



# Ambetter: Your Partner in Better Healthcare

Thank you for being an Ambetter provider.

As the #1 carrier on the Affordable Care Act's health insurance marketplace, Ambetter plans target a consumer population of lower income, previously uninsured individuals and families who, prior to having health insurance, may have been Medicaid-eligible or were unable to access care due to financial challenges.

Partnering with Ambetter provides an opportunity for you to access a previously untapped consumer population by providing coverage to those who qualify for generous premium and cost-sharing subsidies.

Since launching in 2014, Ambetter has been very successful in attracting and retaining our target population, and we continue to focus on engaging and acquiring these subsidy-eligible consumers through unique network designs, incentive programs, and effective communications.

## For example:

- ✓ **Network Design:** Focusing on partners that are in our members' communities.
- ✓ **Incentive Programs:** Incentivizing healthy behaviors with rewards that members find valuable, such as allowing members to earn money toward premiums or copays by completing such activities as getting their annual wellness checks or a flu vaccine.
- ✓ **Outreach and Marketing:** Performing meaningful outreach and educating consumers and providers on the covered benefits of health insurance.



## Why It Matters

The Ambetter plan design philosophy is to provide affordable care to individuals or families that need to purchase healthcare coverage on their own. Our products focus on various cost shares — many with low or no copay amounts — to meet the budget and utilization needs of these consumers. This gives our members the peace of mind that they have full comprehensive medical coverage.



**Ambetter is the #1 carrier on the Affordable Care Act's health insurance marketplace.**

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Additionally, the emphasis on reducing barriers and improving access to care mitigates the risk of individuals showing up without insurance (uncompensated care). Ambetter's generous cost-sharing initiatives lower patient financial responsibility while also reducing the amount that providers need to collect at time of service. Most importantly, Ambetter plans encourage members to establish relationships with their primary care providers to achieve favorable outcomes.

## Targeted Population

Target Ambetter consumers are low income (100%-250% of the Federal Poverty Level), are currently or recently uninsured, and are typically the parents of CHIP children. In many cases, target Ambetter consumers are former Medicaid recipients whose annual income exceeds the maximum level set for qualification.

## Plan Offerings

Ambetter offers plans at the Bronze, Silver, and Gold tiers. This allows consumers to select a plan based on what is important to them, whether it is low monthly premium payments or low out-of-pocket expenses.

While Ambetter offers plans at all three tiers, our focus is on the Silver tier, specifically at Cost Share Reduction (CSR) levels. At the Silver tier, members can qualify for both CSR and Advanced Premium Tax Credits (APTC) based on their annual household income.

## Network Offerings

By offering increased product options for our members, Ambetter also benefits providers by giving them exclusive access to potential patient populations. **These networks\* include:**

- **Ambetter Essential / Balanced / Secure:** The Ambetter core network, our broadest network of healthcare providers and hospitals.
- **Ambetter Select:** A selective network built around exclusive agreements with health systems and their providers that support Ambetter's lower-premium products.
- **Ambetter Value:** A tailored network of providers and hospitals that support Ambetter's lowest-premium product.
- **Ambetter Virtual Access:** A network that offers licensed virtual primary care for members over the age of 18. In addition, all members can access our core network of providers and hospitals for additional healthcare needs.

## Incentive Program

Since most of our members were previously uninsured, we've built a unique incentive program that rewards members for healthy behaviors. **Members can earn rewards for:**

- Completing an online well-being survey (\$50)
- Getting their annual flu vaccine (\$25)
- Getting their annual wellness exam (\$50)
- Other healthy activities



Reward dollars are loaded onto a restricted-use card that can be used to pay out-of-pocket costs like copays, deductibles, or monthly premium payments. ***These reward dollars, combined with our low-cost-share plan designs, should greatly reduce the efforts of providers to collect Ambetter cost share versus our competitors.***



Sign up for Ambetter orientations at: <https://www.silversummithealthplan.com/providers/provider-education-and-training/provider-meetings---orientations.html>.

\*The availability of product options varies by market.