COMMUNITY HEALTH CHOICE SELECT VS. PREMIER PLANS



Select vs. Premier Plans

WELCOME TO THE COMMUNITY HEALTH CHOICE EDUCATIONAL PRESENTATION ABOUT THE HEALTH INSURANCE MARKETPLACE.

- In this presentation, you'll learn about the differences between Community's Select Plans and Premier Plans.
- Once you understand the differences, it will be easier to find the best plan that fits you and your family.





But first, let's look at the similarities.

Both Select and Premium plans consist of a bronze, silver, and gold level.

| | SELECT PLANS | 단 PREMIER PLANS |
|--------------|---|--|
| Bronze Plans | Community Select Bronze 016 | Community Premier Bronze 003 Community Premier Virtual Bronze 011 Community Premier Bronze 018 |
| Silver Plans | Community Select Silver 019 | Community Premier Silver 004 Community Premier Silver 012 Community Premier Silver 013 Community Premier Silver 020 |
| Gold Plans | Community Select Gold 022 | Community Premier Gold 001 (off-exchange) Community Premier Gold 005 Community Premier Gold 021 |

Select and Premier Plans

| 문 SELECT PLANS | 문 PREMIER PLANS | |
|--|--|--|
| Low copays for most services (most plans) | Low copays for most services (most plans) | |
| Primary Care visits, specialist visits, urgent care visits, and generic drugs not subject to deductible (most plans) | Primary Care visits, specialist visits, urgent care visits, and generic drugs not subject to deductible (most plans) | |
| Potential savings that can lower your monthly premium payment, based on your income (most plans)* | Potential savings that can lower your monthly premium payment, based on your income (most plans)* | |
| Preventative Services | Preventative Services | |
| Free 24/7 telehealth | Free 24/7 telehealth | |
| No referrals for specialist | No referrals for specialist | |
| High-quality network of Providers | High-quality network of Providers | |
| Four-star enrollee experience with excellent customer service | Four-star enrollee experience with excellent customer service | |
| Easy approval of care for variety of benefits | Easy approval of care for variety of benefits | |

You'll find out if you qualify for those savings when you fill out a Marketplace insurance application.



- Select vs. Premier Plans

The key differences between Select and Premier Plans focus on two things:

Eligibility

The network of Providers you can choose from

Select Plans ----

- Only available to Harris County residents
- Lower premiums, same quality care
- Members receive all their care from one or more of the following high-quality Providers:
 - Memorial Hermann
 - Harris Health, and
 - St. Joseph,
 - Along with each of their affiliated Physician Groups (MHHG, MHMD, UT Physicians, and Steward Health Network ACO)
- That means all your healthcare needs from PCP and urgent care visits to prescription drugs and more would be met by a Provider within our Select Plan network of hospitals and physician groups.
- The smaller network allows us to pass the savings to you in the form of low premiums, helping you contain costs without sacrificing quality of care.
- Though these plans are only available to Harris County residents, Members can get care anywhere Select Plan
 Providers are located.

Harris

Who should consider a Community Select Plan?

Select Plans can be a great option for anyone in Harris County, but especially those who:

- 1. Currently have a PCP at Memorial Hermann, Harris Health, St. Joseph, or an affiliated physician group and want to keep your care team,
- 2. Those who value convenient care that's close to home, and
- 3. Anyone who wants affordable, comprehensive care



<u>Click here</u> for the Community provider directory and see if your doctor is in-network.

Premier Plans

- Available to Members throughout Community's service areas
- Give Members access to one of the **largest networks of doctors and hospitals** in these Southeast Texas counties.

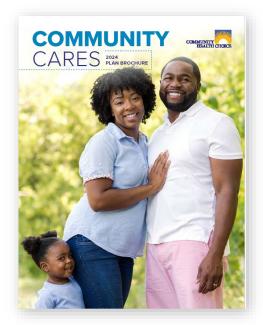
| Austin | Hardin | Matagorda | San Jacinto |
|-----------|-----------|------------|-------------|
| Brazoria | Harris | Montgomery | Tyler |
| Chambers | Jasper | Newton | Walker |
| Galveston | Jefferson | Orange | Waller |
| Fort Bend | Liberty | Polk | Wharton |
| | | | |

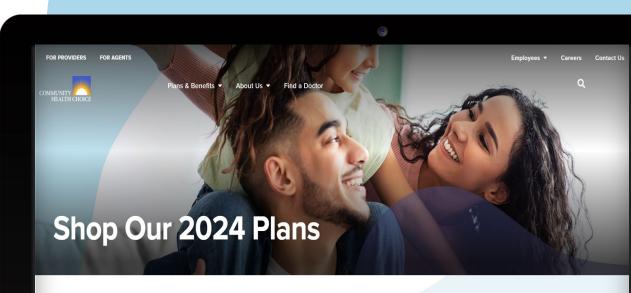
• Depending on the plan, therapy services and Preferred Brand, Non-Preferred Brand, and Specialty drugs are exempt from the deductible.



<u>Click here</u> for the Community provider directory and see if your doctor is in-network.

All the details about Select and Premier Plans can be found here:





Bronze, Silver or Gold? How do you decide?

Questions?

Once you understand the differences, it's easier to find the best plan that fits you and your family. We want you to get all the coverage you need without paying for benefits you don't.

Community offers On-Exchange & Off-Exchange plans:

- <u>On-Exchange</u> plans are offered through the Marketplace and are eligible for government subsidies and cost-sharing reductions.
- <u>Off-Exchange</u> plans are offered privately by the insurance company and are not eligible for government subsidies.

Our hours of operation are 8 a.m. – 5 p.m.

Call Us: Local 713.295.6704 Toll-Free 1.855.315.5386

Ready to Enroll

https://www.communityhealthchoice.org/health-insurancemarketplace/shop-our-2024-plans/

How do you know which providers are covered by our Select and Premier Plans?

- On the <u>Community website</u>, click on the Find a Doctor menu along the top.
- When this page opens up, click Next on lower right.
- From here, you will see the options for **Select** and **Premier** Plan. Click on them to see which providers are in each plan.



FIND A DOCTOR

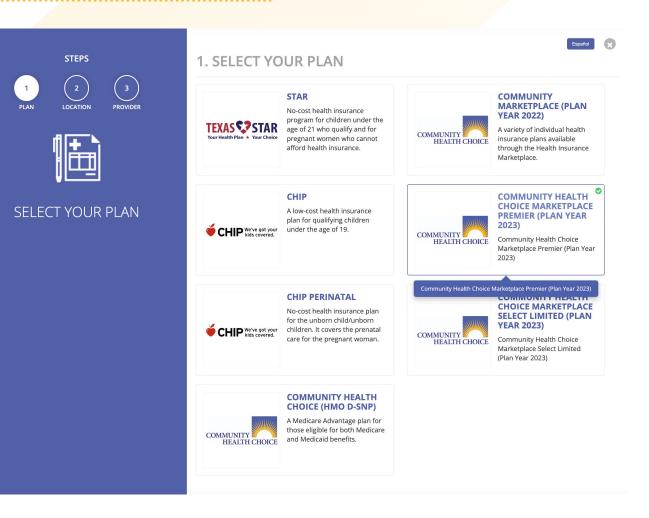
Click "Next" to get started.

Next

How do you know which providers are covered by our Select and Premier Plans?

© Community Health Choice

- If you're enrolled in a Select plan, click on the Select plan (point to it on the screen).
- If you're enrolled in a Premier plan, click on Premier plan link (point to it on screen).





Call us!

For more information or help enrolling in a **Select** or **Premier** Plan, call:

Community Health Choice Member Services 713.295.6704 855.315.8306

We're ready to take your call. From 8 a.m. to 5 p.m.