

2017 Retail Plans Fact Sheet

Blue Cross and Blue Shield of Illinois (BCBSIL) maintains one of the largest and most geographically diverse selection of hospitals, providers and health care professionals in the state, and **we are the only carrier offering plans statewide, with options in all 102 Illinois counties**. Our ongoing deep and extensive relationships with doctors and hospitals, allow us to offer a variety of plan choices to meet consumers' varying needs.

BCBSIL offers 24 health plan options on and off the Health Insurance Marketplace, featuring our Blue Choice Preferred PPOSM, Blue Precision HMOSM, the BlueCare DirectSM (with Advocate) plan and the **new Blue FocusCareSM plan**. Of note, BCBSIL is the only insurer offering a PPO plan on the exchange in 2017. The new Blue FocusCare plan is a targeted network focusing on more integrated, coordinated care for members, as well as a lower price point. We are committed to expanding consumer choice to meet the diverse needs of existing and new potential customers. For more information on our networks and plans, please refer to www.bcbsil.com.

The impact on premiums and out-of-pocket costs to members varies depending on the health coverage options members choose. However, if customers choose to go without health insurance, they could face a penalty. As of 2016, the penalty increased to \$695 or 2.5 percent of their household income (whichever amount is greater.)

The Affordable Care Act provides subsidies for individuals with incomes below 400 percent of the federal poverty level. So, the prices subsidy-eligible consumers actually pay will depend on their household income and size. On average, CMS calculates that most subsidy-eligible consumers can find a plan with a monthly premium between \$50-\$100 on the exchange. As of December 2015, 79 percent of on-exchange BCBSIL members received a subsidy to offset the total premium that they pay.

BCBSIL is also offering a variety of programs and resources, focused on driving down costs and ensuring our members get the most value from their plan and benefits, including:

- **Lower urgent care copays** that are the same amount as PCP Office Visit copays for those members that utilize urgent care clinics as opposed to emergency room visits (*where applicable*);
- Across many of our networks, we're offering **lower out-of-pocket costs for using a freestanding outpatient facility** versus a hospital;
- The **BCBSIL Provider Finder[®]**, where members can research and select the best in-network provider for their needs based on location, as well as view industry-respected third-party quality indicators, costs and patient-submitted reviews on the website;
- **A 24/7 Nurseline** where members can speak with registered nurses about health concerns, common health information and receive tips and advice on where to go to receive necessary care; and
- **Retail Shopping Cart (*launching week of 10/24, date TBD*)**, which allows consumers to compare every health insurance option that we offer, shop by price, and get help to find the plan that's right for them.
- **Blue Access for MembersSM** gives members access to information about their policy, including status of claims, alerts, temporary ID cards, and more. This also includes Blue Access MobileSM, which allow members to find a doctor, hospital or urgent care facility in addition to benefit information.

A Plan for Every Budget

BCBSIL offer three levels of “metallic” health care plans (bronze, silver and gold), on and off the Health Insurance Marketplace. Of note, the Blue Precision Platinum HMO plan is *only available* off the exchange. All metallic plans include similar benefits including required essential health benefits. Plan costs differ based on how the costs of benefits are applied and what the out-of-pocket costs are for consumers.

- **Bronze** level products will have the lowest monthly premium, but may also have the highest out-of-pocket costs. The plan typically covers 60 percent of care, and the members pays 40 percent.
- **Silver** level products have a slightly higher monthly premium than bronze, but have richer benefits. Of note, cost sharing reductions are only available on silver plans. In many cases, the plan pays 70 percent, and the members pays 30 percent.
- **Gold** level products have an even higher level of benefits than silver, but also a higher monthly premium. The plan pays approximately 80 percent, and the member pays approximately 20 percent.
- **Catastrophic** health plans have low monthly premiums and very high deductibles, and you pay most routine medical expenses out-of-pocket. These plans are available to individuals under age 30, or people 30 and older who qualify for an exemption.

Most BCBSIL health coverage includes **Prescription Drug Coverage, featuring our Preferred Pharmacy Network**. The Preferred Pharmacy Network, offers as low as \$0 co-pays and includes more than 1,100 pharmacies, with at least one major national chain, a grocery chain and a group of independent pharmacies. For example, the 2017 Preferred Pharmacy Network includes Walgreens, Walmart (including Sam’s Club Pharmacy) and Albertson’s (including Osco Drug).

Blue Cross and Blue Shield of Illinois Plan Offerings

Plan Name <i>Metal Tiers</i>	Number of Plans Offered	Number of Counties	Estimated Number of Providers <i>Subject to Change</i>
Blue Choice Preferred PPO <i>Bronze/Silver/Gold</i>	10	102	Physicians and medical professionals: 47,000 Hospitals: 150
Blue Precision HMO <i>Bronze/Silver/Gold/Platinum Platinum is off-exchange only</i>	5	21	Physicians and medical professionals: 12,200 Hospitals: 70
BlueCare Direct with Advocate <i>Bronze/Silver/Gold</i>	4	5	Physicians and medical professionals: 3,700 Hospitals: 13
BlueFocus Care HMO <i>Bronze/Silver/Gold</i>	4	1	Physicians and medical professionals: 700 Hospitals: 12
Blue Choice Preferred Security PPO <i>Catastrophic</i>	1	102	Physicians and medical professionals: 47,000 Hospitals: 150
TOTAL	24 <i>20 offered both on and off exchange</i>	102 <i>(in all IL counties, but varies based on plan)</i>	Varies based on plan

Dental Plans

BlueCare Dental & Dental 4 Kids plans are available in all 102 counties throughout Illinois. Whether a family or pediatric plan is selected, our dental benefits include:

- Routine Dental Services
- Basic Dental Care (miscellaneous preventive services, basic restorative, non-surgical extractions)
- Major Dental Care (major restorative, prothodontics)
- Orthodontia