Randalls, Walmart	CVS, HEB, Randalls, Walmart	Costco, CVS, HEB, Randalls, Walgreens, Walmart	HEB, Randalls, Walgreens, Walmart

*Seton Hospitals Include: Ascension Seton Infusion Center, Cedar Park Regional Medical Center, Dell Children's Hospital, and Dell Seton Medical Center at the University of Texas

**PLEASE NOTE: This list does not identify every in-network urgent care or pharmacy, but identifies those with multiple Austin-area locations

Evolution of a Network Overview Resource

2021



Austin-Area Primary and Specialty Providers						
	SCOTT & WHITE	FRIDAY	AMBETTER	OSCAR	SENDERO	BLUE CROSS BLUE SHIELD
Austin Diagnostic Clinic	NOT In-Network	IN-NETWORK	NOT In-Network	IN-NETWORK (Check Doctor)	IN-NETWORK	NOT In-Network
Austin Regional Clinic	NOT In-Network	NOT In-Network	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK
CommUnityCare	NOT In-Network	NOT In-Network	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK
Lonestar Circle of Care	NOT In-Network	(In Progress)	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK
People's Community Clinic	NOT In-Network	(In Progress)	IN-NETWORK	NOT In-Network	IN-NETWORK	IN-NETWORK
Red River Family Practice	NOT In-Network	(In Progress)	NOT In-Network	IN-NETWORK	NOT In-Network	NOT In-Network
UT Health Austin	NOT In-Network	NOT In-Network	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK
Austin-Area Oncology Providers						
	SCOTT & WHITE	FRIDAY	AMBETTER	OSCAR	SENDERO	BLUE CROSS BLUE SHIELD
Austin Cancer Centers	NOT In-Network	(In Progress)	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK
Texas Oncology	NOT In-Network	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK (Select Doctors)

Evolution of a Network Overview Resource

2022



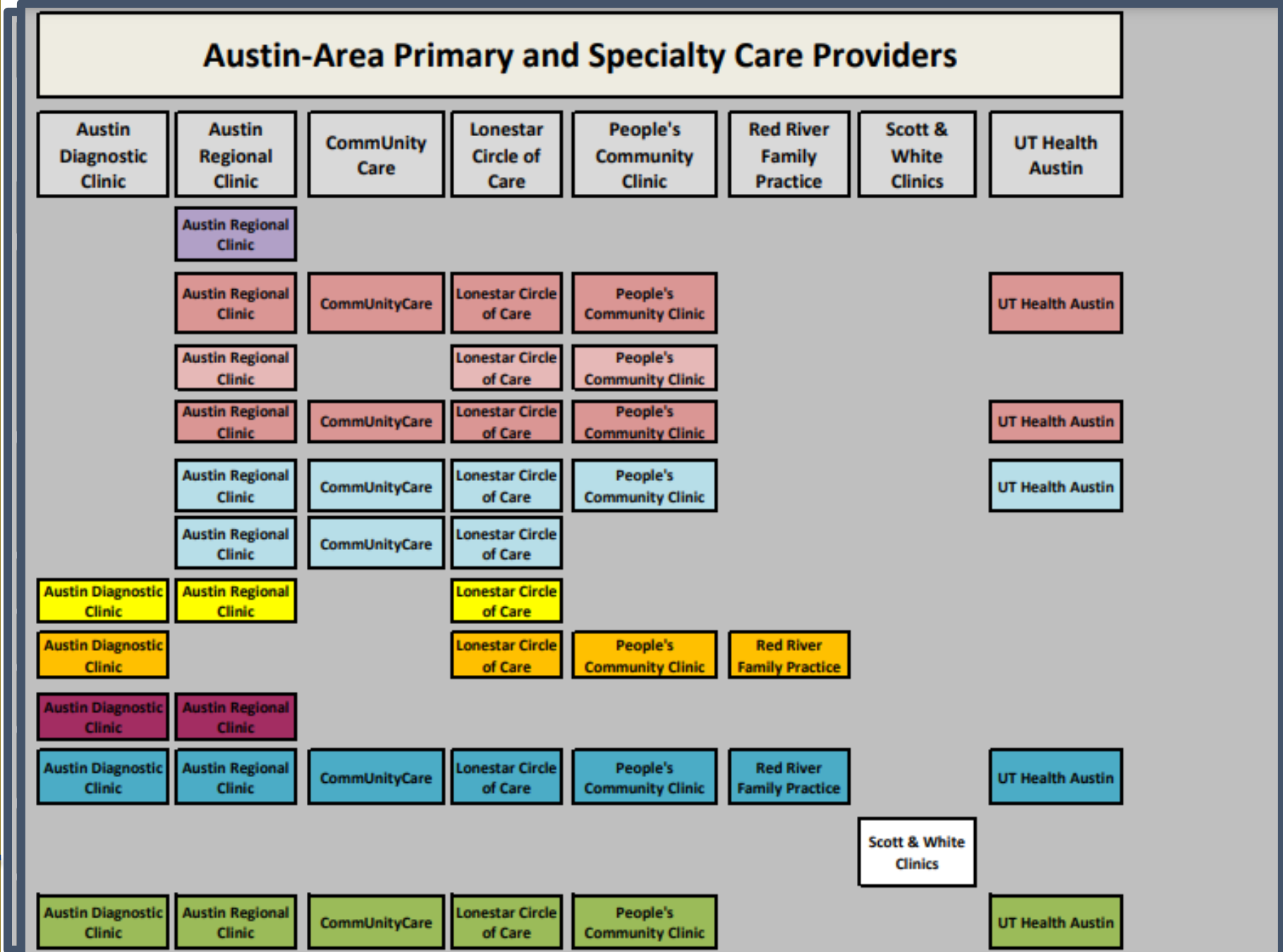
2022 Central Texas Marketplace Plans Overview						
Plan Name	Plan Type	Need referral for Specialist Visits?	Emergency Room Care Outside Texas?	Non-emergency options outside Texas?*	Counties in FC Service Area covered	In-Network Austin Area Hos
AETNA	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Nationwide CVS MinuteClinic FREE Telemedicine* 	Hays, Travis, Williamson	Ascension Seton, St. David's, Baylor, St. David's
AMBETTER EPO Essential (Bronze) Balanced (Silver) Secure (Gold)	EPO	No referral required for in-network specialty visit		<ul style="list-style-type: none"> Ltd Nationwide Urgent Care FREE Telemedicine* 	Bastrop, Bell, Blanco, Burnet, Caldwell, Fayette, Gillespie, Hays, Llano, McLennan, Travis, Williamson	Ascension Seton, St. David's
AMBETTER Value	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> FREE Telemedicine* 	Travis & Williamson	St. David's
AMBETTER Virtual	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> FREE Telemedicine* 	Bastrop, Bell, Blanco, Burnet, Caldwell, Fayette, Gillespie, Hays, Llano, McLennan, Travis, Williamson	Ascension Seton, St. David's
BLUE CROSS BLUE SHIELD Blue Advantage	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Ltd Nationwide Urgent Care Telemedicine available 	Bastrop, Bell, Blanco, Burnet, Caldwell, Fayette, Gillespie, Hays, Llano, McLennan, Travis, Williamson	Ascension Seton, St. David's, Baylor, St. David's
BLUE CROSS BLUE SHIELD MyBlue Health	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Ltd Nationwide Urgent Care FREE Telemed w/ Select PCP 	Bastrop, Bell, Blanco, Burnet, Caldwell, Fayette, Gillespie, Hays, Llano, McLennan, Travis, Williamson	St. David's
BRIGHT	HMO	No referral required for in-network specialty visit		<ul style="list-style-type: none"> Telemedicine available 	Travis & Williamson	St. David's
FRIDAY	EPO	No referral required for in-network specialty visit		<ul style="list-style-type: none"> FREE Telemedicine* 	Travis & Williamson	St. David's
MODA	EPO	No referral required for in-network specialty visit		<ul style="list-style-type: none"> Telemedicine available 	Hays, Travis, Williamson	St. David's
OSCAR	EPO	No referral required for in-network specialty visit		<ul style="list-style-type: none"> Ltd Nationwide Urgent Care Telemedicine available 	Bastrop, Caldwell, Hays, Travis, Williamson	Ascension Seton, St. David's
SCOTT & WHITE	HMO	No referral required for in-network specialty visit		<ul style="list-style-type: none"> Telemedicine Available 	Bell, Burnet, Llano, McLennan, Travis, Williamson	Baylor, St. David's
SENDERO	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> FREE Telemedicine* 	Bastrop, Burnet, Caldwell, Fayette, Hays, Travis, Williamson	Ascension Seton, St. David's

ALL MARKETPLACE PLANS MUST "HOLD THE MEMBER HARMLESS" FOR LIFE THREATENING EMERGENCY TREATED IN AN OUT OF NETWORK HOSPITAL. Clients should contact our program ASAP for help navigating costs and coverage for an out of network emergency event.

*All plans have a nurse's line | Free Telemed ONLY available with non-HSA plans

Evolution of a Network Overview Resource

2022



Evolution of a Network Overview Resource

2022

Austin-Area Oncology Providers

Ascension Seton Infusion Center	St. David's Cancer Center	Baylor, Scott & White Cancer Center	Texas Oncology	Austin Cancer Centers
	St. David's Cancer Center			
Ascension Seton Infusion Center	St. David's Cancer Center	Baylor, Scott & White Cancer Center	Texas Oncology	Austin Cancer Centers
	St. David's Cancer Center			
Ascension Seton Infusion Center	St. David's Cancer Center			
Ascension Seton Infusion Center	St. David's Cancer Center	Baylor, Scott & White Cancer Center	Texas Oncology	Austin Cancer Centers
	St. David's Cancer Center			
	St. David's Cancer Center		Texas Oncology	
	St. David's Cancer Center		Texas Oncology	Austin Cancer Centers
	St. David's Cancer Center			
Ascension Seton Infusion Center	St. David's Cancer Center		Texas Oncology	Austin Cancer Centers
		Baylor, Scott & White Cancer Center		
Ascension Seton Infusion Center	St. David's Cancer Center		Texas Oncology	Austin Cancer Centers

MD Anderson (Houston, TX)

MD Anderson DOES NOT contract with ANY Marketplace plans at this time. Note that while Health Insurance plans will not cover experimental treatment, such as is offered by MD Anderson, if clients ensure tests, labs, imaging, occurs at in network facilities, the plan should cover those

David's	Baylor,
David's	
David's	
David's	
David's	Baylor,
David's	
David's	
David's	
David's	
David's	Baylor,
David's	

Marketplace Plan Network Overview

Note: The following Marketplace Companies are organized in order of cost for Silver plans

Insurance Company Name (& Plan Name, if more than one)						
Plan Type						
Referral for Specialist Visits?						
Counties Served						
Emergency Room Coverage Outside state?	<p>ALL MARKETPLACE PLANS MUST "HOLD THE MEMBER HARMLESS" FOR LIFE THREATENING EMERGENCY TREATED IN AN OUT OF NETWORK HOSPITAL. Clients should contact our program ASAP for help navigating costs and coverage for an out of network emergency event.</p>					
NON-EMERGENCY In Person Care						

Blank Template Versions for Network Overview Resource

Oklahoma Marketplace Plan Network Overview

Note: The following Marketplace Companies are organized in order of cost for Silver plans

Insurance Company Name (& Plan Name, if more than one)	FRIDAY	OSCAR	BRIGHT	MEDICA	UNITED	BLUE CROSS BLUE SHIELD
Plan Type	HMO	PPO	PPO	PPO	HMO	PPO
Referral for Specialist Visits?	No referral required for in-network speciality visit	No referral required for in-network speciality visit	No referral required for in-network speciality visit	No referral required for in-network speciality visit	Referral Required from in-network Primary Care Provider	No referral required for in-network speciality visit
Counties Served	Canadian, Cleveland, Oklahoma, Okmulgee, Osage, Rogers, Tulsa, Wagoner	Cleveland ONLY	Cleveland ONLY		Canadian, Cleveland, Oklahoma, Rogers, Tulsa	ALL Oklahoma Counties
Emergency Room Coverage Outside state?	<p>ALL MARKETPLACE PLANS MUST "HOLD THE MEMBER HARMLESS" FOR LIFE THREATENING EMERGENCY TREATED IN AN OUT OF NETWORK HOSPITAL. Clients should contact our program ASAP for help navigating costs and coverage for an out of network emergency event.</p>					
NON-EMERGENCY In Person Care Outside state?	No Non-Emergency, Out of State, In-Person Care	Limited Nationwide Urgent Care Access	No Non-Emergency, Out of State, In-Person Care	No Non-Emergency, Out of State, In-Person Care		Limited Nationwide Urgent Care Access
Telemedicine or Virtual Visit Availability	Friday designated Telemedicine providers are not subject to deductible and covered in full	FREE Oscar Virtual Care				Virtual Visits Available

2022 Marketplace Plans Overview

Insurance Company Name (& Plan Name, if more than one)	Plan Type	Need referral for Specialist Visits?	Emergency Room Care Outside the state?	Non-emergency options outside the state?*	Counties Covered	In-Network Area Hospitals†				
	HMO	Referral Required from in-network PCP	ALL MARKETPLACE PLANS MUST "HOLD THE MEMBER HARMLESS" FOR LIFE THREATENING EMERGENCY TREATED IN AN OUT OF NETWORK	* All plans have a nurse's line Free Telemed ONLY available with non-HSA					†See below	
	EPO	No referral required for in-network specialty visit								

Blank Template Versions for Network Overview Resource

How Network Resources Can Enhance Access

Austin-Area Primary and Specialty Care Providers								
	Austin Diagnostic Clinic	Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic	Red River Family Practice	Scott & White Clinics	UT Health Austin
AETNA		Austin Regional Clinic						
AMBETTER EPO Essential Balanced Secure		Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic			UT Health Austin
AMBETTER Value		Austin Regional Clinic		Lonestar Circle of Care	People's Community Clinic			
AMBETTER Virtual		Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic			UT Health Austin
BLUE CROSS BLUE SHIELD Blue Advantage		Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic			UT Health Austin
BLUE CROSS BLUE SHIELD MyBlue Health		Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care				
BRIGHT	Austin Diagnostic Clinic	Austin Regional Clinic		Lonestar Circle of Care				
FRIDAY	Austin Diagnostic Clinic			Lonestar Circle of Care	People's Community Clinic	Red River Family Practice		
MODA	Austin Diagnostic Clinic	Austin Regional Clinic						
OSCAR	Austin Diagnostic Clinic	Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic	Red River Family Practice		UT Health Austin
SCOTT & WHITE							Scott & White Clinics	
SENDERO	Austin Diagnostic Clinic	Austin Regional Clinic	CommUnityCare	Lonestar Circle of Care	People's Community Clinic			UT Health Austin
UNITED	Austin Diagnostic Clinic		CommUnityCare	Lonestar Circle of Care				

Client Enrolled in a Bright Health Plan was told "No PCPs with Austin Diagnostic Clinic"

- Calls us back, angry

Assister checks tool, double checks tool's accuracy

- Contacts clinic in question
- Internal Medicine vs. PCP
- Assister educates clinic staff; assister educates client
- Assister Team is informed of hiccup through tracking tool

Building Plan Comparison Resources



Sample Plan Comparison Tools

- [2022 Bronze & Catastrophic Plan Comparison](#)

Silver Plan Comparison Tools (Note: four tools for silver plan comparison)

- [2022 Silver Plan Comparison \(06/94% CSR\)](#)

VS.

- [2022 Silver Plan Comparison \(Base Cost Sharing/No CSR\)](#)

Company Specific Plan Comparison Tool

- [2022 BRIGHT Silver Plan Comparison \(06/94% CSR\)](#)

Bronze & Catastrophic Plan Comparison Tool

(Austin Area, 2022)

2022 CATASTROPHIC & BRONZE PLAN OVERVIEW			
Plans are listed in order of total monthly premium. The order in which they appear may change if the premium tax credit makes the monthly premium \$0. Note that catastrophic plans will only show up for clients under the age of 30 or ineligible for PTC.			
PLAN NAME & ID <small>Click the Plan ID for Summary of Benefits</small>	DEDUCTIBLE	OUT-OF-POCKET MAXIMUM	PRE-DEDUCTIBLE CO-PAY COVERED CARE & ADDITIONAL BENEFITS
Bright Healthcare Catastrophic 8700 98312TX0040054	\$8,700	\$8,700	\$0 First 3 Primary Care Visits
Friday Catastrophic 54837TX0030002	\$8,700	\$8,700	\$0 First 3 Primary Care Visits; Free Telemedicine
Oscar Secure Catastrophic 20069TX0100011	\$8,700	\$8,700	\$0 First 3 Primary Care Visits
Friday Bronze Basic 54837TX0030002	\$8,700	\$8,700	Free Telemedicine
Bright Healthcare Bronze 8700 98312TX0040135	\$8,700	\$8,700	\$80 Primary Care Visits; \$25 Generic Meds; \$50 Urgent Care
Friday Bronze Plus 54837TX0030003	\$8,700	\$8,700	\$0 First 3 Primary Care Visits; Free Telemedicine; \$25 Generic Meds; \$75 Urgent Care
United Healthcare UHC Bronze Essential+ 40220TX0080011	\$8,700	\$8,700	
Bright Healthcare Bronze 8700 + 98312TX0040049	\$8,700	\$8,700	\$0 First 2 Primary Care Visits; \$0/\$25 Generic Meds; \$50 Urgent Care
Friday Bronze Plus Copay 54837TX0030007	\$8,700	\$8,700	Free Telemedicine; \$150 Specialist Visit; \$30 Tier 1 Meds; \$160 Tier 2 Med; \$175 Urgent Care
Friday Bronze HSA 54837TX0030004	\$7,000	\$7,000	Free Telemedicine; \$150 Specialist Visits; \$30 Tier 1 Med; \$160 Tier 2 Meds, \$175 Urgent Care

Link to Resource: [2022 Bronze & Catastrophic Plan Comparison](#)

06/94% CSR Silver Plan Comparison Tool

Base Cost Sharing/No CSR Silver Plan Comparison Tool

(Austin Area, 2022)

SILVER 2022 PLAN OVERVIEW | No CSR

Travis & Williamson County Marketplace Shopping Tool, page 1 of 7

PLAN NAME & ID <small>Click Plan ID to Access Summary of Benefits</small>	DEDUCTIBLE	OUT OF POCKET MAX
Bright HealthCare Silver 4000 98312TX0040136	\$4,000	\$8,700
Bright HealthCare Silver 5000 98312TX0040039	\$5,000	\$8,700
Bright HealthCare Silver 3000 98312TX0040040	\$3,000	\$8,700
Bright HealthCare Silver 6700 98312TX0040044	\$6,700	\$8,700
Scott and White Health Plan BSW Prime Silver 008 40788TX0460008	\$8,550	\$8,550
Friday Health Plans Silver 54837TX0030005	\$5,500	\$8,700
Friday Health Plans Silver Copay 54837TX0030008	\$5,500	\$8,700
UnitedHealthcare UHC Silver Virtual First 40220TX0080007	\$5,000	\$8,700

Pre-Deductible, Co-pay Covered Care <small>(If blank, care category is covered post deductible, with coinsurance)</small>					
PRIMARY	SPECIALIST	TESTS	1st TIER MEDS	2nd TIER MEDS	URGENT CARE
\$35			\$15		\$50
\$0 for first 3; then \$40	\$80	\$50 labs \$100 x-rays	\$0/\$30	\$150	\$50
\$0 for first 2; then \$35	\$70	\$50 labs \$100 x-rays	\$0/\$30	\$150	\$50
\$0	\$0 for first 2; then \$75	\$50 labs \$100 x-rays	\$0	\$90	\$50
\$35	\$70		\$15		\$70
\$0			\$0		\$75
\$0	\$80	\$100 x-rays	\$30	\$80	\$100
\$40	\$75	\$40 office labs; \$75 hospital labs	\$3 preferred; \$15 non-pref	\$30	\$75

Issuer Plan Comparison Tools

BRIGHT Bronze & Catastrophic

BRIGHT 06/94% CSR Silver Plans

BRIGHT 04/73% Silver Plans

BRIGHT Gold Plans

Excel 2022 Bright Plan_Analysis - Saved

Plans are listed in order of total monthly premium. The order in which they appear may change if the premium tax credit makes the monthly premium \$0. Note that catastrophic plans will only show up for clients under the age of 30 or ineligible for PTC.

PLAN NAME & ID <small>the Plan ID for Summary of Benefits</small>	DEDUCTIBLE	OUT-OF-POCKET MAXIMUM	PRE-DEDUCTIBLE CO-PAY COVERED CARE & ADDITIONAL BENEFITS
Bright Healthcare Catastrophic 8700 98312TX0040054	\$8,700	\$8,700	\$0 First 3 Primary Care Visits
Bright Healthcare Bronze 8700 98312TX0040135	\$8,700	\$8,700	\$80 Primary Care Visits; \$25 Generic Meds; \$50 Urgent Care
Bright Healthcare Bronze 8700 + 98312TX0040049	\$8,700	\$8,700	\$0 First 2 Primary Care Visits; \$0/\$25 Generic Meds; \$50 Urgent Care
Bright Bronze 7200 98312TX0040051	\$7,200	\$8,700	Free Primary Care Visits; \$0/\$25 Generic Meds; \$50 Urgent Care
Bright Bronze 7200 + Adult Dental & Vision 98312TX0040051	\$7,200	\$8,700	Free Primary Care Visits; \$0/\$25 Generic Meds; \$50 Urgent Care
Bright Bronze 5300 HSA_ 98312TX0040050	\$5,300	\$7,050	
Bright Bronze \$0 Medical Deductible 98312TX0040052	\$0	\$8,700	\$0 First 1 Primary Care Visit, then \$50; \$0 First 1 Specialist Visit, then \$100; \$75 labs/\$100 x-rays/\$300 imaging; \$0/\$35 Gen Meds; \$50 Urgent Care

BRIGHT Bronze_Catastrophic Plan | BRIGHT Silver 06 CSR | BRIGHT 2022 06 CSR | 2022 04 CSR | 2022 No CSR | 2022 Gold

Issuer Plan Comparison Tools

BRIGHT Bronze & Catastrophic

BRIGHT 06/94% CSR Silver Plans

BRIGHT 04/73% Silver Plans

BRIGHT Gold Plans

Excel 2022 Bright Plan_Analysis R8 - Saved

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87% | 05 CSR SILVER 2022 BRIGHT PLAN OVERVIEW Travis & Williamson County Marketplace Shopping Tool

			Pre-Deductible, Co-pay Covered Care (if blank, care category is covered post deductible, with coinsurance)					
PLAN NAME & ID <small>Click Plan ID to Access Summary of Benefits</small>	DEDUCTIBLE	OUT OF POCKET MAX	PRIMARY	SPECIALIST	TESTS	1st TIER MEDS	2nd TIER MEDS	URGENT CARE
Bright HealthCare Silver 200 98312TX0040136	\$200	\$2,900	\$10			\$10		\$20
Bright HealthCare Silver 950 98312TX0040039	\$950	\$2,900	\$0	\$20	\$15 labs \$30 x-rays	\$0	\$45	\$15
Bright HealthCare Silver 950 +2 \$0 Primary Care Visits 98312TX0040040	\$950	\$2,100	\$0 for first 2; then \$15	\$30	\$15 labs \$30 x-rays	\$0/\$15	\$100	\$15
Bright HealthCare Silver 6700 98312TX0040044	\$700	\$2,900	\$0	\$0 for first 2; then \$30	\$10 labs \$20 x-rays	\$0	\$30	\$10
Bright HealthCare Silver 6700 + Adult Dental & Vision 98312TX0040048	\$700	\$2,900	\$0	\$0 for first 2; then \$30	\$10 labs \$20 x-rays	\$0	\$30	\$10
Bright HealthCare Silver \$0 Deductible 98312TX0040042	\$0	\$2,400	\$0 for first 2; then \$15	\$15	\$15 labs \$30 x-rays \$100 imaging	\$0/\$15	\$75	\$15

Issuer Plan Comparison Tools

BRIGHT Bronze & Catastrophic

BRIGHT 06/94% CSR Silver Plans

BRIGHT 04/73% Silver Plans

BRIGHT Gold Plans

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Pre-Deductible, Co-pay Covered Care (If blank, care category is covered post deductible, with coinsurance)

PLAN NAME & ID <small>Click Plan ID to Access Summary of Benefits</small>	DEDUCTIBLE	OUT OF POCKET MAX	PRIMARY	SPECIALIST	TESTS	1st TIER MEDS	2nd TIER MEDS	URGENT CARE
Bright HealthCare Silver 2000 98312TX0040136	\$2,000	\$6,950	\$15			\$15		\$50
Bright HealthCare Silver 3800 98312TX0040039	\$3,800	\$6,950	\$0 for first 3; then \$35	\$70	\$35 labs \$70 x-rays	\$0/\$20	\$100	\$35
Bright HealthCare Silver 3000 98312TX0040040	\$3,000	\$6,500	\$0 for first 2; then \$30	\$60	\$30 labs \$60 x-rays	\$0/\$15	\$150	\$30
Bright HealthCare Silver 6700 98312TX0040044	\$6,700	\$6,950	\$0	\$0 for first 2; then \$75	\$50 labs \$100 x-rays	\$0	\$90	\$25
Bright HealthCare Silver 6700 + Adult Dental & Vision 98312TX0040048	\$6,700	\$6,950	\$0	\$0 for first 2; then \$75	\$50 labs \$100 x-rays	\$0	\$90	\$25
Bright HealthCare Silver \$0 Deductible 98312TX0040042	\$0	\$6,950	\$0	\$30	\$30 labs \$60 x-rays \$200 imaging	\$0/\$30	\$150	\$30

BRIGHT Bronze_Catastrophic Plan BRIGHT Silver 06 CSR BRIGHT 2022 05 CSR 2022 04 CSR 2022 No CSR 2022 Gold

Issuer Plan Comparison Tools

BRIGTH Bronze & Catastrophic

BRIGTH 06/94% CSR Silver Plans

BRIGTH 04/73% Silver Plans

BRIGTH Gold Plans

PLAN NAME & ID <small>Click Plan ID to Access Summary of Benefits</small>	DEDUCTIBLE	OUT OF POCKET MAX	PRIMARY	SPECIALIST	TESTS	1st TIER MEDS	2nd TIER MEDS	URGENT CARE
Bright HealthCare Gold 1000 98312TX0040037	\$1,000	\$8,700	\$0	\$0 for first 2; then \$40	\$50 labs \$100 x-rays	\$0/\$15	\$50	\$50
Bright HealthCare Gold \$0 Deductible +Adult Dental & Vision 98312TX0040037	\$0	\$6,500	\$0 for first 2; then \$20	\$40	\$50 labs \$100 x-rays	\$0/\$15	\$50	\$50



Building Plan Comparison Tools

- Benefits from MANY sets of eyes checking & collecting
 - One staff person to organize/synthesize data
 - Multiple staff to each collect a specific plan set (for example, Silver plans with 94% CSR)
- Put together a template NOW
 - 2023 plans: once plans released, final week of October, **OR**
 - Downtime project for assisters during first week of OE
- Start with:
 - Catastrophic/Bronze Comparison Tool
 - Silver Plan Comparison for 3 least expensive companies
 - 94% CSR
 - 87% CSR
 - 73% CRS
 - No CSR

Bio & Contact

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- Certified Application Counselor, Navigator, Community Health Worker and Program Manager (2014-2022 Foundation Communities, Austin, Texas)

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This is a project of the Center on Budget and Policy Priorities
www.cbpp.org

Upcoming Webinars

Small Group Workshops on Plan Comparison Tools

- August 16th (**FULL**), 18th, 23rd, 2pm ET (11am PT)
Registration links sent via email. Sessions capped at 30 participants;
please do not register for more than one.

Open Enrollment Series – Save the Dates

All webinars take place at 2pm ET (11am PT)

- Households and income: Thursday, September 8
- The premium tax credit: Thursday, September 15
- Immigrant eligibility: Tuesday, September 20
- Plan design: Thursday, September 22
- Plan selection strategies: Thursday, September 29
- Preventing and resolving data matching issues: Tuesday, October 4
- Auto-renewal process on HealthCare.gov: Thursday, October 6
- Tying it all together: Thursday, October 13
- **New:** Spanish language webinar: Thursday, October 20