



# Kentucky Marketplace Competitive Analysis

National Broker Account Managers

October 2024

# Agenda

The goal of this presentation is to assess our competitive standing in the Marketplace for each rating area and pinpoint sales opportunities. We will compare our 2025 products based on the following criteria:

- Network
- Rates
- Benefits

*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



# Kentucky Marketplace 2025 Service Area Maps

Anthem 2025 KY ACA Service Area



Market Intelligence Group: Proprietary and Confidential

Molina 2025 KY ACA Service Area



Market Intelligence Group: Proprietary and Confidential

WellCare/Ambetter 2025 KY ACA Service Area



Market Intelligence Group: Proprietary and Confidential



# Bronze, Silver & HCC Plan Comparisons

**Kentucky Marketplace 2025**



# First Dollar Bronze Comparison

	CareSource	WellCare/Ambetter	Anthem BCBS
Plan	Bronze First 7500 \$25 Generic Drugs	Everyday Bronze	Anthem Bronze Pathway X Transition HMO 7700 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)
Coinsurance	50%	50%	50%
Deductible	7500	8450	7700
Out of Pocket Maximum	9200	9200	9200
PCP Copay	\$50	\$40	\$40
Specialist Copay	\$100	\$90	\$80
Inpatient	50% after Ded	50% after Ded	50% after Ded
Outpatient Lab	50% after Ded	\$50	50% after Ded
ER	50% after Ded	50% after Ded	\$500 after Ded
Prescriptions			
Tier 1	Up to \$25	\$3.00	\$25
Tier 2	Up to \$50 after Ded	55% after Ded	55% after Ded
Tier 3	Up to \$100 after Ded	55% after Ded	55% after Ded
Tier 4	Up to \$500 after Ded	50% after Ded	50% after Ded





# Silver Comparison

	CareSource	WellCare/Ambetter	Anthem BCBS	Molina Healthcare
Plan	Low Premium Silver 6000 \$3 Generic Drugs	Clear Silver	Anthem Silver Pathway X HMO 6000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Silver 12 with First 4 Primary Care Visits Free
Coinsurance	60%	100%	75%	80%
Deductible	\$6,000	\$6500	\$6000	\$7000
Out of Pocket Maximum	\$9,000	\$6500	\$8900	\$9200
PCP Copay	\$35	\$50	\$35	\$0 1st 4/\$40
Specialist Copay	\$75	\$100	\$70	\$65
Inpatient	\$500 after Ded	100% after Ded	50% after Ded	80% after Ded
Outpatient Lab	\$40	\$25	75% after Ded	80% after Ded
ER	\$500 after Ded	100% after Ded	75% after Ded	80% after Ded
Prescriptions				
Tier 1	Up to \$3	100% after Ded	\$10	\$6
Tier 2	Up to \$75	100% after Ded	\$60	\$100
Tier 3	60% after Ded	100% after Ded	65% after Ded	80% after Ded
Tier 4	50% after Ded	100% after Ded	60% after Ded	80% after Ded





# HCC Silver vs. Silver Comparison

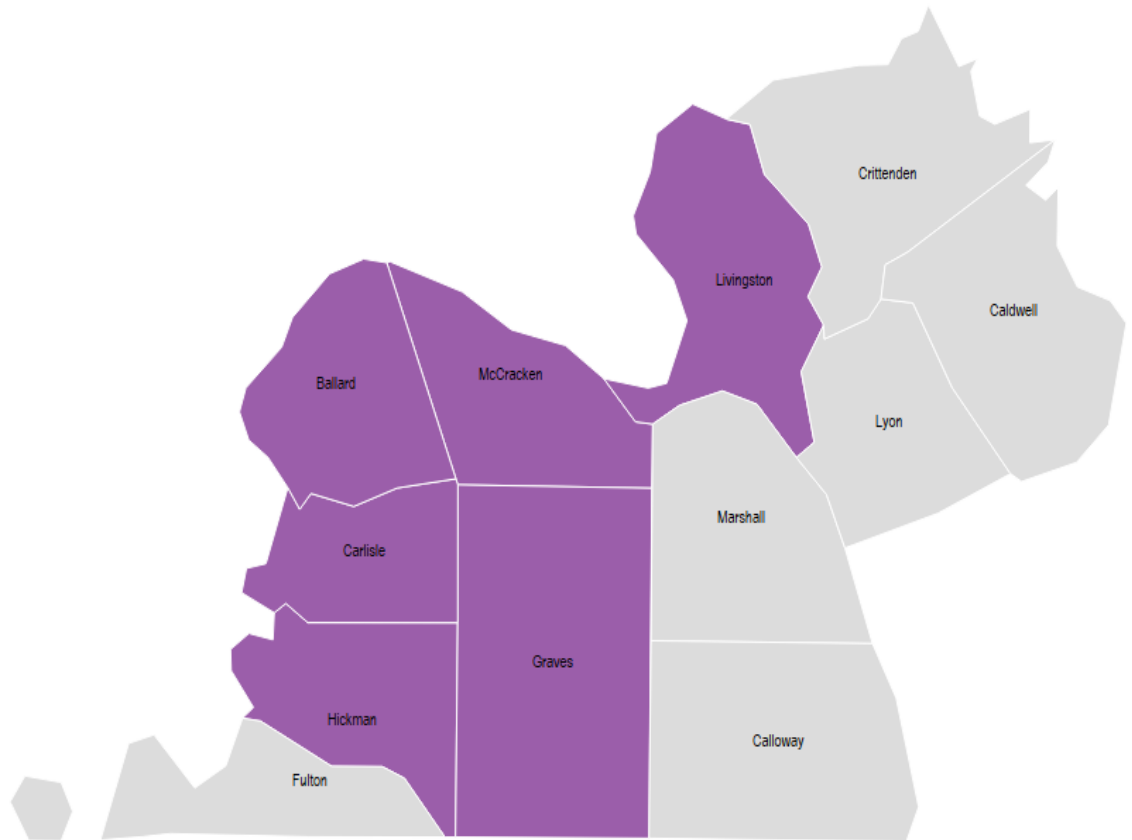
	CareSource	CareSource	Anthem BCBS	Wellcare/Ambetter	Molina
Plan	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	Anthem Silver Pathway X HMO 6000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Clear Silver	Silver 1
Coinsurance	50%	50%	75%	100%	60%
Deductible	\$4000	\$4500	\$6,000	\$6500	\$5750
Out of Pocket Maximum	\$8800	\$8800	\$8,900	\$6500	\$7940
PCP Copay	\$30	\$30	\$35	\$50	\$35
Specialist Copay	\$50	\$50	\$70	\$100	\$60
Inpatient	\$600 after Ded	\$250 after Ded	50% after Ded	100% after Ded	60% after Ded
Outpatient Lab	\$75	\$60	75% after Ded	\$25	\$75
ER	\$600 after Ded	50% after Ded	75% after Ded	100% after Ded	60% after Ded
Prescriptions					
Tier 1	\$3 - Select Diabetes Drugs and Supplies No Cost	Up to \$3 - Select heart drugs no cost	\$10	100% after Ded	\$20
Tier 2	Up to \$70	Up to \$70	\$60	100% after Ded	\$75 after Ded
Tier 3	60% after Ded	60% after Ded	65% after Ded	100% after Ded	60% after Ded
Tier 4	50% after Ded	50% after Ded	60% after Ded	100% after Ded	60% after Ded



# Rating Area 1: Paducah

Counties: Ballard, Carlisle, Graves,  
Hickman, Livingston, & McCracken

Participating Carriers:  
Ambetter, Anthem & CareSource



# Rating Area 1: Paducah Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem
Baptist Health Paducah	X	X	X
Jackson Purchase Medical Center	X		
Livingston Hospital & Healthcare Services, Inc.			X
Lourdes Hospital Inc	X		X



# Rating Area 1: Paducah PCP & Specialist count comparison

	CareSource	Ambetter	Anthem
# of PCPs	123	73	92
# of endocrinologist	X	X	X
# of cardiologist	16	8	12
# of pediatricians	103	48	34
# of OBGYN	37	24	32



# Rate Analysis

# Rating Area 1: Paducah

Lowest Premium First Dollar Bronze			
CareSource	Bronze First 7500 \$25 Generic Drugs	\$370.67	+\$66.05
Ambetter	Everyday Bronze	\$304.62	-
Anthem	Anthem Bronze Pathway X Transition HMO 7700 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$402.43	+\$97.81

Lowest Premium Silver			
CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$443.02	+\$77.97
Ambetter	Clear Silver	\$365.05	-
Anthem	Anthem Silver Pathway X HMO 6000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$429.13	+\$64.08

HCC/Standard Silver			
CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$465.26	+\$100.21
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$457.93	+\$92.88
Ambetter	Clear Silver	\$365.05	-
Anthem	Anthem Silver Pathway X HMO 6000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$429.13	+\$64.08

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$372.67	\$324.07	\$251.07	\$153.97	\$11.21	\$0

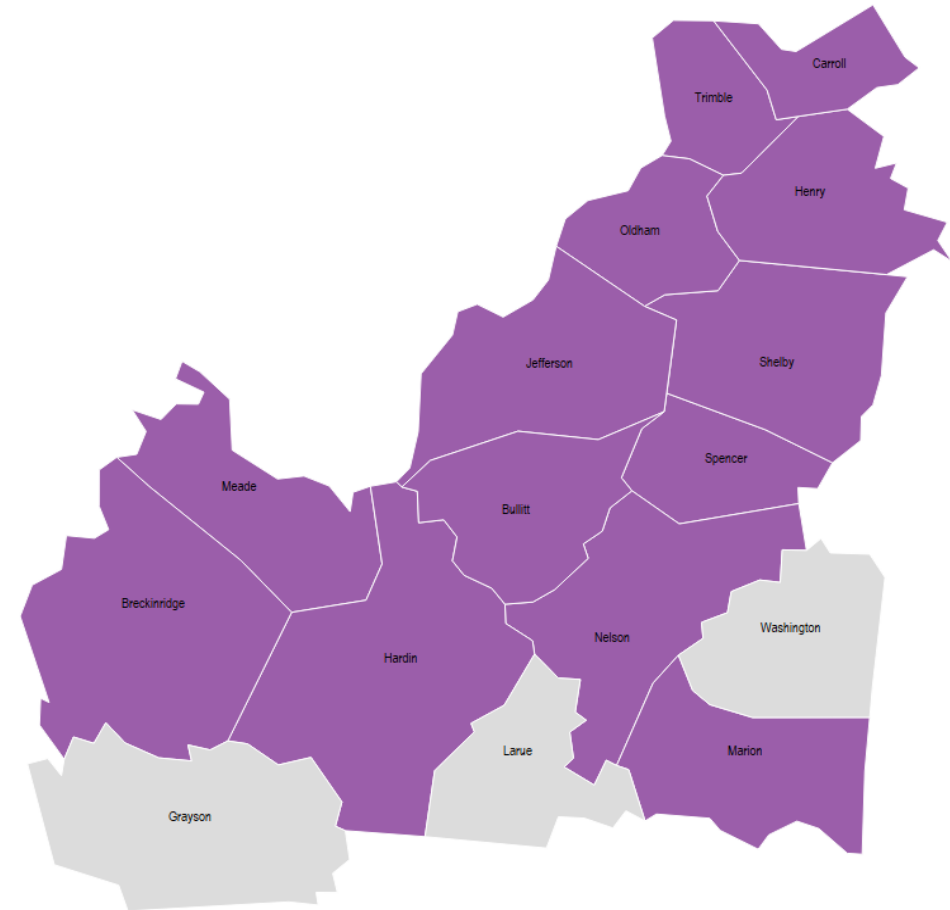
\*Premiums based on 21-year-old.



# Rating Area 3: Louisville

Counties: Carroll, Breckinridge, Bullitt, Hardin, Henry, Jefferson, Marion, Meade, Nelson, Oldham, Shelby, Spencer, and Trimble

Participating Carriers:  
Ambetter, Anthem, CareSource  
and Molina



# Rating Area 3: Louisville Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem	Molina
Carroll County Memorial Hospital	X		X	X
Baptist Health System	X	X	X	
Breckenridge Memorial Hospital			X	
Flaget Memorial Hospital	X		X	X
Jewish Hospital Inc	X	X	X	X
Kosair Children's Medical Centers	X	X	X	X
Norton Children's Hospital	X	X	X	X
Norton Hospital System	X	X	X	X
Norton Women's & Children's Hospital: St Matthews	X	X	X	X
Saint Mary and Elizabeth Hospital	X	X	X	X
Spring View Hospital	X		X	
U of L Health System	X	X	X	X





# Rating area 3: Louisville PCP & Specialist count comparison

	CareSource	Ambetter	Anthem	Molina
# of PCPs	569	399	355	403
# of endocrinologist	39	27	19	26
# of cardiologist	121	75	90	67
# of pediatricians	518	389	337	457
# of OBGYN	291	192	220	203



# Rate Analysis

# Rating Area 3: Louisville

## Lowest Premium First Dollar Bronze

CareSource	Bronze First 7500 \$25 Generic Drugs	\$364.78	+\$92.92
Ambetter	Everyday Bronze	\$271.86	-
Anthem	Anthem Bronze Pathway X Transition HMO 7700 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$315.96	+\$44.10

## Lowest Premium Silver

CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$435.98	+\$113.93
Ambetter	Clear Silver	\$325.78	+\$3.73
Anthem	Anthem Silver Pathway X HMO 6000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$400.37	+\$78.32
Molina	Silver 12 with First 4 Primary Care Visits Free	\$322.05	-

## HCC/Standard Silver

CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$457.87	+\$132.52
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	450.65	+\$125.30
Ambetter	Clear Silver	\$325.78	+\$0.43
Anthem	Anthem Silver Pathway X HMO 6000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$400.37	+\$75.02
Molina	Silver 1	\$325.35	-

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$325.35	\$276.75	\$203.85	\$106.65	\$0	\$0

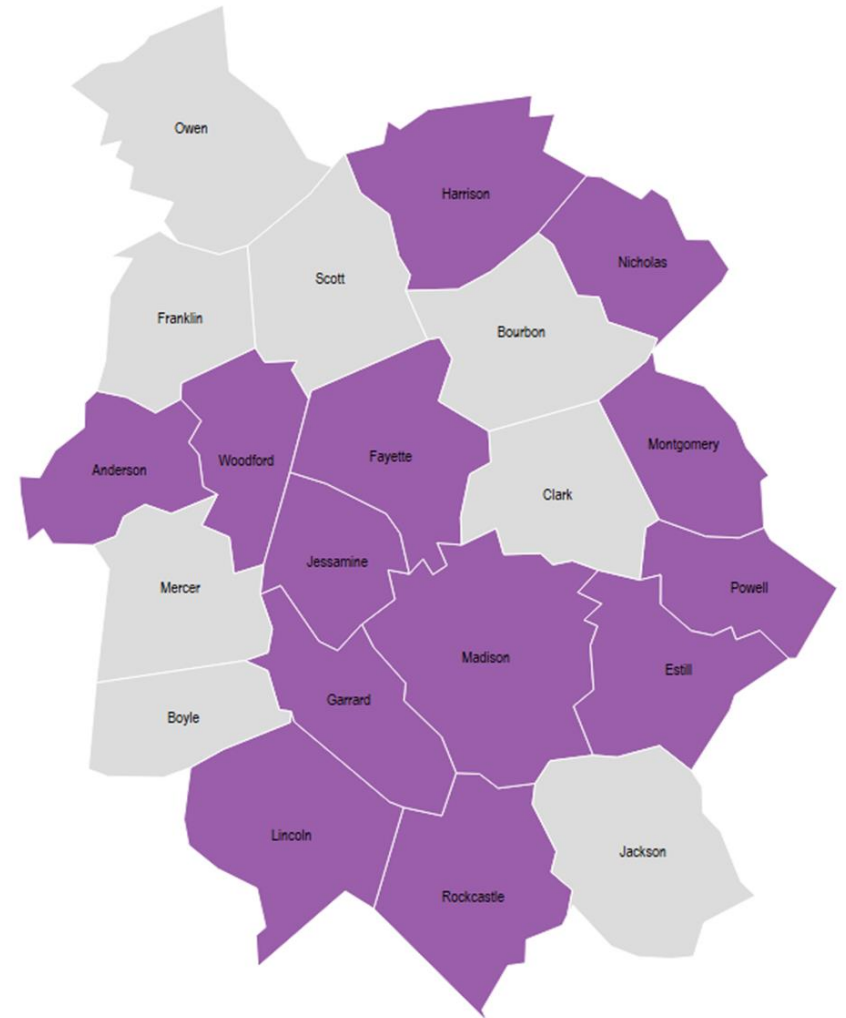
\*Premiums based on 21-year-old.



# Rating Area 5: Lexington

Counties: Anderson, Bourbon, Estill, Fayette, Garrard, Harrison, Jessamine, Lincoln, Madison, Montgomery, Nicholas, Powell, Rockcastle, and Woodford

Participating Carriers:  
Ambetter, Anthem, CareSource,  
and Molina



# Rating Area 5: Lexington Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem	Molina
Baptist Healthcare System	X	X	X	
Bluegrass Community Hospital	X		X	
Bourbon Community Hospital	X		X	
Clark Regional Medical Center	X		X	
Ephraim McDowell Regional Medical Center	X	X	X	X
Fort Logan Hospital	X	X	X	
Georgetown Community Hospital	X		X	
Harrison Memorial Hospital	X		X	
Marcum and Wallace Memorial Hospital	X		X	
Rockcastle Hospital & Respiratory Care Center	X		X	X
Saint Joseph Health System	X		X	X
The James B Haggin Memorial Hospital	X	X	X	
University of Kentucky Hospital	X	X	X	



# Rating area 5: Lexington PCP & Specialist count comparison

	CareSource	Ambetter	Anthem	Molina
# of PCPs	415	216	317	234
# of endocrinologist	22	16	20	5
# of cardiologist	78	47	67	17
# of pediatricians	299	180	208	130
# of OBGYN	199	116	149	99



# Rate Analysis

# Rating area 5: Lexington

Lowest Premium First Dollar Bronze			
CareSource	Bronze First 7500 \$25 Generic Drugs	\$367.36	+\$92.27
Ambetter	Everyday Bronze	\$275.09	-
Anthem	Anthem Bronze Pathway X HMO 7700 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$374.74	+\$99.65

Lowest Premium Silver			
CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$439.06	+\$109.41
Ambetter	Clear Silver	\$329.65	-
Anthem	Anthem Silver Pathway X HMO 6000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$399.60	+\$69.95
Molina	Silver 12 with First 4 Primary Care Visits Free	\$331.95	+\$2.30

HCC/Standard Silver			
CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$461.10	+\$131.45
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$453.83	+\$124.18
Ambetter	Clear Silver	\$329.65	-
Anthem	Anthem Silver Pathway X HMO 6000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$399.60	+\$69.95
Molina	Silver 1	\$335.34	+\$5.69

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$331.95	\$283.35	\$210.35	\$113.25	\$0	\$0

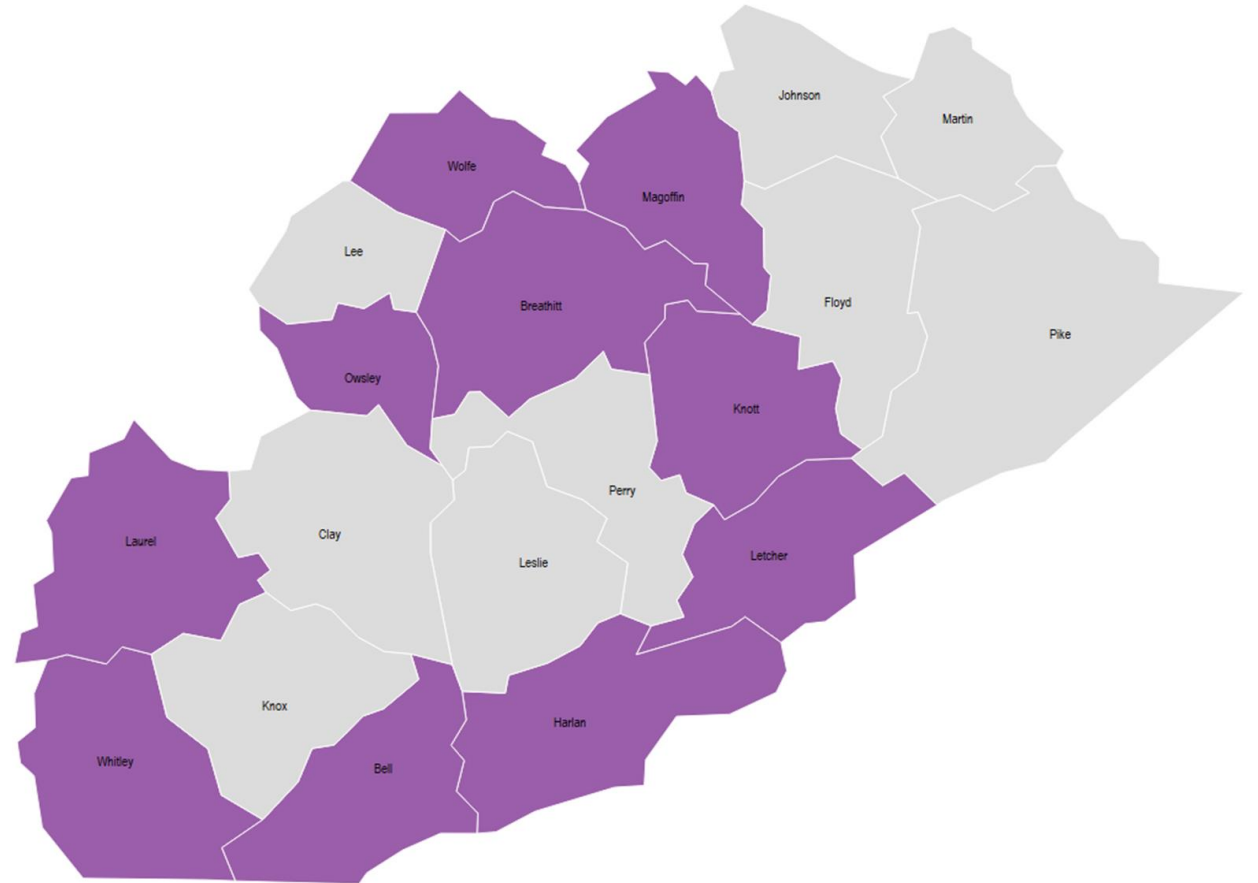
\*Premiums based on 21-year-old.



# Rating Area 8: Pikeville

Counties: Bell, Breathitt, Harlan, Knott, Laurel, Letcher, Magoffin, Owsley, Whitley, and Wolfe

Participating Carriers:  
Ambetter, Anthem, and  
CareSource





# Rating Area 8: Pikeville Hospital Comparison

Hospital Name	CareSource	Ambetter	Anthem
ARH System	X	X	X
Baptist Health	X	X	X
Highlands Regional Medical Center	X		X
Paul B Hall Regional Medical Center	X		X
Pikeville Medical Center	X	X	X
Saint Joseph Health System	X		X



# Rating Area 8: Pikeville PCP & Specialist count comparison

	CareSource	Ambetter	Anthem
# of PCPs	208	152	163
# of endocrinologist	5	3	4
# of cardiologist	50	29	44
# of pediatricians	108	72	54
# of OBGYN	74	46	60



# Rate Analysis

# Rating Area 8: Pikeville

Lowest Premium First Dollar Bronze			
CareSource	Bronze First 7500 \$25 Generic Drugs	\$352.63	+\$42.21
Ambetter	Everyday Bronze	\$310.51	-
Anthem	Anthem Bronze Pathway X HMO 7700 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$431.95	+\$121.44

Lowest Premium Silver			
CareSource	Low Premium Silver 6000 \$3 Generic Drugs	\$421.47	+\$49.36
Ambetter	Clear Silver	\$372.11	-
Anthem	Anthem Silver Pathway X HMO 6000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$460.61	+\$88.50

HCC/Standard Silver			
CareSource	Diabetes Silver 4000 \$0 Select Drugs & Specialized Services	\$442.62	+\$70
CareSource	Healthy Heart Silver 4500 \$0 Select Drugs & Specialized Services	\$435.64	+\$63.53
Ambetter	Clear Silver	\$372.11	-
Anthem	Anthem Silver Pathway X HMO 6000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	\$460.61	+\$88.50

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$379.88	\$331.28	\$258.38	\$161.18	\$18.42	\$0

\*Premiums based on 21-year-old.



# Questions

Visit the CareSource Producer page: [www.CareSource.com/Producers/](http://www.CareSource.com/Producers/)

## **Marketplace Member Services:**

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## National Broker Account Managers

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**CareSource.com**

