



Indiana 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 focused on expanding membership in our chronic health condition plans.
- While we may not be the price leader, our priority is to enhance profitability and improve our metal mix.
- Despite this, we remain dedicated to ensuring access to robust networks throughout the state and offering strong product options.



CareSource Marketplace 2025 Service Area Map

CareSource Service Area



Indiana Marketplace 2025 Service Area Maps

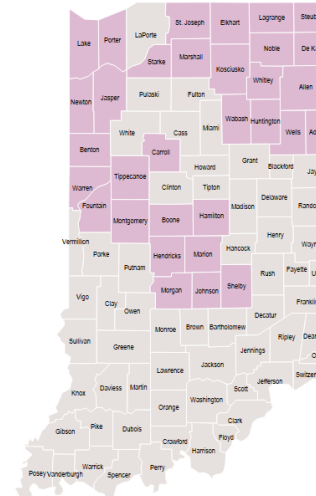
Anthem Service Area



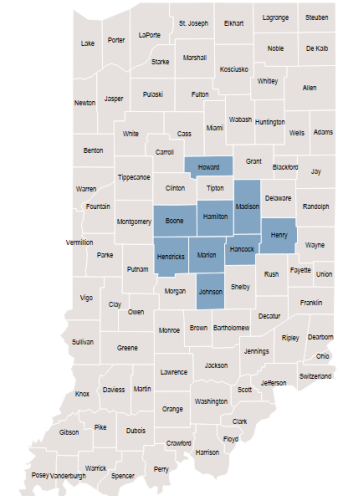
Centene/Ambetter Service Area



Aetna Service Area



UnitedHealth Service Area



Cigna Service Area



Bronze, Silver & HCC Plan Comparisons

Indiana Marketplace 2025



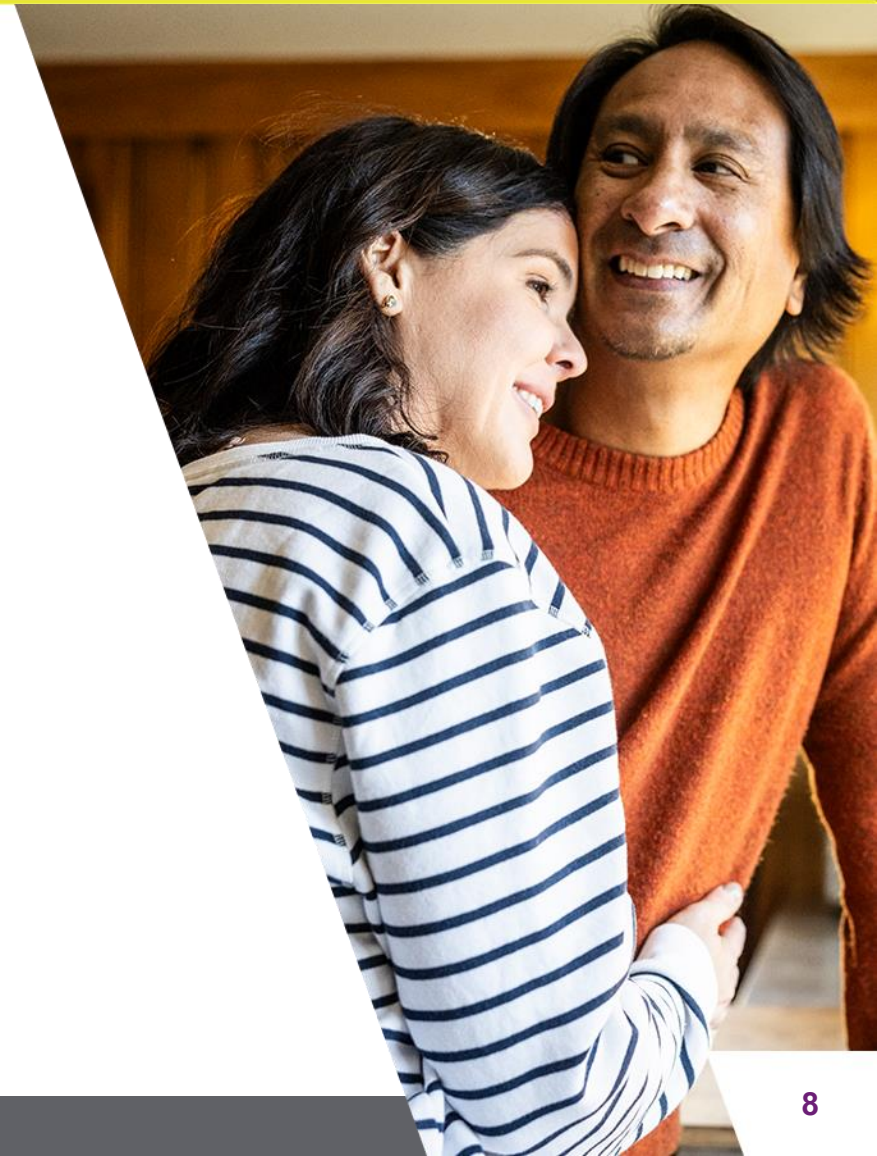
First Dollar Bronze Comparison

	CareSource	Aetna	Ambetter	Anthem	Cigna	United Healthcare
Plan	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	IN Bronze S: HMO	Standard Expanded Bronze-Standard Bronze On Exchange Plan	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Connect Bronze 7000 Indiv Med Deductible Enhanced Diabetes Care	UHC Bronze Standard (No Referrals)
Coinsurance	50%	50%	50%	60%	60%	50%
Deductible	\$7,500	\$7,500	\$7,500	\$5,500	\$7,000	\$7,500
Out of Pocket Maximum	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200
PCP Copay	\$50	\$50	\$50	\$50	\$50	\$50
Specialist Copay	\$100	\$100	\$100	60% after Ded	\$75	\$100
Inpatient	50% after Ded	50% after Ded	50% after Ded	\$500/60% after Ded	60% after Ded	50% after Ded
Outpatient Lab	50% after Ded	50% after Ded	50% after Ded	60% after Ded	60% after Ded	50% after Ded
ER	50% after Ded	50% after Ded	50% after Ded	\$500/60% after Ded	60% after Ded	50% after Ded
Prescriptions						
Tier 1	Up to \$25	Up to \$25	Up to \$25	60% after Ded	\$3 Preferred/\$30 Generic	Up to \$25
Tier 2	Up to \$50 after Ded	Up to \$50 after Ded	Up to \$50 after Ded	60% after Ded	60% after Ded	Up to \$50 after Ded
Tier 3	Up to \$100 after Ded	Up to \$100 after Ded	Up to \$100 after Ded	50% after Ded	50% after Ded	Up to \$100 after Ded
Tier 4	Up to \$500 after Ded	Up to \$500 after Ded	Up to \$500 after Ded	50% after Ded	50% after Ded	Up to \$500 after Ded



Bronze Plan Observations

- Most of the first-dollar bronze plans available are CMS standard bronze, providing equivalent coverage.
- Anthem's 5500 plan is expected to be the most price-competitive first-dollar option statewide. However, this plan has fewer first-dollar benefits, with specialty copays and Tier 1 drugs subject to the deductible.
- Cigna's Connect 7000 plan features a lower deductible than the standard design, a \$75 specialty copay, and the lowest-cost Tier 1 drugs. However, it is only available in the Indianapolis rating area and will not be the price leader there.



Silver Comparison

	CareSource	Aetna	Ambetter	Anthem	Cigna	United Healthcare
Plan	Low Premium Silver 6000 \$3 Generic Drugs	IN Silver 5 Advanced: HMO	Clear Silver-Standard Silver On Exchange Plan	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Connect Silver 7000 Indiv Med Deductible	UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)
Coinsurance	60%	50%	100%	50%	70%	40%
Deductible	\$6,000	\$7,495	\$6,500	\$7,000	\$7,000	\$0
Out of Pocket Maximum	\$9,000	\$8,695	\$6,500	\$7,800	\$9,200	\$9,200
PCP Copay	\$35	\$45	\$50	\$25	\$0	\$35
Specialist Copay	\$75	\$80	\$100	65% after Ded	\$85	\$80
Inpatient	\$500 after Ded	50% after Ded	100% after Ded	\$500/65% after Ded	70% after Ded	\$3,000
Outpatient Lab	\$40	\$25	\$25	65% after Ded	70% after Ded	\$40?
ER	\$500 after Ded	50% after Ded	100% after Ded	\$500/65% after Ded	70% after Ded	\$1,500
Prescriptions						
Tier 1	Up to \$3	\$5 Pref/\$25 Generic	100% after Ded	\$15 Preferred/\$30 Non- preferred	\$3	\$20
Tier 2	Up to \$75	60% after Ded	100% after Ded	\$75 Preferred/\$90 Non- preferred	\$20	\$45
Tier 3	60% after Ded	55% after Ded	100% after Ded	65% Preferred/50% Non- preferred	\$50	60% after Ded
Tier 4	50% after Ded	50% after Ded	100% after Ded	60% Preferred/55% Non- preferred	50% after Ded	50% after Ded



Silver Plan Observations

- United Health's silver co-pay focus plan offers a \$0 deductible and as its name states, copays for benefits (excl T3 & 4 drugs). Even though the straightforward nature of the costs may be attractive the price of this plan will be the highest in those rating areas.
- Cigna's connect 7000 plan differentiators are the PCP copay at \$0 and T1-3 drugs. This plan is also offered only in one rating area and will carry a higher price tag.
- CareSource's LPS offers the lowest deductible outside of UHC limited service area plan. It also has the lowest cost SPC copay and T1 drugs.
- The Ambetter clear silver plan's only differentiator is a low cost for OP lab.



HCC Silver vs. Standard Silver Comparison

	CareSource	CareSource	Aetna	Ambetter	Anthem	Cigna	United Healthcare
Plan	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	IN Silver S: HMO	Standard Silver- Standard Silver On Exchange Plan	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Connect Silver CMS Standard	UHC Silver Standard (No Referrals)
Coinsurance	50%	50%	60%	60%	65%	60%	60%
Deductible	\$4,000	\$4,500	\$5,000	\$5,000	\$4,500	\$5,000	\$5,000
Out of Pocket Maximum	\$8,800	\$8,800	\$8,000	\$8,000	\$7,900	\$8,000	\$8,000
PCP Copay	\$30	\$30	\$40	\$40	\$25	\$40	\$40
Specialist Copay	\$50	\$50	\$80	\$80	65% after Ded	\$80	\$80
Inpatient	\$600 Copay after Ded	\$250 after Ded	60% after Ded	60% after Ded	\$500/65% after Ded	60% after Ded	60% after Ded
Outpatient Lab	\$75	\$60	60% after Ded	60% after Ded	65% after Ded	60% after Ded	60% after Ded
ER	\$600 Copay after Ded	50% after Ded	60% after Ded	60% after Ded	\$500/65% after Ded	60% after Ded	60% after Ded
Prescriptions							
Tier 1	Up to \$3	Up to \$3	\$20	\$20	\$15 Preferred/\$30 Non-preferred	\$20	\$20
Tier 2	Up to \$70	Up to \$70	\$40	\$40	\$75 Preferred/\$90 Non-preferred	\$40	\$40
Tier 3	60% after Ded	60% after Ded	\$80 Copay after Ded	\$80 Copay after Ded	65% after Ded	\$80 Copay after Ded	\$80 Copay after Ded
Tier 4	50% after Ded	50% after Ded	\$350 Copay after Ded	\$350 Copay after Ded	60% after Ded	\$350 Copay after Ded	\$350 Copay after Ded

HCC Silver vs. Standard Silver Plan Observations

- Deductible: CareSource's diabetic plan will offer the lowest deductible.
- PCP Copay: Anthem Health Heart has the lowest at \$25. CareSource diabetic and heart are next with \$30 copay.
- Spc Copay: CareSource plans offer the lowest copay of \$50.
- Drugs: CareSource offers lowest cost T1 drugs in addition to a wide range of drugs at zero cost to treat both diabetes and heart conditions.

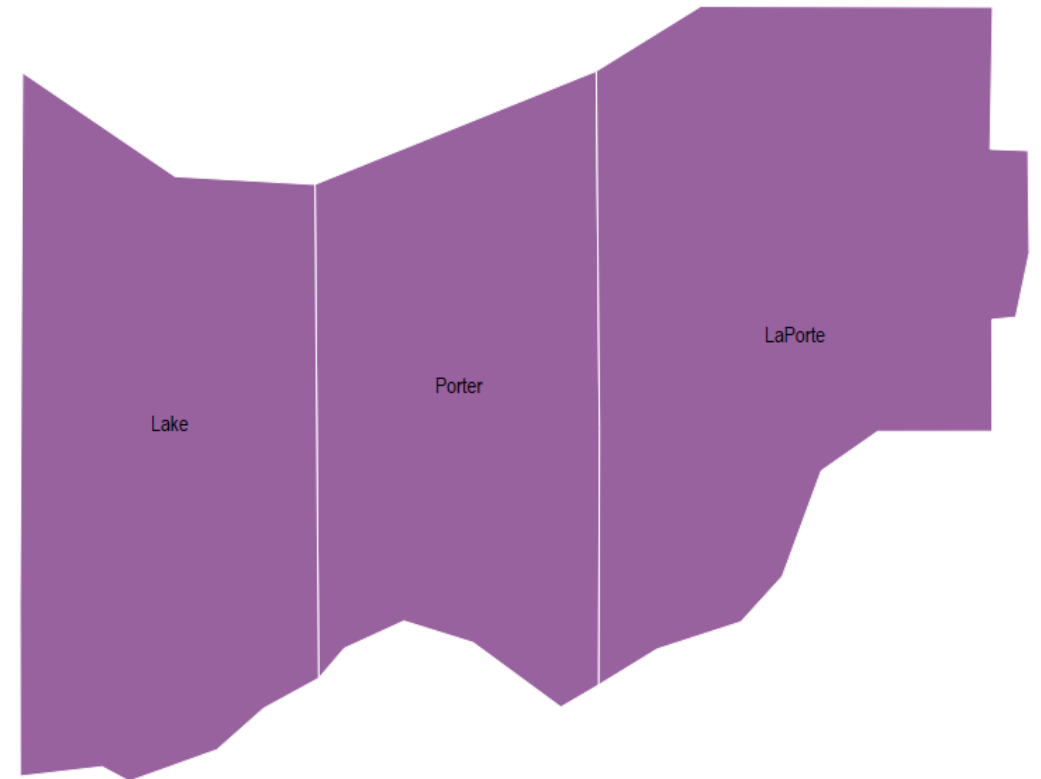


Rating Area 1: LaPorte

Counties: Lake, Porter and LaPorte

Participating Carriers:
Aetna (Lake and Porter), Ambetter,
Anthem, and CareSource

Consumers selected ACA plan in
2024: 28,031



Rating Area 1: LaPorte Hospital Comparison

Hospital Name	CareSource	Aetna	Ambetter	Anthem
Community Hospital		X	X	
Pinnacle Hospital	X		X	
Northwest Health - LaPorte	X		X	
Northwest Health - Porter	X		X	
Franciscan Health System	X	X	X	
St Catherine Hospital-IN		X	X	
The Methodist Hospitals	X		X	X
ST. MARY MEDICAL CNTR			X	



Rating Area 1: LaPorte PCP & Specialist count comparison

	CareSource	Aetna	Ambetter	Anthem
# of PCPs	419	133	354	9
# of endocrinologist	17	4	17	X
# of cardiologist	69	25	67	X
# of pediatricians	97	40	88	5
# of OBGYN	117	33	92	8



Rate Analysis

Rating Area 1: LaPorte

Lowest Premium First Dollar Bronze

CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$267.12	+\$9.52
Aetna	IN Bronze S: HMO	\$279.35	+\$21.75
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$333.79	+\$76.19
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$257.60	-

Lowest Premium Silver

CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$300.10	+\$9
Aetna	IN Silver 5 Advanced: HMO	\$320.07	+\$28.97
Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$358.28	+\$67.18
Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$291.10	-

HCC/Standard Silver

CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$315.88	+\$21.90
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$311.36	+\$17.38
Aetna	IN Silver S: HMO	\$321.50	+\$27.52
Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$362.00	+68.02
Anthem	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$293.98	-

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$293.98	\$245.38	\$172.48	\$75.28	\$0	\$0

*Premiums based on 21-year-old.

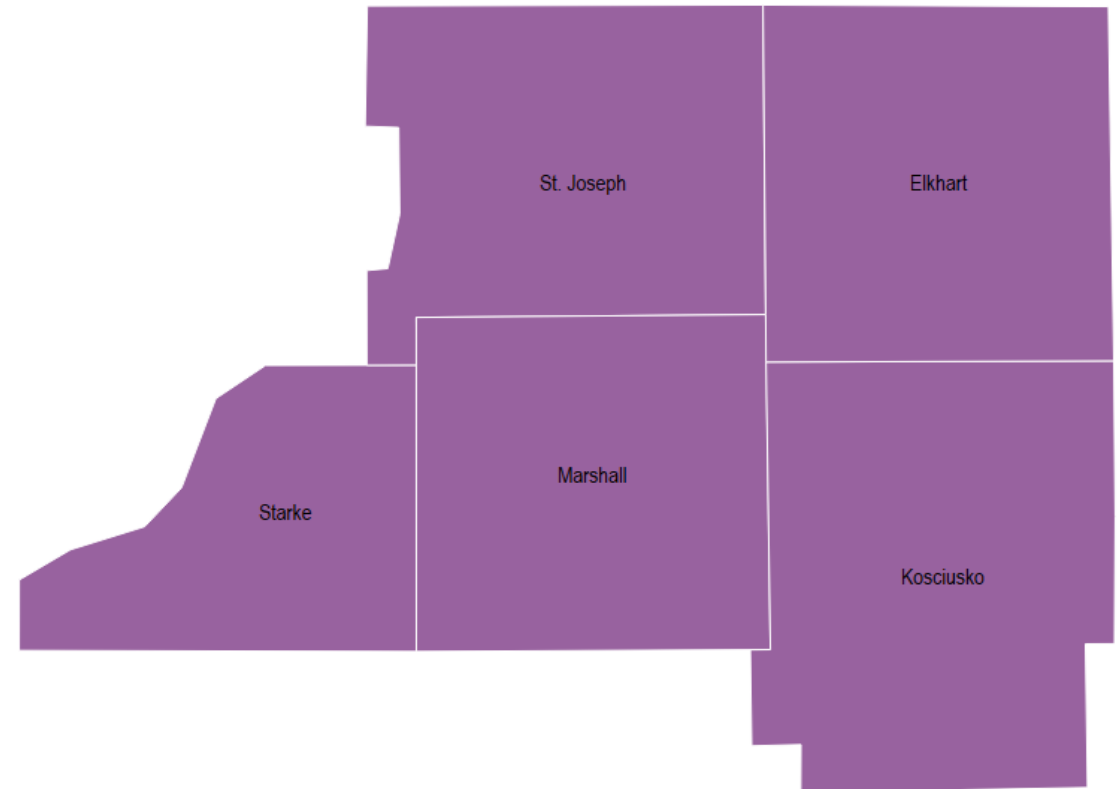


Rating Area 2: South Bend

Counties: Elkhart, Kosciusko,
Marshall, St. Joseph & Starke

Participating Carriers:
Aetna, Ambetter, Anthem, and
CareSource

Consumers selected ACA plan in
2024: 27,644



Rating Area 2: South Bend Hospital Comparison

Hospital Name	CareSource	Aetna	Ambetter	Anthem
Beacon Granger Hospital		X	X	X
Community Hospital of Bremen	X	X	X	X
Elkhart General		X	X	X
Goshen General Hospital	X		X	
Kosciusko Community	X		X	
Memorial Hospital of South Bend	X	X	X	X
Northwest Health Starke	X		X	
St Joseph Regional Med Center - Plymouth Campus	X	X		



Rating Area 2: South Bend PCP & Specialist count comparison

	CareSource	Aetna	Ambetter	Anthem
# of PCPs	446	255	322	11
# of endocrinologist	5	4	7	X
# of cardiologist	83	50	57	2
# of pediatricians	394	65	176	16
# of OBGYN	150	66	90	14



Rate Analysis

Rating Area 2: South Bend

Lowest Premium First Dollar Bronze

CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$319.76	+\$55
Aetna	IN Bronze S: HMO	\$294.21	+\$29.45
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$271.12	+\$6.36
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$264.76	-

Lowest Premium Silver

CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$359.25	+\$68.24
Aetna	IN Silver 5 Advanced: HMO	\$337.09	+\$46.08
Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$291.01	-
Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$299.19	+\$8.18

HCC/Standard Silver

CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$378.14	+\$84.11
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$372.72	+\$78.69
Aetna	IN Silver S: HMO	\$338.60	+\$44.57
Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$294.03	-
Anthem	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$302.15	+\$8.12

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$294.03	\$245.43	\$172.53	\$75.33	\$0	\$0

*Premiums based on 21-year-old.

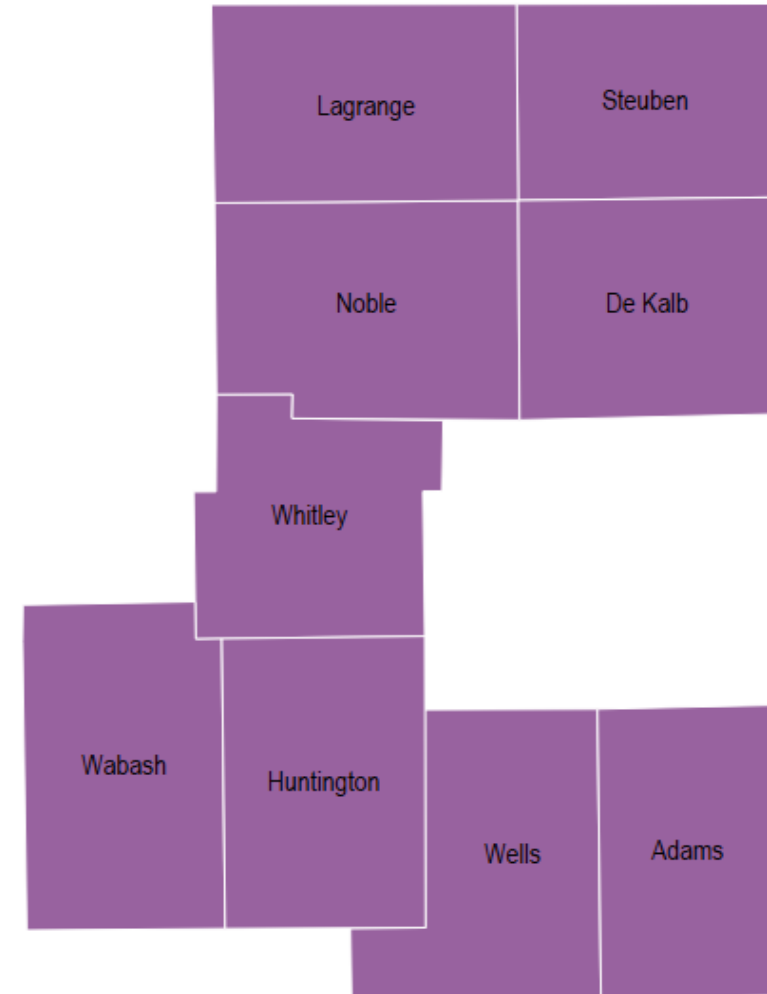


Rating Area 3: LaGrange

Counties: Adams, DeKalb, Huntington, LaGrange, Noble, Steuben, Wabash, Wells, & Whitley

Participating Carriers:
Aetna, Ambetter, Anthem, and CareSource

Consumers selected ACA plan in 2024: 12,323



Rating Area 3: LaGrange Hospital Comparison

Hospital Name	CareSource	Aetna	Ambetter	Anthem
Adams County Memorial Hospital	X	X	X	
Bluffton Regional	X		X	
Cameron Hospital	X		X	
Dekalb Memorial				X
Parkview Hospital System	X	X	X	X



Rating Area 3: LaGrange PCP & Specialist count comparison

	CareSource	Aetna	Ambetter	Anthem
# of PCPs	259	139	189	7
# of endocrinologist	3	1	2	1
# of cardiologist	39	25	26	X
# of pediatricians	34	20	25	X
# of OBGYN	57	25	29	2



Rate Analysis

Rating Area 3: LaGrange

Lowest Premium First Dollar Bronze

CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$306.60	+\$17.85
Aetna	IN Bronze S: HMO	\$307.48	+\$19.02
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$337.46	+\$48.71
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$288.75	-

Lowest Premium Silver

CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$344.46	+\$10.96
Aetna	IN Silver 5 Advanced: HMO	\$352.29	+\$18.79
Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$362.21	+\$28.71
Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$333.50	-

HCC/Standard Silver

CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$362.58	+\$33.04
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$357.38	+\$27.84
Aetna	IN Silver S: HMO	\$353.87	+\$24.33
Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$365.98	+\$36.44
Anthem	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$329.54	-

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$329.54	\$280.94	\$208.04	\$110.84	\$0	\$0

*Premiums based on 21-year-old.



Rating Area 4 : Fort Wayne

Counties: Allen

Participating Carriers:
Aetna, Ambetter, Anthem, and
CareSource

Consumers selected ACA plan in
2024: 17,568



Rating Area 4: Fort Wayne Hospital Comparison

Hospital Name	CareSource	Aetna	Ambetter	Anthem
Dupont Hospital	X	X	X	
Lutheran Hospital	X	X	X	
Parkview Regional Medical Center	X	X	X	X
St. Joseph Hospital	X	X	X	
The Orthopaedic Hospital	X	X	X	X



Rating Area 4: Fort Wayne PCP & Specialist count comparison

	CareSource	Aetna	Ambetter	Anthem
# of PCPs	378	140	259	7
# of endocrinologist	14	2	10	1
# of cardiologist	64	28	42	2
# of pediatricians	417	55	202	22
# of OBGYN	138	51	76	19



Rate Analysis

Rating Area 4: Fort Wayne

Lowest Premium First Dollar Bronze

CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$334.72	+\$35.49
Aetna	IN Bronze S: HMO	\$332.05	+\$32.82
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$303.19	+\$3.96
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$299.23	-

Lowest Premium Silver

CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$376.05	+\$50.62
Aetna	IN Silver 5 Advanced: HMO	\$380.45	+\$55.02
Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$325.43	-
Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$338.14	+\$12.71

HCC/Standard Silver

CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$395.83	+\$67.02
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$390.15	+\$61.34
Aetna	IN Silver S: HMO	\$382.15	+\$53.34
Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$328.81	-
Anthem	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$341.49	+\$12.68

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$328.81	\$280.21	\$207.31	\$110.11	\$0	\$0

*Premiums based on 21-year-old.

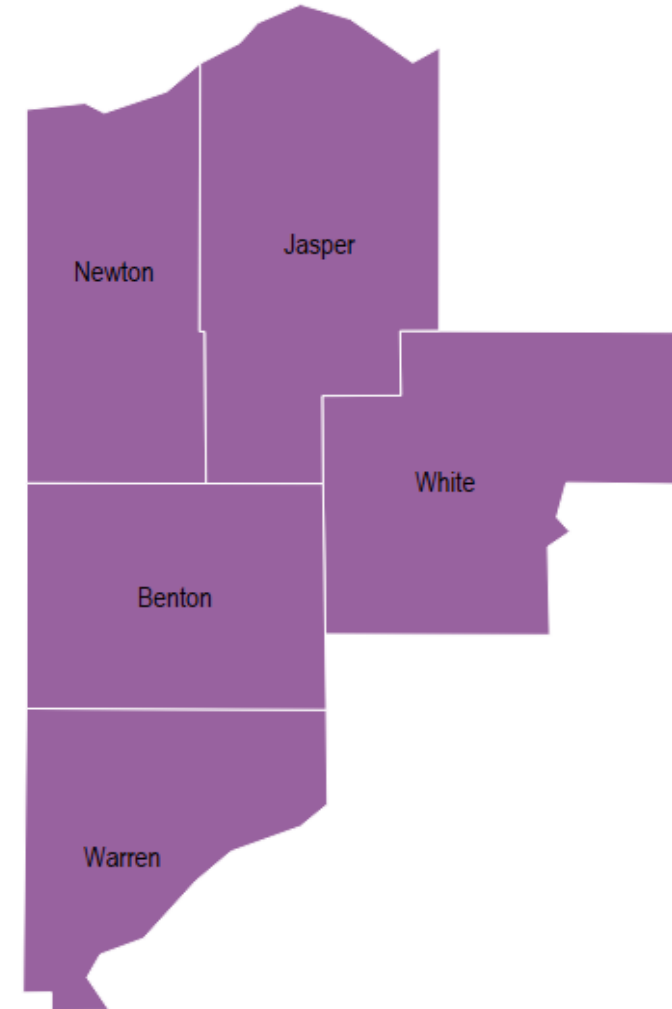


Rating Area 5: Monticello

Counties: Benton, Jasper, Newton, Warren & White

Participating Carriers:
Aetna (excl White), Ambetter,
Anthem, and CareSource

Consumers selected ACA plan in
2024: 3,323



Rating Area 5: Monticello Hospital Comparison

Hospital Name	CareSource	Aetna	Ambetter	Anthem
Franciscan Health	X	X	X	
IU Health White Memorial Hospital Inc	X		X	X
St. Vincent Williamsport	X		X	



Rating Area 5: Monticello PCP & Specialist count comparison

	CareSource	Aetna	Ambetter	Anthem
# of PCPs	90	8	42	2
# of endocrinologist	2	X	X	X
# of cardiologist	36	7	22	20
# of pediatricians	23	13	16	2
# of OBGYN	27	1	3	X



Rate Analysis

Rating Area 5: Monticello

Lowest Premium First Dollar Bronze

CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$314.08	+\$53.08
Aetna	IN Bronze S: HMO	\$335.25	+\$74.25
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$325.05	+\$64.05
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$261.00	-

Lowest Premium Silver

CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$352.87	+\$57.93
Aetna	IN Silver 5 Advanced: HMO	\$384.11	+\$89.17
Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$348.89	+\$53.95
Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$294.94	-

HCC/Standard Silver

CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$371.42	+\$73.56
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$366.10	+\$68.24
Aetna	IN Silver S: HMO	\$385.83	+\$87.97
Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$352.51	+\$54.65
Anthem	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$297.86	-

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$297.86	\$249.26	\$176.36	\$79.16	\$0	\$0

*Premiums based on 21-year-old.

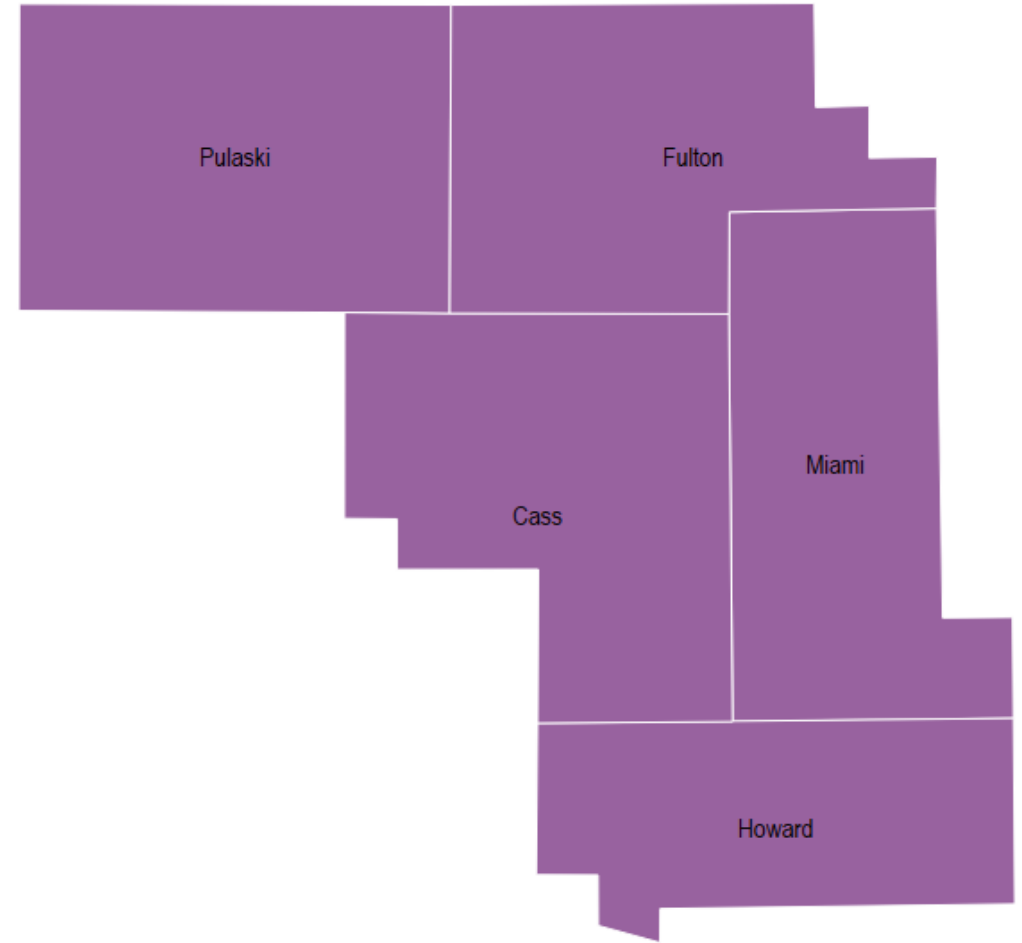


Rating Area 6: Kokomo

Counties: Cass, Fulton, Howard,
Miami & Pulaski

Participating Carriers:
Ambetter, Anthem, CareSource,
and United Health (Howard)

Consumers selected ACA plan in
2024: 7,500



Rating Area 6: Kokomo Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem	United Health (Howard)
Community Howard Regional Health	X	X		X
Dukes Memorial	X	X		
Logansport Memorial Hospital	X	X	X	
Pulaski Memorial Hospital	X	X		
St Vincent Kokomo	X	X		
Woodlawn Hospital	X	X	X	



Rating Area 6: Kokomo PCP & Specialist count comparison

	CareSource	Ambetter	Anthem	United Health (Howard)
# of PCPs	177	111	29	X
# of endocrinologist	8	7	X	X
# of cardiologist	52	38	27	X
# of pediatricians	157	71	16	X
# of OBGYN	63	40	17	X



Rate Analysis

Rating Area 6: Kokomo

Lowest Premium First Dollar Bronze

CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$299.42	+\$33.90
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$314.13	+\$48.61
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$265.52	-
United Health	UHC Bronze Standard (No Referrals)	\$285.79	\$20.27

Lowest Premium Silver

CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$336.40	+\$36.35
Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$337.18	+\$37.13
Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$300.05	-
United Health	UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$355.63	+\$55.58

HCC/Standard Silver

CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$354.09	+\$51.06
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$349.01	+\$45.98
Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$340.68	+\$37.65
Anthem	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$303.03	-
United Health	UHC Silver Standard (No Referrals)	\$339.13	+\$36.10

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$303.03	254.43	\$181.53	\$84.33	\$0	\$0

*Premiums based on 21-year-old.

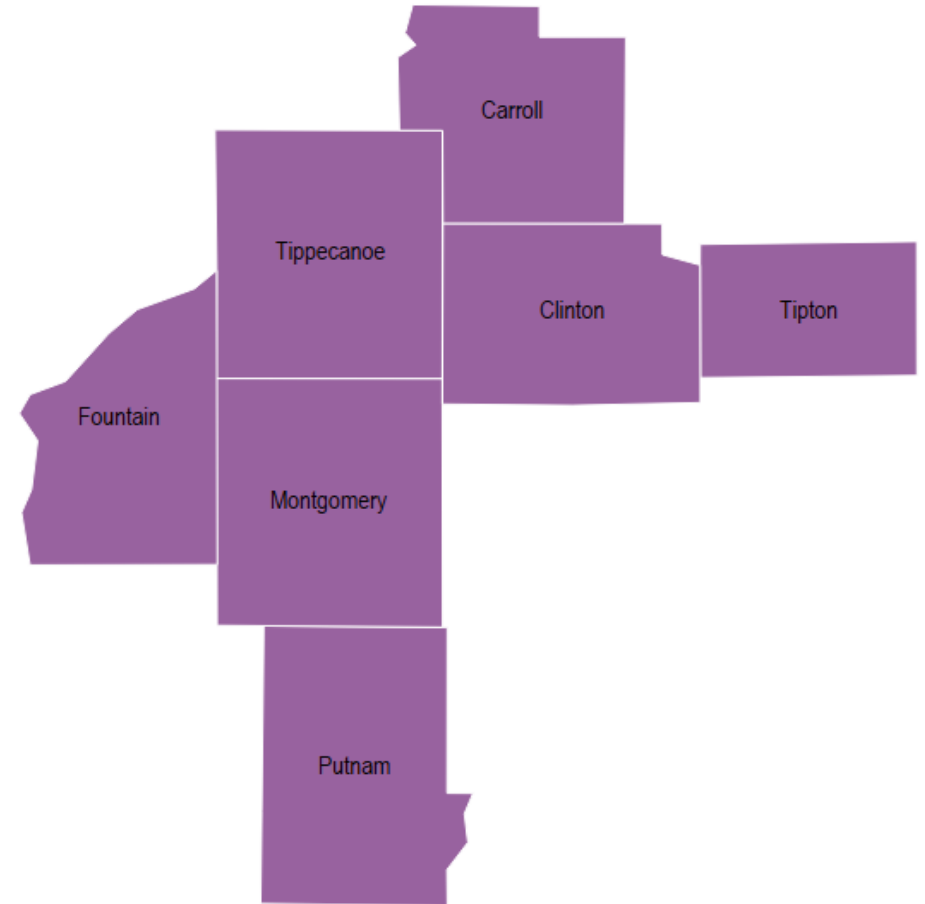


Rating Area 7: Lafayette

Counties: Carrol, Clinton, Fountain, Montgomery, Putnam, Tippecanoe & Tipton

Participating Carriers:
Aetna (excl Clinton and Putnam),
Ambetter, Anthem, and
CareSource

Consumers selected ACA plan in
2024: 11,969



Rating Area 7: Lafayette Hospital Comparison

Hospital Name	CareSource	Aetna (excl Clinton and Putnam),	Ambetter	Anthem
Franciscan Health System	X	X	X	
IU Health System	X		X	X
Putnam County Hospital	X		X	



Rating Area 7: Lafayette PCP & Specialist count comparison

	CareSource	Aetna (excl Clinton and Putnam),	Ambetter	Anthem
# of PCPs	295	54	182	54
# of endocrinologist	20	7	12	1
# of cardiologist	92	34	50	16
# of pediatricians	300	23	107	21
# of OBGYN	98	18	59	7



Rate Analysis

Rating Area 7: Lafayette

Lowest Premium First Dollar Bronze				Lowest Premium Silver				HCC/Standard Silver			
CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$309.29	+\$51.42	CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$347.49	+\$56.08	CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$365.76	+\$71.47
Aetna	IN Bronze S: HMO	\$289.1	+\$31.23	Aetna	IN Silver 5 Advanced: HMO	\$331.23	+\$39.82	CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$360.52	+66.23
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$322.88	+\$65.01	Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$346.56	+\$55.15	Aetna	IN Silver S: HMO	\$332.71	+\$38.42
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$257.87	-	Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$291.41	-	Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$350.17	+\$55.88
		150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL				
APTC Amount		\$294.29	\$245.69	\$172.79	\$75.59	\$0	\$0				

*Premiums based on 21-year-old.

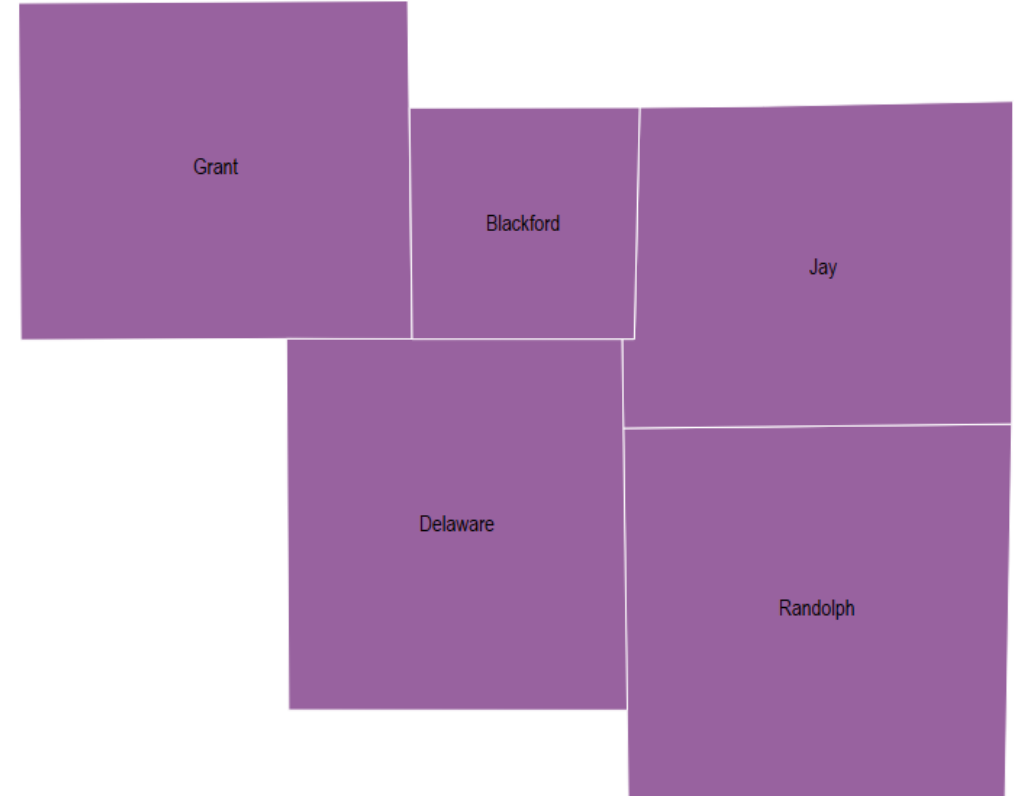


Rating Area 8: Muncie

Counties: Blackford, Delaware, Grant, Jay & Randolph

Participating Carriers:
Ambetter, Anthem, and
CareSource

Consumers selected ACA plan in
2024: 9,515



Rating Area 8: Muncie Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem
Marion General Hospital	X	X	X
IU Health System	X	X	X
St Vincent Randolph Hospital	X	X	



Rating Area 8: Muncie PCP & Specialist count comparison

	CareSource	Ambetter	Anthem
# of PCPs	280	163	36
# of endocrinologist	11	8	1
# of cardiologist	66	31	8
# of pediatricians	294	120	14
# of OBGYN	92	43	7



Rate Analysis

Rating Area 8: Muncie

Lowest Premium First Dollar Bronze				Lowest Premium Silver				HCC/Standard Silver			
CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$325.75	+\$66.21	CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$365.97	+\$72.67	CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$385.22	+\$89.02
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$276.95	+\$17.41	Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$297.26	+\$3.96	CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$379.69	+\$83.49
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$259.54	-	Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$293.30	-	Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$300.35	+\$4.15
		150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL				
APTC Amount		\$296.20	\$247.60	\$174.70	\$77.50	\$0	\$0				

*Premiums based on 21-year-old.

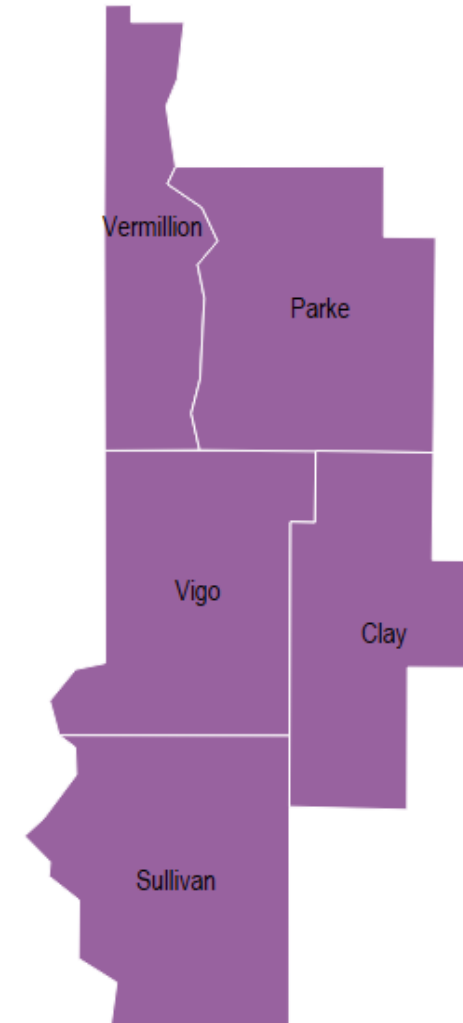


Rating Area 9: Terre Haute

Counties: Clay, Parke, Sullivan,
Vermillion & Vigo

Participating Carriers:
Ambetter, Anthem, and
CareSource

Consumers selected ACA plan in
2024: 7,227



Rating Area 9: Terre Haute Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem
St Vincent Clay Hospital	X	X	
Sullivan County Community Hospital	X	X	X
Union Hospital System	X	X	X



Rating Area 9: Terre Haute PCP & Specialist count comparison

	CareSource	Ambetter	Anthem
# of PCPs	122	89	28
# of endocrinologist	3	4	1
# of cardiologist	32	20	17
# of pediatricians	252	93	14
# of OBGYN	43	20	3



Rate Analysis

Rating Area 9: Terre Haute

Lowest Premium First Dollar Bronze

CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$353.26	+\$59.22
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$298.83	+\$4.79
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$294.04	-

Lowest Premium Silver

CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$396.89	+\$76.14
Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$320.75	-
Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$332.28	+\$11.53

HCC/Standard Silver

CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$417.76	+\$93.68
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$411.77	+\$87.69
Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$324.08	-
Anthem	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$335.58	+\$11.50

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$324.08	\$275.48	\$202.58	\$105.38	\$0	\$0

*Premiums based on 21-year-old.

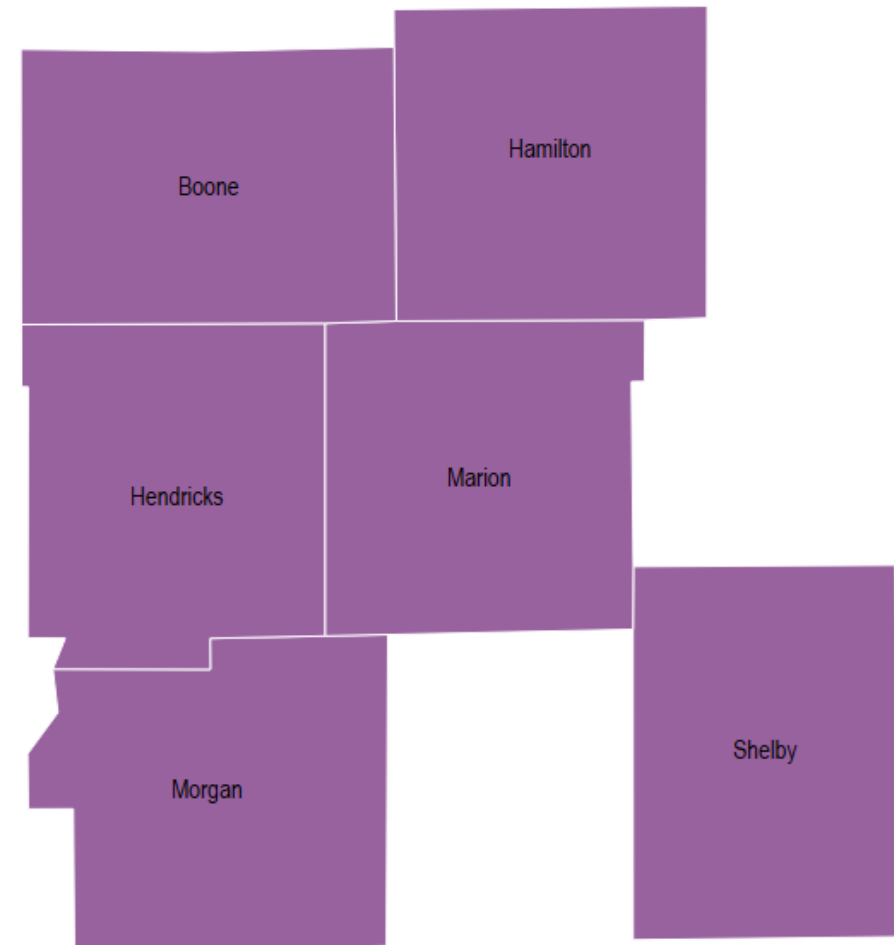


Rating Area 10: Indianapolis

Counties: Boone, Hamilton,
Hendricks, Marion, Morgan, &
Shelby

Participating Carriers:
Aetna, Ambetter, Anthem,
CareSource, Cigna and United
Health

Consumers selected ACA plan in
2024: 91,431



Rating Area 10: Indianapolis Hospital Comparison

Hospital Name	CareSource	Aetna	Ambetter	Anthem	Cigna	UHC
Ascension St Vincent Carmel	X		X		X	
Ascension St Vincent Hospital	X		X		X	
Community Hospital Systems	X	X	X		X	X
Eskenazi Health	X	X	X		X	
Franciscan Health Systems	X	X	X		X	
Hendricks Regional Health - Danville Hospital	X		X	X	X	X
IU Health Systems	X	X	X	X	X	
Major Health Partners Medical Center	X		X		X	
Riley Hospital for Children at IU Health	X			X	X	
Riverview Health Noblesville Hospital	X		X			X
Witham Memorial Hospital			X			X



Rating Area 10: Indianapolis PCP & Specialist count comparison

	CareSource	Aetna	Ambetter	Anthem	Cigna	UHC
# of PCPs	639	148	456	119	210	X
# of endocrinologist	46	8	35	5	17	X
# of cardiologist	147	28	87	32	31	X
# of pediatricians	603	64	311	88	87	X
# of OBGYN	376	73	227	94	148	X



Rate Analysis

Rating Area 10: Indianapolis

Lowest Premium First Dollar Bronze			
CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$296.13	+\$29.87
Aetna	IN Bronze S: HMO	\$314.38	+\$48.12
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$287.89	+\$21.63
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$266.26	-
Cigna	Connect Bronze 7000 Indiv Med Deductible Enhanced Diabetes Care	\$301.71	+\$35.45
United Health	UHC Bronze Standard (No Referrals)	\$312.07	+\$45.81
		150% FPL	200% FPL
APTC Amount		\$303.87	\$255.27

Lowest Premium Silver			
CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$332.7	+\$31.81
Aetna	IN Silver 5 Advanced: HMO	\$360.21	+\$59.32
Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$309.01	+\$8.12
Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$300.89	-
Cigna	Connect Silver 7000 Indiv Med Deductible	\$355.49	+\$54.60
United Health	UHC Silver Coplay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$388.34	+\$87.45
		250% FPL	300% FPL
APTC Amount		\$182.37	\$85.17

HCC/Standard Silver			
CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$350.20	+\$46.33
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$345.18	+\$41.31
Aetna	IN Silver S: HMO	\$361.82	+\$57.95
Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$312.22	+8.35
Anthem	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$303.87	-
Cigna	Connect Silver CMS Standard	\$358.17	+\$54.30
United Health	UHC Silver Standard (No Referrals)	\$370.32	+\$66.45
		350% FPL	400% FPL
APTC Amount		\$0	\$0

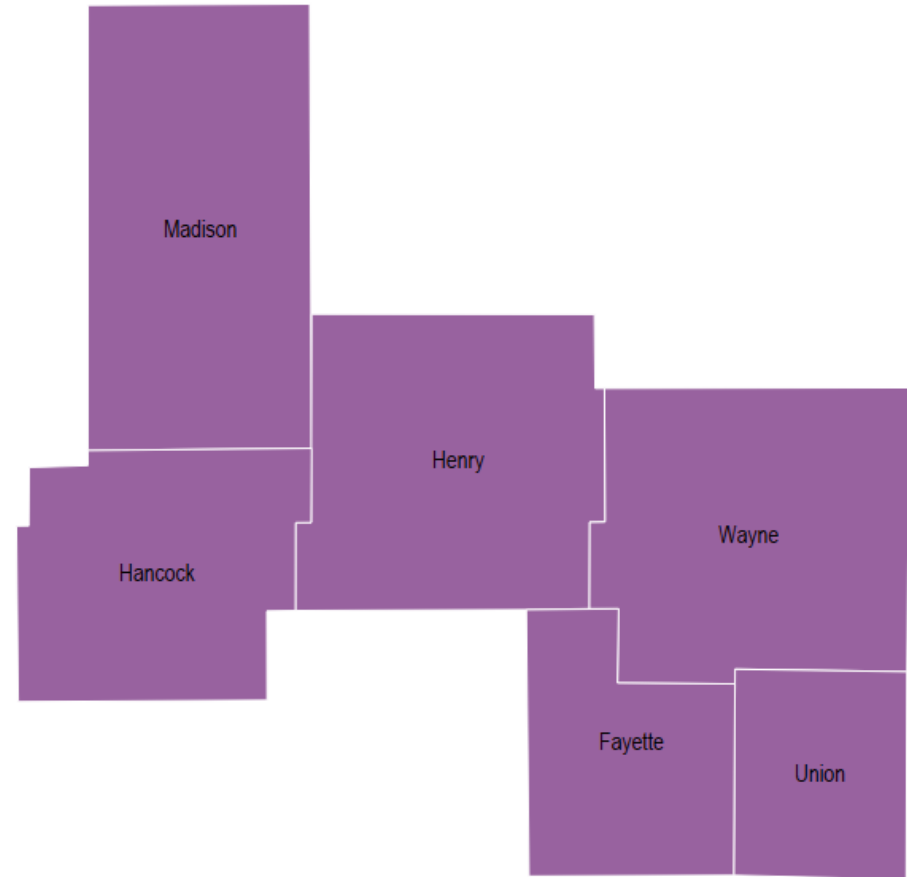
*Premiums based on 21-year-old.

Rating Area 11: Richmond

Counties: Fayette, Hancock, Henry, Madison, Union & Wayne

Participating Carriers:
Ambetter, Anthem, CareSource,
Cigna (Hancock and Henry), and
United Health (Hancock, Henry,
and Madison)

Consumers selected ACA plan in
2024: 15,242



Rating Area 11: Richmond Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem	Cigna (Hancock and Henry)	UHC (Hancock, Henry, and Madison)
Community Hospital Anderson		X		X	X
St Vincent Health System	X	X			X
Hancock Regional Hospital	X	X	X		X
Henry County Memorial Hospital	X	X			X
REID	X		X		



Rating Area 11: Richmond PCP & Specialist count comparison

	CareSource	Ambetter	Anthem	Cigna (Hancock and Henry)	UHC (Hancock, Henry, and Madison)
# of PCPs	344	195	51	156	X
# of endocrinologist	13	14	2	8	X
# of cardiologist	77	39	26	29	X
# of pediatricians	323	134	32	41	X
# of OBGYN	141	86	35	53	X



Rate Analysis

Rating Area 11: Richmond

Lowest Premium First Dollar Bronze

CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$320.96	+\$50.56
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$274.03	+\$3.63
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$270.4	-
Cigna	Connect Bronze 7000 Indiv Med Deductible Enhanced Diabetes Care	\$308.91	+\$38.51
United Health	UHC Bronze Standard (No Referrals)	\$308.96	+\$38.56

Lowest Premium Silver

CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$360.60	+\$66.47
Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$294.13	-
Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$305.57	+\$11.44
Cigna	Connect Silver 7000 Indiv Med Deductible	\$363.98	+\$69.85
United Health	UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$383.60	+\$89.47

HCC/Standard Silver

CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$379.56	+\$82.37
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$374.12	+\$76.93
Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$297.19	-
Anthem	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$308.60	+\$11.41
Cigna	Connect Silver CMS Standard	\$366.72	+\$69.53
United Health	UHC Silver Standard (No Referrals)	\$365.79	+\$68.60

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$297.19	\$248.59	\$175.69	\$78.49	\$0	\$0

*Premiums based on 21-year-old.

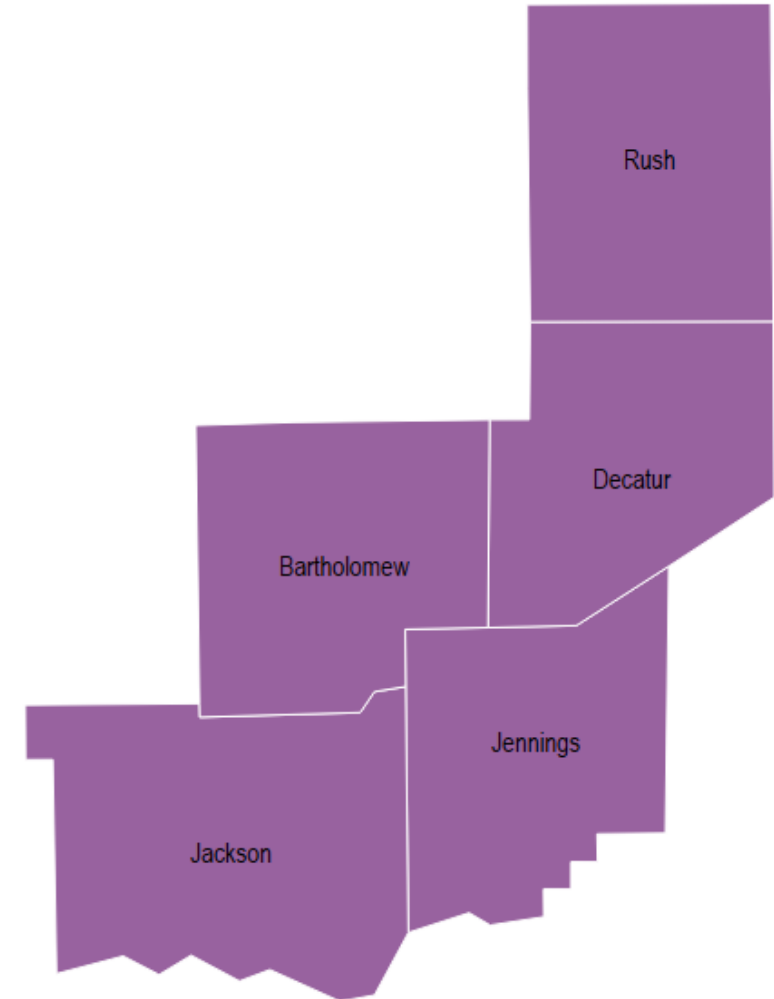


Rating Area 12: Columbus

Counties: Bartholomew, Decatur, Jackson, Jennings & Rush

Participating Carriers:
Ambetter, Anthem, and
CareSource

Consumers selected ACA plan in
2024: 8,339



Rating Area 12: Columbus Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem
Columbus Regional Hospital	X	X	
Decatur County Memorial Hospital	X	X	
Rush Memorial Hospital	X	X	
Schneck Medical Center	X	X	X
St Vincent Jennings Hospital	X	X	



Rating Area 12: Columbus PCP & Specialist count comparison

	CareSource	Ambetter	Anthem
# of PCPs	148	103	10
# of endocrinologist	14	7	X
# of cardiologist	74	41	25
# of pediatricians	287	118	12
# of OBGYN	32	16	5



Rate Analysis

Rating Area 12: Columbus

Lowest Premium First Dollar Bronze

CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$314.38	+\$59.33
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$260.21	+\$5.16
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$255.05	-

Lowest Premium Silver

CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$353.20	+\$73.91
Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$279.29	-
Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$288.22	+\$8.93

HCC/Standard Silver

CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$371.77	+\$89.58
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$366.44	+\$84.25
Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$282.19	-
Anthem	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$291.07	\$8.88

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$282.19	\$233.59	\$160.69	\$63.49	\$0	\$0

*Premiums based on 21-year-old.

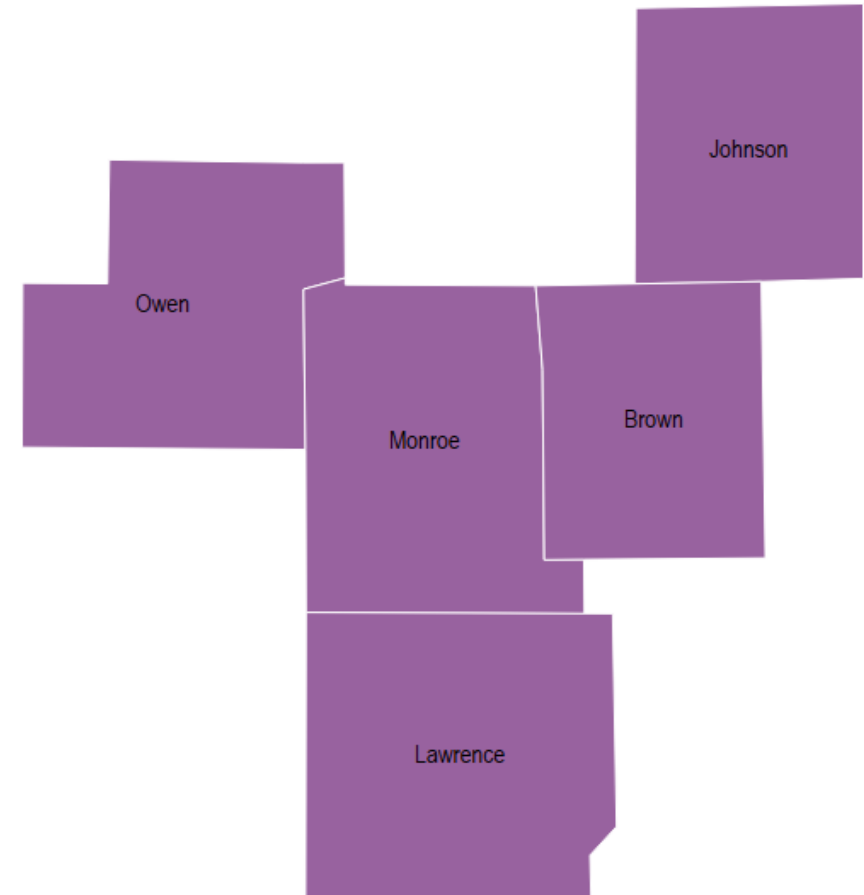


Rating Area 13: Bloomington

Counties: Brown, Johnson, Lawrence, Monroe & Owen

Participating Carriers:
Aetna (Johnson), Ambetter, Anthem, CareSource, Cigna (Johnson) and United Health (Johnson)

Consumers selected ACA plan in 2024: 16,452



Rating Area 13: Bloomington Hospital Comparison

Hospital Name	CareSource	Aetna (Johnson)	Ambetter	Anthem	Cigna (Johnson)	UHC (Johnson)
IU Health Hospital System	X	X	X	X		
Johnson Memorial Hospital	X	X	X	X	X	X



Rating Area 13: Bloomington PCP & Specialist count comparison

	CareSource	Aetna (Johnson)	Ambetter	Anthem	Cigna (Johnson)	UHC (Johnson)
# of PCPs	395	98	243	43	128	X
# of endocrinologist	23	8	11	1	X	X
# of cardiologist	84	27	40	3	11	X
# of pediatricians	409	43	174	18	33	X
# of OBGYN	99	17	50	21	38	X



Rate Analysis

Rating Area 13: Bloomington

Lowest Premium First Dollar Bronze

CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$311.69	+\$39.69
Aetna	IN Bronze S: HMO	\$343.03	+\$71.03
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$285.70	+\$13.70
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$272.00	-
Cigna	Connect Bronze 7000 Indiv Med Deductible Enhanced Diabetes Care	\$291.46	+19.46
United Health	UHC Bronze Standard (No Referrals)	\$304.87	+\$32.87

Lowest Premium Silver

CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$350.18	+\$43.53
Aetna	IN Silver 5 Advanced: HMO	\$393.03	+\$36.38
Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$306.65	-
Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$307.37	+\$0.72
Cigna	Connect Silver 7000 Indiv Med Deductible	\$343.42	+\$36.77
United Health	UHC Silver Coplay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, No Referrals)	\$379.37	+\$72.72

HCC/Standard Silver

CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$368.59	+\$58.75
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$363.31	+\$53.47
Aetna	IN Silver S: HMO	\$394.78	+\$84.94
Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$309.84	-
Anthem	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$310.41	+\$0.57
Cigna	Connect Silver CMS Standard	\$346.01	+\$36.17
United Health	UHC Silver Standard (No Referrals)	\$361.77	+\$51.93

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$307.37	\$258.77	\$185.87	\$88.64	\$0	\$0

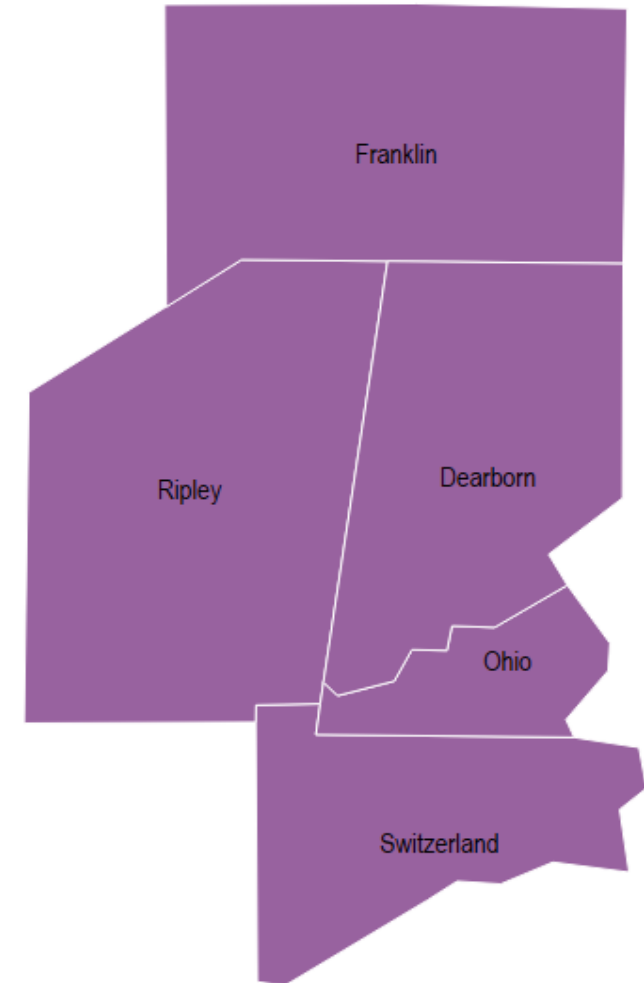
*Premiums based on 21-year-old.

Rating Area 14: Aurora

Counties: Dearborn, Franklin,
Ohio, Ripley & Switzerland

Participating Carriers:
Ambetter, Anthem, and
CareSource

Consumers selected ACA plan in
2024: 4,269



Rating Area 14: Aurora Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem
Margaret Mary Community Hospital Inc	X	X	X
St. Elizabeth Dearborn	X	X	X



Rating area 14: Aurora PCP & Specialist count comparison

	CareSource	Ambetter	Anthem
# of PCPs	71	60	X
# of endocrinologist	8	4	X
# of cardiologist	38	37	X
# of pediatricians	10	12	X
# of OBGYN	23	16	X



Rate Analysis

Rating area 14: Aurora

Lowest Premium First Dollar Bronze				Lowest Premium Silver				HCC/Standard Silver			
CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$313.78	+\$49.93	CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$352.53	+\$56.04	CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$371.07	+\$71.50
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$276.23	+\$12.38	Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$296.49	-	Ambetter	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$365.75	+\$66.18
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$263.85	-	Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$298.16	+\$1.67	Anthem	Anthem Heart Healthy Silver Essential 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$301.12	+\$1.55
		150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL				
APTC Amount		\$298.16	\$249.56	\$176.66	\$79.46	\$0	\$0				

*Premiums based on 21-year-old.

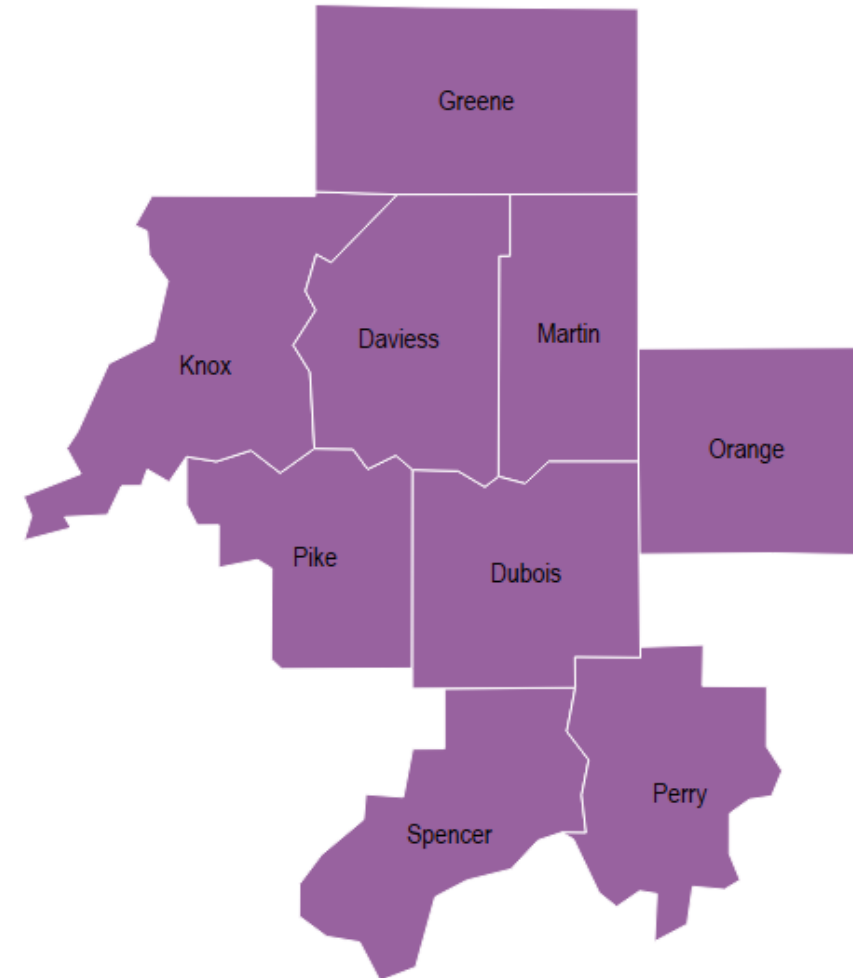


Rating Area 15: Jasper

Counties: Daviess, Dubois, Greene, Knox, Martin, Orange, Perry, Pike & Spencer

Participating Carriers:
Ambetter, Anthem, and
CareSource

Consumers selected ACA plan in
2024: 9,047



Rating Area 15: Jasper Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem
Greene County General Hospital	X	X	X
IU Health Paoli Hospital	X	X	X
Daviess Community Hospital			X
Good Samaritan Hospital	X	X	X
Memorial Hospital and Health Care Center	X	X	X
Perry County Memorial Hospital	X	X	X



Rating Area 15: Jasper PCP & Specialist count comparison

	CareSource	Ambetter	Anthem
# of PCPs	128	105	24
# of endocrinologist	3	3	X
# of cardiologist	37	17	7
# of pediatricians	40	28	8
# of OBGYN	44	30	4



Rate Analysis

Rating Area 15: Jasper

Lowest Premium First Dollar Bronze				Lowest Premium Silver				HCC/Standard Silver			
CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$267.42	+\$15.12	CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$300.44	+\$17.24	CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$316.24	+\$30.10
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$263.84	+\$11.54	Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$283.20	-	CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$311.71	+\$25.57
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$252.30	-	Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$285.12	+\$1.92	Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$286.14	-
		150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL				
APTC Amount		\$285.12	\$236.52	\$163.62	\$66.42	\$0	\$0				

*Premiums based on 21-year-old.

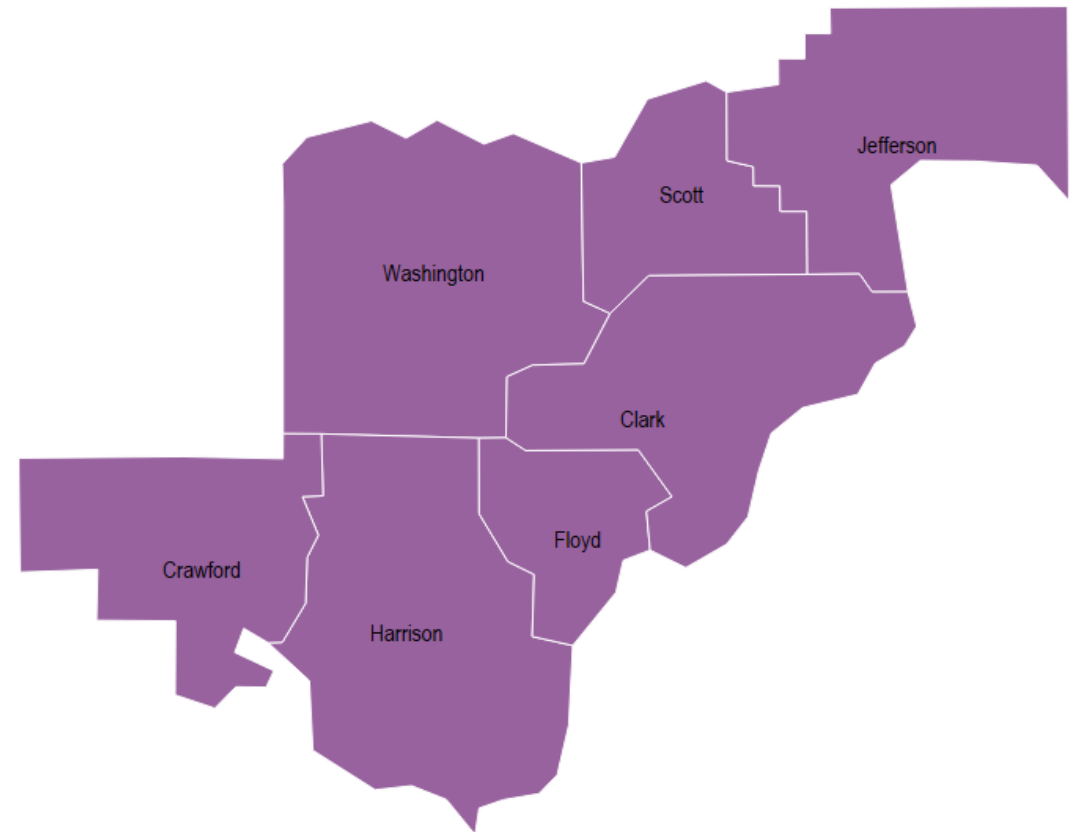


Rating Area 16: Jeffersonville

Counties: Clark, Crawford, Floyd, Harrison, Jefferson, Scott & Washington

Participating Carriers:
Ambetter, Anthem, and
CareSource

Consumers selected ACA plan in
2024: 12,783



Rating Area 16: Jeffersonville Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem
Baptist Health System	X	X	
Harrison County Hospital	X	X	X
Kings Daughters Health	X	X	
Norton Hospital	X	X	
Physicians Medical Center LLC	X	X	X
RHN Clark Memorial Hospital LLC	X	X	X
Scott Memorial Hospital LLC	X	X	X
St Vincent Salem Hospital	X	X	X



Rating Area 16: Jeffersonville PCP & Specialist count comparison

	CareSource	Ambetter	Anthem
# of PCPs	267	204	16
# of endocrinologist	11	9	X
# of cardiologist	69	43	1
# of pediatricians	159	105	2
# of OBGYN	67	49	2



Rate Analysis

Rating Area 16: Jeffersonville

Lowest Premium First Dollar Bronze				Lowest Premium Silver				HCC/Standard Silver			
CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$279.98	+\$60.02	CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$314.56	+\$76.73	CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$331.09	+\$90.79
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$221.58	+\$1.80	Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$237.83	-	CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$326.35	+\$86.05
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$219.78	-	Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$248.36	+\$10.53	Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$240.30	-
		150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL				
APTC Amount		\$240.30	\$191.70	\$118.80	\$21.60	\$0	\$0				

*Premiums based on 21-year-old.

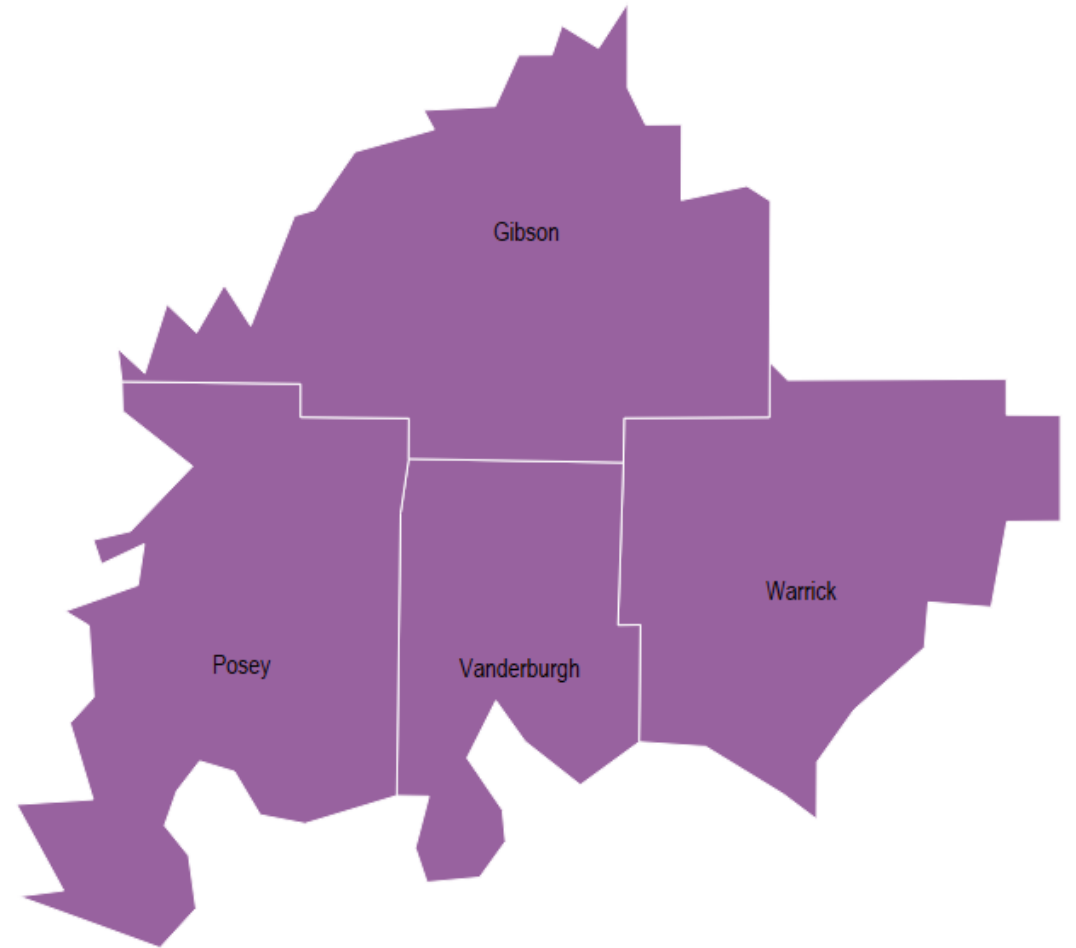


Rating Area 17: Evansville

Counties: Gibson, Posey, Warrick
& Vanderburgh

Participating Carriers:
Ambetter, Anthem, and
CareSource

Consumers selected ACA plan in
2024: 13,199



Rating Area 17: Evansville Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem
Deaconess Health System	X	X	X
St Vincent Hospital Systems	X	X	
The Women's Hospital	X	X	X



Rating Area 17: Evansville PCP & Specialist count comparison

	CareSource	Ambetter	Anthem
# of PCPs	175	152	22
# of endocrinologist	9	9	X
# of cardiologist	30	16	1
# of pediatricians	357	148	39
# of OBGYN	98	74	12



Rate Analysis

Rating Area 17: Evansville

Lowest Premium First Dollar Bronze				Lowest Premium Silver				HCC/Standard Silver			
CareSource	Bronze First 7500 \$25 Generic Drugs Adult Vision & Fitness	\$275.19	+\$12.24	CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$309.18	+12.04	CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$325.43	+\$25.35
Ambetter	Standard Expanded Bronze-Standard Bronze On Exchange Plan	\$338.18	+\$75.23	Ambetter	Clear Silver- Standard Silver On Exchange Plan	\$362.99	+\$65.85	CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$320.77	+\$20.69
Anthem	Anthem Bronze Essential POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$262.95	-	Anthem	Anthem Silver Essential 7000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$297.14	-	Ambetter	Standard Silver- Standard Silver On Exchange Plan	\$366.76	+\$66.68
		150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL				
APTC Amount		\$300.08	\$251.48	\$178.58	\$81.38	\$0	\$0				

*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

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Presented by:

National Broker Account Managers

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