

Ascension  
**Personalized Care**

# Affordable Care Act

Product Information



**Ascension**



## Important takeaways

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- 1. Ascension Personalized Care is bringing unique products and services to the market**
  - We have a variety of products available with unique to Ascension services
  - We are cost competitive within the markets
- 2. How we can collaborate to make Ascension Personalized Care have a successful launch**
  - Provider engagement and marketing to promote product awareness
  - Knowing how APC can support you

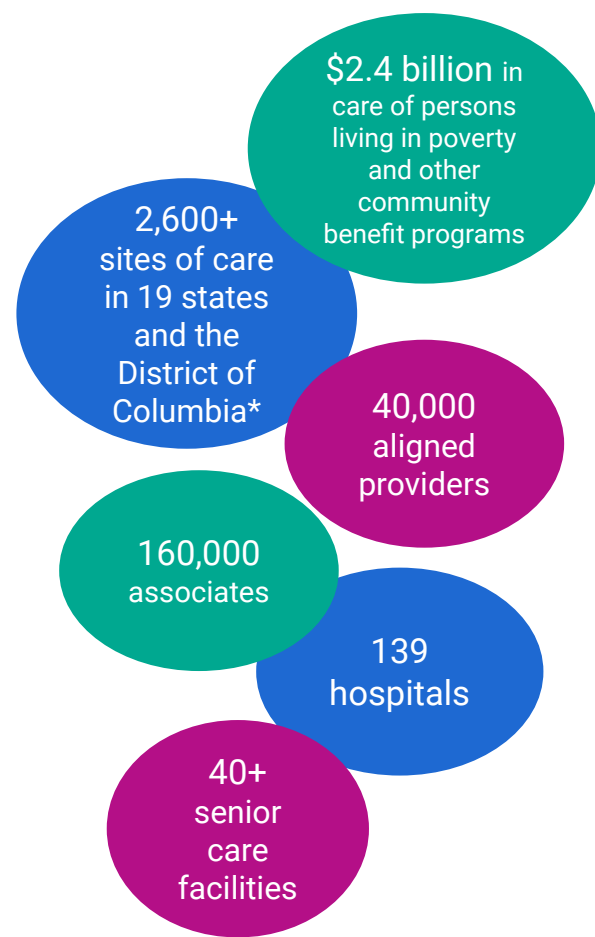
# What is Ascension Personalized Care?

## Ascension Personalized Care introduction

# What is Ascension Personalized Care?

**Ascension Personalized Care is a health plan built by Ascension** to deliver the coverage and benefits that matter most to achieve and maintain your personal health goals. With more than 100 years of experience in listening to patients and delivering healthcare across the nation, Ascension knows what truly matters in managing your healthcare. Ascension also understands the power of preventive care and ensuring you have clarity about the many low- or no-cost services available in your health plans. We are bringing this insight to create coverage options that give you flexibility and freedom to choose an affordable health plan that matches your personal healthcare needs.

Ascension Personalized Care benefits are **underwritten by US Health and Life Insurance Company.**



# Ascension Personalized Care introduction

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## Key partners

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### Ascension Personalized Care

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Ascension Personalized Care is a **Health Benefit Plan** offered by US Health and Life Insurance Company through the health insurance exchange in Indiana, Kansas, Tennessee and Texas for plan year 2024.

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MaxorPlus is the **Pharmacy Benefit Manager (PBM)** that provides prescription drug coverage for Ascension Personalized Care members.

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Ascension Personalized Care (Automated Benefit Services) is the **Third Party Administrator (TPA)** that works with providers and Ascension Personalized Care to pay claims within the Ascension Network. This is the same administrator that Ascension already uses for its employee benefits plan, which uses essentially the same Ascension Network.

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# Ascension Personalized Care introduction

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## Key partners

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Ascension Care Management Insurance Holdings is the **utilization management and care management vendor** for Ascension Personalized Care. Their team includes a panel of U.S. licensed nurse and physician reviewers with close integration with clinical practices of the Ascension delivery system.



Ascension Personalized Care insurance policies are **underwritten** by US Health and Life Insurance Company.

US Health and Life Insurance Company is a wholly owned subsidiary of Ascension Health.

## Ascension Personalized Care introduction

### Brand promise

Ascension Personalized Care provides balanced coverage so you'll get the care and resources that are right for you through a variety of health plan options. You and your family have access to doctors who deliver compassionate, personalized care.



## What is Ascension bringing to the Marketplace?

**Plan year 2024**, will be our third year on the Marketplace with open enrollment beginning in fall 2023.

Plans will be offered in 4 markets: **Kansas (greater Wichita area), Indiana (greater Indianapolis and Evansville area), Tennessee (greater Nashville area), and Texas (greater Austin and Waco area).**

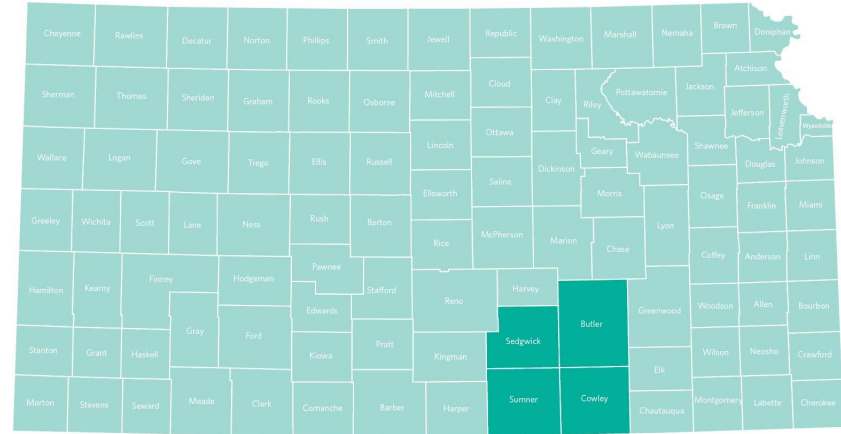
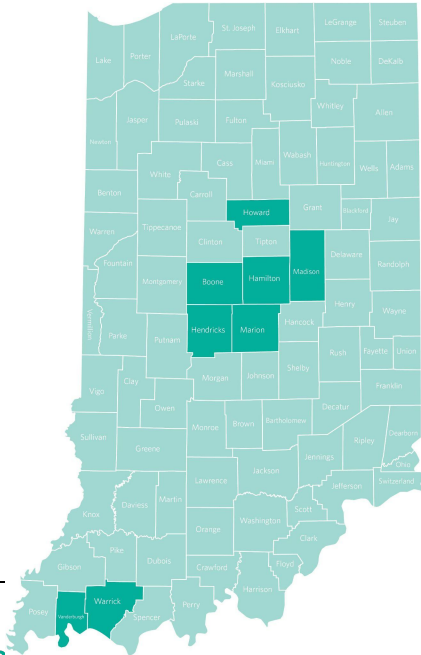
We are looking to **our care delivery and consumer experience to differentiate us** in the marketplace, reduce attrition and drive high renewal rates.



## Ascension Personalized Care introduction

# Where is Ascension Personalized Care offered?

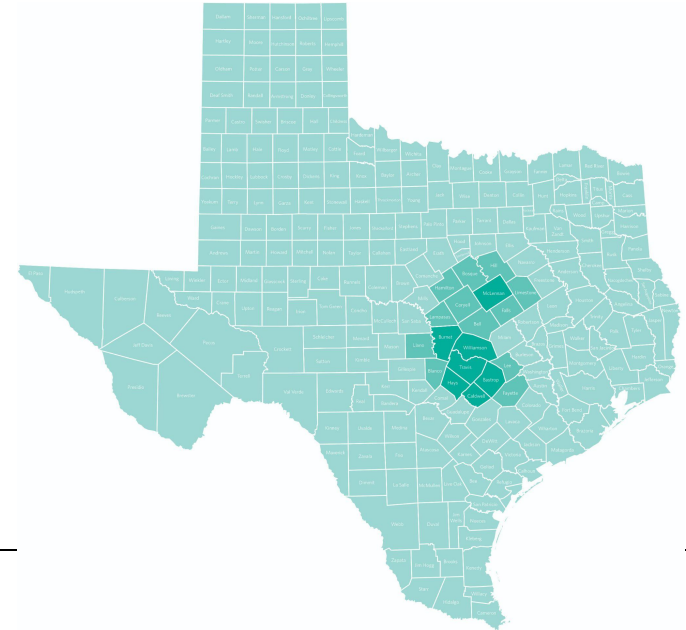
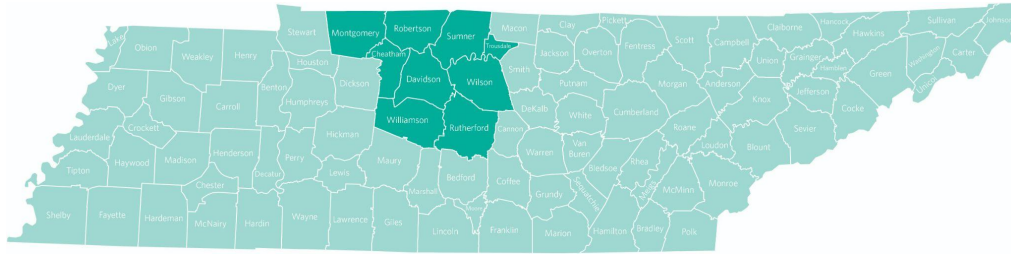
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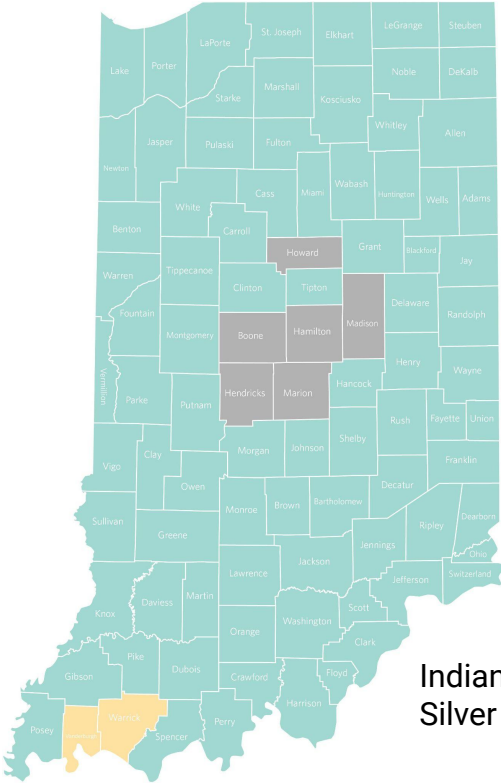
## Ascension Personalized Care introduction

# Where is Ascension Personalized Care offered?

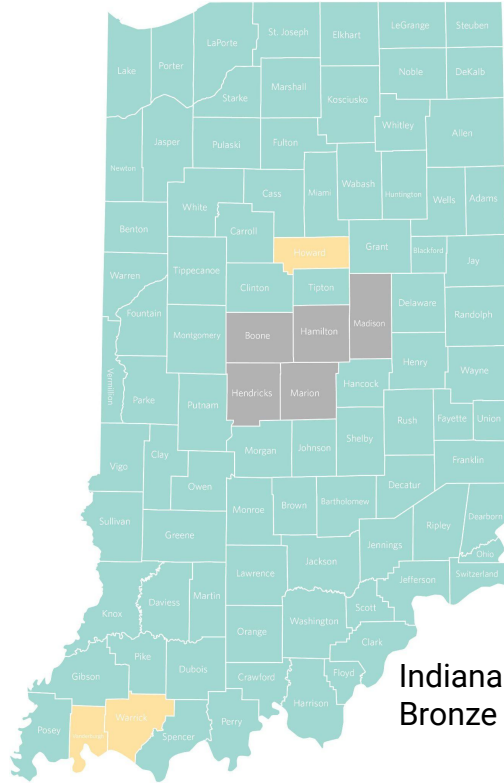
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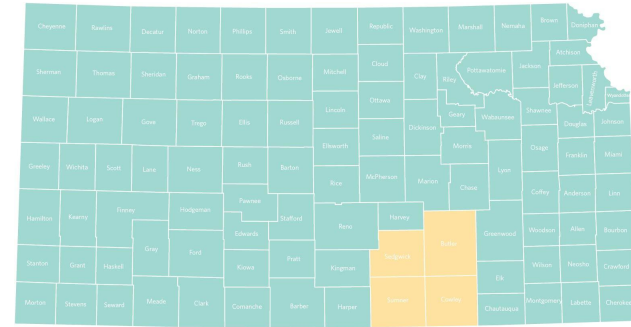
# PY 2024 Competitive Landscape



Indiana - Silver

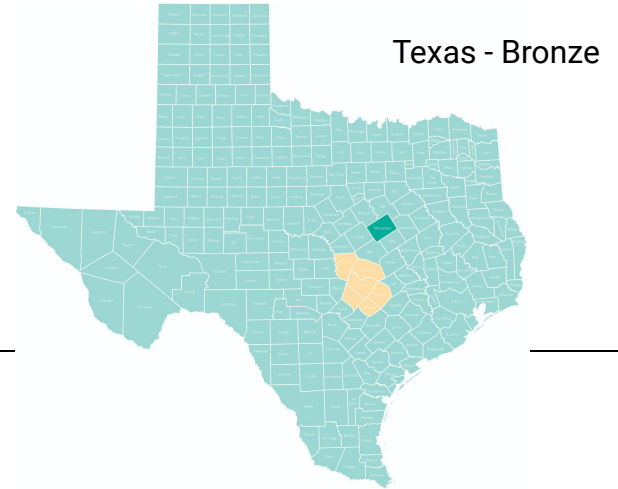
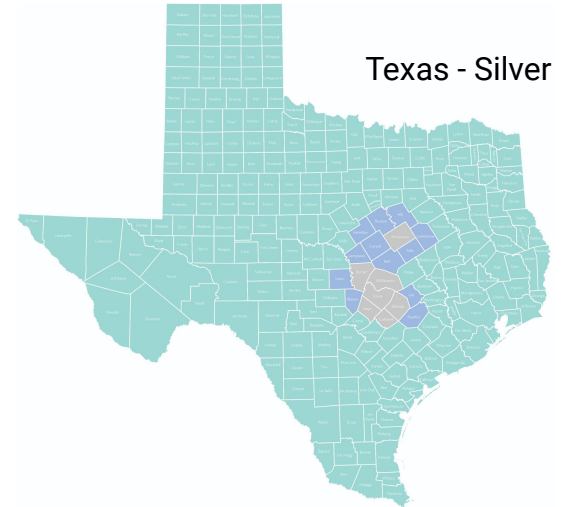
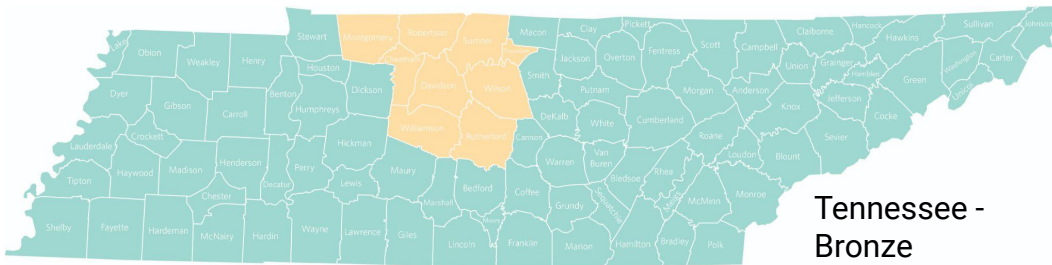
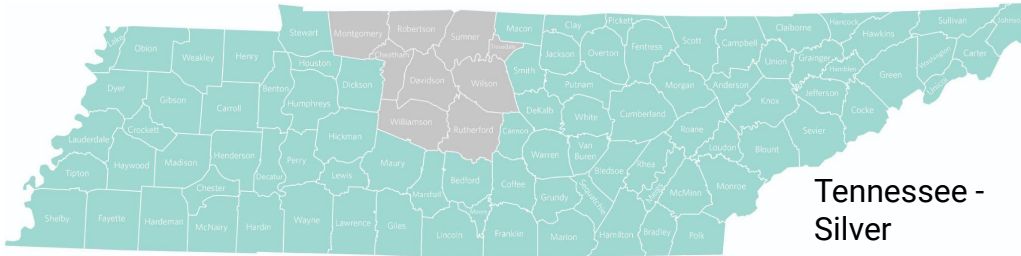


Indiana - Bronze



Kansas - Bronze & Silver

# PY 2024 Competitive Landscape



- Projected lowest carrier
- Projected 2nd/3rd lowest carrier
- Projected 4th+ lowest carrier

\*Light blue indicates off-exchange counties only in TX

# CINs/PHOs

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- Indiana (**CIN**) - St. Vincent in both Evansville and Indianapolis
- Kansas (**CIN**) - Via Christi in Wichita
- Tennessee (**CIN**) - St. Thomas in Nashville
- Texas (**CIN**) - Seton in Austin, Providence in Waco

# Indiana network overview (Indianapolis)

Ascension			Notable in-network doctors and providers			Notable Omissions
Ascension Peyton Manning Children's Hospital	Ascension St. Vincent Anderson	Ascension St. Vincent Carmel	Ascension Medical Group	American Health Network	Dawes Fretzin Dermatology Group	Community Health
Ascension St. Vincent Clay	Ascension St. Vincent Fishers	Ascension St. Vincent Indianapolis	Goodman Campbell Brain and Spine	Indiana Hemophilia	JWM Neurology	SHO Hospitals
Ascension St. Vincent Jennings	Ascension St. Vincent Kokomo	Ascension St. Vincent Mercy	OB/GYN of Indiana	OrthoIndy	Otolaryngology	Franciscan
Ascension St. Vincent Randolph	Ascension St. Vincent Salem	Ascension St. Vincent Williamsport	Urology of Indiana			Columbus Regional
Ascension St. Vincent Women's Hospital						IU Health



525 PCPs



3,465 Specialists



19 Hospitals

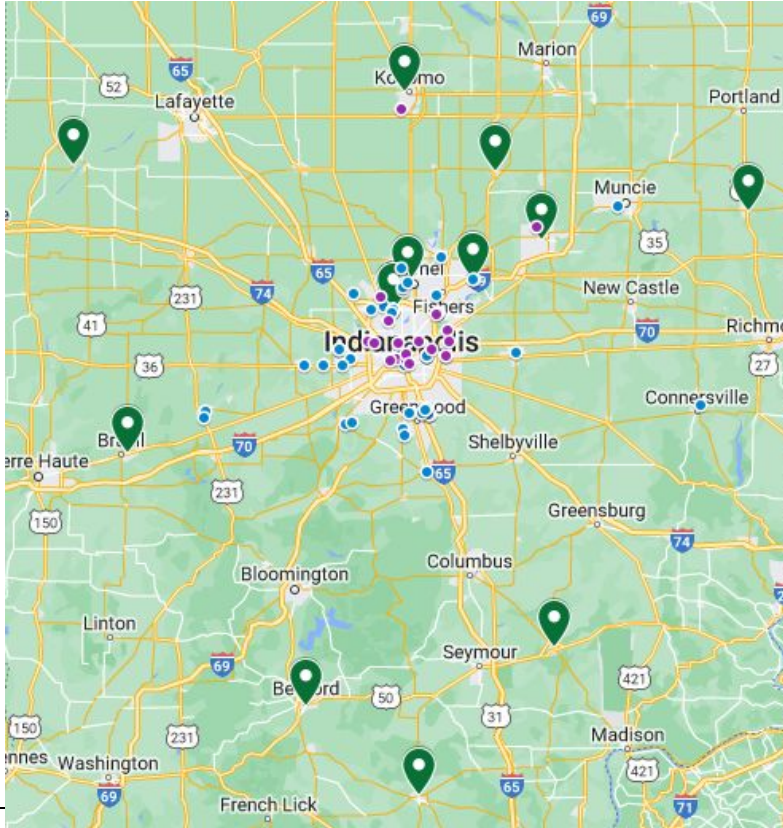





15 SNFs



1 IP Psych

# Indiana network overview (Indianapolis)



-  Hospital
-  CIN Provider Locations
-  Notable Provider Locations

# Indiana network overview (Evansville)



 Hospital       CIN Provider Locations

Ascension	Notable in-network doctors and providers	Notable Omissions
Ascension St. Vincent Evansville	Ascension Medical Group	Deaconess
Ascension St. Vincent Orthopedic Hospital	Digestive Care Center	
Ascension St. Vincent Surgicare - Outpatient Surgery	Evansville Surgical Associates	
Ascension St. Vincent Warrick	Tri-State Orthopaedics	



107 PCPs



899 Specialists



4 Hospitals



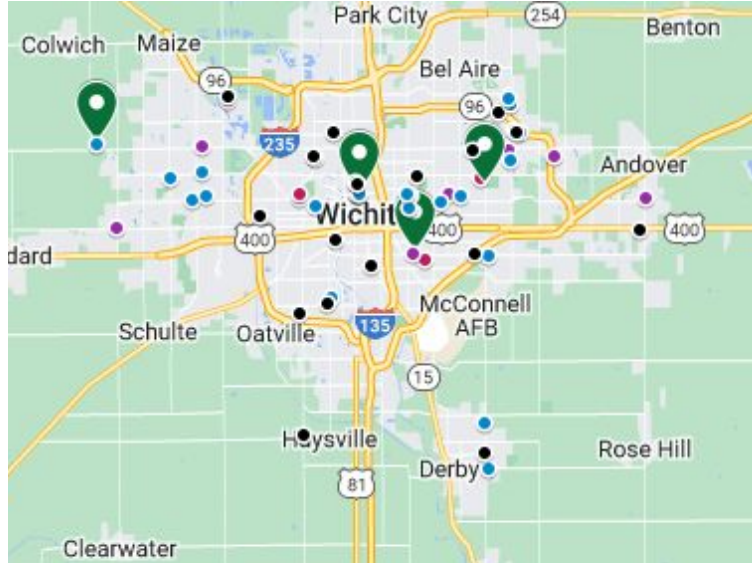
9 SNFs








4 IP Psych



# Kansas network overview (Wichita)



-  Hospital
-  In-network specialty providers
-  Independent PCPs
-  Ascension Medical Group
-  SNF-Ascension Living



156 PCPs



1,076 Specialists



5 Hospitals



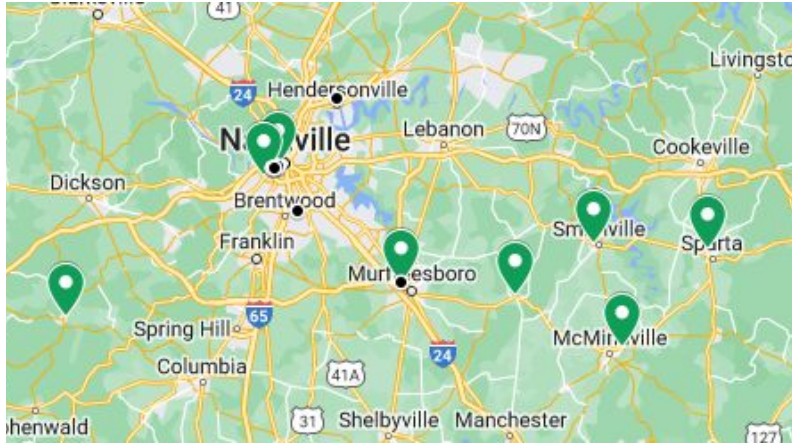
10 SNFs








2 IP Psych

Ascension	Notable in-network doctors and providers		Independently Contracted Primary Care Providers
Ascension Medical Group Via Christi	Advanced Orthopaedic Associates	Cancer Center of Kansas	Family MedCenters
Ascension Via Christi Rehabilitation Hospital	Cardiovascular Care	Greene Vision Group	Grace Med
Ascension Via Christi St. Francis	Kansas Heart Hospital	Kansas Joint and Spine Specialists	Mid-Kansas Pediatric Associates
Ascension Via Christi St. Joseph	Kansas Nephrology	Neurology Consultants of Kansas	Primary Care Associates
Ascension Via Christi St. Teresa	Preferred Chiropractic Care	Wichita Surgical Specialists	Redbud Pediatrics

# Tennessee network overview (Nashville)



-  Hospital
-  In-network specialty providers
-  Independent PCPs
-  Ascension Medical Group
-  SNF-Ascension Living

Ascension		Ascension Medical Group	Independently Contracted Primary Care Providers	
Ascension Saint Thomas Dekalb	Ascension Saint Thomas River Park	Ascension Medical Group Saint Thomas	Advanced Diagnostic Imaging	Tennessee Pediatrics
Ascension Saint Thomas Hickman	Ascension Saint Thomas Rutherford		Heritage Medical Associates	Tennessee Women's Care
Ascension Saint Thomas Highlands	Ascension Saint Thomas Stones River		Tennessee Oncology	Urology Associates of Nashville
Ascension Saint Thomas Midtown	Ascension Saint Thomas West		Tennessee Orthopaedic Alliance	



589 PCPs



3,630 Specialists



12 Hospitals



25 SNFs



13 IP Psych

# Texas network overview (Austin/Waco)

Ascension		Other In-Network Specialty Provider		Independently Contracted Primary Care Providers
Ascension Providence	Ascension Seton Shoal Creek	Austin Kidney Associates	Seton Oral and Maxillofacial Surgeons	Ascension Medical Group
Ascension Seton Bastrop	Ascension Seton Smithville	Dell Children's Medical Group	Surgeons Who Only Care for Kids	Austin Health Partners
Ascension Seton Edgar B. Davis	Ascension Seton Southwest	One Medical	Tri-County Clinical	Austin Regional Clinic
Ascension Seton Hays	Dell Children's Medical Center	Ortho Lonestar	Texas Oncology	Capital Medical Clinic
Ascension Seton Highland Lakes	Dell Children's Medical Center - North	Providence Health Alliance - Waco	UTHealth Austin	Cedar Park Family Medicine
Ascension Seton Medical Center Austin	Dell Seton Medical Center at the University of Texas	Seton Family of Doctors		Lonestar Circle of Care
Ascension Seton Northwest				Pediatric Center of Round Rock



1,340 PCPs



4,423 Specialists



29 Hospitals

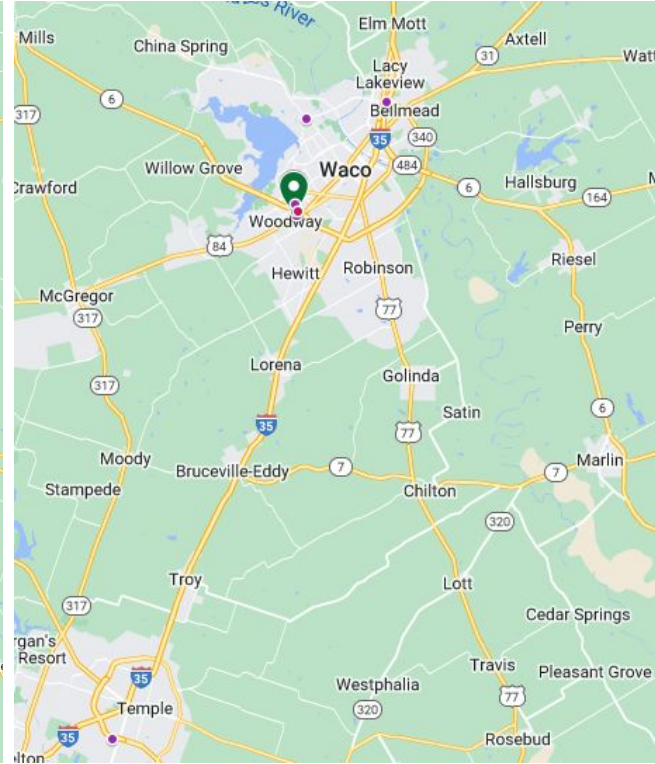
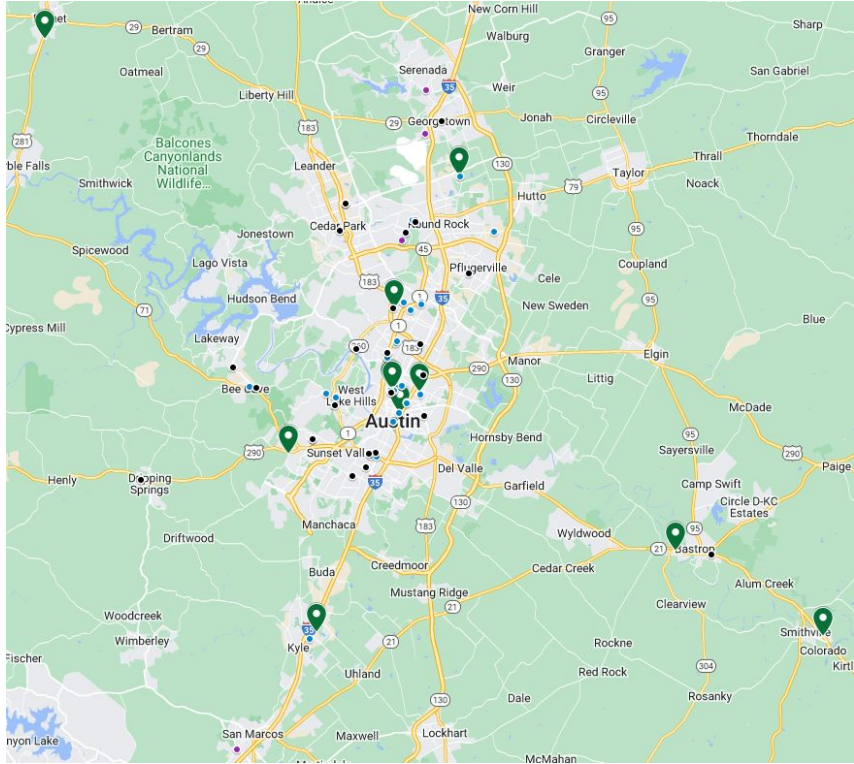







10 SNFs



6 IP Psych

# Texas network overview (Austin/Waco)



-  Hospital
-  In-network specialty providers
-  Ascension Medical Group
-  SNF-Ascension Living
-  Independent PCPs

# Ascension Personalized Care Overview of Plans & Benefits

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# Benefits for our members

- \$0 deductible bronze and silver plans
- Care for the whole person including mental, emotional and spiritual health
- Care management services are offered to all members
- Pharmacy benefits included with all metal levels
- No referrals needed within the Ascension network
- \$0\* preventive care screenings, tests and immunizations
- \$0 wellness visits for kids
- Care benefits
- Member portal
- Added member discounts

# Ascension Personalized Care plans

## Variety of plan options

Ascension Personalized Care products are designed to allow flexibility and enhanced benefits to its members. There are three metal categories offered by Ascension Personalized Care: Bronze, Silver and Gold. Each category reflects the amount members and the health plan will pay. Ascension Personalized Care will offer three bronze plans, three silver plans and one gold plan. All plan types qualify for premium tax credits.

Plan category	Monthly premium	Out-of-pocket
Bronze	Low	High
Silver	Medium	Medium
Gold	High	Low

### Ascension Personalized Care Gold

Standard Gold

### Ascension Personalized Care Silver

No Medical Deductible Silver  
Low Premium Silver  
Standard Silver

### Ascension Personalized Care Bronze

Balanced Bronze  
Standard Expanded Bronze  
No Medical Deductible Bronze

## Ascension Personalized Care plans

# Gold plan

The Ascension Personalized Care gold plan is a great choice for members who will see their doctor regularly and may have multiple prescriptions.

**Gold plans have the highest premiums and do not qualify for cost-sharing subsidies, but do receive premium tax credits.**

Standard Gold	
Deductible	\$1,500
Out-of-pocket maximum	\$8,700
Coinsurance	25% after deductible
Virtual primary care provider visit	\$15*
Virtual specialist care provider visit	\$30*
Virtual urgent care	\$60*
Primary care provider visit	\$30*
Specialist visit	\$60*
Emergency room visit	25% after deductible
Generic prescription drug coverage	\$15*

\*not subject to deductible



# Ascension Personalized Care plans

## Silver plans

	Low Premium Silver	No Deductible Silver	Standard Silver
Deductible	\$4,000	\$0	\$5,900
Out-of-pocket maximum	\$9,000	\$9,450	\$9,100
Coinsurance	50% after deductible	40%	40% after deductible
Virtual primary care provider visit	\$20*	\$15*	\$20*
Virtual specialist care provider visit	\$40*	\$30*	\$40*
Virtual urgent care	\$60*	\$45*	\$60*
Primary care provider visit	\$40*	\$30*	\$40*
Specialist visit	\$80*	\$60*	\$80*
Emergency room visit	50% after deductible	\$1,500*	40% after deductible
Generic prescription drug coverage	\$25*	\$30*	\$20*

\*not subject to deductible

Ascension Personalized Care has three silver plans to choose from:

- Low Premium
- No Deductible
- Standard Silver

**Silver plans provide important benefits and offer tax credit savings.**

While subsidies are available at any level, members that qualify for Cost-Sharing Reductions (CSR) will need to choose a silver plan to take advantage of savings on deductibles, copayments and coinsurance.

## Ascension Personalized Care plans

# Bronze plans

Ascension Personalized Care offers a variety of Bronze plans to meet many family's needs. These plans are for those individuals and families that do not expect many doctor appointments and have fewer prescription medications.

**Bronze plans offer low monthly premiums and cover preventive services.**

	Balanced Bronze	No Medical Deductible Bronze	Standard Expanded Bronze
Deductible	\$9,450	\$0 / \$5,000 Rx	\$7,500
Out-of-pocket maximum	\$9,450	\$9,450	\$9,400
Coinsurance	100% after deductible	50%	50% after deductible
Virtual primary care provider visit	\$10*	\$25*	\$25*
Virtual specialist care provider visit	\$20*	\$50*	\$50*
Virtual urgent care	\$30*	\$75*	\$75*
Primary care provider visit	\$25*	\$50*	\$50*
Specialist visit	No charge after deductible	\$100*	\$100*
Emergency room visit	No charge after deductible	\$2,000*	50% after deductible
Generic prescription drug coverage	\$20*	\$30*	\$25*

\*not subject to deductible

## Ascension product key features

# Value-added benefits

- We know that sometimes the little things can make the difference so we cultivated partnerships with value-added benefits
  - Active&Fit DIRECT fitness discount program
  - TruHearing hearing aid discount program
  - Member discounts to local restaurants, sports, and entertainment venues

Ascension Personalized Care

Active&Fit DIRECT

# Gym or Home?

We'll keep you active either way.

- 11,000+ STANDARD FITNESS CENTERS
- 5,000+ NEW PREMIUM EXERCISE STUDIOS AND FITNESS CENTERS
- NO LONG-TERM CONTRACTS
- 4,000+ DIGITAL WORKOUT VIDEOS
- NEW ENROLL YOUR SPOUSE or domestic partner\*\*

FITNESS PROGRAM MEMBERSHIP AS LOW AS \$25/mo\* 16,000+ FITNESS CENTERS 4,000+ WORKOUT VIDEOS Active&Fit DIRECT

# TruHearing®

Sample product	Average retail price	TruHearing price	Savings
TruHearing Advanced	\$2,445	\$1,250	\$1,195
Starkey® Livio™ 1000 R	\$1,795	\$975	\$820
Phonak® Audéo® M30-R	\$1,972	\$1,250	\$722
ReSound Quattro™ 5	\$2,427	\$1,370	\$1,057
Oticon Opn® S 3	\$2,454	\$1,425	\$1,029
Widex® Evoke® 330	\$2,965	\$1,725	\$1,240
Signia Styletto Nx® 7	\$3,449	\$2,195	\$1,254

## Ascension product key features

# Customer service



### Enhanced customer service

We are committed to providing a superior customer service experience for our members, clinicians and agents.

- High staff to member ratio
- Extensive ongoing training
- Each customer service rep has more than five years of health industry and call center experience.

### Ascension insurance navigators

- Local contact with direct connection to our doctors and care teams at Ascension as well as our Ascension Personalized Care Claims and Customer Service teams
- Navigators provide concierge-level care for our agents and providers and help in resolving complex issues for your members
- Provide training, education and support on Ascension Personalized Care products

## Pharmacy and restricted benefits

# Pharmacy

Ascension's prescription drug plan is automatically included in Ascension Personalized Care medical coverage. In 2024, MaxorPlus will be the pharmacy provider.

### Pharmacy networks

MaxorPlus' participating pharmacy network includes more than 63,000 retail pharmacies, including regional and national chains such as CVS, Walgreens and Walmart, and independently owned pharmacies.

### Ascension Rx

Specialty medications usually have a high cost and are used to treat chronic and complex medical conditions. They also may be drugs that are difficult to take or have special handling, shipping and storage needs. They are often self-injected to treat conditions such as rheumatoid arthritis, multiple sclerosis, psoriasis, cystic fibrosis, cancer, or hemophilia. For specialty pharmacy needs, doctors should fill prescriptions through Ascension Rx. Ascension Rx specialty pharmacy is available in the following states: Indiana, Kansas, Tennessee and Texas.

### Drug search tool and formulary

Ascension Personalized Care members will have access to MaxorPlus' online Drug Search Tool. This easy-to-use site is located at [ascensionapc.maxorplus.com/formulary](https://ascensionapc.maxorplus.com/formulary) and allows members to search medications to view their formulary tier, drug class coverage and view if any restrictions apply.

# Pharmacy

## ID cards

### Pharmacy ID card

MaxorPlus will send each member an ID card. A MaxorPlus pharmacy ID card will be sent for MaxorPlus' drug plan in 2024. The pharmacy ID card will arrive before January 1, 2024. This ID card is different from the medical card.

The pharmacy ID card must be used for coverage when filling prescriptions, and can only be used for prescription benefits. Members cannot use their Ascension Personalized Care medical ID card to fill a prescription.

Pharmacy ID cards will contain subscriber and dependent names.

**Maxor<sup>+</sup>** Pharmacy Prescription Card

Effective Date: 01/01/2024  
Subscriber ID: 12345678910 BIN: 005377 RxPCN: 10000019 RxGRP: APC

Subscriber Name:	Person Code:
First Name MI Last Name	00
Dependent Name:	
First Name MI Last Name 1	01
First Name MI Last Name 2	02
First Name MI Last Name 3	03
First Name MI Last Name 4	04
First Name MI Last Name 5	05
First Name MI Last Name 6	06

Deductible: \$5,000/\$10,000  
Rx OOP: \$0,400/\$18,800

Ascension  
Personalized Care

Please call MAXORPLUS Member Services at **1-888-839-4448** for the following:

Member Assistance • Prescription Benefit Questions  
Prior Authorizations • Participating Pharmacy Locations  
Eligibility Verification • Technical/Transmission Assistance

Log in to your member portal by visiting the website: <a href="http://www.ascensionpersonalizedcare.com">www.ascensionpersonalizedcare.com</a>	Rx Paper Claims Processing Information Claim Form: <a href="http://www.maxorplus.com">www.maxorplus.com</a> Mailing Address: 320 S. Polk, Ste 200 Amarillo, Texas 79101
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TERMS/CONDITIONS: This card is for identification only, is non-transferable and remains the property of MAXORPLUS. This card must be presented at a participating pharmacy. Prescription benefits obtained through the use of this card are governed by the conditions of the agreement between MAXORPLUS and the insuring organization. Only the person named on this card and eligible dependents may use this card to obtain prescription drug benefits. The unauthorized or fraudulent use of this card to obtain prescription drugs is punishable by law. This card is void when your eligibility terminates.

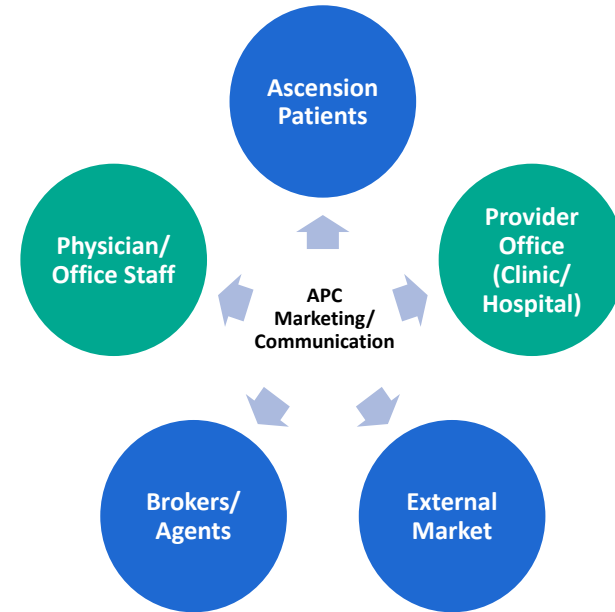
# Marketing and Sales

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## How are we getting members?

To educate and engage prospects, prospective members, providers and partners in our target markets, we are implementing the following strategies:

- **Market to existing Ascension ACA patients** via in-office messaging and targeted email communications
- **Deploy social and digital media campaigns** for target plan members in ACA markets
- **Develop & deploy Ascension ACA website** where members can shop and learn more about our plans
- **Market to agents, brokers, navigators and application counselors** in ACA markets to drive awareness and engagement
- **Equip and empower frontline influencers** as ambassadors and advocates of Ascension Personalized Care
- **Partner with our General Agents** by supporting their marketing efforts in each of the markets





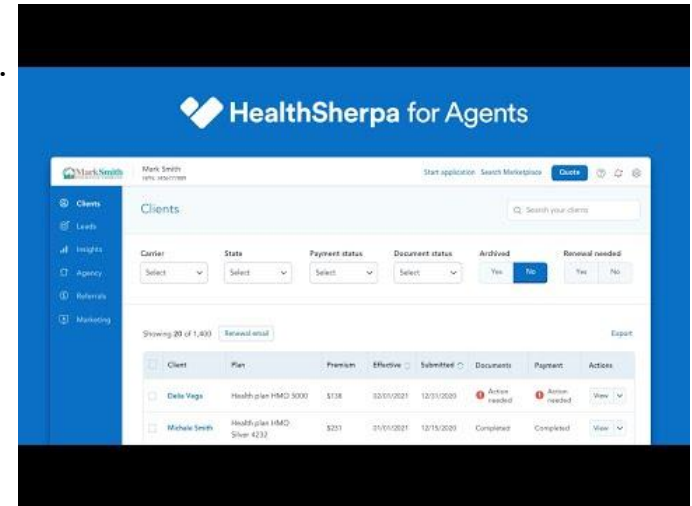
## EDE solution with HealthSherpa

Ascension Personalized Care has partnered with HealthSherpa to provide a direct enrollment site to easily get a quote and view and compare ACA plans. Agents can help consumers by visiting: [enroll.ascensionpersonalizedcare.com](http://enroll.ascensionpersonalizedcare.com)

To get started with HealthSherpa, please watch this helpful video.

You can also visit the [Getting Started Guide for Agents](#) for additional information including:

- Navigating your dashboard
- Enhanced Direct Enrollment (EDE)
- How to quote
- Applications
- Post enrollment tools & App maintenance
- HealthSherpa's Referral Program
- Contacting agent support / Help Center



## About Health Sherpa: EDE vendor



### What is HealthSherpa?

#### First approved EDE partner

Live in Nov 2018, Phase 3

**90%**

Of EDE enrollments for 2020 OEP

#### 25 carriers and 16K active agents

Use EDE through HealthSherpa

**20%**

Of Active FFM enrollments for 2020 OEP

### Increase apps per agent

- Get substantially increased production
- Offer new and existing agents the best tools on the market
- CMS data confirms higher producing agents prefer EDE over DE or Healthcare.gov

**110%**

lift in enrollments per agent (2.1x)

**70%**

reduction in time per enrollment

### How to adopt EDE

Gains come from building higher level functionality on top of EDE's low level functionality

- EDE implementations will vary substantially in success
- HealthSherpa offers a suite of enhancements on top of EDE
- Available to all distribution channels



### Enroll more members

- High conversion rate shopping and enrollment flow
- 8 years of A/B tested conversion rate lifts on 10M shopping sessions
- Decision support based on >3M plan selections on HealthSherpa

**1.4x**

applications finished

X

**1.2x**

effectuations

=

**1.68x**

enrollments

# How to get appointed

1. USHL uses DocuSign. Your General Agent or Sales Support will provide you with the necessary links.
2. Complete the applicable DocuSign documents.
3. USHL Sales Support team will automatically receive a completed copy of the documents via DocuSign.
4. USHL Sales Support team will process the documents.
5. Once the documents have been processed, a welcome email will be sent.
6. Notify the Sales Support team of your first sale to complete the appointment process.

## Commissions



# APC Commissions

New, current and/or renewing business: **\$20 PMPM\***

Bonus compensation program:

- **10-24 new policies - \$10 PNM\*\***
- **25-49 new policies - \$25 PNM**
- **50-99 new policies - \$40 PNM**
- **100+ new policies - \$50 PNM**

Bonus commissions are paid on a quarterly basis for the three months immediately preceding. Bonus commissions are paid on policies that USHL has received a minimum of 2 months premium. Bonus commissions are paid on new policies only.

*\*PMPM - Per Member Per Month*

*\*\*PNM- Per New Member*

# Important Contacts

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## Getting support

# Support for agents

1. Contact your GA
2. Contact USHL Sales Support Team
  - 844-828-5968 or [APCAgentSupport@ushealthandlife.com](mailto:APCAgentSupport@ushealthandlife.com)
3. Local Ascension Insurance Navigator
  - Local resource assigned to service areas that is an Ascension associate. They can help coordinate getting you the support you need for complex claims and network related issues.

**Teddy Horton**  
**Indiana Market**  
**317-800-0338**

[Theodore.Horton@ascension.org](mailto:Theodore.Horton@ascension.org)

**Kathy Gann**  
**Kansas Market**  
**316-708-2953**

[Katherine.Gann@ascension.org](mailto:Katherine.Gann@ascension.org)

**Jana Steele**  
**Tennessee Market**  
**615-761-3859**

[Jana.Steele@ascension.org](mailto:Jana.Steele@ascension.org)

**Katie Ray**  
**Texas Market**  
**210-410-8713**

[Katherine.MurtaghHuerta@ascension.org](mailto:Katherine.MurtaghHuerta@ascension.org)

4. Customer service
  - 833-600-1311

