

Ascension  
**Personalized Care**

# 2023 APC Overview Michigan



**Ascension**

# Who We Are

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Who we are

## A family of companies for a strong foundation



Ascension Personalized Care



ABS provides administrative services for the commonly-owned insurance carrier **US Health and Life Insurance Company (USHL)**, insurer of thousands of lives across the nation. In addition, ABS provides care, disease management, and wellness programs for their clients, USHL members, and external groups.

**ABS** is a subsidiary of Ascension, a faith-based healthcare organization dedicated to transformation through innovation across the continuum of care.

As one of the leading non-profit and Catholic health systems in the U.S., **Ascension** is committed to delivering compassionate, personalized care to all, with special attention to persons living in poverty and those most vulnerable.

**Our ACA product offering aligns with the Ascension mission to provide access to healthcare to vulnerable populations.**

**Who we are**



## **What sets us apart from the competition?**

**Ascension is committed to delivering compassionate and personalized care for all, especially those who need it most.**

### **Our Mission:**

Rooted in the loving ministry of Jesus as healer, we commit ourselves to serving all persons with special attention to those who are poor and vulnerable. Our Catholic health ministry is dedicated to spiritually centered, holistic care which sustains and improves the health of individuals and communities. We are advocates for a compassionate and just society through our actions and our words.

# APC Overview

# APC 2022

5,542  
Members

This includes 3,033 members in Kansas, 1,972 in Indiana, and 537 in Michigan. Approximately 62% of our members receive APTC, with KS being the most subsidized (68%)

3 States

APC is currently available in 19 counties across Kansas, Indiana, and Michigan

Accredited  
and Certified

APC’s sponsor, USHL, achieved URAC accreditation as well as Quality Health Plan Certification (QHP) through CMS

7,858  
Providers

APC’s provider network is comprised of 1,217 providers in Kansas, 1,978 providers in Michigan, and 4,663 providers in Indiana

# APC 2023

5 States

APC will retain our current presence in Kansas, Indiana, and Michigan while expanding into Texas, Tennessee, and additional Michigan counties

~15,000  
Members

Our expectation is for approx. 5,000 retained members and we're projecting new membership of 10,000 in all markets.

16,684  
Providers

In addition to our current provider network, APC will add 4,856 providers in Texas, 3,970 in Tennessee

Strategy

We continue to focus on utilizing the Ascension facility footprint and higher continuity of care for our members that results in a better patient experience and lower plan premium.

# What sets us apart



# ABS statistics

**\$1.1B**

Paid in claims

**6.8M**

Claims processed

**1.6M+**

Members  
administered  
benefits

**90%**

Claims auto-  
adjudication rate

**400**

Associates,  
all US-based

**679K**

Customer service  
calls handled

**99%**

Claims processing  
& billing accuracy

**12 day**

Claims Turnaround  
Times (TAT)

**30 sec**

Average speed  
of answer

# APC Call Center Metrics



Our APC-dedicated Uniquely Ascension call center prides itself on providing “concierge” service to our members

## Call Center by the Numbers...

**10,393**

Total Calls

**0:32**

ASA

**177**

Abandoned CALLS

**2%**

Abandonment Rate

**486**

Emails Received

**474**

Emails Answered

Setting us apart

## Claims Administration

- 12 day Turnaround Time (TAT)
- Audited 100% of claims through configuration warranty period
- Educating members (more to come!)
- Resolution Management Team

**GOAL: Avoid member abrasion, create a positive member experience**

# Plan Designs

## PY23 APC Plan Designs Bronze

\*APC HSA Bronze was terminated for PY23 and renewing consumers are crosswalked to APC No Deductible Bronze

\*\*APC Standard Expanded Bronze is a new plan offering in PY23 and is required per the 2023 CMS Final Rule

PY23 Ascension Personalized Care (APC) Bronze Plan Designs				
	Balanced Bronze 1	Balanced Bronze 2	No Deductible Bronze	Standard Expanded Bronze**
Actuarial Value	0.643	0.643	0.647	0.642
HSA Eligible	No	No	No	No
Medical Deductible	\$8,000	\$9,100	\$0	\$7,500
Drug Deductible	Included in medical	Included in medical	\$5,000	Included in medical
Medical MOOP	\$9,100	\$9,100	\$9,100	\$9,000
Drug MOOP	Included in medical	Included in medical	Included in medical	Included in medical
PCP	\$50	\$25	\$50	\$50
Specialist	\$100	No charge after deductible	\$100	\$100
Inpatient Facility	50% coinsurance after deductible	No charge after deductible	\$2,000 copay per day	50% coinsurance after deductible
ER	50% coinsurance after deductible	No charge after deductible	\$1,000	50% coinsurance after deductible
Generic Drugs	\$20	\$15	\$30	\$25
Preferred Brand	50% coinsurance after deductible	No charge after deductible	\$150	\$50 copay after deductible
Non-Preferred Brand	50% coinsurance after deductible	No charge after deductible	\$250	\$100 copay after deductible
Specialty Drugs	50% coinsurance after deductible	No charge after deductible	50% coinsurance after deductible	\$500 copay after deductible

## PY23 APC Plan Designs

# Silver

\*APC Standard Silver is a new plan offering in PY23 and is required per the 2023 CMS Final Rule.

PY23 Ascension Personalized Care (APC) Silver Plan Designs				
	Low Premium Silver	Balanced Silver	No Deductible Silver	Standard Silver*
Actuarial Value	0.700	0.701	0.709	0.701
HSA Eligible	No	Yes	No	No
Medical Deductible	\$4,000	\$5,400	\$0	\$5,800
Drug Deductible	Included in medical	Included in medical	Included in medical	Included in medical
Medical MOOP	\$8,900	\$5,400	\$9,100	\$8,900
Drug MOOP	Included in medical	Included in medical	Included in medical	Included in medical
PCP	\$40	No charge after deductible	\$30	\$40
Specialist	\$80	No charge after deductible	\$60	\$80
Inpatient Facility	50% coinsurance after deductible	No charge after deductible	\$2,000 copay per day	40% coinsurance after deductible
ER	50% coinsurance after deductible	No charge after deductible	\$1,000	40% coinsurance after deductible
Generic Drugs	\$25	No charge after deductible	\$25	\$20
Preferred Brand	\$50	No charge after deductible	\$100	\$40
Non-Preferred Brand	50% coinsurance after deductible	No charge after deductible	50% coinsurance after deductible	\$80 copay after deductible
Specialty Drugs	50% coinsurance after deductible	No charge after deductible	50% coinsurance after deductible	\$350 copay after deductible

# PY23 APC Plan Designs

## Gold

\*APC Gold was terminated for PY23 and renewing consumers are crosswalked to APC Standard Gold

\*\*APC Standard Gold is a new plan offering in PY23 and is required per the 2023 CMS Final Rule

PY23 Ascension Personalized Care (APC) Gold Plan Designs	
	Standard Gold**
Actuarial Value	0.780
HSA Eligible	No
Medical Deductible	\$2,000
Drug Deductible	Included in medical
Medical MOOP	\$8,700
Drug MOOP	Included in medical
PCP	\$30
Specialist	\$60
Inpatient Facility	25% coinsurance after deductible
ER	25% coinsurance after deductible
Generic Drugs	\$15
Preferred Brand	\$30
Non-Preferred Brand	\$60
Specialty Drugs	\$250

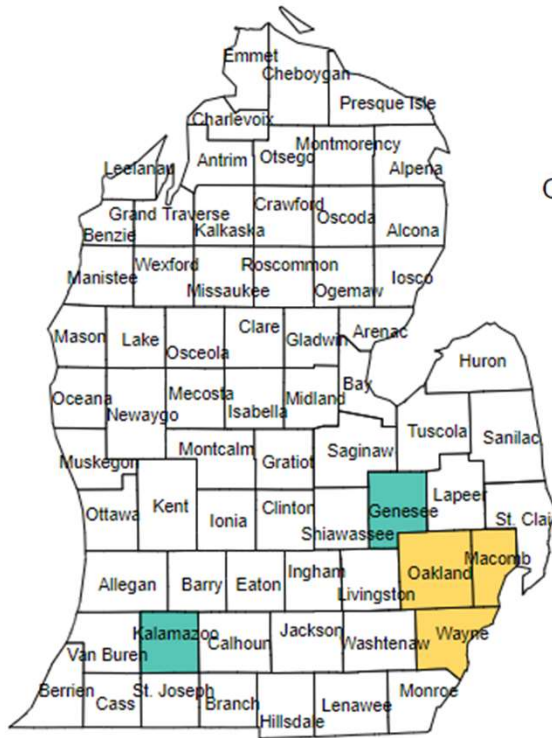
# Michigan Market

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## PY23 APC MI

# APC PY2023 - MI - Bronze



Wayne (RA1)  
Oakland & Macomb (RA2)  
Genesee (RA5)  
Kalamazoo (RA10)

	2022 Open Enrollment Period				PY23 Projected
	Consumers	Bronze	%*	APC Bronze	Low Cost Competitor
Wayne (RA1)	40,643	16,826	41.4%	26	0.2%
Oakland & Macomb (RA2)	81,555	33,514	41.1%	383	1.1%
Genesee (RA5)	8,087	4,574	56.6%	n/a	n/a
Kalamazoo (RA10)	7,181	3,817	53.2%	n/a	n/a

\*% represents % of market that is in the Bronze metal level

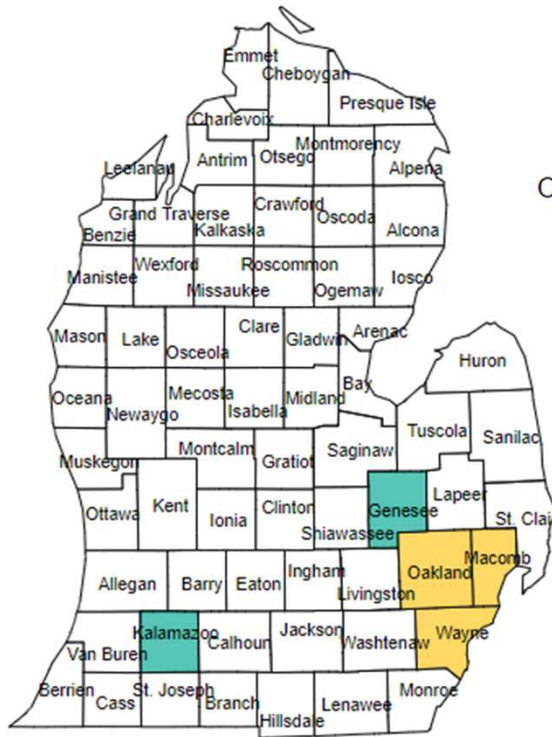
\*\*% represents the % of the Bronze market in Ascension Personalized Care Bronze Plans

### Centene In-Network Hospitals (Oakland)

Crittendon  
Beaumont  
Ascension St. John's  
Children's Hospital of Michigan  
Sinai-Grace

## PY23 APC MI

# APC PY2023 - MI - Silver



Wayne (RA1)  
Oakland & Macomb (RA2)  
Genesee (RA5)  
Kalamazoo (RA10)

2022 Open Enrollment Period						PY23 Projected
Consumers	Silver	%*	APC Silver	%**	Low Cost Competitor	
40,643	21,545	53.0%	18	0.1%	Centene / Meridian (HMO)	
81,555	43,483	53.3%	88	0.2%	Centene / Meridian (HMO)	
8,087	2,901	35.9%	n/a	n/a	Centene / Meridian (HMO)	
7,181	3,055	42.5%	n/a	n/a	Centene / Meridian (HMO)	

\*% represents % of market that is in the Silver metal level

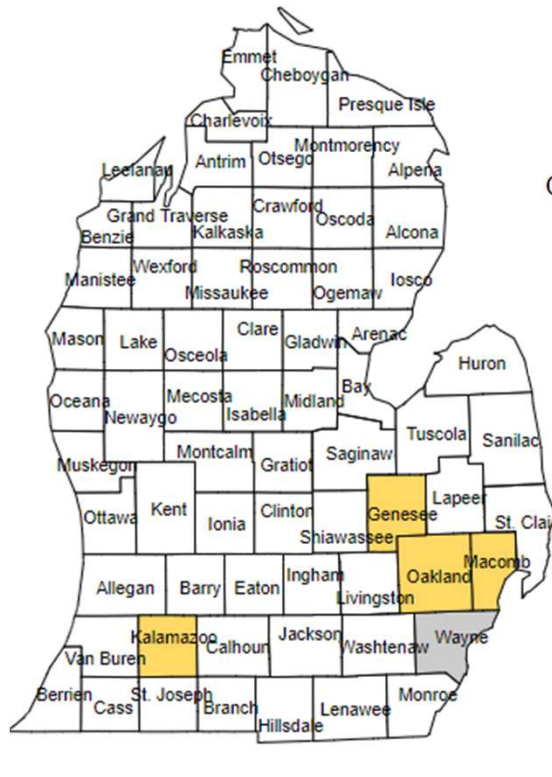
\*\*% represents the % of the Silver market in Ascension Personalized Care Silver Plans

### Centene In-Network Hospitals (Oakland)

Crittenton  
Beaumont  
Ascension St. John's  
Children's Hospital of Michigan  
Sinai-Grace

## PY23 APC MI

# APC PY2023 - MI - Gold



	2022 Open Enrollment Period					PY23 Projected
	Consumers	Gold	%*	APC Gold	%**	Low Cost Competitor
Wayne (RA1)	40,643	1,801	4.4%	0	0.0%	Centene / Meridian (HMO)
Oakland & Macomb (RA2)	81,555	3,549	4.4%	5	0.1%	Centene / Meridian (HMO)
Genesee (RA5)	8,087	492	6.1%	n/a	n/a	Centene / Meridian (HMO)
Kalamazoo (RA10)	7,181	239	3.3%	n/a	n/a	Centene / Meridian (HMO)

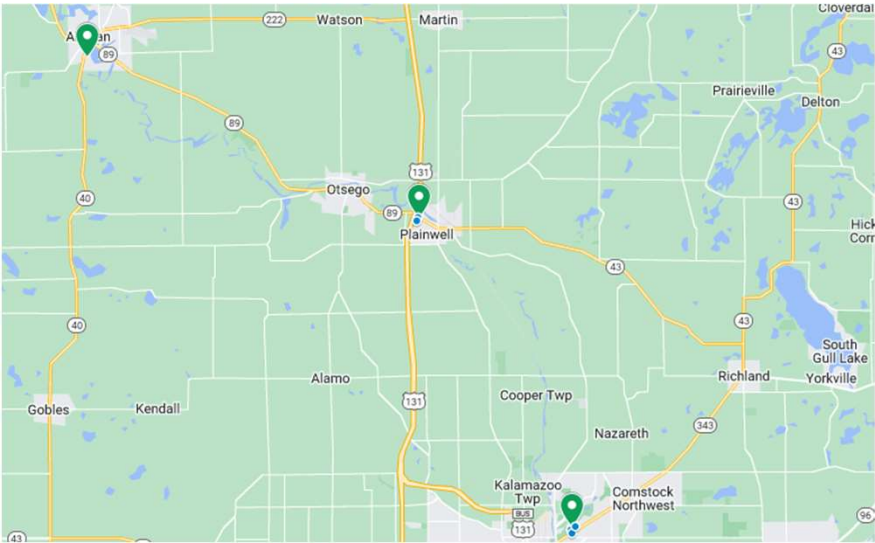
\*% represents % of market that is in the Gold metal level

\*\*% represents the % of the Gold market in Ascension Personalized Care Gold Plans

### Centene In-Network Hospitals (Oakland)

Crittenton  
 Beaumont  
 Ascension St. John's  
 Children's Hospital of Michigan  
 Sinai-Grace

# Michigan network overview (Borgess)



Ascension	Provider Locations
Ascension Borgess Allegan Hospital	Borgess Women’s Health
Ascension Borgess Hospital	Borgess Orthopedics
Ascension Borgess Pipp Hospital	Borgess Heart Institute
	Borgess Family Medicine



28 PCPs



537 Specialists



3 Hospitals



1 SNF

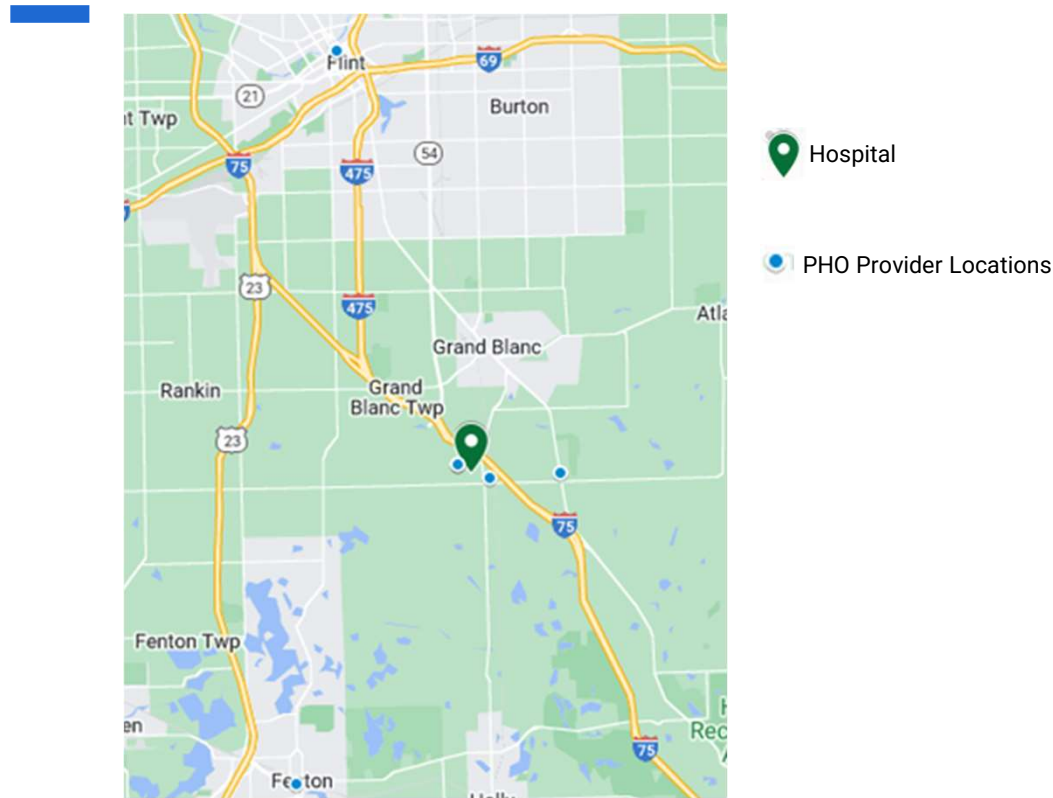


0 IP Psych





# Michigan network overview (Genesys)



Ascension	Provider Locations
Ascension Genesys Hospital	Ascension Medical Group
	Women's Integrated Health System
	Michigan Otolaryngology
	Cardiovascular Care Associates
	Fenton Medical Center
	Medical Rehabilitation Group

107 PCPs

569 Specialists

1 Hospital

2 SNFs

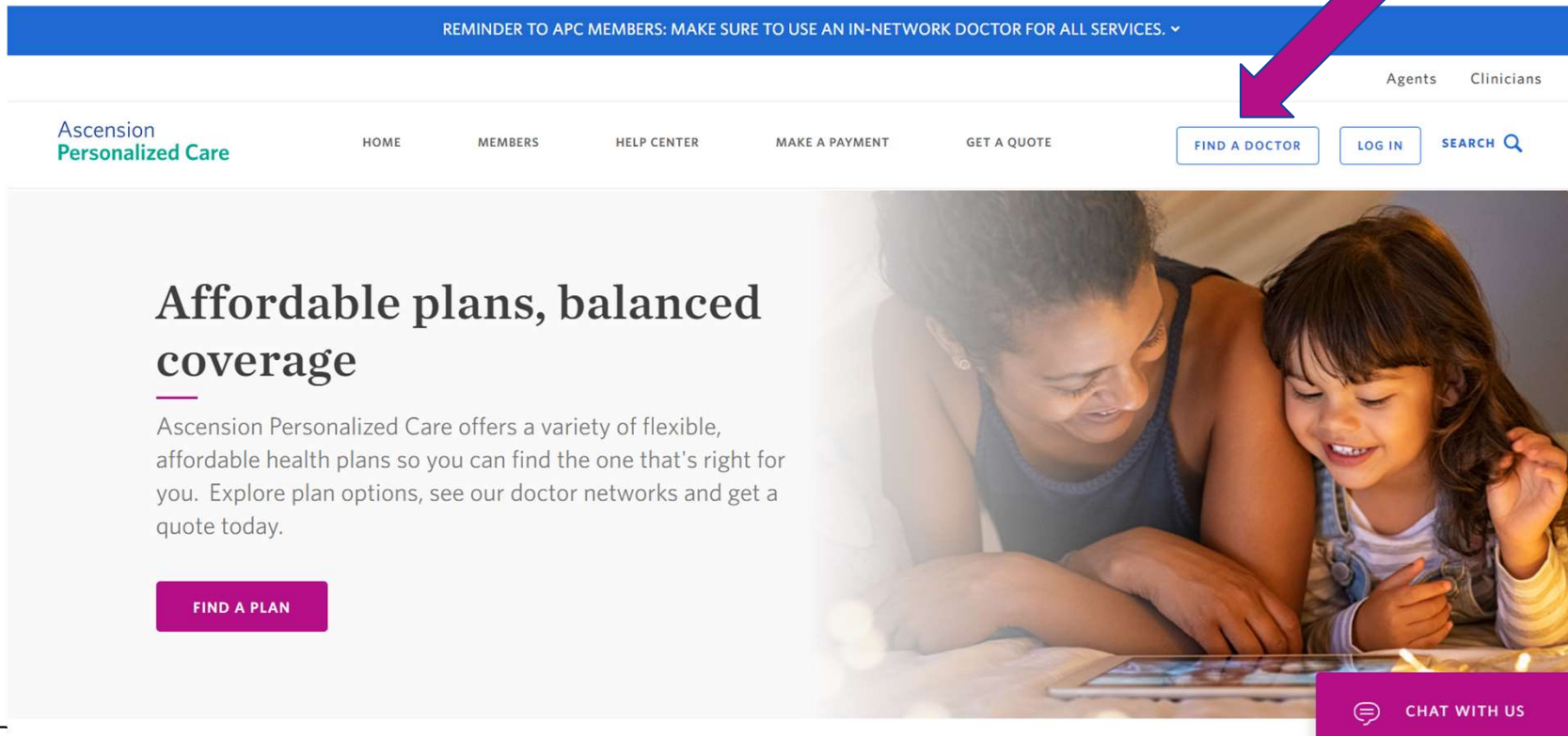
1 IP Psych

# APC Resources

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## How to find a doctor

# Go to the APC website





# How to find a doctor



## Select “Find a doctor” or “Find a location”

REMINDER TO APC MEMBERS: MAKE SURE TO USE AN IN-NETWORK DOCTOR FOR ALL SERVICES. ▾

Agents   Clinicians

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HOME   MEMBERS   HELP CENTER   MAKE A PAYMENT   GET A QUOTE

FIND A DOCTOR   LOG IN   SEARCH 🔍

Home > Find A Doctor

Find a doctor

Find a location

FIND WITHIN 25 miles ▾ OF:

FIND BY LAST NAME (OPTIONAL)

FIND BY SPECIALTY (OPTIONAL)

SEARCH

City and State, or ZIP Code

Search by name

Search by specialty ▾

CHAT WITH US

## Helpful links

### Home page:

[ascensionpersonalizedcare.com](https://ascensionpersonalizedcare.com)

### Get a quote:

Get matched with health plans based on the members information and needs.

[ascensionpersonalizedcare.com/get-a-quote](https://ascensionpersonalizedcare.com/get-a-quote)

### Find a doctor

Search our database to see if a doctor, specialist, or site of care is in our network. Search by city and state, zip code, last name, and/or specialty.

[ascensionpersonalizedcare.com/find-a-doctor](https://ascensionpersonalizedcare.com/find-a-doctor)

### Make a payment

Find numerous payment options available to our members.

[ascensionpersonalizedcare.com/payment](https://ascensionpersonalizedcare.com/payment)

### Chat feature:

Have questions and need to speak with a customer service representative? Click on the "Chat with us" feature in the bottom right corner of each web page.

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Personalized Care

### Member portal:

Members can view claims, benefits, digital ID cards and more with the member portal. Click the login button in the top right corner.

### Member handbook:

A guide to understanding the healthcare benefits and coverage.

[ascensionpersonalizedcare.com/members-home/member-resources/understanding-benefits/member-handbook](https://ascensionpersonalizedcare.com/members-home/member-resources/understanding-benefits/member-handbook)

### Summary of benefits and coverage:

Find specific plan SBCs for Indiana, Kansas, Michigan, Texas and Tennessee.

[ascensionpersonalizedcare.com/members-home/member-resources/2022-summary-of-benefits-and-coverage](https://ascensionpersonalizedcare.com/members-home/member-resources/2022-summary-of-benefits-and-coverage)

### Service areas:

APC continues to grow and expand the states and counties we serve. Visit the service areas page to see all of our current markets.

[ascensionpersonalizedcare.com/members-home/member-resources/service-areas](https://ascensionpersonalizedcare.com/members-home/member-resources/service-areas)

### Agents home page:

Find the tools and resources you need to grow your business with APC and US Health and Life Insurance Company.

[ascensionpersonalizedcare.com/agents](https://ascensionpersonalizedcare.com/agents)

### APC brochure:

View products, services, coverage areas and unique APC benefits.

[ascensionpersonalizedcare.com/-/media/project/aca/aca/agent-pages/agent-appointment-page/apc\\_agent\\_booklet.pdf](https://ascensionpersonalizedcare.com/-/media/project/aca/aca/agent-pages/agent-appointment-page/apc_agent_booklet.pdf)

### Agent and member forms:

View important forms and general resources for agents and members.

[ascensionpersonalizedcare.com/agents/agent-and-member-forms](https://ascensionpersonalizedcare.com/agents/agent-and-member-forms)

### Agent handbook:

Find information about selling APC health insurance plans, becoming appointed with USHL, member benefits and who to contact with questions.

[ascensionpersonalizedcare.com/agents-agent-appointment](https://ascensionpersonalizedcare.com/agents-agent-appointment)

Agent support: 844-828-5968

[APCAgentSupport@ushealthandlife.com](mailto:APCAgentSupport@ushealthandlife.com)

Customer service: 833-600-1311

# GA Sales Flyer - Michigan

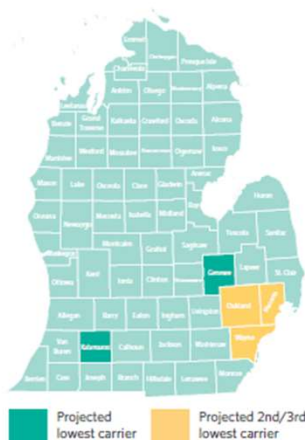
## Ascension Personalized Care

### Why choose Ascension Personalized Care?

Ascension Personalized Care gives members access to a distinct network of primary care doctors and specialists. We listen, understand, and work with our members to create a care plan that is right for them. As one of the leading non-profit and Catholic health systems in the U.S., the Ascension provider network includes more than 16,600 aligned doctors and specialists in Indiana, Kansas, Michigan, Tennessee and Texas.

### APC Michigan Market

Counties: Macomb, Oakland and Wayne  
New for 2023-Genesee and Kalamazoo



### Hospitals

Ascension Borgess Allegan  
Ascension Borgess  
Ascension Borgess Pipp  
Ascension Genesys  
Ascension Macomb-Oakland-Madison Heights  
Ascension Macomb-Oakland-Warren  
Ascension Providence Hospital  
Ascension Providence Novi  
Ascension Providence Rochester  
Ascension River District  
Ascension St. John

### PHO providers

Ascension Medical Group  
Borgess Family Medicine  
Borgess Heart Institute  
Borgess Orthopedics  
Borgess Women's Health  
Cardiovascular Care Associates  
Fenton Medical Center  
Medical Rehabilitation Group  
Michigan Otolaryngology  
Women's Integrated Health System

### Benefits for our members

- \$0 deductible Bronze and Silver plans
- Pharmacy benefits included with all plans
- No referrals needed within the Ascension network
- \$0\* preventive care screenings, tests and immunizations
- \$0 wellness visits for kids
- Free 24/7 nurse line
- Care management services for all members
- Free 24/7 on-demand spiritual care
- Online behavioral health treatment programs
- 24/7 virtual care from Ascension Online Care
- Free mindfulness meditation videos and resources
- Free virtual wellness programs
- Free access to the member portal online, anywhere
- Price transparency tool
- Easily connect with a customer service representative via live chat
- Wellness articles and resources



### Sales and field support

Mike McCollom - VP of Sales & Underwriting  
248-341-3011 / mcollom@abs-tpa.com

Theresa Horka - Manager, Sales Support  
248-341-3013 / thorka@abs-tpa.com

Kari Lockhart - Senior Sales Support Coordinator  
248-341-3032 / klockhart@ushealthandlife.com

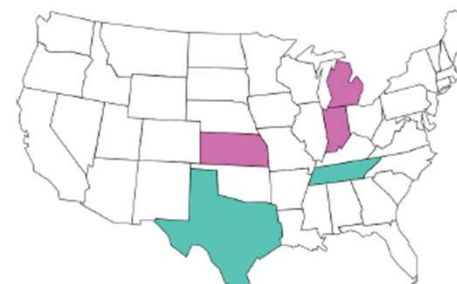
Tammy Campfield - Senior Sales Support Coordinator  
586-693-4470 / tcampfield@abs-tpa.com

Dennis MacGillis - Senior Sales Representative  
313-585-7083 / dmacgillis@abs-tpa.com

Arlene Bell - Detroit Navigator  
586-362-0151 / arlene.bell@ascension.org

Eadie Ostlund - Flint, Saginaw Navigator  
480-650-0216 / eadie.ostlund@ascension.org

### Where we are



### Key statistics for Ascension Insurance

**90%**  
Claims auto-  
adjudication rate

**30 sec**  
Average speed  
of answer

**99%**  
Claims processing &  
billing accuracy

**12 day**  
Claims Turnaround  
Times (TAT)  
CMS standard - 30 days

Visit [ascensionpersonalizedcare.com](https://ascensionpersonalizedcare.com) to learn more.

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



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APC sales support 844-828-5968  
[APCAgentSupport@ushealthandlife.com](mailto:APCAgentSupport@ushealthandlife.com)

# Questions