



Georgia Marketplace Competitive Analysis

National Broker Account Managers

October 2024

Agenda

The goal of this presentation is to evaluate our competitive position in the Marketplace across each rating area and to uncover potential sales opportunities. We will compare our 2025 products based on the following criteria:

- Network
- Rates
- Benefits

To emphasize our products designed for chronic health conditions, we will include a dedicated category for this purpose. If a carrier does not provide a chronic condition plan option, we will use their standard Silver plan for comparison.

Disclaimers:

- *Network comparisons are subject to the limitations of provider search tools available to the public. There could be participating facilities inaccurately reflected within each rating area.*
- *Rates shown are for single member, age 21*



CareSource's Priorities & Key Focus Areas

In 2025:

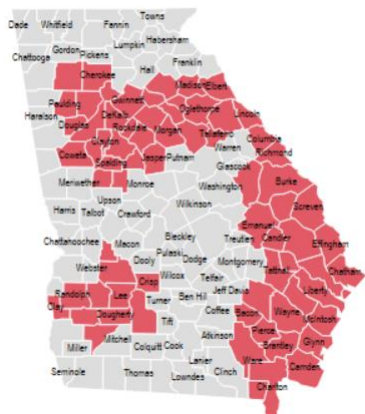
- CareSource is dedicated to expanding membership in our chronic health condition plans.
- CareSource has Improved their position in Silver with the goal of increasing membership at this level.
- With retention being a main focus, our rating position and strength of network will ensure success here.
- CareSource continues to expand throughout Georgia and obtaining membership in these areas is key.
- Our rating position throughout the state, as well as our excellent member experience, will drive sales and will be a very attractive option for those members receiving APTC's as well as within the CSR levels.



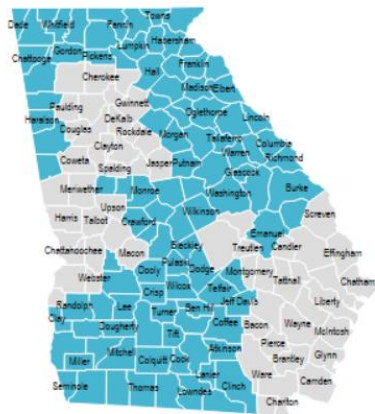


Georgia Marketplace 2025 Service Area Maps

Aetna 2025



Alliant 2025



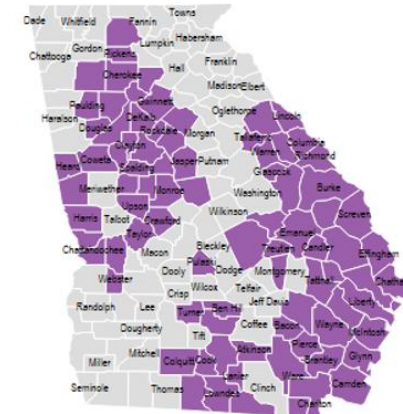
Amerigroup 2025 (Anthem)



Anthem 2025



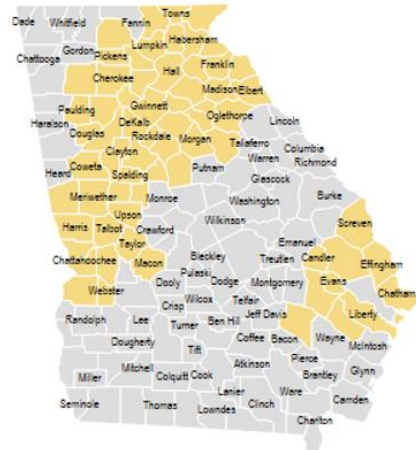
CareSource 2025



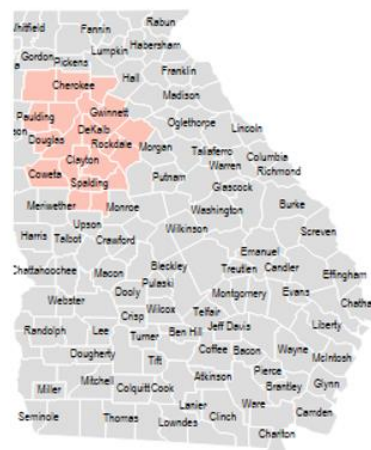
Centene 2025



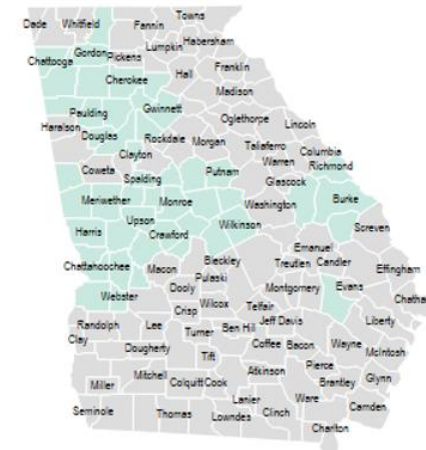
Cigna 2025



Kaiser 2025



Oscar 2025



UHC 2025



Bronze, Silver & HCC Plan Comparisons

Georgia Marketplace 2025



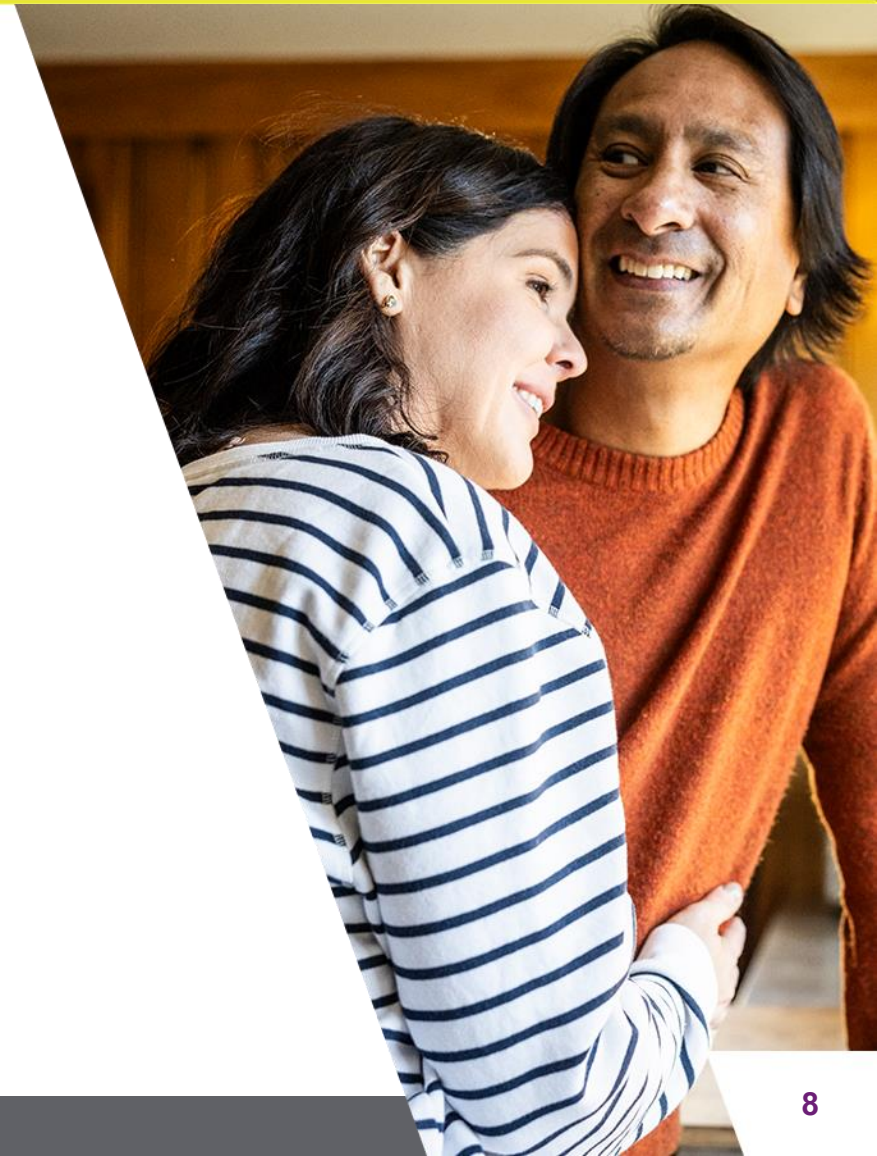
First Dollar Bronze Comparison

	CareSource	Aetna	Alliant	Ambetter	AmeriGroup	Anthem	Cigna	Kaiser	Oscar	UHC
Plan	Bronze First	Bronze S	PPO Chiro 40393	Standard Expanded	Value X 9200	Copay Choice 6000	Bronze 8500	Bronze 7500/50	Classic Standard	Bronze Value \$8,250
Coinsurance	50%	50%	50%	50%	100%	60%	50%	50%	50%	60%
Deductible	\$7,500	\$7,500	\$7,500	\$7,500	\$9,200	\$6,000	\$8,500	\$7,500	\$7,500	\$8,250
Out of Pocket Maximum	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200
PCP Copay	\$50	\$50	\$50	\$50	\$35	\$30	\$45	\$50	\$50	\$25
Specialist Copay	\$100	\$100	\$100	\$100	\$100	60% After Ded	50% After Ded	\$100	\$100	60% After Ded
Inpatient	50% After Ded	50% After Ded	50% After Ded	50% After Ded	100% After Ded	\$500 After Ded	50% After Ded	50% After Ded	50% After Ded	60% After Ded
Outpatient Lab	50% After Ded	50% After Ded	50% After Ded	50% After Ded	100% After Ded	60% After Ded	50% After Ded	50% After Ded	50% After Ded	\$20
ER	50% After Ded	50% After Ded	50% After Ded	50% After Ded	100% After Ded	\$500 After Ded	50% After Ded	50% After Ded	50% After Ded	50% After Ded
Prescriptions										
Tier 1	\$25	\$25	\$25	\$25	80% After Ded	\$15P/\$30G	\$3	\$25	\$25	\$10
Tier 2	\$50 After Ded	\$50 After Ded	\$50 After Ded	\$50 After Ded	60% After Ded	\$75	50% After Ded	\$50 After Ded	\$50 After Ded	60% After Ded
Tier 3	\$100 After Ded	\$100 After Ded	\$100 After Ded	\$100 After Ded	55% After Ded	65% After Ded	50% After Ded	\$100 After Ded	\$100 After Ded	55% After Ded
Tier 4	\$500 After Ded	\$500 After Ded	\$500 After Ded	\$500 After Ded	50% After Ded	Bronze Value \$8,250	50% After Ded	\$500 After Ded	\$500 After Ded	50% After Ded



Bronze Plan Observations

- Most carriers offer the Federal Standard plan as their lowest premium first dollar plan. Thus, the benefits are identical. Several exceptions are:
- Amerigroup's plan has a much higher deductible at \$9,200 and every Rx tier is deductible and coinsurance. However, both their PCP and Specialist copays are slightly less.
- Anthem plan offers a deductible is lower at \$6,000, as is their PCP copay at only \$30. Yet, they do not offer a Specialist copay. Their Tier one copay offers a \$15 copay for Preferred Drugs, while the Generic copay is slightly higher at \$30. They do, however, offer a \$75 copay at Tier 2, which is unique for bronze plans.
- Cigna's plan has a higher deductible at \$8,500 as well as a PCP copay at \$45. They also do not offer a Specialist copay. However, the Tier 1 copay is only \$3.



Lowest Premium Silver Comparison

	CareSource	Aetna	Alliant	Ambetter	AmeriGroup	Anthem	Cigna	Kaiser	Oscar	UHC
Plan	Low Premium	Silver 5	HMO 110025	Standard Silver	Blue Value 4500	Choice 4000	Silver 7000	Virtual Complete 5000	Simple PCP Saver	Silver Standard
Coinsurance	60%	50%	60%	60%	60%	70%	50%	65%	60%	60%
Deductible	\$6,000	\$7,495	\$5,000	\$5,000	\$4,500	\$4,000	\$7,000	\$5,000	\$5,750	\$5,000
Out of Pocket Maximum	\$9,000	\$8,695	\$8,000	\$8,000	\$9,000	\$9,000	\$9,100	\$7,900	\$8,750	\$8,000
PCP Copay	\$35	\$50	\$40	\$40	\$10	\$30	\$5	\$40 After Ded	\$10	\$40
Specialist Copay	\$75	\$80	\$80	\$80	\$55	\$60	\$60	60% After Ded	\$80	\$80
Inpatient	\$500 After Ded	50% After Ded	60% After Ded	60% After Ded	\$400 After Ded	\$400 After Ded	50% After Ded	65% After Ded	60% After Ded	60% After Ded
Outpatient Lab	\$40	50% After Ded	60% After Ded	60% After Ded	60% After Ded	70% After Ded	50% After Ded	?	60% After Ded	60% After Ded
ER	\$500 After Ded	50% After Ded	60% After Ded	60% After Ded	\$300 After Ded	70% After Ded	50% After Ded	70% After Ded	60% After Ded	60% After Ded
Prescriptions										
Tier 1	\$3	\$5P/\$25G	\$20	\$20	\$3P/\$15G	\$3P/\$15G	\$0P/\$25G	\$15	\$3P/\$24G	\$20
Tier 2	\$75	60% After Ded	\$40	\$40	\$30P/\$45NP	\$30	\$45	70% After Ded	\$100	\$40
Tier 3	60% After Ded	55% After Ded	\$80 After Ded	\$80 After Ded	60% After Ded	65% After Ded	55% After Ded	50% After Ded	60% After Ded	\$80 After Ded
Tier 4	50% After Ded	50% After Ded	\$350 After Ded	\$350 After Ded	50% After Ded	60% After Ded	50% After Ded	50% After Ded	60% After Ded	\$350 After Ded



Silver Plan Observations

- While deductibles vary wildly from \$4,000 (Anthem) to \$7,495 (Aetna), all of the MOOP's, except Kaiser (\$7,900), are in the \$9,000 range.
- Same can be said for the PCP copays, although both Amerigroup and Oscar offer a \$10 copay and Cigna's is only \$5.
- Most Specialist copays are around \$90, except CareSource at \$75 and Cigna at \$60.
- CareSource is the only carrier offer a copay (\$40) for Outpatient lab. All others are deductible and coinsurance.
- Several carriers are offering a dual Tier 1 copays, with a much lower number for preferred and a higher copay for standard generic drugs. CareSource has a \$3 copay for all Tier 1 drugs.
- Amerigroup is offering the dual Tier 2 copay at \$30 for Preferred and \$45 for Nonpreferred. Aetna and Kaiser are both deductible and coinsurance. All other carrier's copays range from \$30 (Anthem) up to \$100 (Oscar).



Diabetic & Healthy Heart Silver vs. Standard Silver

	CareSource	CareSource	Aetna	Alliant	Ambetter	AmeriGroup	Anthem	Cigna	Kaiser	Oscar	UHC
Plan	Diabetes Silver	Healthy Heart	Silver S	HMO 110025	Standard Silver	Blue Value 5900	HMO 5900	Silver 5000	Standard Silver 5000	Classic Standard	Silver Standard
Coinsurance	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	60%
Deductible	\$4,000	\$4,500	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Out of Pocket Maximum	\$8,800	\$8,800	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000
PCP Copay	\$30	\$30	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40
Specialist Copay	\$50	\$50	\$80	\$80	\$80	\$80	\$80	\$80	\$80	\$80	\$80
Inpatient	50% After Ded	50% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded
Outpatient Lab	\$600 After Ded	50% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded	60% After Ded
ER											
Prescriptions	\$3	\$3	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Tier 1	\$70	\$70	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40
Tier 2	60% After Ded	60% After Ded	\$80 After Ded	\$80 After Ded	\$80 After Ded	\$80 After Ded	\$80 After Ded	\$80 After Ded	\$80 After Ded	\$80 After Ded	\$80 After Ded
Tier 3	50% After Ded	50% After Ded	\$350 After Ded	\$350 After Ded	\$350 After Ded	\$350 After Ded	\$350 After Ded	\$350 After Ded	\$350 After Ded	\$350 After Ded	\$350 After Ded
Tier 4	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	60%



Diabetic & Healthy Heart Silver vs. Standard Silver Plan Observations

- No other carrier besides CareSource appears to be offering a plan which specifically addresses either Diabetic or Heart Conditions, outside of the standard benefits.
- Based on this assumption, we have chosen to compared our HCC plans next to each carriers Federal Standard Silver plans.
- As such. The CareSource HCC plans offer much lower Deductibles, but slightly higher MOOP's.
- These plans also offer considerably lower PCP, Specialist and Tier 1 drug copays.
- The true advantage offer by the CareSource HCC plans is the number of prescriptions, testing supplies and DME that are covered under the \$0 cost share.



Rating Area 3: Atlanta

Counties: Bartow, Butts, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Jasper, Lamar, Newton, Paulding, Pike, Rockdale, Spalding, & Walton

Participating Carriers: Aetna (Not Forsyth), Alliant (Lamar & Pike only), Ambetter, Amerigroup, Anthem, CareSource, Cigna, Kaiser (Not Jasper), Oscar (Not Coweta, Fayette, Henry, Newton, Rockdale or Walton) & UHC (Not Bartow, Butts, Douglas, Jasper, Lamar, Paulding, Pike or Spalding)

2024 Consumers selected ACA plans: 771.313



Rating Area 3: Atlanta - Hospital Comparison

Hospital Name	CareSource	Aetna	Alliant	Ambetter	Amerigroup	Cigna	Kaiser	Oscar	UHC
Children's Healthcare Of Atlanta Hospital Systems	X	X		X		X	X		X
City of Hope Atlanta cancer hospital		X						X	X
Emory Hospital Systems		X		X	X	X	X	X	
Grady Health System		X		X				X	X
Jasper Memorial Hospital	X	X		X					
Joseph Maxwell Cleland Atlanta VA Medical Center		X							
Northside Hospital Network	X	X		X			X	X	X
Piedmont Hospital Systems	X	X	X	X		X	X		X
Southern Regional Medical Center	X	X		X				X	X
WellStar Hospital Systems	X	X	X	X		X		X	



Rating Area 3: Atlanta - PCP & Specialist count comparison

	CareSource	Aetna	Alliant	Ambetter	Amerigroup	Cigna	Kaiser	Oscar	UHC
# of PCPs	1129	1044	858	1202	?	811	263	1128	712
# of endocrinologist	90	115	73	124	?	77	10	118	72
# of cardiologist	284	299	255	335	?	237	35	245	200
# of pediatricians	918	1130	336	518	?	1279	284	564	736
# of OBGYN	641	636	372	561	?	536	104	594	523



Rate Analysis

Rating Area 3: Atlanta

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$557.17	\$0
Aetna	Bronze S	\$560.58	+\$3.41
Alliant	PPO Chiro 40393	\$571.85	+\$14.68
Ambetter	Standard Expanded	\$595.43	+\$38.32
AmeriGroup	Value X 9200	\$489.18	-\$67.99
Anthem	Copay Choice 6000	\$568.08	+\$10.91
Cigna	Bronze 8500	\$593.64	+\$35.94
Kaiser	Bronze 7500/50	\$526.77	-\$30.40
Oscar	Classic Standard	\$505.47	-\$51.70
UHC	Bronze Value \$8,250	\$717.61	+\$160.44

Lowest Premium Silver			
CareSource	Low Premium	\$701.83	+\$54.92
Aetna	Silver 5	\$680.53	+\$33.62
Alliant	HMO 110025	\$727.11	+\$80.20
Ambetter	Standard Silver	\$646.91	\$0
AmeriGroup	Blue Value 4500	\$598.28	-\$48.63
Anthem	Choice 4000	\$676.56	+\$29.65
Cigna	Silver 7000	\$740.53	+\$93.62
Kaiser	Virtual Complete 5000	\$596.17	-\$50.74
Oscar	Simple PCP Saver	\$609.24	-\$37.67
UHC	Silver Standard	\$904.82	+\$257.92

HCC/Standard Silver			
CareSource	Diabetes Silver	\$724.28	+\$77.37
CareSource	Healthy Heart	\$731.83	+\$84.92
Aetna	Silver S	\$684.34	+\$37.43
Alliant	HMO 110025	\$727.11	+\$80.20
Ambetter	Standard Silver	\$646.91	\$0
AmeriGroup	Blue Value 5900	\$601.69	-\$45.22
Anthem	HMO 5900	\$705.71	+\$58.80
Cigna	Silver 5000	\$747.10	+\$100.19
Kaiser	Standard Silver 5000	\$613.48	-\$33.43
Oscar	Classic Standard	\$612.06	-\$34.85
UHC	Silver Standard	\$904.82	+\$257.91

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$600.36	\$551.76	\$478.86	\$381.66	\$238.89	\$187.26

*Premiums based on 21-year-old.



Rating Area 5: Waynesboro

Counties: Burke, Colombia, Emanuel, Glascock, Jefferson, Jenkins, Lincoln, McDuffie, Richmond, Taliaferro, Warren, Wilkes

Participating Carriers: Aetna (Not Glascock, McDuffie or Warren), Ambetter, Amerigroup (Emanuel only), Anthem, CareSource, Oscar (Burke, Jefferson, Jenkins and Richmond only), UHC

2024 Consumers selected ACA plans: 49,739



Rating Area 5: Waynesboro - Hospital Comparison

Hospital Name	CareSource	Aetna	Ambetter	Amerigroup	Anthem	Oscar	UHC
Augusta University Medical Center		X	X		X	X	X
Burke Health	X	X	X		X		X
Charlie Norwood VA Medical Center		X					
Emanuel Medical Center	X	X	X				
Doctors Hospital of Augusta		X	X		X		X
Jefferson Hospital		X	X				X
Jenkins County Medical Center	X	X	X				X
Piedmont Hospital Systems	X	X	X		X		X
Wills Memorial Hospital		X					X



Rating Area 5: Waynesboro - PCP & Specialist count comparison

	CareSource	Aetna	Ambetter	Amerigroup	Anthem	Oscar	UHC
# of PCPs	165	130	144	?	214	91	140
# of endocrinologist	17	19	16	?	17	11	9
# of cardiologist	49	47	45	?	40	18	49
# of pediatricians	106	142	149	?	187	114	99
# of OBGYN	68	68	78	?	104	50	73



Rate Analysis

Rating Area 5: Waynesboro

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$473.10	\$0
Aetna	Bronze S	\$573.73	+\$100.63
Alliant	PPO Chiro 40393	\$481.52	+\$8.42
Ambetter	Standard Expanded	\$539.39	+\$66.29
AmeriGroup	Value X 9200	\$508.10	+\$35
Anthem	Guided Access 6000	\$573.43	+\$100.33
Oscar	Classic Standard	\$482.15	+\$9.05
UHC	Bronze Value \$8,250	\$530.74	+\$57.64

Lowest Premium Silver			
CareSource	Low Premium	\$595.94	+\$14.51
Aetna	Silver 5	\$696.50	+\$115.07
Alliant	HMO 110025	\$612.26	+\$30.83
Ambetter	Clear Silver	\$581.43	\$0
AmeriGroup	Blue Value 4500	\$621.41	+\$39.98
Anthem	Guided Access 5350	\$693.19	+\$111.76
Oscar	Simple PCP Saver	\$583.84	+\$2.41
UHC	Silver Standard	\$669.21	+\$87.78

HCC/Standard Silver			
CareSource	Diabetes Silver	\$621.41	+\$36.63
CareSource	Healthy Heart	\$615.00	+\$30.22
Aetna	Silver S	\$700.40	+\$115.62
Alliant	HMO 110025	\$612.26	+\$27.48
Ambetter	Standard Silver	\$586.03	+\$1.25
AmeriGroup	Blue Value 5900	\$624.96	+\$40.18
Anthem	HMO 5900	\$716.18	+\$131.40
Oscar	Classic Standard	\$584.78	\$0
UHC	Silver Standard	\$669.21	+\$84.43

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$586.03	\$537.43	\$464..53	\$367.33	\$224.57	\$172.93

*Premiums based on 21-year-old.

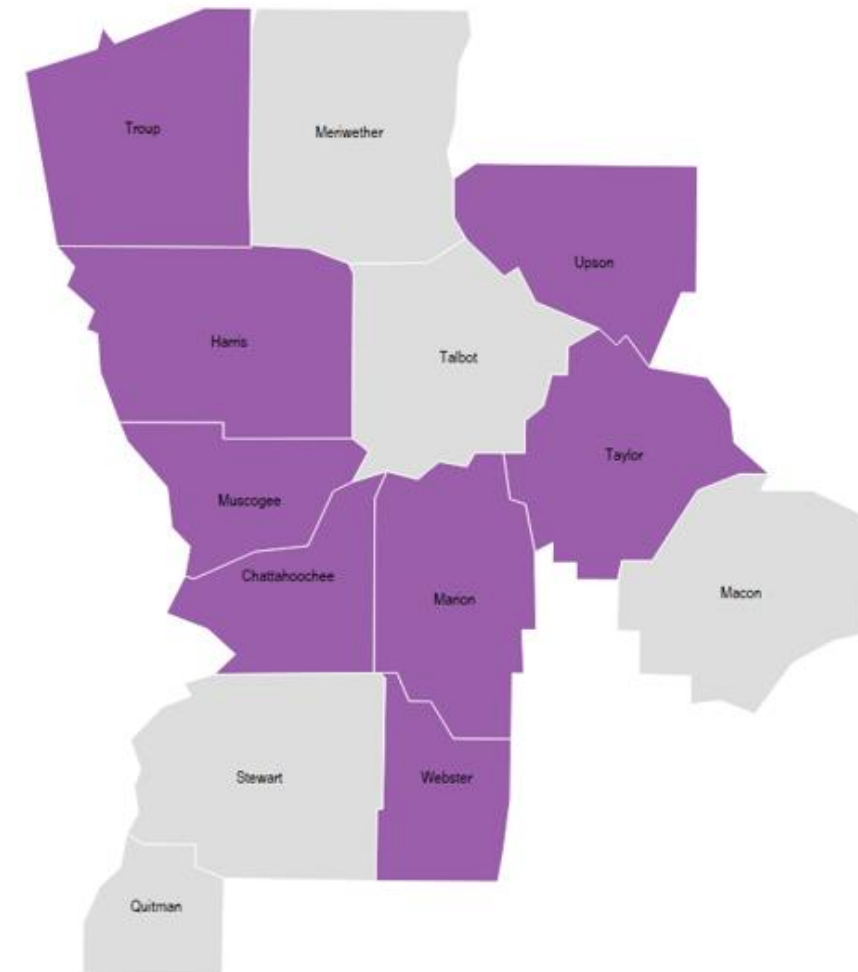


Rating Area 8: Columbus

Counties: Chattahoochee, Harris, Macon, Marion, Meriwether, Muscogee, Quitman, Stewart, Talbot, Taylor, Troup, Upson, Webster

Participating Carriers: Ambetter, Amerigroup (Not Troup), Anthem, CareSource (Not Macon, Meriwether, Quitman, Stewart, or Talbot), Cigna (Not Quitman), Oscar (Not Macon or Quitman), UHC

2024 Consumers selected ACA plans: 44,548



Rating Area 8: Columbus - Hospital Comparison

Hospital Name	CareSource	Ambetter	Amerigroup	Anthem	Cigna	Oscar	UHC
Flint River Hospital		X		X	X		X
Piedmont Hospital Systems	X	X		X	X		X
St Francis Emory Healthcare		X	X	X	X	X	X
Upton Regional Medical Center					X		X
Warm Springs Medical Center	X	X	X	X		X	X
Wellstar Health Systems		X				X	X



Rating Area 8: Columbus - PCP & Specialist count comparison

	CareSource	Ambetter	Amerigroup	Anthem	Cigna	Oscar	UHC
# of PCPs	223	225	?	176	218	194	119
# of endocrinologist	5	7	?	3	4	2	5
# of cardiologist	33	30	?	18	32	33	11
# of pediatricians	90	98	?	98	96	71	78
# of OBGYN	103	89	?	87	115	68	63



Rate Analysis

Rating Area 8: Columbus

Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$477.27	\$0
Ambetter	Standard Expanded	\$507.65	+\$30.38
AmeriGroup	Value X 9200	\$478.21	+\$0.94
Anthem	Copay Choice 6000	\$601.76	+\$124.49
Cigna	Bronze 8500	\$551.62	+\$74.35
Oscar	Classic Standard	\$508.39	+\$31.12
UHC	Bronze Value \$8,250	\$707.89	+\$230.62

Lowest Premium Silver

CareSource	Low Premium	\$601.19	+\$53.97
Ambetter	Clear Silver	\$547.22	\$0
AmeriGroup	Blue Value 4500	\$584.86	+\$37.64
Anthem	Guided Access 5350	\$727.52	+\$180.30
Cigna	Silver 7000	\$688.09	+\$140.87
Oscar	Simple PCP Saver	\$615.62	+\$68.40
UHC	Silver Standard	\$892.57	+\$345.35

HCC/Standard Silver

CareSource	Diabetes Silver	\$626.90	+\$75.35
CareSource	Healthy Heart	\$620.43	+\$68.88
Ambetter	Standard Silver	\$551.55	\$0
AmeriGroup	Blue Value 5900	\$588.20	+\$36.65
Anthem	HMO 5900	\$843.58	+\$292.03
Cigna	Silver 5000	\$694.20	+\$142.65
Oscar	Classic Standard	\$616.60	+\$65.35
UHC	Silver Standard	\$892.57	+\$341.02

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$551.55	\$502.95	\$430.05	\$332.85	\$190.09	\$138.45

*Premiums based on 21-year-old.

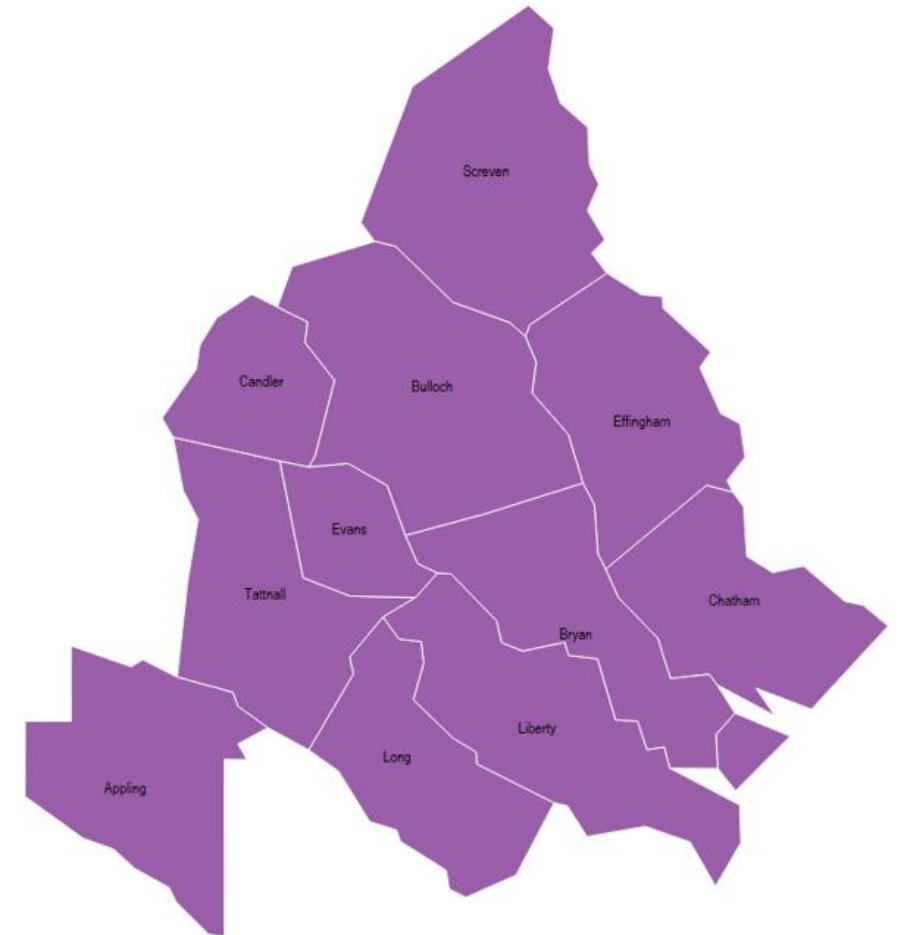


Rating Area 14: Savannah

Counties: Appling, Bryan, Bulloch, Candler, Chatham, Effingham, Evans, Liberty, Long, Screven, Tattnall

Participating Carriers: Aetna, Ambetter, Amerigroup, Anthem, CareSource, Cigna (Not Appling), Oscar (Screven only), UHC

2024 Consumers selected ACA plans: 67,786



Rating Area 14: Savannah - Hospital Comparison

Hospital Name	CareSource	Aetna	Ambetter	Amerigroup	Anthem	Cigna	Oscar	UHC
Appling HealthCare System	X	X	X		X			X
Candler Hospital	X	X	X		X	X		X
East Georgia Regional Medical Center	X	X			X			X
Effingham Health System	X	X	X		X			X
Evans Memorial Hospital	X	X	X		X	X		
Liberty Regional Medical Center	X	X	X		X			X
Memorial Health University Medical Center		X	X	X	X	X		X
Optim Medical Centers	X	X	X					X
St Josephs Hospital	X		X		X	X		X



Rating Area 14: Savannah - PCP & Specialist count comparison

	CareSource	Aetna	Ambetter	Amerigroup	Anthem	Cigna	Oscar	UHC
# of PCPs	223	160	178	?	212	96	117	137
# of endocrinologist	9	7	11	?	8	7	5	8
# of cardiologist	22	25	31	?	33	16	4	26
# of pediatricians	79	89	116	?	110	60	33	95
# of OBGYN	73	69	76	?	88	72	26	74



Rate Analysis

Rating Area 14: Savannah

Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$487.19	+\$49.79
Aetna	Bronze S	\$437.40	\$0
Ambetter	Standard Expanded	\$538.32	+\$100.92
AmeriGroup	Value X 9200	\$484.74	+\$47.34
Anthem	Pathway 6000	\$551.78	+\$114.38
Cigna	Bronze 8500	\$489.14	+\$51.74
Oscar	Classic Standard	\$473.26	+\$35.86
UHC	Bronze Value \$8,250	\$625.30	+\$187.90

Lowest Premium Silver

CareSource	Low Premium	\$613.69	+\$82.69
Aetna	Silver 553100	\$531.00	\$0
Ambetter	Clear Silver	\$580.27	+\$49.27
AmeriGroup	Blue Value 4500	\$592.83	+\$61.83
Anthem	Pathway 5350	\$666.98	+\$135.98
Cigna	Silver 7000	\$610.18	+\$79.18
Oscar	Simple PCP Saver	\$573.07	+\$42.07
UHC	Silver Standard	\$788.42	+\$257.42

HCC/Standard Silver

CareSource	Diabetes Silver	\$639.92	+\$105.94
CareSource	Healthy Heart	\$638.55	+\$105.47
Aetna	Silver S	\$533.98	\$0
Ambetter	Standard Silver	\$584.86	+\$50.88
AmeriGroup	Blue Value 5900	\$596.21	+\$62.23
Anthem	HMO 5900	\$669.73	+\$135.75
Cigna	Silver 5000	\$615.58	+\$81.60
Oscar	Classic Standard	\$573.99	+\$40.01
UHC	Silver Standard	\$788.42	+\$254.44

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$533.98	\$485.38	\$412.48	\$315.28	\$172.51	\$120.88

*Premiums based on 21-year-old.



Questions

Visit the CareSource Producer page: www.CareSource.com/Producers/

Marketplace Member Services:

1-833-230-2099 (TTY: 1-833-711-4711 or 711)

Hours: 7 a.m. to 7 p.m., Monday – Friday

Sales Support: 833-230-2002

Sales Support: SalesSupport@CareSource.com

Broker Account Managers: BrokerManagers@CareSource.com

Ryan Black, National Broker Manager, Ryan.Black@CareSource.com

Tony Caito, National Broker Manager, Tony.Caito@CareSource.com

Krista Seaton, National Broker Manager, Krista.Seaton@CareSource.com





Presented by:

National Broker Account Managers

October <2024>

CareSource.com

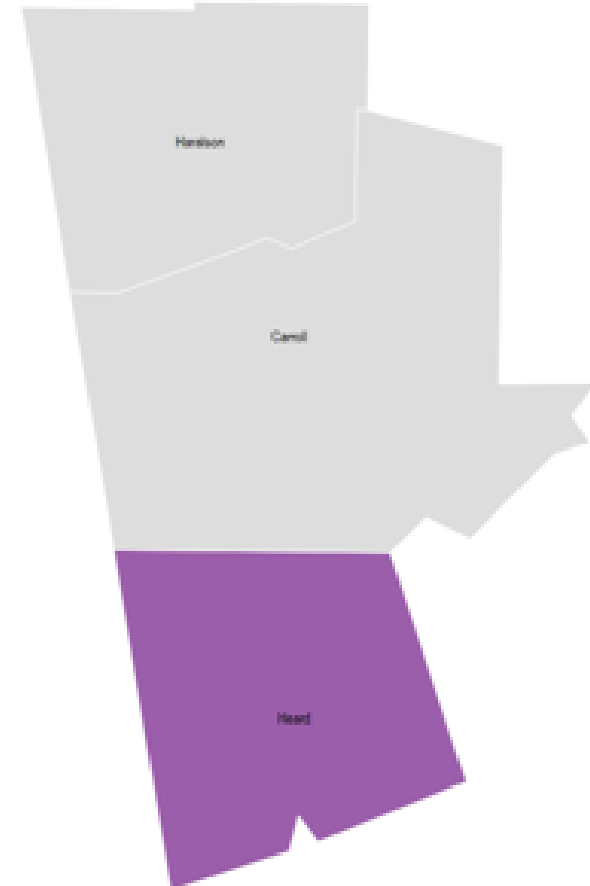


Rating Area 4: SW Atlanta

Counties: Carroll, Haralson & Heard

Participating Carriers: Ambetter (Haralson & Heard only), Alliant, Anthem, CareSource (Heard only), Oscar (Heard only)

2024 Consumers selected ACA plans: 17,392



Rating Area 4: SW Atlanta - Hospital Comparison

Hospital Name	CareSource	Ambetter	Alliant	Anthem	Oscar
Higgins General Hospital			X	X	
Tanner Medical Systems			X	X	



Rating Area 4: SW Atlanta- PCP & Specialist count comparison

	CareSource	Ambetter	Alliant	Anthem	Oscar
# of PCPs	132	117	137	86	88
# of endocrinologist	X	X	1	X	X
# of cardiologist	12	13	16	13	12
# of pediatricians	22	28	36	49	18
# of OBGYN	9	16	23	40	13



Rate Analysis

Rating Area 4: SW Atlanta

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$477.27	\$0
Alliant	PPO Chiro 40393	\$562.35	+\$85.08
Ambetter	Standard Expanded	\$554.22	+\$76.95
Anthem	Copay Choice 6000	\$613.92	+\$136.65
Oscar	Classic Standard	\$453.11	-\$24.16

Lowest Premium Silver			
CareSource	Low Premium	\$601.19	\$0
Alliant	HMO 110025	\$715.03	+\$113.84
Ambetter	Standard Silver	\$602.13	+\$0.94
Anthem	Pathway 5350	\$742.09	+\$140.90
Oscar	Simple PCP Saver	\$548.69	-\$52.50

HCC/Standard Silver			
CareSource	Diabetes Silver	\$626.90	+\$24.77
CareSource	Healthy Heart	\$620.43	+\$18.13
Alliant	HMO 110025	\$715.03	+\$112.90
Ambetter	Standard Silver	\$602.13	\$0
Anthem	HMO 5900	\$745.13	+\$143.06
Oscar	Classic Standard	\$549.56	-\$52.57

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	X	X	X	X	X	X

*Premiums based on 21-year-old.

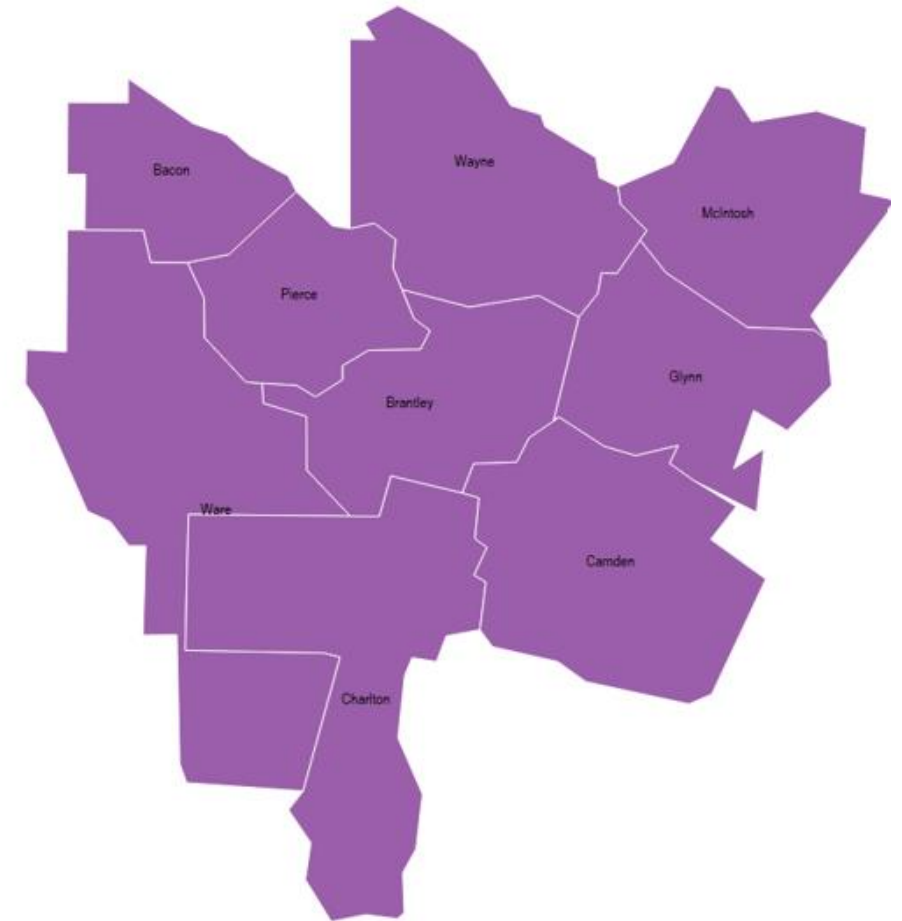


Rating Area 6: SE Georgia

Counties: Bacon, Brantley, Camden, Charlton, Glynn, McIntosh, Pierce, Ware, Wayne

Participating Carriers: Aetna, Ambetter, Amerigroup, Anthem

2024 Consumers selected ACA plans: 19,719



Rating Area 6: SE Georgia - Hospital Comparison

Hospital Name	CareSource	Aetna	Ambetter	Amerigroup	Anthem
Bacon County Hospital and Health System	X	X	X		X
Memorial Satilla Health		X	X		
Southeast Georgia Health System	X	X	X		X
Wayne Memorial Hospital	X	X	X		X



Rating Area 6: SE Georgia - PCP & Specialist count comparison

	CareSource	Aetna	Ambetter	Amerigroup	Anthem
# of PCPs	128	105	111	?	109
# of endocrinologist	2	2	4	?	3
# of cardiologist	31	23	37	?	27
# of pediatricians	46	38	47	?	55
# of OBGYN	43	39	41	?	50



Rate Analysis

Rating Area 6: SE Georgia

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$385.89	\$0
Aetna	Bronze S	\$559.78	+\$173.89
Ambetter	Standard Expanded	\$438.92	+\$53.03
AmeriGroup	Value X 9200	\$373.64	-\$12.25
Anthem	Copay Choice 6000	\$490.66	+\$104.77

Lowest Premium Silver			
CareSource	Low Premium	\$486.09	+\$12.96
Aetna	Silver 5	\$679.58	+\$206.45
Ambetter	Clear Silver	\$473.13	\$0
AmeriGroup	Blue Value 4500	\$456.97	-\$16.33
Anthem	Pathway 5350	\$593.11	+\$119.98

HCC/Standard Silver			
CareSource	Diabetes Silver	\$506.86	+\$29.98
CareSource	Healthy Heart	\$501.63	+\$24.75
Aetna	Silver S	\$683.37	+\$206.49
Ambetter	Standard Silver	\$476.88	\$0
AmeriGroup	Blue Value 5900	\$459.57	-\$17.31.
Anthem	HMO 5900	\$595.53	+\$118.65

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$458.56	\$409.96	\$337.06	\$239.86	\$97.09	\$45.46

*Premiums based on 21-year-old.

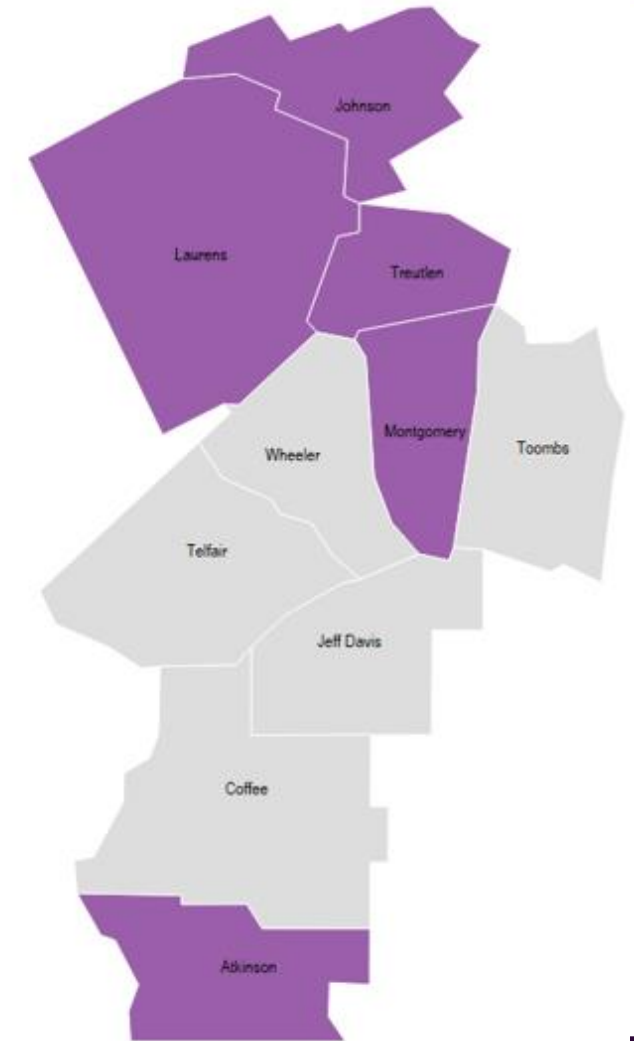


Rating Area 11: Central Georgia

Counties: Atkinson, Coffee, Jeff Davis, Johnson, Laurens, Montgomery, Telfair, Toombs, Treutlen, Wheeler

Participating Carriers: Ambetter, Amerigroup, Anthem, Alliant (Atkinson, Coffee, Jeff Davis, Telfair and Wheeler only), CareSource (Atkinson, Johnson, Laurens, Montgomery and Treutlen only)

2024 Consumers selected ACA plans: 22,310



Rating Area 11: Central Georgia - Hospital Comparison

Hospital Name	CareSource	Ambetter	Amerigroup	Anthem	Alliant
Coffee Regional Medical Center		X			X
Fairview Park Hospital		X		X	X
Jeff Davis Hospital		X		X	X
Memorial Health Meadows Hospital	X	X		X	X



Rating Area 11: Central Georgia - PCP & Specialist count comparison

	CareSource	Ambetter	Amerigroup	Anthem	Alliant
# of PCPs	109	104	?	107	87
# of endocrinologist	X	X	?	X	X
# of cardiologist	17	30	?	14	25
# of pediatricians	47	51	?	63	51
# of OBGYN	30	34	?	49	32



Rate Analysis

Rating Area 11: Central Georgia

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$454.82	+\$70.12
Alliant	PPO Chiro 40393	\$384.70	\$0
Ambetter	Standard Expanded	\$410.40	+\$25.70
AmeriGroup	Value X 9200	\$382.31	-\$2.39
Anthem	Copay Choice 6000	\$515.78	+\$131.08

Lowest Premium Silver			
CareSource	Low Premium	\$572.91	+\$130.54
Alliant	HMO 110025	\$489.14	+\$46.77
Ambetter	Clear Silver	\$442.37	\$0
AmeriGroup	Blue Value 4500	\$467.57	+\$25.20
Anthem	Pathway 5350	\$623.46	+\$181.09

HCC/Standard Silver489.14			
CareSource	Diabetes Silver	\$597.40	+\$151.52
CareSource	Healthy Heart	\$596.11	+\$150.23
Alliant	HMO 110025	\$489.14	+\$43.26
Ambetter	Standard Silver	\$445.88	\$0
AmeriGroup	Blue Value 5900	\$484.04	+\$38.16
Anthem	HMO 5900	\$642.96	+\$197.08

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$445.88	\$397.28	\$324.38	\$227.18	\$84.42	\$32.78

*Premiums based on 21-year-old.

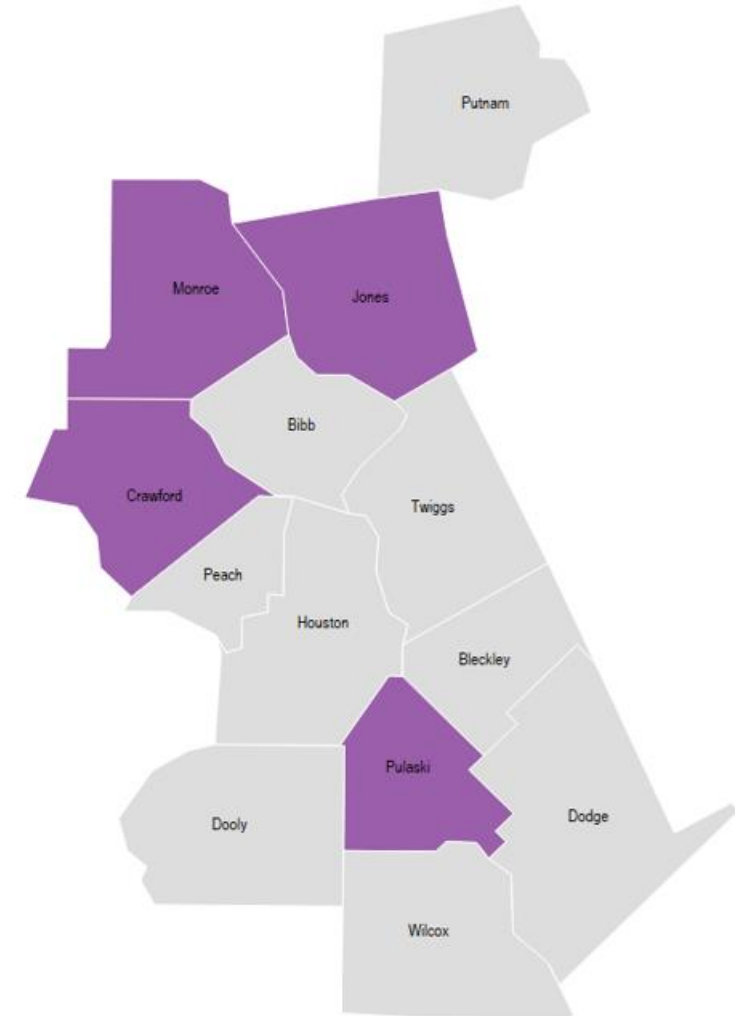


Rating Area 12: Macon

Counties: Bibb, Bleckley, Crawford, Dodge, Dooly, Houston, Jones, Monroe, Peach, Pulaski, Putnam, Twiggs, Wilcox

Participating Carriers: Ambetter, Amerigroup, Alliant, Anthem, CareSource (Crawford, Jones, Monroe and Pulaski only), Oscar (Bibb, Crawford, Jones, Monroe, Peach, Putnam & Twiggs only).

2024 Consumers selected ACA plans: 56,949



Rating Area 12: Macon - Hospital Comparison

Hospital Name	CareSource	Ambetter	Alliant	Amerigroup	Anthem	Oscar
Atrium Health Navicent the Medical Center		X	X			X
Bleckley Memorial Hospital		X	X		X	
Dodge County Hospital	X	X	X			
Houston Healthcare Systems		X	X		X	
Medical Center of Peach County		X	X	X	X	X
Monroe County Hospital	X	X			X	
Piedmont Health Systems	X	X			X	
Putnam General Hospital		X	X		X	
Taylor Regional Hospital		X	X		X	



Rating Area 12: Macon - PCP & Specialist count comparison

	CareSource	Ambetter	Alliant	Amerigroup	Anthem	Oscar
# of PCPs	226	231	239	?	208	141
# of endocrinologist	3	10	10	?	6	3
# of cardiologist	64	85	44	?	48	35
# of pediatricians	49	81	114	?	89	25
# of OBGYN	49	77	92	?	81	30



Rate Analysis

Rating Area 12: Macon

Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$483.02	+\$67.44
Alliant	PPO Chiro 40393	\$420.58	\$0
Ambetter	Standard Expanded	\$465.36	+\$44.78
AmeriGroup	Value X 9200	\$484.76	+\$64.18
Anthem	Pathway 6000	\$529.20	+\$108.62
Oscar	Classic Standard	\$442.21	+\$21.63

Lowest Premium Silver

CareSource	Low Premium	\$608.43	+\$106.80
Alliant	HMO 110025	\$534.76	+\$33.13
Ambetter	Clear Silver	\$501.63	\$0
AmeriGroup	Blue Value 4500	\$592.89	+\$91.26
Anthem	Pathway 5350	\$639.68	+\$138.05
Oscar	Simple PCP Saver	\$535.48	+\$33.85

HCC/Standard Silver

CareSource	Diabetes Silver	\$634.44	+\$128.84
CareSource	Healthy Heart	\$633.08	+\$127.68
Alliant	HMO 110025	\$534.76	+\$29.16
Ambetter	Standard Silver	\$505.60	\$0
AmeriGroup	Blue Value 5900	\$596.27	+\$90.67
Anthem	HMO 5900	\$642.31	+\$136.71
Oscar	Classic Standard	\$536.33	+\$30.73

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$505.60	\$457.00	\$384.10	\$286.90	\$144.14	\$92.50

*Premiums based on 21-year-old.

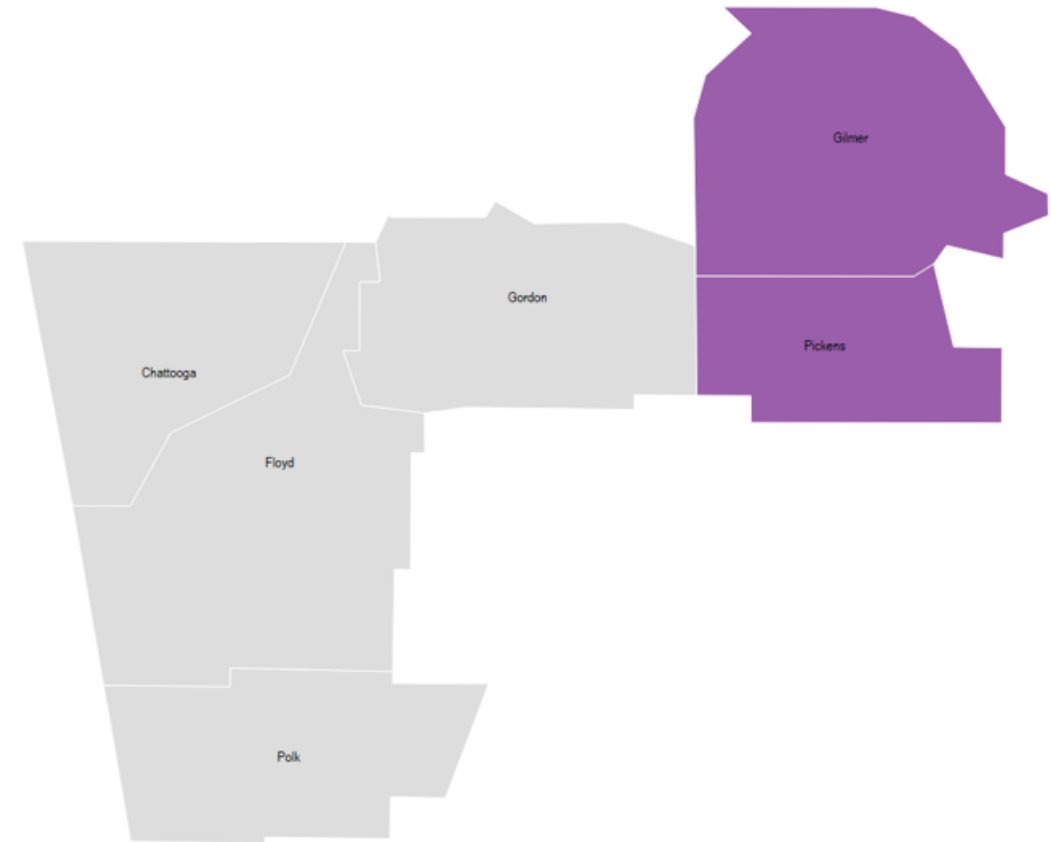


Rating Area 13: Rome

Counties: Chattooga, Floyd, Gilmer, Gordon, Pickens, Polk

Participating Carriers: Alliant, Ambetter, Anthem, CareSource (Gilmer & Pickens only), Cigna (Gilmer & Pickens only), Oscar (Not Gilmer or Pickens), UHC (Pickens only)

2024 Consumers selected ACA plans: 29,618



Rating Area 13: Rome - Hospital Comparison

Hospital Name	CareSource	Alliant	Ambetter	Anthem	Cigna	Oscar	UHC
AdventHealth Systems	X	X	X	X		X	
Atrium Health Systems		X	X			X	



Rating Area 13: Rome - PCP & Specialist count comparison

	CareSource	Alliant	Ambetter	Anthem	Cigna	Oscar	UHC
# of PCPs	189	198	162	131	138	193	61
# of endocrinologist	3	6	3	3	X	5	1
# of cardiologist	63	78	58	35	59	27	53
# of pediatricians	43	44	32	43	15	35	4
# of OBGYN	45	63	42	45	35	40	23



Rate Analysis

Rating Area 13: Rome

Lowest Premium First Dollar Bronze

CareSource	Bronze First	\$503.39	+\$91.03
Alliant	PPO Chiro 40393	\$412.36	\$0
Ambetter	Standard Expanded	\$442.08	+\$29.701
Anthem	Pathway 6000	\$462.70	+\$53.37
Cigna	Bronze 8500	\$512.20	+\$99.84
Oscar	Classic Standard	\$409.33	-\$3.03
UHC	Bronze Value \$8,250	\$536.86	+\$124.50

Lowest Premium Silver

CareSource	Low Premium	\$634.07	+\$157.54
Alliant	HMO 110025	\$524.32	+\$47.79
Ambetter	Clear Silver	\$476.53	\$0
Anthem	Pathway 5350	\$559.30	+\$82.77
Cigna	Silver 7000	\$638.94	+\$162.41
Oscar	Simple PCP Saver	\$495.67	+\$19.14
UHC	Silver Standard	\$676.93	+\$200.34

HCC/Standard Silver

CareSource	Diabetes Silver	\$661.18	+\$180.88
CareSource	Healthy Heart	\$654.36	+\$174.06
Alliant	HMO 110025	\$524.32	+\$44.02
Ambetter	Standard Silver	\$480.30	\$0
Anthem	HMO 5900	\$561.60	+\$81.30
Cigna	Silver 5000	\$644.60	+\$164.30
Oscar	Classic Standard	\$496.46	+\$16.16
UHC	Silver Standard	\$676.93	+\$196.63

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$480.30	\$431.70	\$358.80	\$261.60	\$118.84	\$67.20

*Premiums based on 21-year-old.

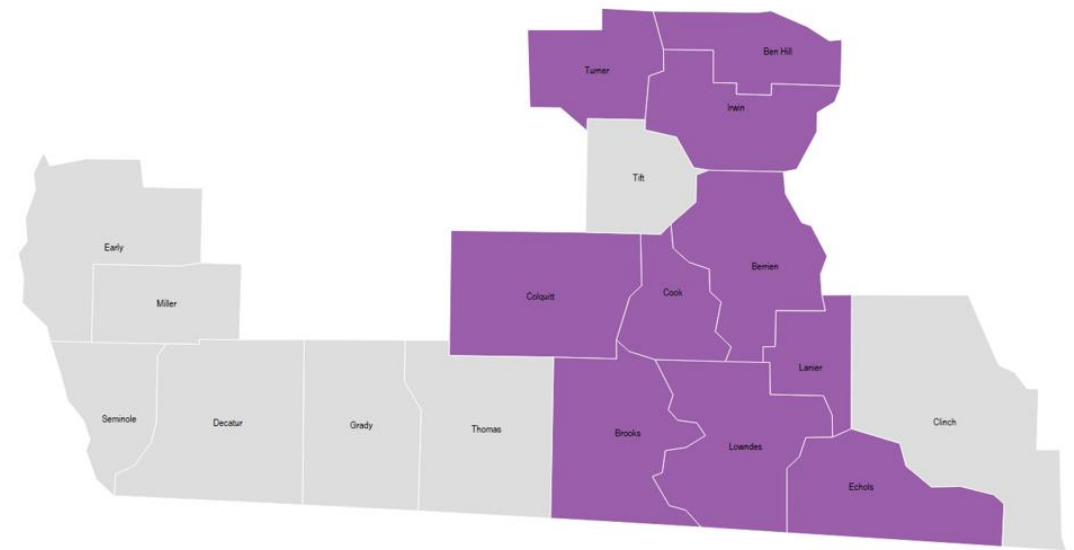


Rating Area 15: S Georgia

Counties: Ben Hill, Berrien, Brooks, Clinch, Colquitt, Cook, Decatur, Early, Echols, Grady, Irwin, Lanier, Lowndes, Miller, Seminole, Thomas, Tift, Turner

Participating Carriers: Alliant, Ambetter, Amerigroup, Anthem, CareSource (Ben Hill, Berrien, Brooks, Colquitt, Cook, Echols, Irwin, Lanier, Lowndes and Turner only)

2024 Consumers selected ACA plans: 50,727



Rating Area 15: S Georgia - Hospital Comparison

Hospital Name	CareSource	Alliant	Ambetter	Amerigroup	Anthem
Brooks County Hospital		X	X		X
Clinch Memorial Hospital		X	X		
Colquitt Regional Medical Center		X	X		X
Donalsonville Hospital			X		X
Dorminy Medical Center		X	X		
Early Medical Center			X		X
Grady General Hospital		X	X		X
Irwin County Hospital	X	X	X		X
John D Archbold Memorial Hospital		X	X		X
Miller County Hospital	X		X		X
South Georgia Health Systems	X	X	X		X
Southwell Medical	X	X	X		X
Tift Regional Medical Center		X	X		X



Rating area 15: S Georgia - PCP & Specialist count comparison

	CareSource	Alliant	Ambetter	Amerigroup	Anthem
# of PCPs	224	172	199	?	200
# of endocrinologist	6	3	19	?	8
# of cardiologist	20	21	59	?	35
# of pediatricians	73	73	81	?	100
# of OBGYN	78	87	81	?	119



Rate Analysis

Rating Area 15: S Georgia

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$421.92	+\$29.01
Alliant	PPO Chiro 40393	\$392.91	\$0
Ambetter	Standard Expanded	\$402.95	+\$10.04
AmeriGroup	Value X 9200	\$411.89	+\$18.98
Anthem	Pathway 6000	\$501.73	+\$108.82

Lowest Premium Silver			
CareSource	Low Premium	\$531.48	+\$97.12
Alliant	HMO 110025	\$499.60	+\$65.24
Ambetter	Clear Silver	\$434.36	\$0
AmeriGroup	Blue Value 4500	\$503.74	+\$69.38
Anthem	Pathway 5350	\$606.48	+\$172.12

HCC/Standard Silver			
CareSource	Diabetes Silver	\$554.19	+\$116.40
CareSource	Healthy Heart	\$548.47	+\$110.68
Alliant	HMO 110025	\$499.60	+\$61.81
Ambetter	Standard Silver	\$437.79	\$0
AmeriGroup	Blue Value 5900	\$506.61	+\$68.82
Anthem	HMO 5900	\$608.98	+\$171.19

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$437.79	\$389.19	\$316.29	\$219.09	\$76.33	\$24.69

*Premiums based on 21-year-old.

