

Ascension  
**Personalized Care**

# Affordable Care Act

## Product Information



**Ascension**



## Important takeaways

# What are the important takeaways from today's meeting?

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

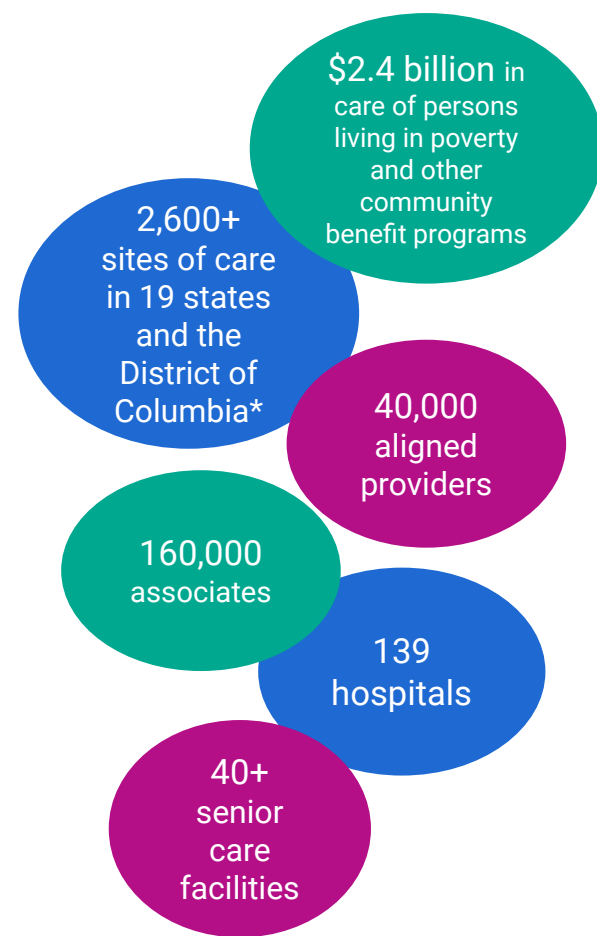
# What is Ascension Personalized Care?

## 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

Ascension Personalized Care is a **Health Benefit Plan** offered by US Health and Life Insurance Company through the health insurance exchange in Michigan, Kansas and Indiana.



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

Cigna also provides coverage for medical benefits that are contrary to the Ethical and Religious Directives for Catholic Health Care Services and therefore not covered by US Health and Life Insurance Company.



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 administer that Ascension already uses, this is not a new integration.

# Ascension Personalized Care introduction

## Key partners



The Ascension Care Management network is a **high quality, clinically-integrated network** of local providers.



Seton Health Plan is the **utilization management vendor** for Ascension Personalized Care.



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



## 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 building for the Marketplace?



Plans that are categorized as a **2nd lowest-cost silver plan** so they are meeting the subsidy requirements and staying in a price bracket that meets market demands.

Our first year on the Marketplace will be **plan year 2022**, with open enrollment beginning in fall 2021.

Plans will be offered starting in 3 markets: **Kansas (greater Wichita area), Michigan (greater Detroit area) and Indiana (greater Indianapolis & Evansville area).**

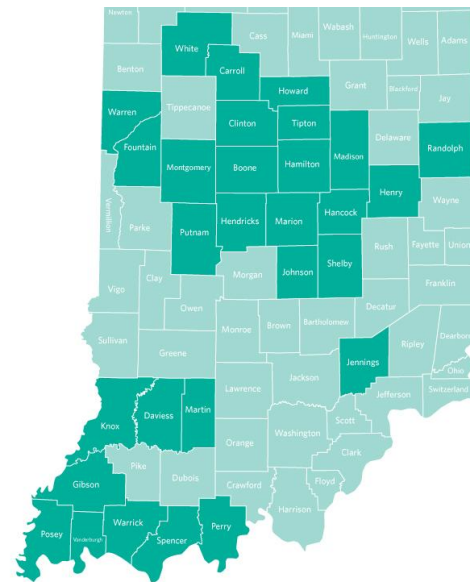
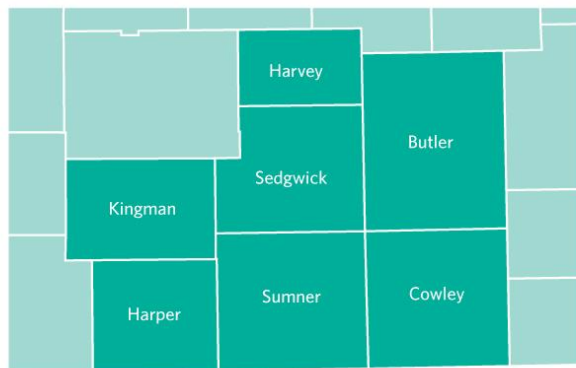
We are looking to **our care delivery and consumer experience to differentiate us** in the marketplace, reduce attrition and drive high renewal rates.



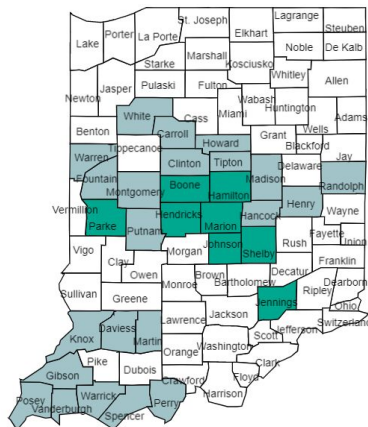
## Ascension Personalized Care introduction

# Where is Ascension Personalized Care offered?

Beginning November 1, 2021, this product will be offered in **Indianapolis, IN, Evansville, IN, Wichita, KS and Detroit, MI** for plan year 2022 as part of the Affordable Care Act.

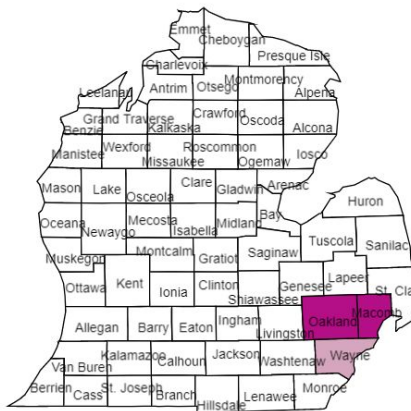


# PY 2022 Competitive Landscape



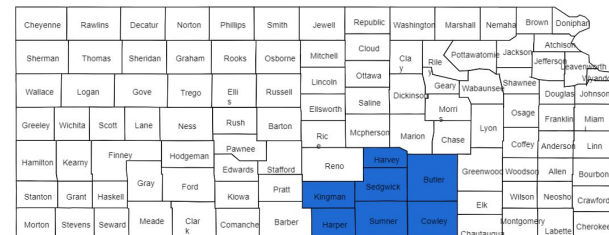
## Indiana

- Low Cost Plan Offerings
- Relatively Competitive



## Michigan

- Low Cost Plan Offerings
- Relatively Competitive



## Kansas

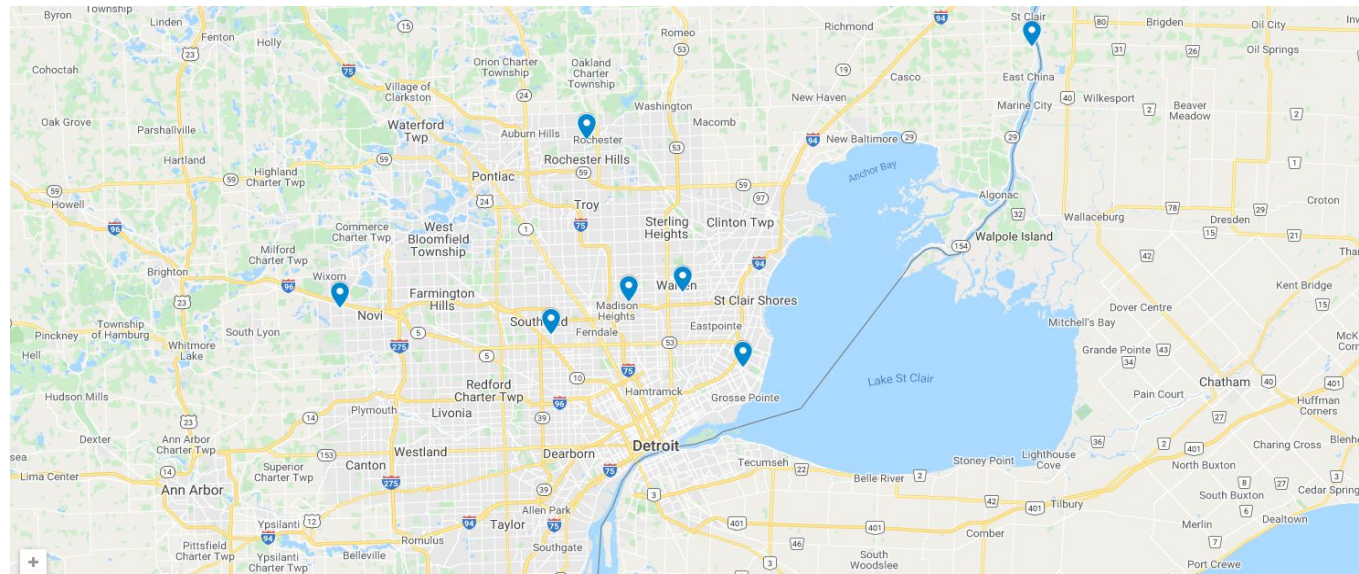
- Low Cost Plan Offerings

## Clinically integrated networks



- Indiana
  - St. Vincent in both Evansville and Indianapolis
- Kansas
  - Via Christi in Wichita
- Michigan
  - St. John and Providence in Detroit

# Michigan network overview (Detroit)



Ascension	
Ascension Providence Southfield	Ascension Macomb Oakland Warren
Ascension Providence Novi	Ascension Macomb Oakland Madison Heights
Ascension Providence Rochester	Ascension St. John's
Ascension River District	



389 PCPs



915 Specialists



7 Hospitals



50 SNFs



5 IP Psych

# Indiana network overview (Indianapolis) - Part 1

Ascension		Notable CIN Participants		Notable Omissions
Ascension St. Vincent Indianapolis	Ascension St. Vincent Jennings	OrthoIndy	American Health Network	Indiana University Network
Ascension St. Vincent Carmel	Ascension St. Vincent Dunn	Goodman Campbell Brain & Spine	JWM Neurology	Community Health
Ascension St. Vincent Fishers	Ascension St. Vincent Clay	Anderson Orthopaedic Care	Indiana Hemophilia	Other SHO Hospitals
Ascension St. Vincent Anderson	Ascension St. Vincent Randolph	Urology of Indiana	OB/GYN of Indiana	Franciscan
Ascension St. Vincent Mercy	Ascension St. Vincent Williamsport	Otolaryngology Associates		Columbus Regional
Ascension St. Vincent Kokomo	Ascension St. Vincent Salem			



434 PCPs



1,775 Specialists



18 Hospitals



14 SNFs

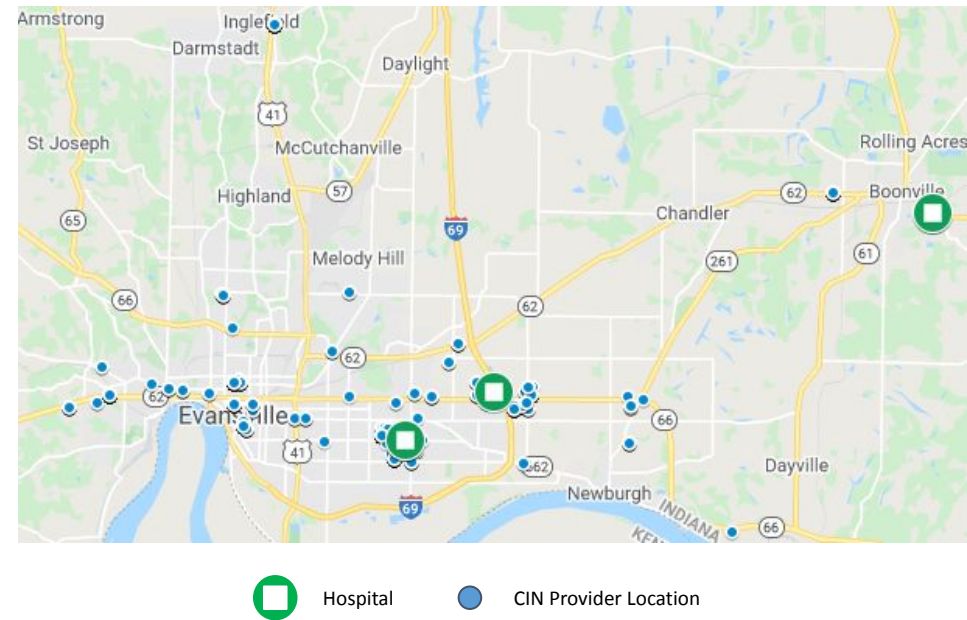


3 IP Psych


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# Indiana network overview (Evansville)





Ascension	Notable CIN Participants	Notable Omissions
Ascension St. Vincent Evansville	Evansville Surgical Associates	Deaconess
Ascension St. Vincent Orthopedic Hospital	Tri-State Orthopaedics	
Ascension St. Vincent Warrick	Digestive Care Center	
	Surgicare Outpatient	
	Evansville Surgery Center	

 86 PCPs

 432 Specialists

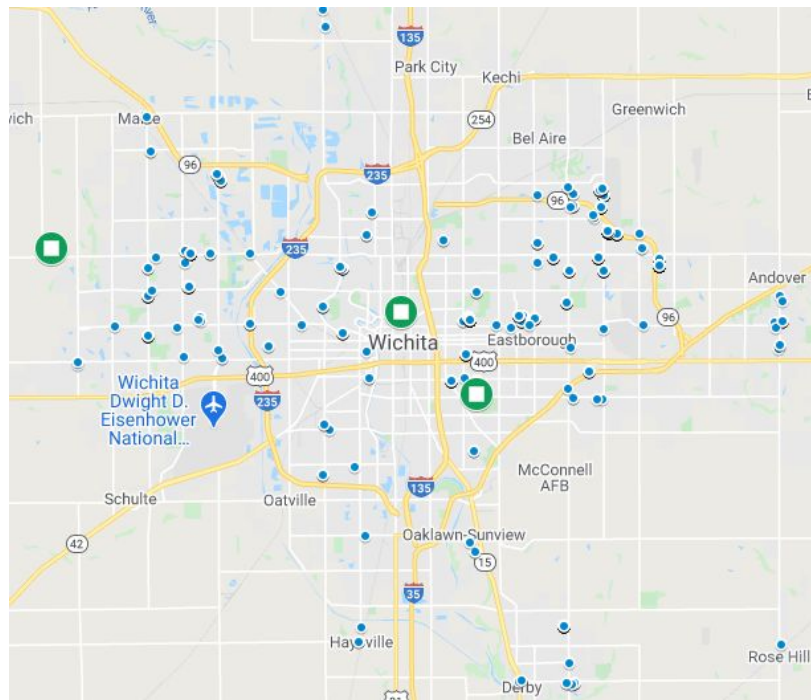
 3 Hospitals

 7 SNFs

 3 IP Psych



# Kansas network overview (Wichita)



Hospital



CIN Provider Location

Ascension	Notable CIN Participants		Notable Omissions
Ascension Via Christi St. Francis	Anesthesia Consulting Services	Associates in Women's Health	Wesley
Ascension Via Christi St. Joseph	Greene Vision Group	Cardiovascular Consultants of Kansas	West Wichita Family Physicians
Ascension Via Christi St. Teresa	Advanced Orthopaedic Associates	Heartland Dermatology and Skin Cancer Center	
Ascension Via Christi Manhattan	Kansas Imaging Consultants	Cancer Center of Kansas	
Ascension Via Christi Pittsburg	Heartland Cardiology	Abay Neuroscience Center	
SNFs - Ascension Living	Wichita Surgical Specialists	Wichita Family Medicine Specialists	



122 PCPs



324 Specialists



5 Hospitals



4 SNFs



1 IP Psych

# Ascension Personalized Care Overview of Plans & Benefits

# 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
- On-demand spiritual care
- Online behavioral health treatment programs personalized for each person's needs
- Virtual care from Ascension Online care
- No referrals needed within the Ascension network

# 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 four bronze plans, three silver plans and one gold plan. All plan types qualify for premium tax credits.

**Ascension Personalized Care Gold**

Gold

**Ascension Personalized Care Silver**

Balanced Silver  
No Deductible Silver  
Low Premium Silver

**Ascension Personalized Care Bronze**

Balanced Bronze 1  
Balanced Bronze 2  
HSA Eligible Bronze  
No 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 get cost-sharing subsidies, but do get premium tax credits.**

Gold	
Deductible	\$3,500
Out-of-Pocket Maximum	\$6,000
Coinsurance	20%
Virtual PCP Visit	\$10
Virtual SCP Visit	\$25
Virtual Urgent Care	\$50
Primary Care Provider Visit	\$25
Specialist Visit	\$50
Emergency Room Visit	20% Coinsurance after deductible
Generic Prescription Drug Coverage	\$15

## Ascension Personalized Care plans

### Silver plans

	Low Premium Silver	Balanced Silver	No Deductible Silver
Deductible	\$6,000	\$4,500	\$0
Out-of-Pocket Maximum	\$8,700	\$4,500	\$8,700
Coinsurance	40%	0%	0%
Virtual PCP Visit	\$20	No Charge after Deductible	\$10
Virtual SCP Visit	\$40	No Charge after Deductible	\$25
Virtual Urgent Care	\$50	No Charge after Deductible	\$50
Primary Care Provider Visit	\$40	No Charge after Deductible	\$25
Specialist Visit	\$80	No Charge after Deductible	\$50
Emergency Room Visit	40% Coinsurance after deductible	No Charge after Deductible	\$1,000
Generic Prescription Drug Coverage	\$25	No Charge after Deductible	\$25

Ascension Personalized Care has three silver plans to choose from:

- Low Premium
- Balanced
- No Deductible

**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.**

We also offer a Health Savings Account (HSA) eligible plan that provides a tax-free way to save on healthcare costs. Members can use the bank of their choice to establish an HSA.

	Balanced Bronze 1	Balanced Bronze 2	No Deductible Bronze	HSA Eligible Bronze
Deductible	\$8,000	\$8,700	\$0	\$7,000
Out-of-Pocket Maximum	\$8,700	\$8,700	\$8,700	\$7,000
Coinsurance	50%	0%	50%	0%
Virtual PCP Visit	\$25	\$10	\$25	No Charge after Deductible
Virtual SCP Visit	\$50	\$20	\$50	No Charge after Deductible
Virtual Urgent Care	\$75	\$30	\$75	No Charge after Deductible
Primary Care Provider Visit	\$50	\$25	\$50	No Charge after Deductible
Specialist Visit	\$100	No Charge after Deductible	\$100	No Charge after Deductible
Emergency Room Visit	50% Coinsurance after deductible	No Charge after Deductible	\$1,000	No Charge after Deductible
Generic Prescription Drug Coverage	\$20	\$15	\$30	No Charge after Deductible



## Ascension product key features

# Uniquely Ascension benefits

Ascension Personalized Care offers benefits that you won't find with other insurance carriers. These benefits are unique to Ascension and offer you additional care for your mental, emotional and spiritual health.

### Online behavioral health

Ascension offers a compassionate, personalized approach to behavioral health. At Ascension sites of care, we understand that caring for your mind is just as important as caring for your body. That's why we offer convenient access to online behavioral health care personalized for your client's needs as an adult, senior, adolescent, or child.

### Mindfulness meditation

How do we balance the pressure of life while maintaining a meaningful, healthy connection with ourselves? With the tools offered by Mindfulness Meditation, you can relax and center yourself. Meditation has been a valuable tool for reducing anxiety and improving well-being for centuries, and it's easy to begin a meditation practice.

### On-demand spiritual care

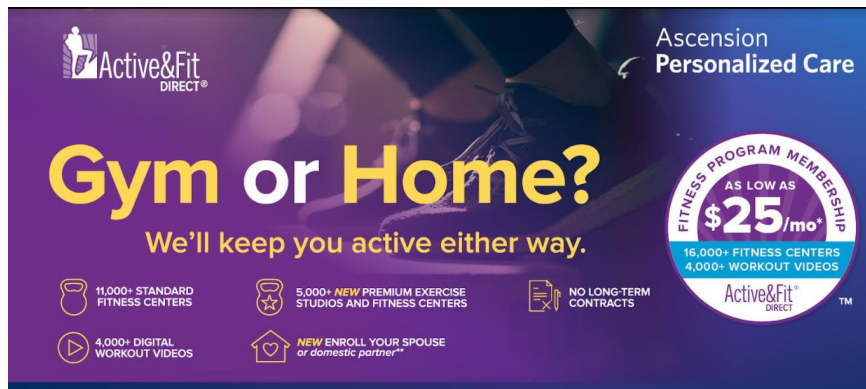
At Ascension, we understand that healthcare means more than medical care. It means care for your whole health-emotional, mental and spiritual. Our trained, experienced chaplains are essential members of our healthcare team. Whatever your faith and beliefs, these professionals are available 24 hours a day to give you confidential, personal support.



## 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



Active&Fit DIRECT®

Ascension Personalized Care

# 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 2022, Cigna will be the pharmacy provider.

#### Home delivery

- Having prescriptions delivered at home through the mail is a great way to save time and money. Getting 90-day refills can help save money on out-of-pocket prescription costs. Members may order a 90-day supply through Cigna's mail order pharmacy called Express Scripts.

#### 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 and Michigan.

#### Drug formulary

- The drug formulary is a list of generic and brand name prescription drugs that are covered by Ascension Personalized Care and Cigna. To locate the drug formulary, please visit [ascensionpersonalizedcare.com](https://ascensionpersonalizedcare.com).

## Pharmacy and restricted benefits



# ID cards/restricted benefits

## Pharmacy card

Cigna will send each member two ID cards. A Cigna pharmacy ID card will be sent for Cigna's drug plan in 2022. The pharmacy ID card will arrive before January 1, 2022. 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.

## Limited medical/pharmacy coverage

Members will also receive a second card from Cigna for limited medical/pharmacy coverage. This card is to be used for benefits related to male and female contraception. Benefits covered under this card include:

- Male sterilization procedures (i.e., vasectomy)
- Women's health contraceptive coverage: Oral contraceptives (i.e., birth control pills) and non-oral contraceptives (i.e., IUD) will both be covered under this limited medical/pharmacy coverage.

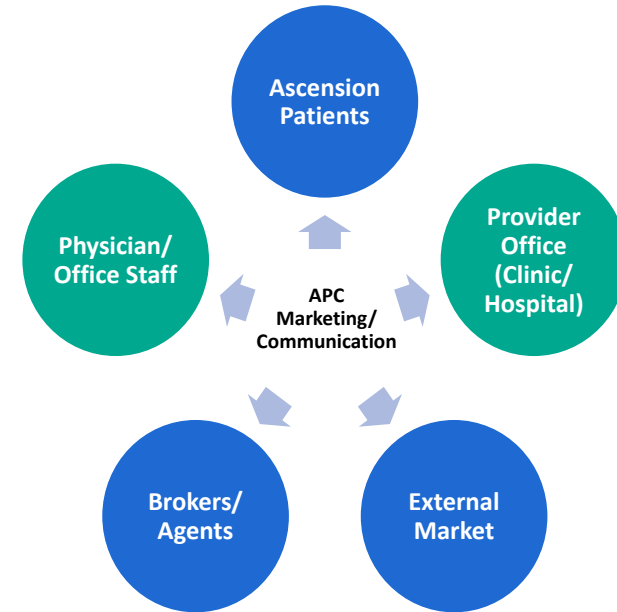
# Marketing and Sales

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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 and remarketing ads** 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





# Ascension Personalized Care - Marketing examples



ACA insurance plans with specialty care and prescription benefits

Ascension  
Personalized Care  
Sign up during ACA open enrollment



Ascension Personalized Care  
Sponsored · 🌐

New coverage option available through the ACA - designed to meet your budget and your lifestyle. Ascension Personalized Care is flexible, affordable and connected to a national network of doctors, for primary, specialty and pharmacy care that's right for you... [See More](#)



ASCENSIONPERSONALIZEDCARE.ORG

**Balanced coverage with you in mind**  
Balanced coverage

[Learn More](#)

👍 Like

💬 Comment

🔗 Share

Ascension  
Personalized Care

ACA insurance plans with specialty care and prescription benefits

Sign up during ACA open enrollment



Ascension  
Personalized Care

Ascension  
St. Vincent

Welcome to health insurance that connects the dots for your total care

Ascension Personalized Care is a new health insurance that offers a variety of flexible, affordable plans, designed to be easy to understand and use, so you can focus on your health, not on your health plan coverage.



Have questions?  
We're here for our members.

Ascension Personalized Care gives you access to a distinct network of primary care doctors and specialists who listen to understand what you need, to create a care plan that is right for you. As a health insurance plan member, you will also have an experienced customer service team to help you get the most out of your health insurance plan, answer benefit questions and more, so you can make the right healthcare decisions for you and your family.



During the upcoming open enrollment period, Nov. 1-Dec. 15, 2021, you'll get the chance to enroll in Ascension Personalized Care.

To learn more about Ascension Personalized Care and other insurance coverage options, please visit [<website>](#), or call [<xxx-xxx-xxxx>](#).

[VISIT NOW](#)

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Ascension

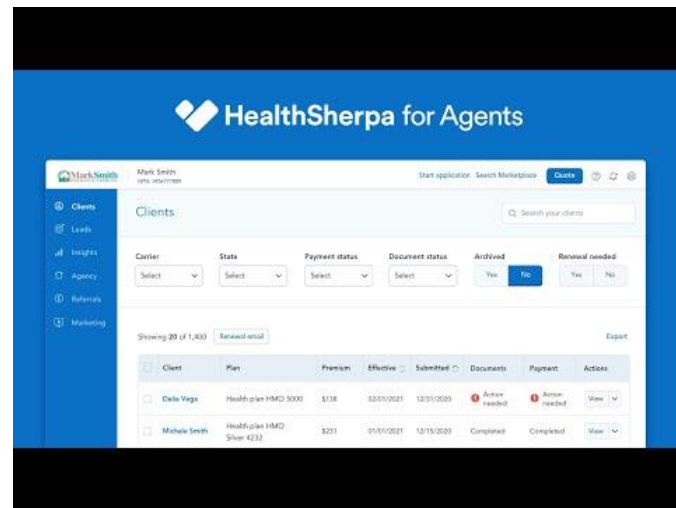
## EDE solution with HealthSherpa

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](https://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

#### 25 carriers and 16K active agents

Use EDE through HealthSherpa

**90%**

Of EDE enrollments for 2020 OEP

**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. Your General Agent will provide you with the necessary links
2. Complete the applicable DocuSign process. The link will include the appointment package and checklist of items needed
3. USHL Sales Support team will automatically receive a completed copy of the documents via DocuSign
4. USHL Sales Support team will review the documents and should respond to your request within a few business days
5. Once the appointment is approved, an email will be sent with the signed agent agreement

## Commissions

### APC Commissions

	Commission Choice*	Bonus
Writing Agent	\$21 PMPM or 5% of Premium	10-24 NM - \$10 PNM 25-49 NM - \$25 PNM 50-99 NM - \$40 PNM 100+ NM - \$50 PNM

- The decision of PMPM or % of Premium is made prior to OEP and applies to all new business for the PY

# Important Contacts

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# Support for agents

1. Contact your GA
2. Contact USHL Sales Support Team
  - 844-828-5968 or [SalesSupport@ushealthandlife.com](mailto:SalesSupport@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.
    - Indiana: Teddy Horton, [Theodore.Horton@ascension.org](mailto:Theodore.Horton@ascension.org) 317-800-0338
    - Michigan: Arlene Bell, [Arlene.Bell@ascension.org](mailto:Arlene.Bell@ascension.org) 586-362-0151
    - Kansas: Melissa Foster, [Melissa.Foster@ascension.org](mailto:Melissa.Foster@ascension.org) 316-371-0997
4. Customer service
  - 833-600-1311



Thank You

