



# Michigan 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

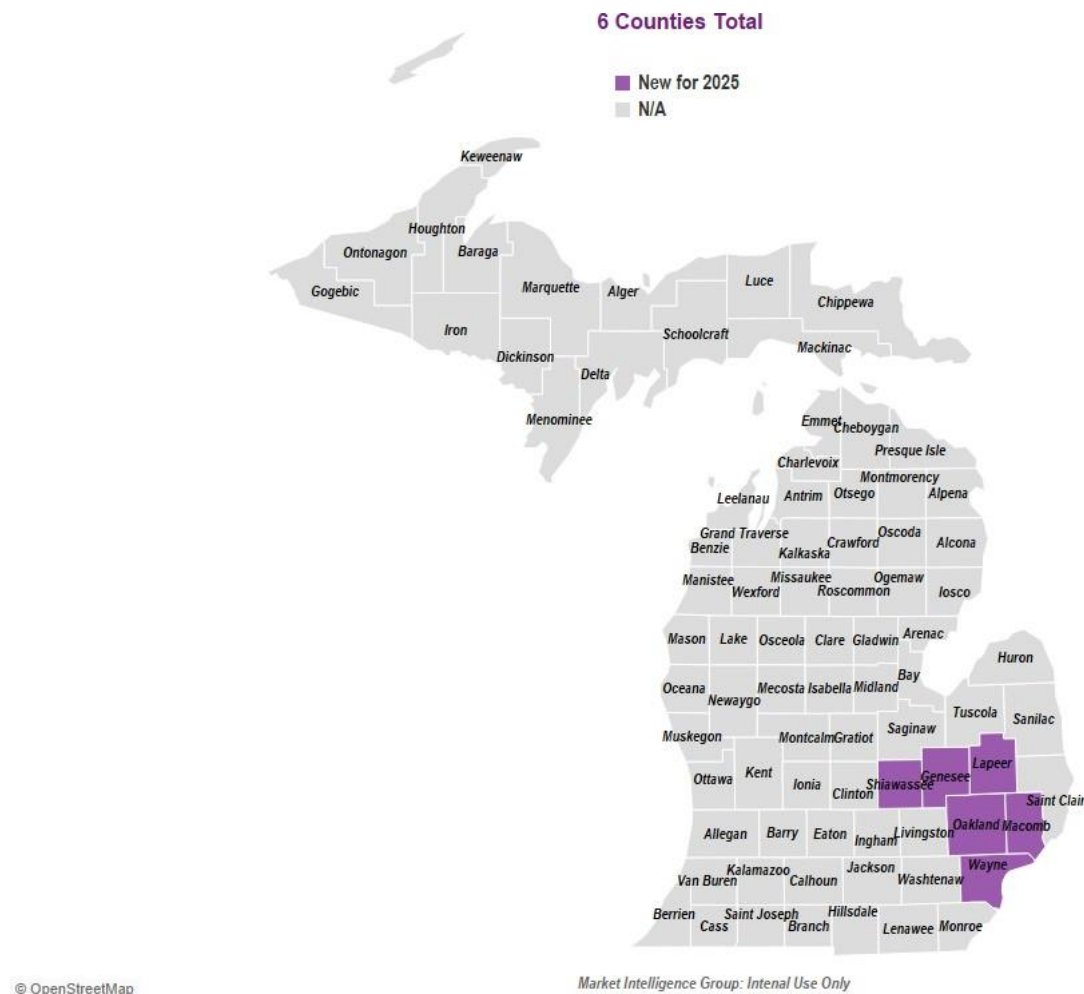
To emphasize our products designed for chronic health conditions, we will include a dedicated category for this purpose. If a carrier does not provide a chronic condition plan option, we will use their standard Silver plan for comparison.

#### 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.



# HAP CareSource Marketplace 2025 Service Area Map



# Michigan Marketplace 2025 Service Area Maps



# Bronze, Silver & <HCC> Plan Comparisons

Michigan Marketplace 2025



# First Dollar Bronze Comparison

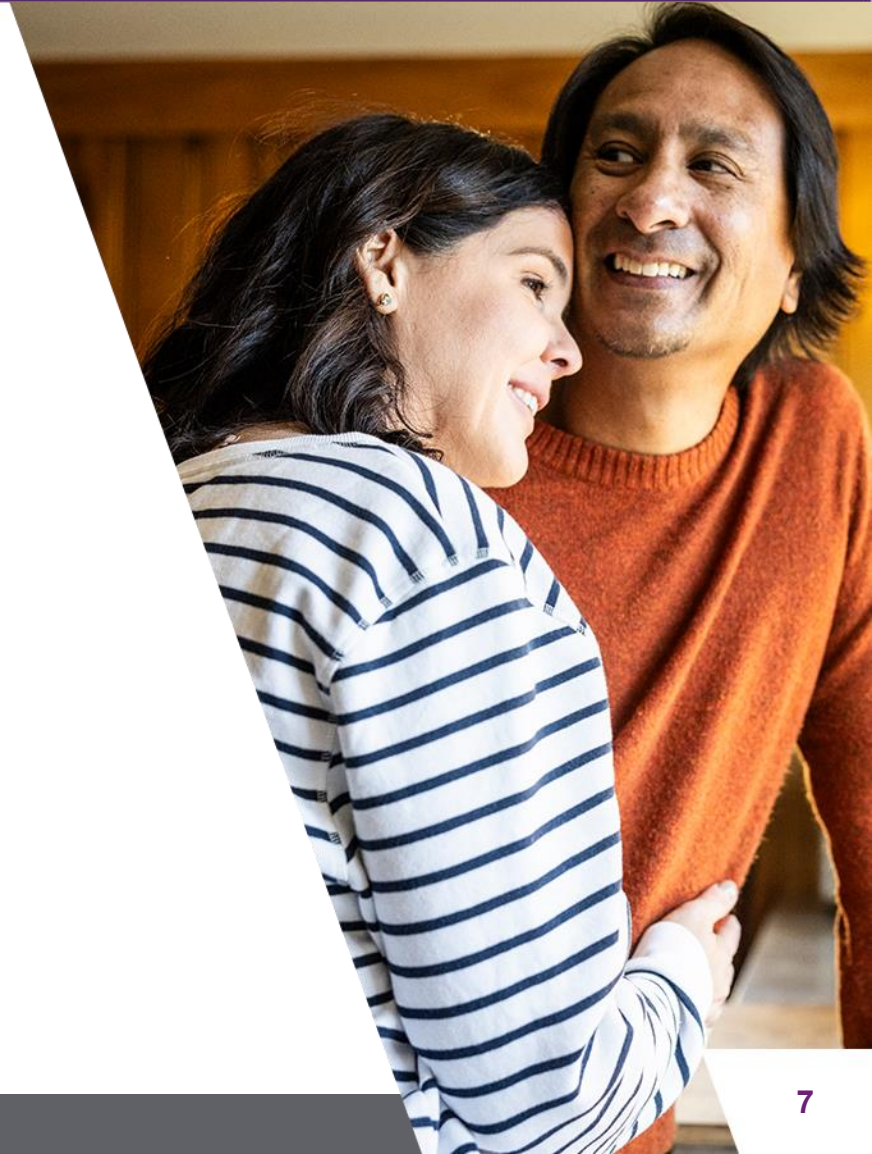
	HAP CareSource	Ambetter	BC of MI HMO	McLaren Health	Physicians Health	Priority Health	UHC
Plan	Bronze First	Standard Bronze	Bronze Extra	Bronze Standard	Exclusive Bronze	Value Bronze	Bronze Standard
Coinsurance	50%	50%	50%	50%	50%	100%	50%
Deductible	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$9,200	\$7,500
Out of Pocket Maximum	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200
PCP Copay	\$50	\$50	\$50	\$50	\$50	\$35	\$50
Specialist Copay	\$100	\$100	\$100	\$100	\$100	\$120	\$100
Inpatient	50% After Ded	50% After Ded	50% After Ded	50% After Ded	50% After Ded	100% After Ded	50% After Ded
ER	50% After Ded	50% After Ded	50% After Ded	50% After Ded	50% After Ded	100% After Ded	50% After Ded
Prescriptions							
Tier 1	\$25	\$25	\$25	\$25	\$25	\$5P/\$20G	\$25
Tier 2	\$50 After Ded	\$50 After Ded	\$50 After Ded	\$50 After Ded	\$50 After Ded	100% After Ded	\$50 After Ded
Tier 3	\$100 After Ded	\$100 After Ded	\$100 After Ded	\$100 After Ded	\$100 After Ded	100% After Ded	\$100 After Ded
Tier 4	\$500 After Ded	\$500 After Ded	\$500 After Ded	\$500 After Ded	\$500 After Ded	100% After Ded	\$500 After Ded





# Bronze Plan Observations

- Every Carrier offers the Federal Standard Bronze plan as their Lowest Premium First Dollar coverage, except for Priority Health.
- Priority Health's plan has a much higher deductible at \$9,200, while having the same Maximum Out of Pocket. Their copay for Primary Care is lower at \$35, while the Specialist Copay is higher at \$120. Furthermore, while their Tier 1 drug has a \$5 Copay for Preferred and \$20 for Generic, which is lower than the Standard \$25, the rest of the tiers are all covered under the deductible vs the Standard Plans having copays after deductible at each level.



# Lowest Premium Silver Comparison

	HAP CareSource	Ambetter	BC of MI HMO	McLaren Health	Molina	Physicians Health	Priority Health	UHC
Plan	Low Premium Silver	Clear Silver	Local HMO Silver Saver	Silver Exchange	Silver 12	Exclusive Silver Standard	Premiere Silver	Silver Value
Coinsurance	60%	100%	80%	80%	80%	60%	X	60%
Deductible	\$6,000	\$6,500	\$4,800	\$3,500	\$7,000	\$5,000	\$5,500	\$5,000
Out of Pocket Maximum	\$9,000	\$6,500	\$7,800	\$9,200	\$9,200	\$8,000	\$9,200	\$9,200
PCP Copay	\$35	\$50	\$45	\$30	\$40/1 <sup>st</sup> 4 \$0	\$40	\$30	\$35
Specialist Copay	\$70	\$100	\$90	\$70	\$63	\$80	\$65	\$65
Inpatient	60% After Ded	100% After Ded	80% After Ded	80% After Ded	80% After Ded	60% After Ded	\$1,000 + 70% After Ded	60% After Ded
ER	\$500 After Ded	100% After Ded	\$250 + 80% After Ded	80% After Ded	80% After Ded	60% After Ded	\$250 + 70% After Ded	60% After Ded
Prescriptions				\$500 Rx Ded				
Tier 1	\$3	100% After Ded	4\$P/\$20G	\$20	\$5	\$20	\$5P/\$20G	\$0P/\$5G
Tier 2	\$75	100% After Ded	\$100	\$75	\$100	\$40	\$75	\$100
Tier 3	60% After Ded	100% After Ded	\$150	\$150 After Rx Ded	80% After Ded	\$80 After Ded	\$125	60% After Ded
Tier 4	50% After Ded	100% After Ded	55% After Ded	60% After Rx Ded	80% After Ded	\$350 After Ded	50% After Ded	50% After Ded





# Silver Plan Observations

- While most carriers are offering a deductible in the \$5,000 - \$6,000 range, McLaren's is the lowest at \$3,500, while Molina has the highest deductible at \$7,000.
- Most carriers have a Maximum Out of Pocket around the maximum of \$9,200. However, both Ambetter (\$6,500) and Blue Cross (\$7,000) are considerably lower.
- Office copays for both PCP and Specialists are comparable with most carriers, although both Ambetter and Blue Cross are noticeable higher. Molina offers the first four PCP visits at a \$0 copay, while all visits after the fourth are at \$40.
- Inpatient coverage is coinsurance after deductible for all carriers except for Priority, which includes a \$1,000 copay and coinsurance after the deductible is met.
- HAP/CareSource and Molina offer the lowest Tier 1 copays at \$3 and \$5 respectively. Blue Cross, Priority and UHC also have low tier 1 copays, but only for Preferred drugs. Ambetter is Deductible and Coinsurance for all Tier levels. HAP/GCareSource, McLaren and Priority have the lowest Tier 2 copays at \$75. while all other carriers besides Ambetter are \$100. Blue Cross and Priority also have copays at Tier 3, while all other carriers are Ded/Coins. All carriers at Tier 4 are at Deductible and Coinsurance.



# Diabetic & Healthy Heart Silver vs. Standard Silver

	HAP CareSource	HAP CareSource	Ambetter	BC of MI HMO	McLaren Health	Molina	Physicians Health	Priority Health	UHC
Plan	Silver Diabetes	Healthy Heart	Standard Silver	Local HMO Silver Extra	Silver Standard	Silver 8	Exclusive Silver Standard	Standard Silver	Silver Standard
Coinsurance	50%	50%	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
Out of Pocket Maximum	\$8,800	\$8,800	\$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
Specialist Copay	\$50	\$50	\$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
ER	\$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
Prescriptions									
Tier 1	\$3	\$3	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Tier 2	\$70	\$70	\$40	\$40	\$40	\$40	\$40	\$40	\$40
Tier 3	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
Tier 4	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



# Health Heart & Diabetic Silver vs. Standard Silver Plan Observations

- No other carrier besides HAP/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 HAP/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 HAP/CareSource HCC plans is the number of prescriptions, testing supplies and DME that are covered under the \$0 cost share.

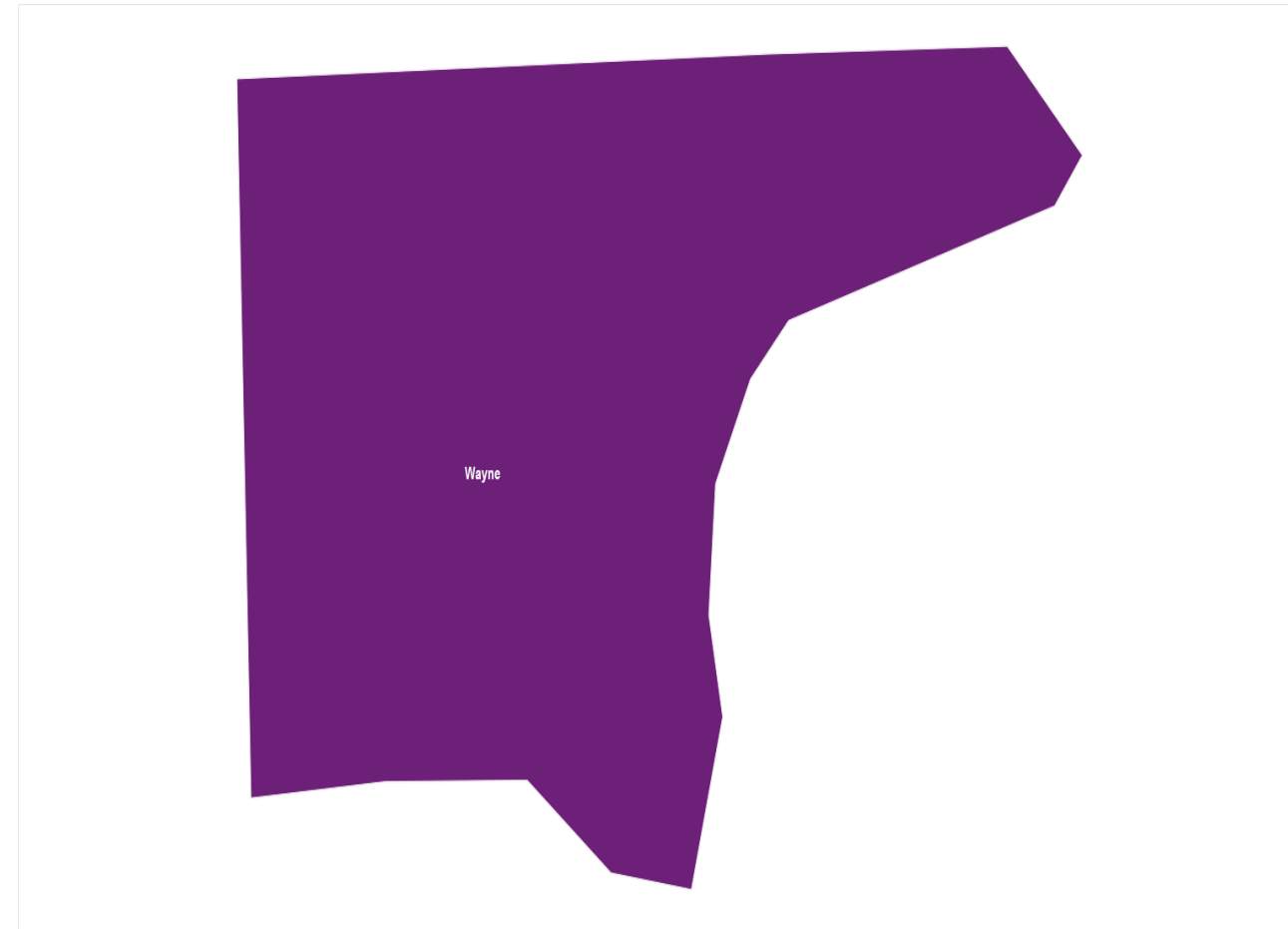


# Rating Area 1: Detroit

Counties: Monroe & Wayne

Participating Carriers: Ambetter, Blue Cross, HAP/CareSource (Wayne only), McLaren (Wayne only), Molina (Wayne only), Priority Health & United Healthcare

2024 Consumers Selected ACA Plans: 83,440



# Rating Area 1: Detroit - Hospital Comparison

Hospital Name	HAP/CareSource (Wayne only)	Ambetter	Blue Cross	McLaren (Wayne only)	Molina (Wayne only)	Priority Health	United Healthcare
Ascension St John Hospital	X	X	X	X	X	X	
Childrens Hospital of Michigan	X	X	X		X	X	X
Corewell Health Systems	X	X	X	X	X	X	X
DMC Hospital Systems	X	X	X	X	X	X	X
Garden City Hospital			X	X	X	X	
Henry Ford Hospital	X	X	X	X	X		
Henry Ford Wyandotte Hospital	X	X	X	X	X		
ProMedica Monroe Regional Hospital	X	X	X			X	
Trinity Health Livonia Hospital	X		X		X	X	



# Rate Analysis

# Rating Area 1: Detroit

Lowest Premium First Dollar Bronze			
HAP CareSource	Bronze First	\$291.85	+\$67.51
Ambetter	Standard Bronze	\$224.34	\$0
BC of MI	Local HMO Bronze Extra	\$252.84	+\$28.50
McLaren	Bronze Standard	\$398.23	+\$173.89
Molina	N/A	N	N/A
Priority	Value Bronze	\$298.21	+\$73.87
UHC	Bronze Standard	\$240.38	+\$16.04

Lowest Premium Silver			
HAP CareSource	Low Premium Silver	\$343.76	+\$66.92
Ambetter	Clear Silver	\$276.84	\$0
BC of MI	Local HMO Silver Saver	\$311.62	+\$34.78
McLaren	Silver Exchange	\$549.54	+\$272.70
Molina	Silver 12	\$300.18	+\$23.32
Priority	Premiere Silver	\$350.26	+\$73.42
UHC	Silver Value	\$301.04	+\$24.20

HCC/Standard Silver			
HAP CareSource	Silver Diabetes	\$370.24	+\$88.41
HAP CareSource	Healthy Heart	\$364.76	+\$82.93
Ambetter	Standard Silver	\$281.83	\$0
BC of MI	Local HMO Silver Extra	\$371.78	+\$89.95
McLaren	Silver Standard	\$614.46	+\$332.63
Molina	Silver 8	\$302.39	+\$20.56
Priority	Standard Silver	\$388.11	+\$106.28
UHC	Silver Standard	\$303.02	+\$21.19

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$281.83	\$233.23	\$160.33	\$63.16	\$0	\$0

\*Premiums based on 21-year-old.

# Rating Area 2: Detroit

Counties: Macomb & Oakland

Participating Carriers: Ambetter, Blue Cross, HAP/CareSource, McLaren, Molina, Priority Health & United Healthcare

2024 Consumers Selected ACA Plans: 101,792





# Rating Area 2: Detroit - Hospital Comparison

Hospital Name	HAP CareSource	Ambetter	Blue Cross	McLaren	Molina	Priority Health	United Healthcare
Ascension Health Systems	X	X	X	X	X	X	
Corewell Health Systems	X	X	X		X	X	X
DMC Huron Valley-Sinai Hospital	X	X	X	X	X	X	X
Henry Ford Macomb Hospital	X	X	X		X		
Henry Ford West Bloomfield Hospital	X	X	X		X		
Insight Surgical Hospital		X	X	X	X		
McLaren Macomb	X		X	X		X	
McLaren Oakland	X		X	X		X	
Pontiac General Hospital	X	X	X	X		X	
Straith Hospital for Special Surgery		X	X			X	
Surgeons Choice Medical Center		X	X	X		X	
Trinity Health Oakland Hospital			X		X		



# Rate Analysis

# Rating Area 2: Detroit

Lowest Premium First Dollar Bronze			
HAP CareSource	Bronze First	\$270.14	+\$61.18
Ambetter	Standard Bronze	\$208.96	\$0
BC of MI	Bronze Extra	\$252.84	+\$43.88
McLaren	Bronze Standard	\$322.73	+\$113.77
Molina	N/A	N/A	N/A
Priority	Value Bronze	\$287.69	+\$78.73
UHC	Bronze Standard	\$237.96	+\$29.00

Lowest Premium Silver			
HAP CareSource	Low Premium Silver	\$318.19	+\$60.33
Ambetter	Clear Silver	\$257.86	\$0
BC of MI	Local HMO Silver Saver	\$311.62	+\$53.76
McLaren	Silver Exchange	\$445.35	+\$187.49
Molina	Silver 12	\$268.49	+\$10.63
Priority	Premiere Silver	\$377.88	+\$119.82
UHC	Silver Value	\$298.00	+\$40.14

HCC/Standard Silver			
HAP CareSource	Silver Diabetes	\$342.70	+\$80.20
HAP CareSource	Healthy Heart	\$337.62	+\$75.12
Ambetter	Standard Silver	\$262.50	\$0
BC of MI	Local HMO Silver Extra	\$371.78	+\$102.28
McLaren	Silver Standard	\$497.96	+\$235.46
Molina	Silver 8	\$270.46	+\$7.96
Priority	Standard Silver	\$374.40	+\$111.90
UHC	Silver Standard	\$299.97	+\$37.47

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$262.50	\$213.90	\$141.00	\$43.80	\$0	\$0

\*Premiums based on 21-year-old.

# Rating Area 5: Genesee Flint

Counties: Genesee, Lapeer & Shiawassee

Participating Carriers: Ambetter (Genesee & Lapeer only), Blue Cross, HAP/CareSource, Molina (Genesee only), Physicians Health Plan (Shiawassee Only) Priority Health & United Healthcare (Genesee & Shiawassee only)

2024 Consumers Selected ACA Plan: 20,318



# Rating Area 5: Genesee Flint - Hospital Comparison

Hospital Name	HAP CareSource	Ambetter (Genesee & Lapeer only)	Blue Cross	McLaren	Molina (Genesee only)	Priority Health	Physicians Health Plan (Shiawassee Only)	United Healthcare (Genesee & Shiawassee only)
Ascension Genesys Hospital	X		X	X	X	X		
Hurley Medical Center	X	X	X		X			X
McLaren Flint	X		X	X		X		
McLaren Lapeer Region	X		X	X		X		
Memorial Healthcare	X		X				X	



# Rate Analysis

## Rating Area 5: Genesee & Lapeer Counties Only

Lowest Premium First Dollar Bronze			
HAP CareSource	Bronze First	\$266.29	+\$50.92
Ambetter	Standard Bronze	\$215.37	\$0
BC of MI	Bronze Extra	\$279.23	+\$63.86
McLaren	Bronze Standard	\$298.15	+\$82.78
Molina	N/A	N/A	N/A
Priority	Value Bronze	\$301.94	+\$86.57
UHC	Bronze Standard	\$249.94	+\$34.57

Lowest Premium Silver			
HAP CareSource	Low Premium Silver	\$313.86	+\$48.10
Ambetter	Clear Silver	\$265.76	\$0
BC of MI	Silver Saver	\$344.46	+\$78.70
McLaren	Silver Exchange	\$411.43	+\$145.67
Molina	Silver 12	\$319.57 LC N/A	+\$53.81
Priority	Premiere Silver	\$394.65	+\$128.89
UHC	Silver Value	\$313.01 LC N/A	+\$47.25

HCC/Standard Silver			
HAP CareSource	Silver Diabetes	\$337.82	+\$67.26
HAP CareSource	Healthy Heart	\$332.82	+\$62.26
Ambetter	Standard Silver	\$270.56	\$0
BC of MI	Silver Extra	\$475.13	+\$204.57
McLaren	Silver Standard	\$460.04	+\$189.48
Molina	Silver 8	\$321.91 LC N/A	+\$51.35
Priority	Standard Silver	\$437.60	+\$167.04
UHC	Silver Standard	\$315.07 LC N/A	+\$44.51

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$270.56	\$221.96	\$149.06	\$51.86	\$0	\$0

\*Premiums based on 21-year-old

# Rate Analysis

## Rating Area 5: Shiawassee County Only

Lowest Premium First Dollar Bronze			
HAP CareSource	Bronze First	\$266.29	+\$25.26
BC of MI	Bronze Extra	\$279.23	+\$38.20
McLaren	Bronze Standard	\$298.15	+\$57.12
PHP	HMO Exclusive	\$241.03	\$0
Priority	Value Bronze	\$301.94	+\$60.91
UHC	Bronze Standard	\$249.94	+\$8.91

Lowest Premium Silver			
HAP CareSource	Low Premium Silver	\$313.66	+\$0.65
BC of MI	Local HMO Silver Saver	\$344.46	+\$31.45
McLaren	Silver Exchange	\$411.43	+\$98.42
Priority	Premiere Silver	\$394.65	+\$71.64
PHP	Silver Standard	\$350.61	+\$37.60
UHC	Silver Value	\$313.01	\$0

HCC/Standard Silver			
HAP CareSource	Silver Diabetes	\$337.82	+\$22.75
HAP CareSource	Healthy Heart	\$332.82	+\$17.75
BC of MI	Local HMO Silver Extra	\$410.59	+\$95.52
McLaren	Silver Standard	\$460.04	+\$144.97
PHP	Silver Standard	\$360.61	+\$45.54
Priority	Standard Silver	\$437.60	+\$122.53
UHC	Silver Standard	\$315.07	\$0

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$313.66	#265.06	\$192.16	\$94.96	\$0	\$0

\*Premiums based on 21-year-old.



# Questions

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

**Marketplace Member Services:**  
**<1-833-230-2099 (TTY: 711)**

Hours: 7 a.m. to 7 p.m. Eastern Time (ET), Monday through Friday>



**Sales Support: <1-833-230-2002>**

<Sales Support: [SalesSupport@CareSource.com](mailto:SalesSupport@CareSource.com)

Broker Account Managers: [BrokerManagers@CareSource.com](mailto:BrokerManagers@CareSource.com)

Ryan Black, National Broker Manager, [Ryan.Black@CareSource.com](mailto:Ryan.Black@CareSource.com)

Tony Caito, National Broker Manager, [Tony.Caito@CareSource.com](mailto:Tony.Caito@CareSource.com)

Krista Seaton, National Broker Manager, [Krista.Seaton@CareSource.com](mailto:Krista.Seaton@CareSource.com)

<Name, Title, [e-mail address](#) >>







Presented by:

## National Broker Account Managers

October <2024>

[HAPCareSource.com](https://HAPCareSource.com)

