



# 2017 Humana Individual Medical Plan Designs for TN



Oct 2016

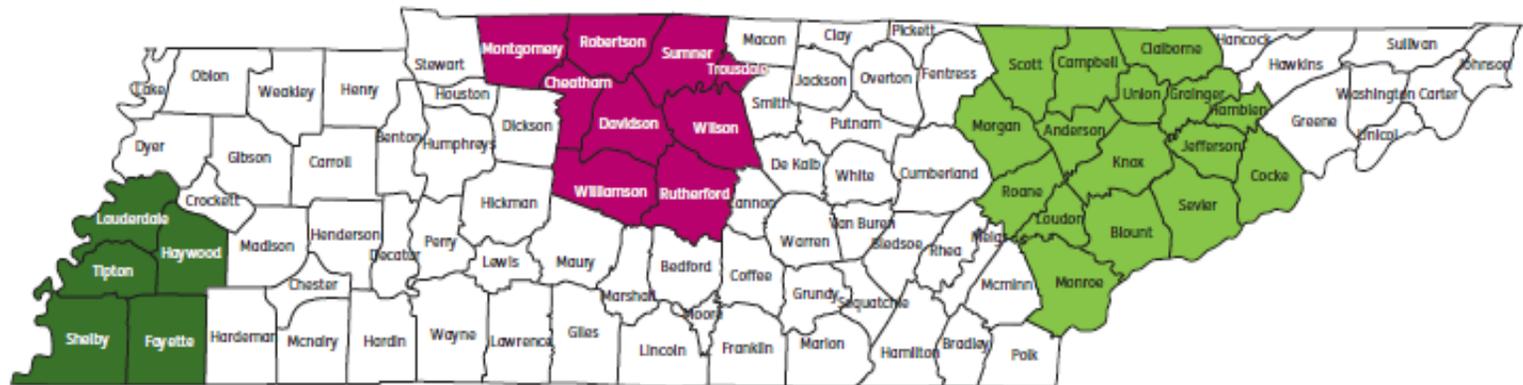
**Humana**



# 2017 Humana Individual On-Exchange Networks

## Humana PPOx

- Knoxville PPOx
- Memphis PPOx
- Nashville PPOx



NETWORK	COUNTIES
Knoxville PPOx	Anderson, Blount, Campbell, Clairborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union
Memphis PPOx	Fayette, Haywood, Lauderdale, Shelby, Tipton
Nashville PPOx	Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, Wilson

# 2017 Humana Individual On-Exchange Networks

## **Knoxville PPOx**

- *Knoxville:* East Tennessee Children's Hospital, Fort Sanders Regional Hospital, Parkwest Medical Center and the University of Tennessee Medical Center
- *Oak Ridge:* Methodist Medical Center of Oak Ridge
- *Tazewell:* Claiborne County Hospital
- *Crossville:* Cumberland Medical Center
- *Harriman:* Roane Medical Center
- *Lenoir City:* Fort Loudoun Medical Center
- *Maryville:* Blount Memorial Hospital
- *Morristown:* Hamblen Healthcare System
- *Sevierville:* Leconte Medical Center

## **Memphis PPOx**

- *Collierville:* Baptist Memorial Hospital - Collierville
- *Covington:* Baptist Memorial Hospital - Tipton
- *Memphis:* Baptist Memorial Hospital for Women, Baptist Memorial Hospital - Memphis, Delta Medical Center, Lauderdale Community Hospital, Regional One Medical Center at Memphis, Spence and Becky Wilson Baptist Children's Hospital, St. Jude's Children's Research Hospital
- *Southaven MS:* Baptist Memorial Hospital - Desoto

## **Nashville PPOx**

- *Clarksville:* Gateway Medical Center
- *Columbia:* Maury Regional Medical Center
- *Franklin:* Williamson Medical Center
- *Gallatin:* Sumner Regional Medical Center
- *Hartsville:* Trousdale Medical Center
- *Hendersonville:* Hendersonville Medical Center
- *Hermitage:* Summit Medical Center
- *Nashville:* Skyline Medical Center, Southern Hills Medical Center, The Children's Hospital at TriStar Centennial, TriStar Ashland City Medical Center, TriStar Centennial Medical Center, TriStar Centennial Women's Hospital
- *Smyrna:* Stonecrest Medical Center
- *Springfield:* Northcrest Medical Center

# 2017 Humana On-Exchange Individual Plans

Humana will offer the following plans on-exchange on all 3 PPOx networks mentioned (unless otherwise noted below):

**Catastrophic** (called “Basic”): For under 30 years of age or if an individual qualifies for a hardship exemption; high deductible but includes 3 Primary Care Physician (PCP) copay visits. Catastrophic plans are not eligible for Advanced Premium Tax Credits.

**Bronze:** High Deductible Health plan which is Health Savings Account (H.S.A.) eligible.

**Silver :** Copay plan. Available in Base plan and in Cost Share Reduction plan versions (*200-250% of the Federal Poverty Level (FPL), 150-200% FPL, and 100-150% FPL*).

**Gold:** Copay plan; Only available on the Nashville PPOx.

# Get to know the Humana 2017 Individual Medical Plans

**Plan Name Example: : Humana Silver 250 / Knoxville PPOx**

## List of Plans:

**Humana Basic 7150/ (Network name)**

**Humana Bronze 4800 / (Network name)**

**Humana Silver 3550 / (Network name)**

- Humana Silver 3000 / (Network name)
- Humana Silver 900 / (Network name)
- Humana Silver 250 / (Network name)



Cost Share  
Reduction Plans

**Humana Gold 1250 / (Network name)**

## Get to know the Humana 2017 Individual Medical Plans

**BRONZE:** The Bronze plan available for 2017 has 50% coinsurance after a deductible of \$4800. It is H.S.A. eligible.

# Get to know the Humana 2017 Individual Medical Plans

**BRONZE:** The HDHP Bronze plan available for 2017 has 50% coinsurance after a deductible of \$4800.

## **SILVER COST SHARE REDUCTION PLANS: EASY ACCESS TO CARE**

- \$0 PCP visits and \$0 Rx deductible for Silver CSR plans 100-150% FPL & 150-200% FPL (51% of our 2016 members are on these plans)

# Get to know the Humana 2017 Individual Medical Plans

## BRONZE

- The HDHP Bronze plan available for 2017 has 50% coinsurance after a deductible of \$4800.

## SILVER COST SHARE REDUCTION PLANS: EASY ACCESS TO CARE (Silver)

- \$0 PCP visits and \$0 Rx deductible for Silver CSR plans 100-150% FPL & 150-200% FPL. (51% of our 2016 members are on these plans)

## Rx Deductible

- \$500 RX deductible on Silver Base, Silver 200-250% FPL, Gold plans.

# Get to know the Humana 2017 Individual Medical Plans

## 2017 Rx Tier descriptions (Silver & Gold plans)

Level 1: Preferred, Lowest cost generics\*\*

Level 2: Low cost generic drugs\*\*

Level 3: Preferred brand drugs and some higher cost generic drugs

Level 4: Non-preferred brand drugs and some non-preferred higher cost generic drugs

Level 5: Specialty drugs

\*\* These Rx Levels are not subject to deductibles

# Get to know the Humana 2017 Individual Medical Plans

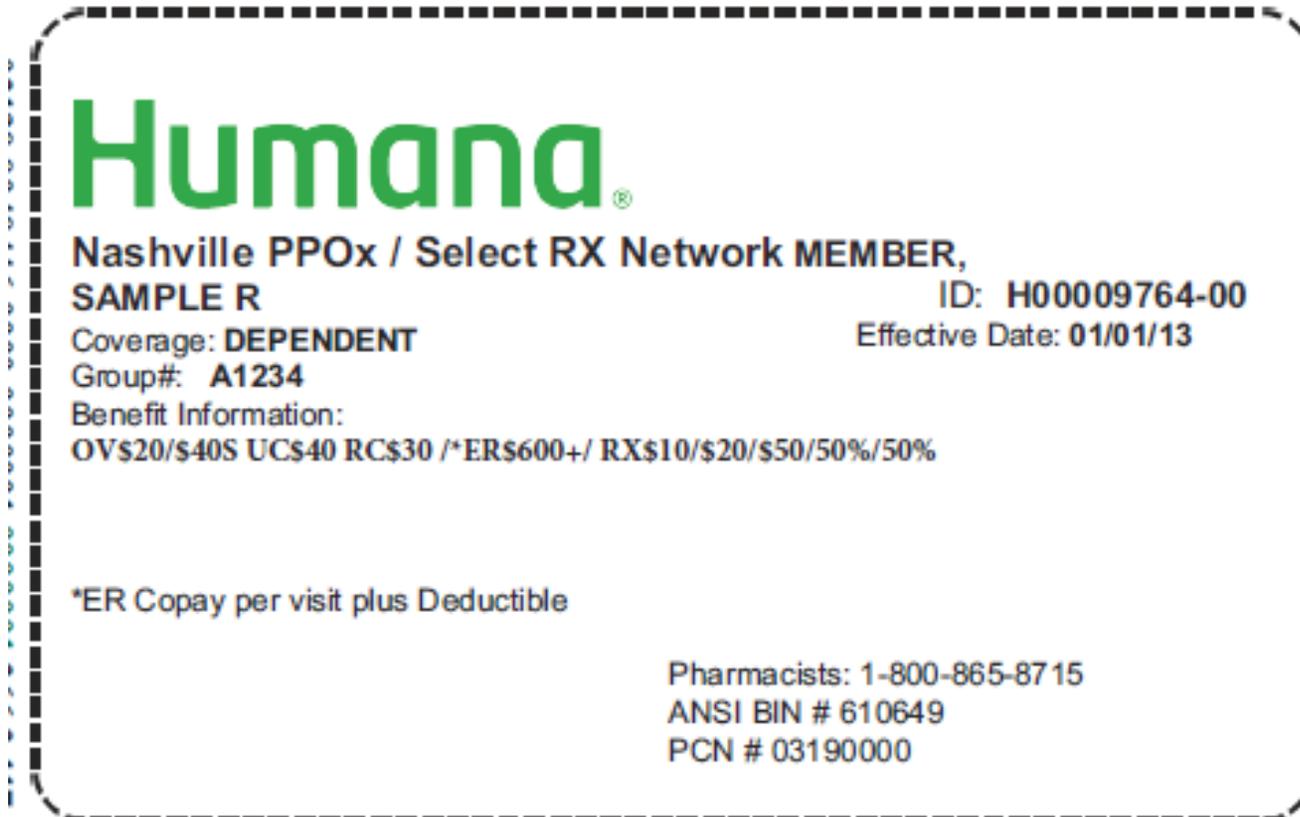
## Where to access care:

- 2017 ER benefit is Copay + Deductible, which helps the members visualize that the Emergency room is more expensive versus other care venues (PCP, Urgent Care, Retail clinic)

In network benefit	Silver Base or Gold Plan	Silver CSR 200-250% FPL	Silver CSR 150-200% FPL	Silver CSR 100-150% FPL
2017 Benefit	\$600 copay + Deductible	\$450 copay + Deductible	\$450 copay + Deductible	\$350 copay + Deductible

# Get to know the Humana 2017 Individual Medical Plans

The Silver & Gold ID card helps members compare costs of care: ER vs. PCP/Retail Clinic/Urgent Care



# Get to know the Humana 2017 Individual Medical Plans

## Members save money when they seek in-network care

- **Out of Network Coinsurance**

Member's out-of-network coinsurance is much higher than in-network coinsurance.

Example: For Silver/Gold plans, member's out-of-network coinsurance is 70%, versus 20% in-network coinsurance

- **No Maximum Out of Pocket Cap for Out of Network**

- The Humana 2017 plans do not have a maximum out of pocket cap on out-of-network benefits.

# Get to know the Humana 2017 Individual Medical Plans

In-Network (unless noted)	2017 Catastrophic (Humana Basic)	2017 Bronze (H.S.A. Eligible)
Maximum Out of Pocket (MOOP)	\$7,150	\$6,550
Med. Deductible	\$7,150	\$4,800
Rx Deductible	Combined with Medical Deductible	Combined with Medical Deductible
Member Coinsurance	0%	50%
Member Out of Network Coinsurance	50%	80%
Primary Care Physician (PCP)	\$15 copay (limit 3) then deductible	50% coins after deductible
Emergency Room (ER)	Deductible	50% coins after deductible
Rx 1/ Rx 2/Rx3/Rx4/Rx5	Deductible	50% coins after deductible

# Get to know the Humana 2017 Individual Medical Plans

In network (unless noted)	2017 SILVER			
	Silver Base	Silver CSR 200-250% FPL	Silver CSR 150-200% FPL	Silver CSR 100-150% FPL
Maximum Out of Pocket (MOOP)	\$7,150	\$5,700	\$2,050	\$850
Med. Deductible	\$3,550	\$3,000	\$900	\$250
Rx Deductible	\$500	\$500	\$0	\$0
Member Coinsurance	20%			
Member Out of Network Coinsurance	70%			
PCP/Specialist	\$20/\$40	\$10/\$30	\$0/\$25	\$0/\$15
Retail Clinic/Urgent Care	\$30/\$40	\$25/\$30	\$20/\$25	\$10/\$15
Emergency Room (ER)	\$600 copay + Ded	\$450 copay + ded	\$450 copay + ded	\$350 copay + ded
Rx1, Rx2 (not subject to deductible)	\$10/\$20	\$5/\$15	\$5/\$10	\$4/\$8
Rx3, Rx4, Rx5 (subject to deductible)	\$50/50%/50%	\$45/50%/50%	\$35/50%/50%	\$25/50%/50%

CSR = Cost Share Reduction plan; FPL = Federal Poverty Level

# Get to know the Humana 2017 Individual Medical Plans

In network (unless noted)	2017 Gold
Maximum Out of Pocket (MOOP)	\$6,000
Med. Deductible	\$1,250
Rx Deductible	\$ 500
Member Coinsurance	20%
Member Out of Network Coinsurance	70%
PCP / Specialist	\$20 / \$40
Retail Clinic/Urgent Care*	\$30 / \$40
Emergency Room (ER)	\$600 copay + Ded
Rx 1/ Rx 2 (not subject to ded)	\$5/\$10
Rx 3/Rx 4/Rx 5 (subject to ded)	\$20/35%/35%

## Get to know the Humana 2017 Individual Medical Plans

**Humana's pharmacy network** is the Humana Select Rx network; it includes CVS/Pharmacy, Humana Pharmacy, Publix, Sam's Club, and Walmart

**Payment Options:** Members can pay in cash at Dollar General or CVS/Pharmacy, in addition to online, by phone and by mail.

**No Appointments** required with in-network urgent care or retail clinics, such as CVS/Pharmacy Minute Clinic

**NurseLine:** HumanaFirst® Nurse Advice line available 24/7.

**Interpreters:** Free phone interpreter services for non-English speakers

Thank you

*Thank  
You*

## 2016-2017 Plan Comparison

	Catastrophic		Bronze	
	2016	2017	2016	2017
H.S.A. Eligible	No	No		
MOOP	\$6,850	\$7,150	\$6,450	\$6,550
Med. Ded	\$6,850	\$7,150	\$6,450	\$4,850
Rx Ded	Comb	Comb	Comb	Comb
Member In - Network Coins	0%	0%	0%	50%
Member OON Coins	40%	50%	25%	80%
PCP	\$25 (limit 3), then Ded	\$15 (limit 3) then Ded	Ded	50% coins after deductible
ER	Ded	Ded	Ded	50% coins after deductible
Rx 1/ Rx 2	Ded	Ded	Ded	50% coins after deductible
Rx 3/Rx 4/Rx 5	Ded	Ded	Ded	50% coins after deductible

# 2016-2017 Plan Comparison

SILVER - 2016					SILVER - 2017			
	Silver Base	Silver CSR 73%	Silver CSR 87%	Silver CSR 94%	Silver Base	Silver CSR 73%	Silver CSR 87%	Silver CSR 94%
MOOP	\$6,350	\$4,750	\$1,500	\$750	\$7,150	\$5,700	\$2,050	\$850
Med. Ded	\$3,800	\$3,250	\$900	\$500	\$3,550	\$3,000	\$900	\$250
Rx Ded	\$0	\$0	\$0	\$0	\$500	\$500	\$0	\$0
Member IN Coins > ded	20%				20%			
Member OON Coins after ded	40%				70%			
PCP	\$20	\$15	\$10	\$5	\$20	\$10	\$0	\$0
ER	\$250 copay + Ded+coins	\$200 copay + ded+coins	\$200 copay + ded+coins	\$150 copay + ded+coins	\$600 copay + Ded	\$450 copay + ded	\$450 copay + ded	\$350 copay + ded

## 2016-2017 Plan Comparison

	Gold - 2016	Gold -2017
MOOP	\$3,500	\$6,000
Med. Ded	\$2,250	\$1,250
Rx Ded	\$ 0	\$ 500
Member In Network Coins after ded	20%	20%
Member OON Coins after ded (for PPO )	40%	70%
PCP / Spec	\$20 / \$40	\$20 / \$40
Retail Clinic/Urgent Care*	\$30 / \$40	\$30 / \$40
ER	\$250 copay + Ded + Coins	\$600 copay + Ded
Rx 1/ Rx 2 (not subject to ded)	\$5/\$10	\$5/\$10
Rx 3/Rx 4/Rx 5 (subject to ded)	\$20/35%/35%	\$20/35%/35%