



Anthem Blue Cross and Blue Shield
Serving Hoosier Healthwise, Healthy Indiana
Plan and Hoosier Care Connect



Anthem Blue Cross and Blue Shield (Anthem) 2018

Benefits Plus

Getting the most value from HIP

The value of HIP Plus

HIP Plus gives members more bang for their buck!

Anthem wants to help members understand how HIP Plus will benefit them.

We need your help!



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HIP Plus offers an enriched benefit package

HIP Plus gives members additional health care benefits such as:

- Dental care.
- Vision services.
- Chiropractic services as of January 1, 2018.
- No copays for HIP Plus members (unless they seek nonemergency care in the emergency department).

HIP Plus offers an enriched benefit package (cont.)

Anthem also offers extra benefits for qualified HIP Plus members such as:

- Weight Watchers® membership.
- High School Equivalency exam assistance (TASC).
- Personal exercise kits.

HIP Plus equates to more predictable costs

Both HIP Basic and HIP Plus members have cost-sharing requirements.

HIP Plus: Requires POWER Account contributions (PAC), a nominal and **predictable** monthly payment determined by one of five PAC tiers based on income. Members who use tobacco products will be assessed an additional 50% surcharge.

POWER Account Tiers

| Federal Poverty Level | Single person | | Spouses | | |
|-----------------------|-------------------------------------|----------------------------------|---------------------------------------------|------------------------------------------|------------------------------------------------------------|
| | No tobacco use; single person pays: | Tobacco use single; person pays: | No tobacco use for both spouses; each pays: | Tobacco use for both spouses; each pays: | Spouse with no tobacco use & spouse with tobacco use; pay: |
| Less than 22% | \$1 | \$1.50 | \$1 | \$1.50 | \$1 & \$1.50 |
| 23%-50% | \$5 | \$7.50 | \$2.50 | \$3.75 | \$2.50 & \$3.75 |
| 51%-75% | \$10 | \$15 | \$5 | \$7.50 | \$5 & \$7.50 |
| 76%-100% | \$15 | \$22.50 | \$7.50 | \$11.25 | \$7.50 & \$11.25 |
| 101%-138% | \$20 | \$30 | \$10 | \$15 | \$10 & \$15 |



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HIP Plus equates to more predictable costs (cont.)

Both HIP Basic and HIP Plus members have cost-sharing requirements.

HIP Basic: The member does not make monthly payments, but instead has copays for most services, and expenses become unpredictable.

Dental, vision and chiropractic care are not covered for HIP Basic members.

HIP Basic copays

These out-of-pocket expenses can add up! For example:

The member has an office visit and three preferred prescriptions filled at a pharmacy.

| | |
|---------------------------|--------------|
| 1 office visit | \$4 |
| 3 prescriptions (3 x \$4) | <u>+\$12</u> |
| Total copay | \$16 |

POWER Account payments

- **Time sensitive:** Initial payment must be made within 60 days of the Anthem invoice date.
- The member's HIP Plus coverage begins the first day of the month that the POWER Account payment is made.

POWER Accounts

There may be opportunities for members to receive assistance with their POWER Account payments.

Organizations that may assist members with their payments could include:

- Employers.
- Local community resources.
- Churches.

These organizations can assist with HIP Plus members' POWER Account payments through the Anthem Third-Party Payment Center at **www.anthem.com/Pay4HIP**.



Future cost savings

HIP Plus:

- POWER Account money remaining at the end of the benefit year can roll over to the next benefit period.
- Rollover is **doubled** if the member received certain preventive services during the benefit period.
- Rollovers reduce or **eliminate** contributions in a subsequent benefit period.

Future cost savings (cont.)

HIP Plus:

- Example:
 - A member's PAC is \$5 per month (\$60 per benefit period). \$30 in POWER Account funds remain at the end of the benefit year. The member received preventive care, so the amount is doubled. This results in a \$60 rollover and no PAC for the subsequent period!

Future cost savings (cont.)

HIP Basic members can get a discount of up to 50% of the cost of enrolling in HIP Plus if they:

- Received preventive services in the previous benefit year.
- Have money left in their POWER Account.

Two opportunities to switch to HIP Plus are:

- At the member's redetermination date.
- Approximately 120 days after the benefit year when the rollover amount is determined. This is known as the *rollover period*.

HIP Plus members have better health outcomes

More HIP Plus members received **screenings for preventive services** versus HIP Basic members:

- 39% of Plus members received a breast cancer screening compared to 21% of Basic members.
- 27% of Plus members received a cervical cancer screening compared to 15% of Basic members.

HIP Plus members are **more likely to obtain follow-up care**:

- 77% of Plus members obtained appropriate follow-up care for angiotensin-converting-enzyme inhibitor use compared to 66% of Basic members.

HIP Plus members have better health outcomes (cont.)

There is a positive impact on **access to prescription drugs**:

- 72% of Plus members used their prescription drug benefit compared to 49% of Basic members.
- 56% of Plus members used their prescription drug benefit in the first 90 days of enrollment compared to 35% of Basic members.

HIP Plus members have better health outcomes (cont.)

HIP Plus members are **seeking care in more appropriate health care settings:**

- 21% lower emergency department use among Plus members compared to Basic.
- 58% decrease in inpatient utilization for members who transitioned from traditional Medicaid to HIP Plus.

How do members move up to Plus?

Members can move up to Plus:

- At annual redetermination.
- During their rollover period.

Members simply contact their health plan to make a payment and move to Plus.

- **Time sensitive:** Members only have 60 days from the Anthem invoice date to make a payment and must stay current on their payments.

Members can learn more about HIP Plus at:
www.anthem.com/gethipplus.



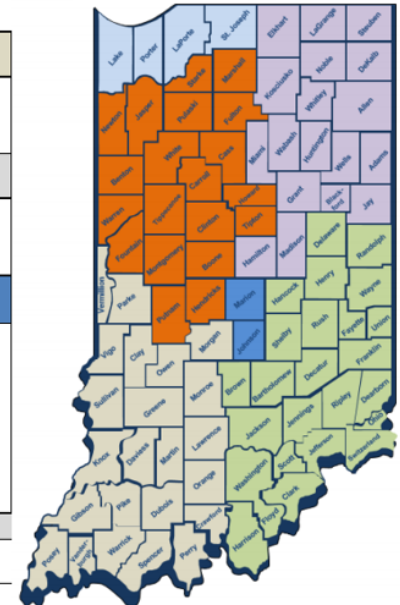
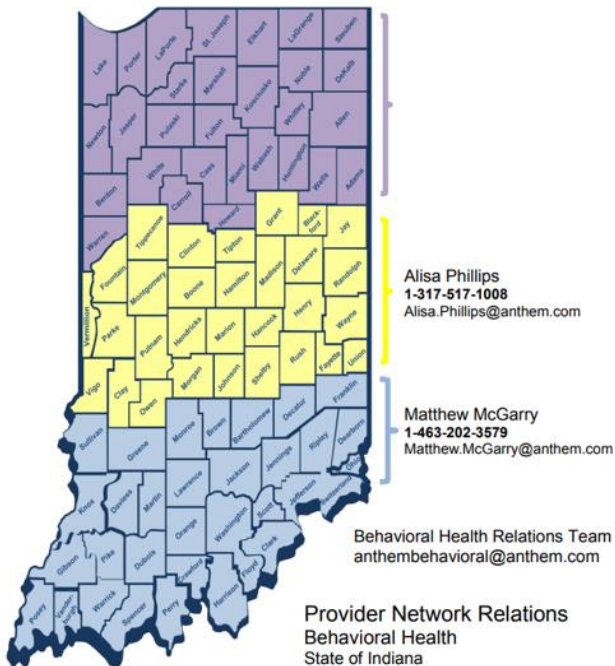
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Network education territory maps

Serving Hoosier Healthwise, Healthy Indiana Plan and Hoosier Care Connect

Network Relations — State of Indiana Territory Map

| Northwest Region/Franciscan | Northeast Region/IU Health | Southwest Region/Deaconess |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Randall Mills randall.mills@anthem.com 1-317-452-6219 | Matt Swingendorf matt.swingendorf@anthem.com 1-317-306-0077 | Jonathan Hedrick jonathan.hedrick@anthem.com 1-317-601-9474 |
| West Central Region/St. Vincent | Southeast Region | Community Health |
| Angelique Jones angelique.jones@anthem.com 1-317-619-9241 | Sophia Brown sophia.brown@anthem.com 1-317-775-9528 | Ron Gibson – Network Support Mgr. rondinel.gibson@anthem.com 1-317-287-6429 |
| Central Region | | |
| Marvin Davis marvin.davis@anthem.com 1-317-501-7251 | Tina Mason tina.mason@anthem.com 1-463-201-3718 | |
| Marion County: 46280, 46240, 46250, 46256, 46236, 46216, 46235, 46229, 46220, 46205, 46226, 46218, 46201, 46219, 46203, 46239, 46107, 46259, 46237, 46227, 46204 | | |
| Johnson County: 46162 (Needham), 46124 (Edinburgh), 46184 (New Whiteland), 46131 (Franklin) | | |
| Johnson County: 46106 (Bargersville), 46181 (Trafalgar), 46142 and 46143 (Greenwood), 46164 (Nineveh) | | |
| Out-of-State Providers | | |
| Nicole Bouye 1-317-517-8862 | | |



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Providers who are contracted with Anthem Blue Cross and Blue Shield to serve Hoosier Healthwise, Healthy Indiana Plan and Hoosier Care Connect through an accountable care organization (ACO), participating medical group (PMG) or Independent Physician Association (IPA) are to follow guidelines and practices of the group. This includes but is not limited to authorization, covered benefits and services, and claims submittal. If you have questions, please contact your group administrator or your Anthem network representative.

www.anthem.com/inmedicaidoc



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Thank you

Questions?

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