



# *Health Insurance Marketplace*

## *2018 Individual & Family Plans*

Underwritten by QCA Health Plan, Inc.

# Why QualChoice is the Quality Choice

QualChoice individual and family plans are the quality choice when shopping for coverage on the Health Insurance Marketplace. We offer a choice of plans to meet your needs. Whether you need the higher or lower coverage — we have the answer for you!

## **Many Choices for Your Needs**

We offer Affordable Care Act health plans (Bronze, Silver, Gold and Catastrophic) designed to meet your special needs. Add our local, personal service and you have the quality choice for health insurance.

You must be a permanent Arkansas resident and a legal resident of the United States or a U.S. citizen. You must use a Primary Care Physician (PCP) to direct your care.

*Some plans may not be offered in your area. Visit [QualChoice.com](http://QualChoice.com) to get a quote on a plan in your area.*

## **Great Customer Service**

Our 100% Arkansas-based staff knows healthcare can be confusing. We make it simpler with our personal service. Just ask our members! Nearly 4 out of 5 would recommend us to friends and family.\*

## **Wide Network of Providers**

Our broad statewide network offers thousands of doctors, hospitals and other providers across Arkansas. It's easy to find a doctor or hospital at [QualChoice.com](http://QualChoice.com). Plus, you're covered for emergency needs anywhere you travel within the United States.

## **24-Hour Access**

With **My Account** at [QualChoice.com](http://QualChoice.com) you can access your records any time. And it's mobile friendly, so you can manage your account on the go! View your claims, drug formulary or benefit booklet. Update your address, order ID cards or print a temporary card. Extras include questions to ask your doctor, a tool to find and compare hospitals and a library of health topics.

## **Health and Wellness Support**

Our QCARE programs — such as *Kick the Nic!*, to stop tobacco use — can help you get and stay healthy. Registered nurse care managers can help you get the most from your plan. They can help you find the right doctors, handle health problems or improve your fitness.

## **Broad Range of Covered Drugs**

Our drug list includes over 1,000 brand name and less costly generic drugs.

## **Health and Fitness Savings**

Our QuicRewards program offers members savings on many health products. Things like weight loss programs, vision care, prescription drugs, home safety products and more.

\*Source: QualChoice Customer Satisfaction Survey, 2016.

# 5 Steps to Quality Health Insurance

## STEP 1

### *Find out where to shop, based on your earnings.*

If you are not covered by an employer's plan, your earning level will impact where you shop for insurance. Go to [HealthCare.gov](https://www.healthcare.gov) to see if you can get government help or a tax credit.

If your income is <b>above 400%</b> of the federal poverty level*	Shop for insurance at <a href="https://www.qualchoice.com">QualChoice.com</a> or with a broker for the most options.
If your income is <b>up to 400%</b> of the federal poverty level*	You may qualify for government help or a tax credit. Shop on the Health Insurance Marketplace at <a href="https://www.healthcare.gov">HealthCare.gov</a> .
If your income is <b>at or below</b> the federal poverty level and you are not on Medicare	Apply for an Arkansas Works (formerly called Private Option) plan at <a href="https://www.access.arkansas.gov">Access.Arkansas.gov</a> . Or contact Arkansas Medicaid or the Children's Health Insurance Program to learn more.

\*The federal poverty level is \$12,060 for an individual. Learn more at [www.hhs.gov](https://www.hhs.gov).

## STEP 2

### *Learn the meaning of insurance terms.*

- **Coinsurance:** Your share of the costs of a covered health care service, as a percent (for example, 20%) of the allowed amount for the service.
- **Copayment:** A fixed amount (such as \$25) you pay for a covered health care service, most often when you get the service. The amount can differ by the type of service.
- **Deductible:** The amount you owe for covered health care services before your health insurance plan starts to pay.
- **Out-of-pocket Cost:** The fees you pay during a calendar year before your health insurance plan starts to pay 100% of the allowed amount.
- **PCP:** Primary Care Physician, or your family doctor. With the plans listed here, you must use a PCP to direct your care and refer you to any specialists.

## STEP 3

*Choose the type of coverage that's right for you.*

### Classic Coverage

#### Predictable Costs and Clearly Defined Copayments

Our Classic plans provide traditional coverage, with copayments and deductibles, much like in employer-sponsored plans. They're great for budget-minded people who want to know up front what their costs will be for common services — and who need coverage for the unexpected. Deductible and coinsurance apply to less commonly used services.



#### Silver Classic

- Lower costs for balanced coverage
- Preventive care covered at 100%
- Lower premium with higher shared costs (copayments)
- Low prescription drug copayment
- Coverage for in-network or out-of-network services



#### Gold Classic

- Enhanced coverage for your medical needs
- Preventive care covered at 100%
- Low office visit copayments
- Lowest prescription drug copayment
- Coverage for in-network or out-of-network services



#### Bronze Classic Saver

- Basic coverage for accidents and illness
- Preventive care covered at 100%
- Low-cost protection for peace of mind
- Coverage for in-network or out-of-network services



#### Silver Classic Saver

- Basic coverage for accidents and illness
- Preventive care covered at 100%
- Low-cost protection for peace of mind
- Low Coinsurance
- Coverage for in-network or out-of-network services

### Catastrophic

- For people age 18-29 or those who qualify for a hardship exemption (are excused from paying a fine for not having health insurance)
- Coverage for unexpected illness and injury
- First three primary care visits are free
- Preventive care covered at 100%

## STEP 4

*Choose the plan that's right for you.*

CLASSIC	Silver Classic 6500		Gold Classic 2000	
	In-Network You Pay	Out-of-Network You Pay	In-Network You Pay	Out-of-Network You Pay
Individual/Family Deductible	\$6,500/\$13,000	\$13,000/\$25,000	\$2,000/\$4,000	\$4,000/\$8,000
Coinsurance	50%	50%	30%	50%
Individual/Family Out-of-Pocket Maximum	\$7,350/\$14,700	\$14,700/\$25,000	\$3,500/\$7,000	\$7,000/\$14,000
Primary Care Physician (PCP) Office Visit	\$45	Deductible & Coinsurance	\$25	Deductible & Coinsurance
Specialty Physician Office Visit	\$80	Deductible & Coinsurance	\$50	Deductible & Coinsurance
Emergency Services	Deductible & Coinsurance	Deductible & Coinsurance	\$100	\$100
Prescription Drugs	\$20/\$80/\$100/\$350	Not Covered	\$10/\$35/\$65/\$200	Not Covered

CLASSIC SAVER	Bronze Classic Saver 5000*		Silver Classic Saver 4000*		Silver Classic Saver 3500*	
	In-Network You Pay	Out-of-Network You Pay	In-Network You Pay	Out-of-Network You Pay	In-Network You Pay	Out-of-Network You Pay
Individual/Family Deductible	\$5,000/\$10,000	\$10,000/\$20,000	\$4,000/\$8,000	\$8,000/\$16,000	\$3,500/\$7,000	\$7,000/\$14,000
Coinsurance	50%	50%	45%	50%	10%	30%
Individual/Family Out-of-Pocket Maximum	\$6,450/\$12,900	\$12,900/\$25,000	\$5,250/\$10,500	\$10,500/\$21,000	\$4,500/\$9,000	\$9,000/\$18,000
Primary Care Physician (PCP) Office Visit	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Specialty Physician Office Visit	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Emergency Services	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Prescription Drugs	Deductible & Coinsurance	Not Covered	Deductible & Coinsurance	Not Covered	Deductible & Coinsurance	Not Covered

\* HSA-qualified High Deductible Health Plan (HDHP). All individual deductible amounts count toward satisfaction of the family deductible. An individual will not pay more than the individual deductible amount.



<b>CATASTROPHIC*</b>	<b>In-Network You Pay</b>	<b>Out-of-Network You Pay</b>
Individual/Family Deductible	\$7,350/\$14,700	\$12,000/\$24,000
Coinsurance	0%	20%
Individual/Family Out-of-Pocket Maximum	\$7,350/\$14,700	\$14,700/\$25,000
Preventive Care	No Cost to You	Not Covered
Primary Care Physician (PCP) Office Visit Note: First three (3) in-network PCP office visits per calendar year are provided at no cost to you.	Deductible after 3rd visit	Deductible & Coinsurance
Specialty Physician Office Visit	Deductible	Deductible & Coinsurance
Inpatient Hospital Stay	Deductible	Deductible & Coinsurance
Outpatient	Deductible	Deductible & Coinsurance
Urgent Care Center	Deductible	Deductible & Coinsurance
Emergency Services	Deductible	Deductible
Prescription Drugs	Deductible	Not Covered

\*For people age 18-29 or those who qualify for a hardship exemption (are excused from paying a fine for not having health insurance). No Child Only policies.

Review plan features and **Summary of Benefits and Coverage** for each plan at [QualChoice.com](https://www.QualChoice.com).

## STEP 5

### *Sign up for coverage today!*

- Sign up online at [HealthCare.gov](https://www.HealthCare.gov), by phone or on paper.
- Sign up during an Open Enrollment Period (OEP). Dates may vary.
- You may qualify for a Special Enrollment Period (SEP) if you have a qualifying event (a life change such as the birth of a child, marriage or divorce).

Must be a permanent Arkansas resident and a legal resident of the United States or a U.S. citizen. You must use a Primary Care Physician (PCP) to direct your care.

To sign up, visit [HealthCare.gov](https://www.HealthCare.gov) or [AccessArkansas.gov](https://www.AccessArkansas.gov).

QualChoice does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

