



Ohio 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. You may observe that CareSource will not be the price leader in all rating areas. However, we remain committed to providing access to robust networks across the state.



CareSource Marketplace 2025 Service Area Map



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A map of Ohio with its 88 counties labeled. Ten counties are highlighted in red: Williams, Fulton, Lucas, Ottawa, Sandusky, Erie, Seneca, Huron, Wyandot, and Crawford. These counties are located in the northern and northwestern parts of the state, forming a loose cluster around the Toledo area.

A map of Michigan showing all 83 counties. Fifteen counties are highlighted in red: Alcona, Alcona, Benzie, Charlevoix, Emmet, Grand Haven, Grand Island, Ingham, Isabella, Leelanau, Mackinac, Manistig, Montcalm, Saginaw, and Tuscola. The highlighted counties are located in the central and northern parts of the state, forming a cluster around the central peninsula and extending towards the northern border.

Bronze, Silver & HCC Plan Comparisons

Ohio Marketplace 2025



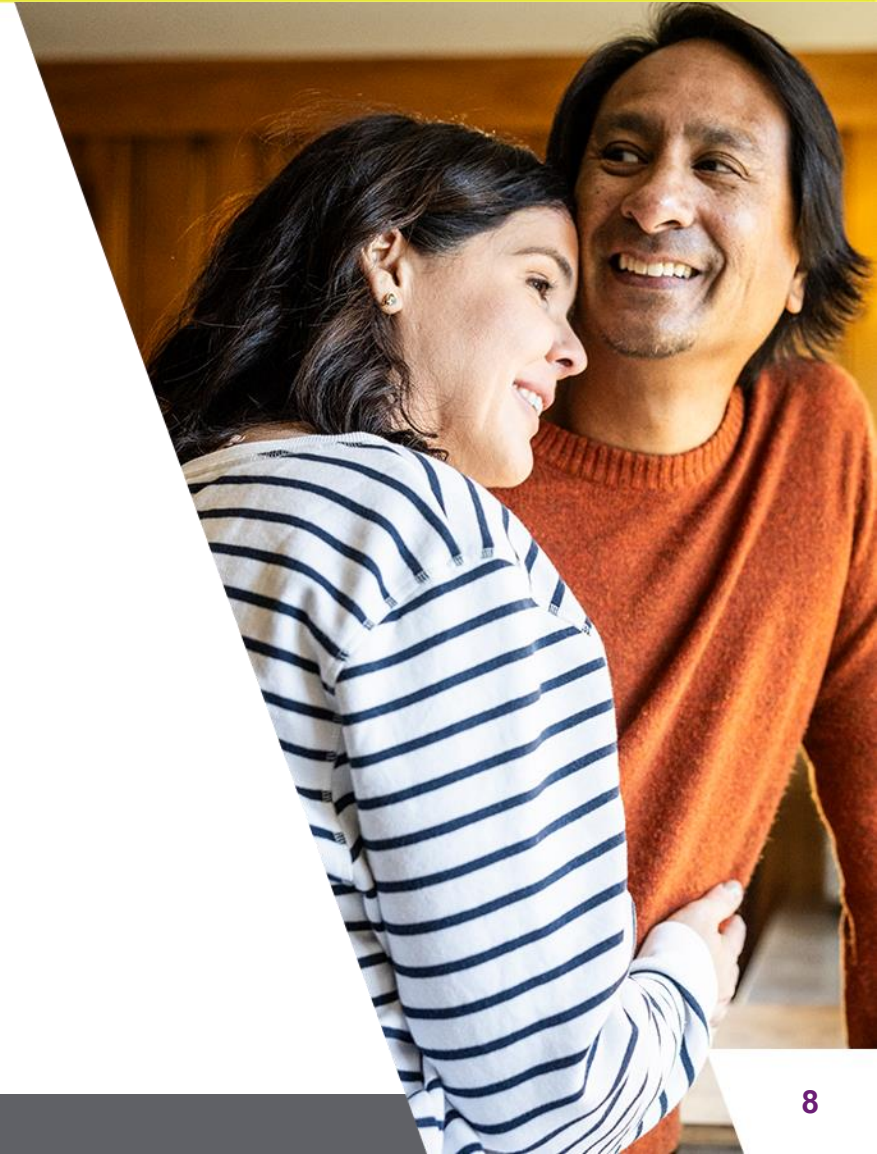
First Dollar Bronze Comparison

	CareSource	Anthem	Ambetter	Aetna	AultCare	Medical Mutual	Molina	Oscar	Paramount	SummaCare	UHC
Plan	Bronze First	Heart Healthy Bronze	Standard Expanded	Standard	Standard Bronze	Bronze \$8,300	Bronze 8	Bronze Classic Standard	Economy Bronze	Standard Bronze	Bronze Value
Coinsurance	50%	70%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Deductible	\$7,500	\$6,000	\$7,500	\$7,500	\$7,500	\$8,300	\$7,500	\$7,500	\$6,000	\$7,500	\$8,250
Out of Pocket Maximum	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$7,500	\$9,200	\$9,200
PCP Copay	\$50	\$50	\$50	\$50	\$50	\$30	\$50	\$50	\$35	\$50	\$0
Specialist Copay	\$100	70%*	\$100	\$100	\$100	\$100	\$100	\$100	50%*	\$100	\$140
Inpatient	50%*	\$500/50%*	50%*	50%*	50%*	50%*	50%*	50%*	50%*	50%*	60%*
Outpatient Lab	50%*	70%*	50%*	50%*	50%*	50%*	50%*	50%*	50%*	50%*	\$20
ER	50%*	\$500/70%*	50%*	50%*	50%*	50%*	50%*	50%*	50%*	50%*	50%*
Prescriptions											
Tier 1	\$25	\$20	\$25	\$25	\$25	\$30	\$25	\$25	50%*	\$25	\$5
Tier 2	\$50*	\$80	\$50*	\$50*	\$50*	50%*	\$50*	\$50*	50%*	\$50*	\$50
Tier 3	\$100*	65%*	\$100*	\$100*	\$100*	50%*	\$100*	\$100*	50%*	\$100*	60%*
Tier 4	\$500*	60%*	\$500*	\$500*	\$500*	50%*	\$500*	\$500*	50%*	\$500*	60%*



Bronze Plan Observations

- All plans lowest cost First Dollar Bronze plans are the standard plan except for Anthem, Medical Mutual, Paramount, and UHC.



Lowest Premium Silver Comparison

	CareSource	Anthem	Ambetter	Aetna	AultCare	Medical Mutual	Molina	Oscar	Paramount	SummaCare	UHC
Plan	Low Premium Silver	Heart Health Pathway	Clear Silver	Silver 5	Silver 7900	Silver \$5000	Silver 12	Simple PCP Saver	Essential Silver HRA	Silver 5000	Silver Standard
Coinsurance	60%	75%	100%	50%	50%	65%	80%*	60%	60%	60%	60%
Deductible	\$6,000	\$6,000	\$6,500	\$7,495	\$7,900	\$5,000	\$7,000	\$5,750	\$6,500	\$5,000	\$5,000
Out of Pocket Maximum	\$9,000	\$7,700	\$6,500	\$8,695	\$9,200	\$7,800	\$9,200	\$8,900	\$8,000	\$7,850	\$8,000
PCP Copay	\$35	\$25	\$50	\$45	\$10	\$30	\$40	\$5	\$30	\$0 1 st 3/\$30	\$40
Specialist Copay	\$75	\$80	\$100	\$80	\$80	\$60	\$63	\$80	\$75	60%*	\$80
Inpatient	\$500*	\$500/50%*	100%*	50%*	50%*	65%*	80%*	60%*	60%*	60%*	60%*
Outpatient Lab	\$40	75%*	\$25	\$25	50%*	\$60	80%*	60%*	60%*	60%*	60%*
ER	\$500*	\$500/75%*	100%*	50%*	50%*	65%*	80%*	60%*	60%*	60%*	60%*
Prescriptions											
Tier 1	\$3	\$3	100%*	\$3 Pref/\$25 Gen	\$10	\$20	\$10	\$3 Pref/\$25 Gen	\$15 Pref/\$25 Gen	\$10	\$20
Tier 2	\$75	\$40	100%*	\$50	\$50	\$60*	\$100	\$100	\$50	\$25	\$40
Tier 3	60%*	65%*	100%*	60%*	50%*	50%*	80%*	60%*	\$250	60% after RX ded (\$1,000)	\$80*
Tier 4	60%*	60%*	100%*	50%*	50%*	50%*	80%*	60%*	60%*	50% after RX ded (\$1,000)	\$350*



Silver Plan Observations

<Bulleted list of observations about cost share comparison>



HCC Silver vs. Standard Silver Comparison

	CareSource	CareSource	Anthem	Ambetter	Aetna	AultCare	Medical Mutual	Molina	Oscar	Paramount	SummaCare	UHC
Plan	Diabetes Silver	Healthy Heart	Heart Healthy	Standard Silver	Silver Standard	Standard Silver	Silver Standard	Silver 8	Simple Diabetes	Standard Silver	Silver 5000	Silver Standard
Coinsurance	50%	50%	75%	60%	60%	60%	60%	60%	50%	60%	60%	60%
Deductible	\$4,500	\$4,500	\$6,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,900	\$5,000	\$5,000	\$5,000
Out of Pocket Maximum	\$8,800	\$8,800	\$7,700	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,750	\$8,000	\$7,850	\$8,000
PCP Copay	\$30	\$30	\$25	\$40	\$40	\$40	\$40	\$40	\$0	\$40	\$0 1 st 3/\$30	\$40
Specialist Copay	\$50	\$50	\$80	\$80	\$80	\$80	\$80	\$80	\$40	\$80	60%*	\$80
Inpatient	\$600*	\$250*	\$500/50%*	60%*	60%*	60%*	60%*	60%*	50%*	60%*	60%*	60%*
Outpatient Lab	\$75	\$60	75%*	60%*	60%*	60%*	60%*	60%*	\$65	60%*	60%*	60%*
ER	\$600*	\$400*	\$500/75%*	60%*	60%*	60%*	60%*	60%*	50%*	60%*	60%*	60%*
Prescriptions												
Tier 1	\$3	\$3	\$3	\$20	\$20	\$20	\$20	\$20	\$0 Pref/\$25 Gen	\$20	\$10	\$20
Tier 2	\$70	\$70	\$40	\$40	\$40	\$40	\$40	\$40	\$75*	\$40	\$25	\$40
Tier 3	60%*	60%*	65%*	\$80*	\$80*	\$80*	\$80*	\$80*	50%*	\$80	60% after RX ded (\$1,000)	\$80*
Tier 4	50%*	50%*	60%*	\$350*	\$350*	\$350*	\$350*	\$350*	50%*	\$350	50% after RX ded (\$1,000)	\$350*



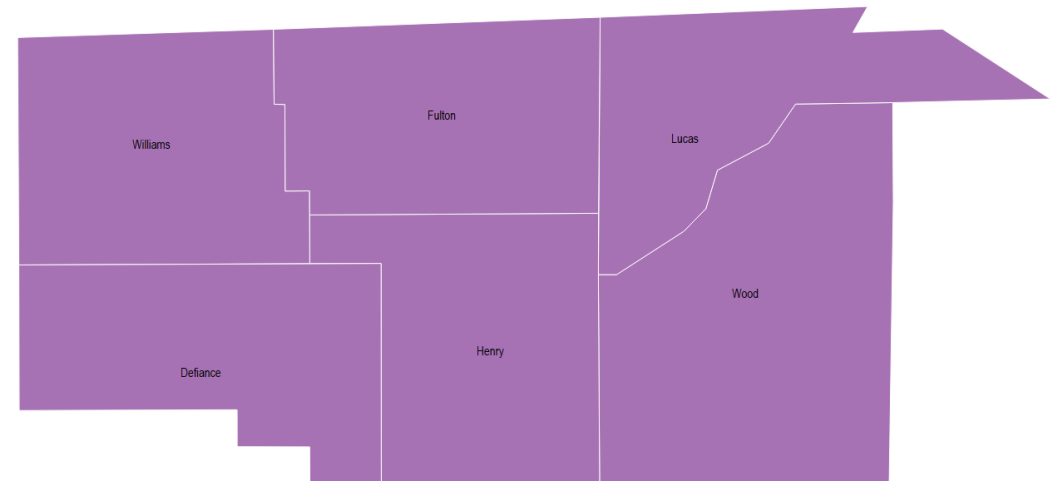
HCC Silver vs. Standard Silver Plan Observations

- CareSource, along with Anthem & Oscar off Chronic Condition plans.
 - CareSource & Oscar offer Diabetes plans
 - CareSource & Anthem off Healthy Heart Plans



Rating Area 1: Toledo Area

- Counties: Defiance, Fulton, Henry, Lucas, Williams & Woods
- Participating Carriers:
 - Aetna (Henry, Lucas, Wood only)
 - Ambetter
 - Anthem
 - CareSource
 - Medical Mutual
 - Molina (Excluding Williams)
 - Paramount
 - UHC
- # Consumers selected ACA plan in 2024: 28,535



Rating Area 1: Toledo Area Hospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Paramount	UHC
Fulton County Health Center					X		X	
Henry County Hospital Inc.	X			X		X	X	
Mercy Health Systems	X		X	X	X	X		X
Nationwide Childrens Hospital Toledo	X				X	X		
Parkview Hospitals	X	X	X				X	
ProMedica Health Systems	X		X		X		X	
University of Toledo Medical Center	X		X			X		X
Wood County Hospital	X		X	X	X		X	



Rating area 1: Toledo Area PCP & Specialist count comparison

	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Paramount	UHC
# of PCPs	451	167	276	178	326	241	206	216
# of endocrinologist	12	7	12	6	8	8	5	7
# of cardiologist	80	31	53	26	64	39	46	33
# of pediatricians	252	51	122	47	192	124	76	72
# of OBGYN	149	57	89	43	116	69	63	41



Rate Analysis

Rating Area 1: Toledo Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$310.83	+\$18.83
Anthem	Healthy Heart Bronze	\$292.00	-
Ambetter	Standard Bronze	\$325.80	+\$33.80
Aetna	Standard	\$365.48	+\$73.48
Med Mutual	Bronze \$8,300	\$307.84	+\$15.84
Molina	Bronze 8	\$313.09	+\$21.09
Paramount	Economy Bronze	\$306.28	+\$14.28
UHC	Bronze Value	\$315.72	+\$23.72

Lowest Premium Silver			
CareSource	Low Premium Silver	\$356.56	+\$12.67
Anthem	Healthy Heart Pathway	\$357.42	+\$13.53
Ambetter	Clear Silver	\$382.86	+\$38.97
Aetna	Silver 5	\$436.49	+\$92.60
Med Mutual	Silver \$5,000	\$439.77	+\$95.88
Molina	Silver 12	\$343.89	-
Paramount	Essential Silver HRA	\$407.63	+\$63.74
UHC	Silver Standard	\$376.32	+\$32.43

HCC/Standard Silver			
CareSource	Diabetes Silver	\$377.86	+\$28.55
CareSource	Healthy Heart	\$369.72	+\$20.41
Anthem	Heart Healthy	\$357.42	+\$8.11
Ambetter	Standard Silver	\$387.31	+\$38.00
Aetna	Silver Standard	\$438.61	+\$89.30
Med Mutual	Silver Standard	\$440.11	+\$90.80
Molina	Silver 8	\$349.31	-
Paramount	Standard Silver	\$407.81	+\$58.50
UHC	Silver Standard	\$376.32	+\$27.01

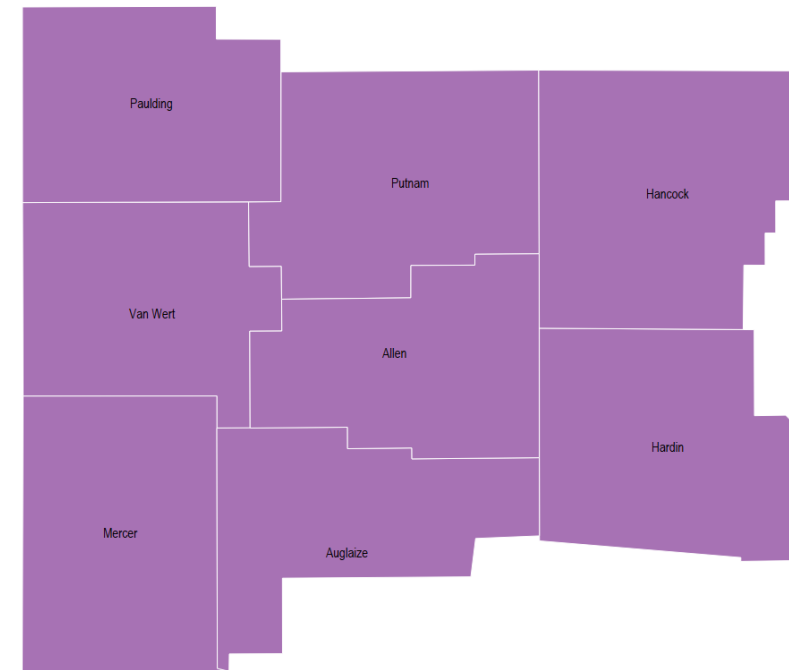
	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$348.74	\$300.14	\$227.24	\$130.04	\$0	\$0

- Rates shown are for single member, age 21.



Rating Area 2: Lima Area

- Counties: Allen, Auglaize, Hancock, Hardin, Mercer, Paulding, Putnam & Van Wert
- Participating Carriers:
 - Aetna (Allen, Auglaize, Hardin, Putnam only)
 - Ambetter
 - Anthem
 - CareSource
 - Medical Mutual
 - Molina (Excluding Hardin)
 - UHC (Allen & Hardin only)
- # Consumers selected ACA plan in 2024: 14,865



Rating Area 2: Lima Area Hospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	UHC
Blanchard Valley Hospital		X	X		X	X	
Bluffton Hospital		X	X		X	X	
Institute for Orthopedic Surgery			X		X	X	
Joint Township District Memorial Hospital	X	X	X	X			
Lima Memorial Health Systems		X		X	X	X	X
Mercer County Community Hospital	X		X	X	X		X
Mercy Health Systems				X	X		
Ohio Health Hardin Memorial	X			X	X		
Ohio Health Van Wert	X	X	X		X	X	
Paulding County Hospital	X	X		X		X	
ProMedica Fostoria Community Hospital	X		X		X		



Rating area 2: Lima Area PCP & Specialist count comparison

	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	UHC
# of PCPs	374	122	132	165	306	179	114
# of endocrinologist	5	X	3	3	5	2	1
# of cardiologist	89	32	57	31	76	50	30
# of pediatricians	239	39	73	61	115	100	140
# of OBGYN	137	61	74	49	109	96	51



Rate Analysis

Rating Area 2: Lima Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$354.79	+\$41.05
Anthem	Healthy Heart Bronze	\$317.88	+\$4.14
Ambetter	Standard Bronze	\$318.46	+\$4.72
Aetna	Standard	\$350.48	+\$36.74
Med Mutual	Bronze \$8,300	\$373.38	+\$60.14
Molina	Bronze 8	\$313.74	-
UHC	Bronze Value	\$322.89	+\$-9.15

Lowest Premium Silver			
CareSource	Low Premium Silver	\$407.00	+\$62.40
Anthem	Healthy Heart Pathway	\$389.09	+\$44.49
Ambetter	Clear Silver	\$374.23	+\$29.63
Aetna	Silver 5	\$418.57	+\$73.97
Med Mutual	Silver \$5,000	\$533.40	+\$188.80
Molina	Silver 12	\$344.60	-
UHC	Silver Standard	\$384.87	+\$40.27

HCC/Standard Silver			
CareSource	Diabetes Silver	\$431.30	+\$81.26
CareSource	Healthy Heart	\$422.01	+\$71.97
Anthem	Heart Healthy	\$389.09	+\$39.05
Ambetter	Standard Silver	\$378.59	+\$28.55
Aetna	Silver Standard	\$420.61	+\$70.57
Med Mutual	Silver Standard	\$533.80	+\$183.76
Molina	Silver 8	\$350.04	-
UHC	Silver Standard	\$384.87	+\$34.83

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$349.47	\$300.87	\$227.97	\$130.77	\$0.00	\$0.00

- Rates shown are for single member, age 21.



Rating Area 3: Dayton Area

- Counties: Champaign, Clark, Drake, Greene, Miami, Montgomery, Preble & Shelby
- Participating Carriers:
 - Aetna (Champaign & Clark only)
 - Ambetter
 - Anthem
 - CareSource
 - Medical Mutual
 - Molina
 - UHC
- # Consumers selected ACA plan in 2024: 47,172



Rating Area 3: Dayton Area Hospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	UHC
Dayton Childrens Hospital	X	X	X				X
Kettering Health	X	X	X		X	X	X
Mercy Health	X		X	X	X	X	X
Miami Valley Hospital	X				X		
Ohio Valley Surgical Hospital	X	X					
SOIN Medical Center	X	X	X		X	X	X
Upper Valley Medical Center	X				X		
Wayne Healthcare	X		X		X	X	X



Rating area 3: Dayton Area PCP & Specialist count comparison

	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	UHC
# of PCPs	713	368	278	99	534	424	362
# of endocrinologist	18	6	8	3	11	13	10
# of cardiologist	140	72	56	30	108	84	61
# of pediatricians	437	179	141	75	238	92	228
# of OBGYN	281	158	117	52	220	169	131



Rate Analysis

Rating Area 3: Dayton Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$394.28	+\$107.68
Anthem	Healthy Heart Bronze	\$305.49	+\$18.89
Ambetter	Standard Bronze	\$345.77	+\$59.17
Aetna	Standard	\$355.28	+\$68.68
Med Mutual	Bronze \$8,300	\$286.60	-
Molina	Bronze 8	\$360.07	+\$73.47
UHC	Bronze Value	\$329.31	+\$42.71

Lowest Premium Silver			
CareSource	Low Premium Silver	\$452.30	+\$78.38
Anthem	Healthy Heart Pathway	\$373.92	-
Ambetter	Clear Silver	\$406.32	+\$32.40
Aetna	Silver 5	\$424.30	+\$50.38
Med Mutual	Silver \$5,000	\$383.71	+\$9.79
Molina	Silver 12	\$395.49	+\$21.57
UHC	Silver Standard	\$392.52	+\$18.60

HCC/Standard Silver			
CareSource	Diabetes Silver	\$479.32	+\$105.40
CareSource	Healthy Heart	\$469.00	+\$95.08
Anthem	Heart Healthy Pathway	\$373.92	-\$X
Ambetter	Standard Silver	\$411.04	+\$37.12
Aetna	Silver Standard	\$426.37	+\$52.45
Med Mutual	Silver Standard	\$384.00	+\$10.08
Molina	Silver 8	\$401.73	+\$28.81
UHC	Silver Standard	\$392.52	+\$18.60

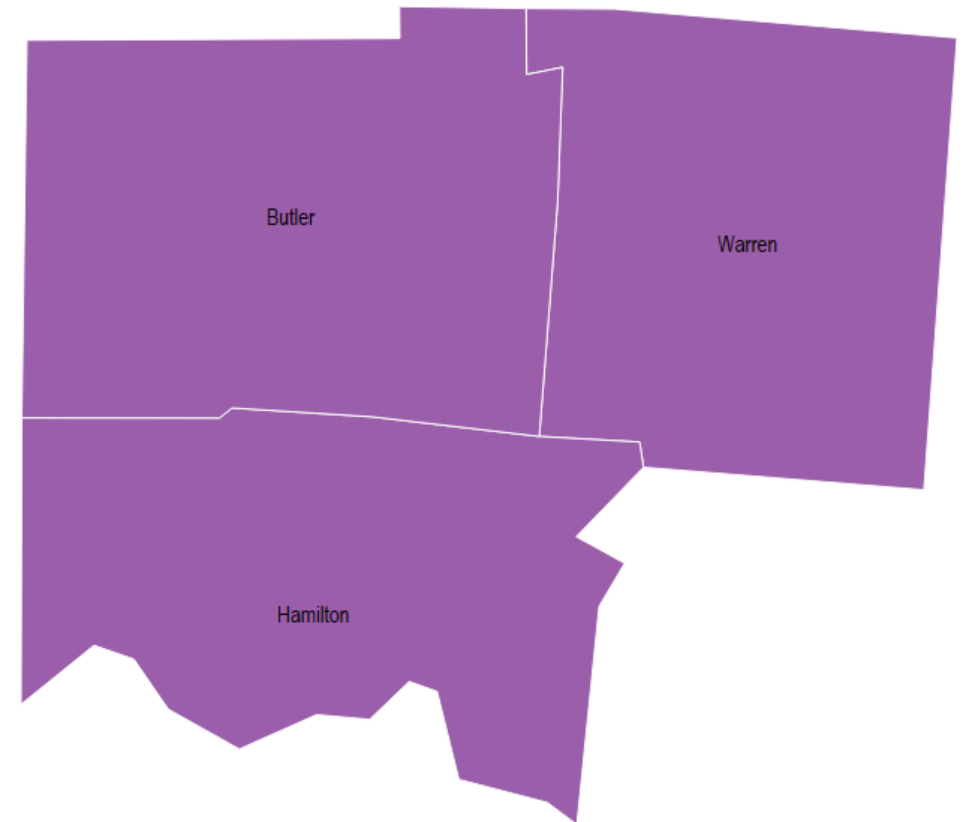
	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$375.19	\$326.59	\$253.69	\$156.59	\$13.73	\$0.00

- Rates shown are for single member, age 21.



Rating Area 4: Cincinnati Area

- Counties: Butler, Hamilton & Warren
- Participating Carriers:
 - Aetna (Excluding Warren)
 - Ambetter
 - Anthem
 - CareSource
 - Medical Mutual
 - Molina
 - Oscar
 - UHC
- # Consumers selected ACA plan in 2024: 63,934



Rating Area 4: Cincinnati Area Hospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Oscar	UHC
Atrium Medical Center	X				X			
Bethesda Butler Hospital	X						X	
Bethesda North Hospital	X		X					
Cincinnati Childrens Burnet Campus	X				X			
Cincinnati VA Medical Center				X				
Good Samaritan Hospital	X		X			X	X	
Kettering Health	X	X	X		X	X		X
McCullough-Hyde Memorial Hospital	X		X			X	X	
Mercy Hospitals	X		X	X	X	X		X
The Christ Hospital	X	X	X		X			X
The Jewish Hospital	X		X	X	X	X		X
TriHealth Evendale Hospital	X							
UC Health West Chester Hospital	X		X		X	X	X	
University of Cincinnati Medical Center	X		X		X	X	X	



Rating area 4: Cincinnati Area PCP & Specialist count comparison

	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Oscar	UHC
# of PCPs	827	293	453	160	522	406	298	392
# of endocrinologist	54	17	38	8	36	24	24	23
# of cardiologist	170	62	83	37	125	90	33	86
# of pediatricians	923	175	194	73	800	76	123	131
# of OBGYN	463	220	225	72	276	207	193	177



Rate Analysis

Rating Area 4: Cincinnati Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$382.26	+\$121.84
Anthem	Healthy Heart Bronze	\$287.84	+\$27.42
Ambetter	Standard Bronze	\$270.51	+\$10.09
Aetna	Standard	\$307.98	+\$47.56
Med Mutual	Bronze \$8,300	\$283.52	+\$23.01
Molina	Bronze 8	\$298.58	+\$38.16
Oscar	Bronze Classic Standard	\$260.42	-
UHC	Bronze Value	\$331.36	+\$70.94

Lowest Premium Silver			
CareSource	Low Premium Silver	\$438.51	+\$120.63
Anthem	Healthy Heart Pathway	\$352.32	+\$34.44
Ambetter	Clear Silver	\$317.88	-
Aetna	Silver 5	\$367.81	+\$49.93
Med Mutual	Silver \$5,000	\$405.03	+\$87.15
Molina	Silver 12	\$327.95	+\$10.07
Oscar	Simple PCP Saver	\$336.52	+\$18.64
UHC	Silver Standard	\$394.97	+\$77.09

HCC/Standard Silver			
CareSource	Diabetes Silver	\$464.70	+\$143.12
CareSource	Healthy Heart	\$454.70	+\$133.12
Anthem	Heart Healthy	\$352.32	+\$30.74
Ambetter	Standard Silver	\$321.58	-
Aetna	Silver Standard	\$369.60	+\$48.02
Med Mutual	Silver Standard	\$405.34	+\$83.76
Molina	Silver 8	\$333.12	+\$11.54
Oscar	Simple Chronic Care	\$338.84	+\$17.26
UHC	Silver Standard	\$394.97	+\$73.39

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$321.58	\$272.98	\$200.08	\$102.88	\$0.00	\$0.00

- Rates shown are for single member, age 21.



Rating Area 5: Clinton County Area

- Counties: Adams, Brown, Clermont, Clinton & Highland
- Participating Carriers:
 - Aetna (Excluding Clinton & Highland)
 - Ambetter
 - Anthem
 - CareSource
 - Medical Mutual
 - Molina
 - Oscar (Clinton & Clement only)
 - UHC
- # Consumers selected ACA plan in 2024: 14,949



Rating Area 5: Clinton County Area Hospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Oscar	UHC
Adams County Regional Medical Center	X	X	X		X	X		X
Adena Greenfield Medical Center	X	X	X		X	X		
Clinton Memorial Hospital	X	X	X	X		X		
Highland District Hospital	X	X				X		
Mercy Health	X		X	X	X	X		X



Rating area 5: Clinton County Area PCP & Specialist count comparison

	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Oscar	UHC
# of PCPs	295	124	136	76	204	190	74	135
# of endocrinologist	11	4	10	2	7	1	5	5
# of cardiologist	74	34	48	24	57	42	17	39
# of pediatricians	96	41	30	26	82	19	23	27
# of OBGYN	95	65	53	38	60	55	32	47



Rate Analysis

Rating Area 5: Clinton County

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$389.82	+\$129.49
Anthem	Healthy Heart Bronze	\$312.31	+\$51.98
Ambetter	Standard Bronze	\$274.50	+\$14.17
Aetna	Standard	\$309.88	+\$49.55
Med Mutual	Bronze \$8,300	\$289.12	+\$28.79
Molina	Bronze 8	\$301.77	+\$41.44
Oscar	Bronze Classic Standard	\$260.33	-
UHC	Bronze Value	\$329.47	+\$69.14

Lowest Premium Silver			
CareSource	Low Premium Silver	\$447.18	+\$124.60
Anthem	Healthy Heart Pathway	\$382.87	+\$60.29
Ambetter	Clear Silver	\$322.58	-
Aetna	Silver 5	\$370.08	+\$47.50
Med Mutual	Silver \$5,000	\$413.03	+\$90.45
Molina	Silver 12	\$331.45	+\$8.87
Oscar	Simple PCP Saver	\$336.36	+\$13.78
UHC	Silver Standard	\$392.71	+\$70.13

HCC/Standard Silver			
CareSource	Diabetes Silver	\$473.89	+\$147.56
CareSource	Healthy Heart	\$463.68	+\$137.35
Anthem	Heart Healthy	\$382.27	+\$55.94
Ambetter	Standard Silver	\$326.33	-
Aetna	Silver Standard	\$371.88	+\$45.55
Med Mutual	Silver Standard	\$413.35	+\$87.02
Molina	Silver 8	\$336.68	+\$10.35
Oscar	Simple Chronic Care	\$338.67	+\$10.34
UHC	Silver Standard	\$392.71	+\$66.38

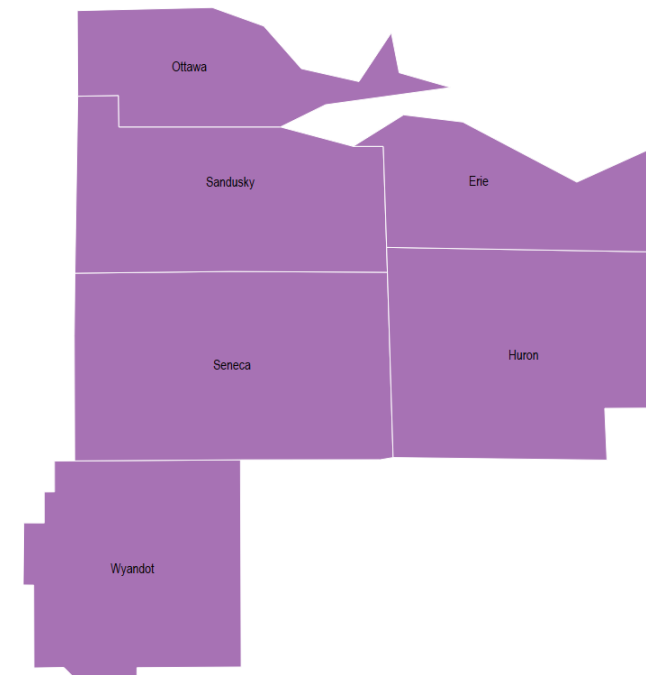
	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$326.33	\$277.73	\$204.83	107.63	\$0.00	\$0.00

- Rates shown are for single member, age 21.



Rating Area 6: Erie County Area

- Counties: Erie, Huron, Ottawa, Sandusky, Seneca & Wyandot
- Participating Carriers:
 - Aetna (Ottawa & Seneca only)
 - Ambetter
 - Anthem
 - CareSource
 - Medical Mutual
 - Molina
 - Paramount
 - UHC
- # Consumers selected ACA plan in 2024: 11,598



Rating Area 6: Erie County Area Hospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Paramount	UHC
Bellevue Hospital	X	X	X	X		X		
Firelands Regional Medical Center	X	X	X	X	X	X	X	
Fisher Titus Medical Center	X	X	X		X	X	X	X
Magruder Memorial Hospital		X			X		X	
Mercy Health	X		X	X	X	X		X
ProMedica Memorial Hospital	X		X		X		X	
Wyandot Memorial Hospital	X	X	X		X	X	X	X



Rating area 6: Erie County Area PCP & Specialist count comparison

	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	UHC
# of PCPs	240	135	130	131	132	158	132
# of endocrinologist	2	3	1	2	2	1	2
# of cardiologist	76	40	41	35	26	38	26
# of pediatricians	149	34	59	53	65	90	65
# of OBGYN	91	47	51	43	44	66	44



Rate Analysis

Rating Area 6: Erie County Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$397.72	+\$106.31
Anthem	Healthy Heart Bronze	\$316.53	+\$25.12
Ambetter	Standard Bronze	\$337.78	+\$46.37
Aetna	Standard	\$322.77	+\$31.36
Med Mutual	Bronze \$8,300	\$323.20	+\$31.89
Molina	Bronze 8	\$291.41	-
Paramount	Economy Bronze	\$338.38	+\$46.97
UHC	Bronze Value	\$324.55	+\$33.14

Lowest Premium Silver			
CareSource	Low Premium Silver	\$456.24	+\$136.16
Anthem	Healthy Heart Pathway	\$387.44	+\$67.36
Ambetter	Clear Silver	\$396.93	+\$76.85
Aetna	Silver 5	\$385.48	+\$65.40
Med Mutual	Silver \$5,000	\$461.72	+\$141.64
Molina	Silver 12	\$320.08	-
Paramount	Essential Silver HRA	\$450.36	+\$130.28
UHC	Silver Standard	\$386.85	+\$65.77

HCC/Standard Silver			
CareSource	Diabetes Silver	\$483.49	+\$158.36
CareSource	Healthy Heart	\$473.08	+\$147.95
Anthem	Heart Healthy	\$387.44	+\$62.31
Ambetter	Standard Silver	\$401.55	+\$76.42
Aetna	Silver Standard	\$387.36	+\$62.23
Med Mutual	Silver Standard	\$462.07	+\$136.94
Molina	Silver 8	\$325.13	-
Paramount	Standard Silver	\$450.56	+\$125.43
UHC	Silver Standard	\$386.85	+\$61.72

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$324.60	\$276.00	\$203.10	\$105.90	\$0.00	\$0.00

- Rates shown are for single member, age 21.



Rating Area 7: Mansfield

- Counties: Crawford & Richland
- Participating Carriers:
 - Aetna
 - Anthem
 - CareSource
 - Medical Mutual
 - Molina
- # Consumers selected ACA plan in 2024: 6,142



Rating Area 7: Mansfield Hospital Comparison

Hospital Name	CareSource	Anthem	Aetna	Medical Mutual	Molina
Bucyrus Hospital		X	X		X
Galion Hospital		X	X		X
Ohio Health Mansfield Hospital	X			X	
Ontario Hospital		X	X		X



Rating area 7: Mansfield PCP & Specialist count comparison

	CareSource	Anthem	Aetna	Medical Mutual	Molina
# of PCPs	467	165	232	338	151
# of endocrinologist	15	8	14	10	3
# of cardiologist	77	34	37	61	32
# of pediatricians	237	32	97	130	38
# of OBGYN	115	65	61	98	56



Rate Analysis

Rating Area 7: Mansfield

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$372.99	+\$23.48
Anthem	Healthy Heart Bronze	\$349.51	-
Aetna	Standard	\$407.50	+\$57.99
Med Mutual	Bronze \$8,300	\$388.89	+\$39.38
Molina	Bronze 8	\$361.09	+\$11.58

Lowest Premium Silver			
CareSource	Low Premium Silver	\$427.88	+\$31.27
Anthem	Healthy Heart Pathway	\$427.80	+\$31.19
Aetna	Silver 5	\$486.66	+\$90.05
Med Mutual	Silver \$5,000	\$555.55	+\$158.94
Molina	Silver 12	\$396.61	-

HCC/Standard Silver			
CareSource	Diabetes Silver	\$453.43	+\$50.57
CareSource	Healthy Heart	\$443.67	+\$40.81
Anthem	Heart Healthy Pathway	\$427.80	+\$24.94
Aetna	Silver Standard	\$489.03	+\$86.17
Med Mutual	Silver Standard	\$555.98	\$153.12
Molina	Silver 8	\$402.86	-

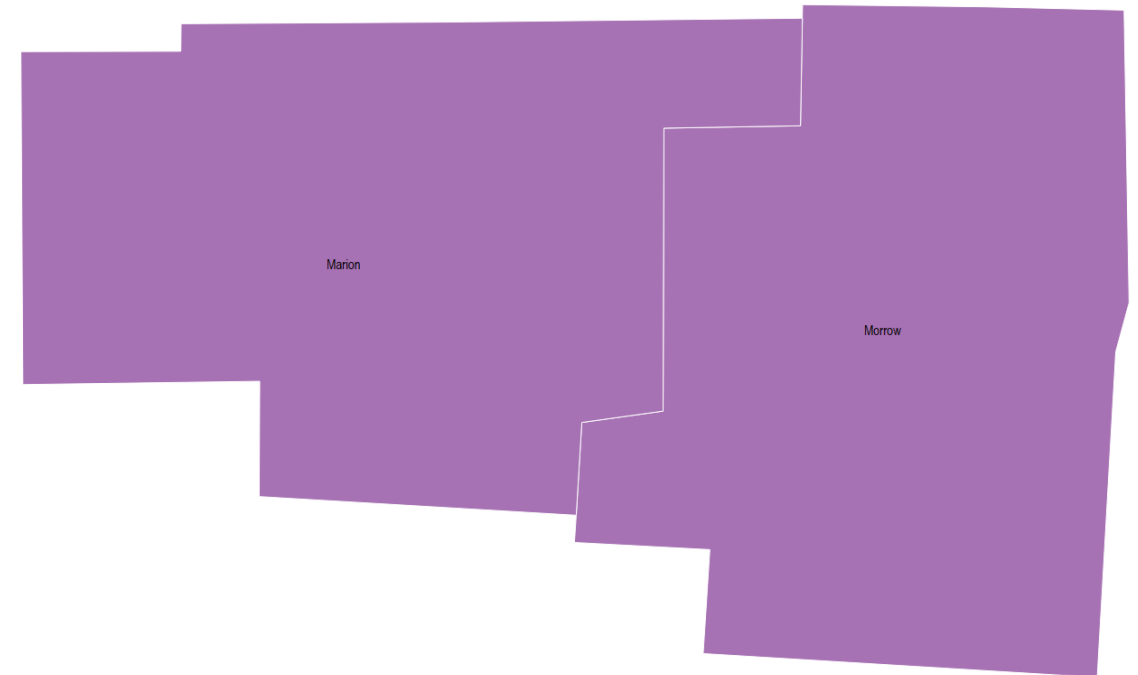
	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$402.21	\$353.61	\$280.71	\$183.51	\$40.75	\$0.00

- Rates shown are for single member, age 21.



Rating Area 8: Mt Gilead

- Counties: Marion & Morrow
- Participating Carriers:
 - Aetna
 - Anthem
 - Ambetter (Morrow only)
 - CareSource
 - Medical Mutual
 - Molina
 - Oscar (Morrow only)
- # Consumers selected ACA plan in 2024: 3,351



Rating Area 8: Mt GileadHospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Oscar
Morrow County Hospital	X			X	X	X	
Ohio Health Marion General Hospital	X			X	X		



Rating area 8: Mt Gilead PCP & Specialist count comparison

	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Oscar
# of PCPs	34	11	7	12	29	19	8
# of endocrinologist	1	2	2	1	2	X	X
# of cardiologist	20	4	1	12	15	X4	1
# of pediatricians	3	1	1	2	2	X	X
# of OBGYN	5	1	2	3	3	1	X



Rate Analysis

Rating Area 8: Mt Gilead

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$396.69	+\$102.29
Anthem	Healthy Heart Bronze	\$351.63	+\$57.23
Ambetter	Standard Bronze	\$308.46	+\$14.06
Aetna	Standard	\$383.09	+\$88.69
Med Mutual	Bronze \$8,300	\$387.73	+\$93.33
Molina	Bronze 8	\$383.31	+\$88.91
Oscar	Bronze Classic Standard	\$294.40	-

Lowest Premium Silver			
CareSource	Low Premium Silver	\$455.06	+\$92.58
Anthem	Healthy Heart Pathway	\$430.41	+\$67.93
Ambetter	Clear Silver	\$362.48	-
Aetna	Silver 5	\$457.51	+\$95.03
Med Mutual	Silver \$5,000	\$548.18	+\$185.70
Molina	Silver 12	\$421.02	+\$58.54
Oscar	Simple PCP Saver	\$380.38	+\$17.90

HCC/Standard Silver			
CareSource	Diabetes Silver	\$482.24	+\$115.54
CareSource	Healthy Heart	\$471.86	+\$105.16
Anthem	Heart Healthy	\$430.41	+\$63.71
Ambetter	Standard Silver	\$366.70	-
Aetna	Silver Standard	\$459.74	+\$93.04
Med Mutual	Silver Standard	\$548.60	+\$181.90
Molina	Silver 8	\$427.65	+\$60.95
Oscar	Simple Diabetes	\$383.00	+\$16.30

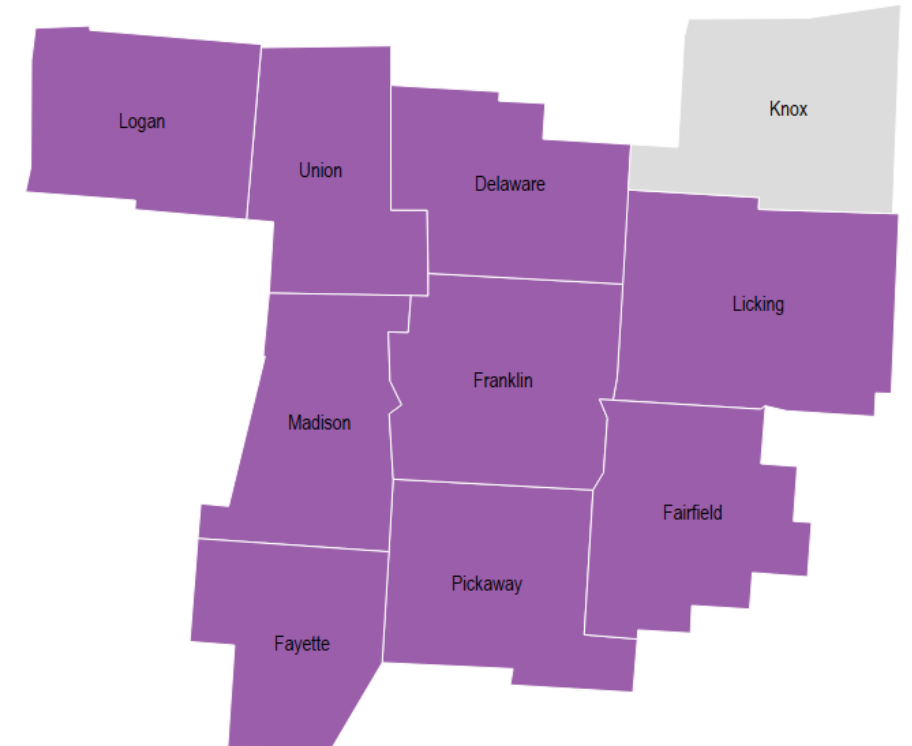
	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$426.96	\$378.36	\$305.46	\$208.26	\$65.50	\$13.86

- Rates shown are for single member, age 21.



Rating Area 9: Columbus Area

- Counties: Delaware, Fairfield, Fayette, Franklin, Knox, Licking, Logan, Madison, Pickaway & Union
- Participating Carriers:
 - Aetna (Except Fayette, Knox, Logan & Madison)
 - Ambetter (Except Knox & Licking)
 - Anthem
 - CareSource (Except Knox)
 - Medical Mutual
 - Molina (Except Knox)
 - Oscar (Except Knox)
 - UHC (Franklin, Logan, Madison & Union only)
- # Consumers selected ACA plan in 2024:
97,386



Rating Area 9: Columbus Area Hospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Oscar	UHC
Adena Fayette Medical Center	X	X	X		X	X		
Berger Hospital	X			X	X			
Diley Ridge Medical Center		X					X	X
Fairfield Medical Center	X	X	X	X	X	X	X	
Knox Community Hospital		X	X		X			
Licking Memorial Hospital		X		X	X	X		
Madison Health	X	X	X			X		
Mary Rutan Hospital		X	X		X	X		
Memorial Hospital	X			X			X	
Mt. Carmel Health Systems		X					X	X
Nationwide Childrens Hospital	X		X	X		X		X
Ohio Health Systems	X			X	X			
Ohio State University	X		X			X		



Rating area 9: Columbus Area PCP & Specialist count comparison

	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Oscar	UHC
# of PCPs	1490	679	574	675	1058	613	520	468
# of endocrinologist	97	30	52	50	57	38	43	26
# of cardiologist	257	143	126	112	178	143	147	72
# of pediatricians	1121	262	248	415	511	185	335	684
# of OBGYN	511	248	158	207	358	241	193	173



Rate Analysis

Rating Area 9: Columbus Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$409.05	+\$124.39
Anthem	Healthy Heart Bronze	\$346.03	+\$61.37
Ambetter	Standard Bronze	\$331.78	+\$47.12
Aetna	Standard	\$349.37	+\$64.71
Med Mutual	Bronze \$8,300	\$350.72	+\$66.06
Molina	Bronze 8	\$399.23	+\$114.57
Oscar	Bronze Classic Standard	\$284.66	-
UHC	Bronze Value	\$371.06	+\$86.40

Lowest Premium Silver			
CareSource	Low Premium Silver	\$469.25	+\$101.45
Anthem	Healthy Heart Pathway	\$423.55	+\$55.75
Ambetter	Clear Silver	\$389.88	+\$22.08
Aetna	Silver 5	\$417.25	+\$49.45
Med Mutual	Silver \$5,000	\$501.04	+\$133.24
Molina	Silver 12	\$438.50	+\$70.70
Oscar	Simple PCP Saver	\$367.80	-
UHC	Silver Standard	\$442.28	+\$74.48

HCC/Standard Silver			
CareSource	Diabetes Silver	\$497.27	+\$126.97
CareSource	Healthy Heart	\$486.56	+\$116.26
Anthem	Heart Healthy Pathway	\$423.55	+\$53.25
Ambetter	Standard Silver	\$394.41	+\$24.11
Aetna	Silver Standard	\$419.28	+\$48.98
Med Mutual	Silver Standard	\$501.42	+\$131.12
Molina	Silver 8	\$445.41	+\$75.21
Oscar	Simple Diabetes	\$370.30	-
UHC	Silver Standard	\$442.28	+\$71.98

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$368.46	\$319.86	\$246.96	\$149.76	\$7.00	\$0.00

- Rates shown are for single member, age 21.



Rating Area 10: Chillicothe Area

- Counties: Gallia, Jackson, Lawrence, Pike, Ross, Scioto & Vinton
- Participating Carriers:
 - Anthem
 - Ambetter (Excluding Gallia & Lawrence)
 - CareSource
 - Medical Mutual
 - Molina
 - Oscar (Vinton only)
- # Consumers selected ACA plan in 2024:
10,926



Rating Area 10: Chillicothe Area Hospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	Medical Mutual	Molina	Oscar
Adena Health Systems	X	X	X	X	X	
Holzer Medical Centers	X	X		X		
Kings Daughter Medical center	X	X	X		X	
Southern Ohio Medical Center	X	X	X	X	X	



Rating area 10: Chillicothe Area PCP & Specialist count comparison

	CareSource	Anthem	Ambetter	Medical Mutual	Molina	Oscar
# of PCPs	281	169	112	X	190	57
# of endocrinologist	14	6	3	X	6	1
# of cardiologist	76	41	31	X	47	3
# of pediatricians	171	54	31	X	44	8
# of OBGYN	61	53	29	X	40	8



Rate Analysis

Rating Area 10: Chillicothe Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$393.60	+\$118.78
Anthem	Healthy Heart Bronze	\$365.84	+\$91.02
Ambetter	Standard Bronze	\$289.83	+\$15.01
Med Mutual	Bronze \$8,300	\$303.96	+\$29.14
Molina	Bronze 8	\$307.06	+\$32.24
Oscar	Bronze Classic Standard	\$274.82	-

Lowest Premium Silver			
CareSource	Low Premium Silver	\$451.52	+\$114.26
Anthem	Healthy Heart Pathway	\$447.80	+\$110.54
Ambetter	Clear Silver	\$340.58	+\$3.32
Med Mutual	Silver \$5,000	\$434.23	+\$96.97
Molina	Silver 12	\$337.26	-
Oscar	Simple PCP Saver	\$355.08	+\$17.82

HCC/Standard Silver			
CareSource	Diabetes Silver	\$478.48	\$135.90
CareSource	Healthy Heart	\$468.18	+\$125.60
Anthem	Heart Healthy	\$447.80	+\$105.22
Ambetter	Standard Silver	\$344.54	+\$1.96
Med Mutual	Silver Standard	\$434.56	+\$91.98
Molina	Silver 8	\$342.58	-
Oscar	Simple Diabetes	\$357.52	+\$14.94

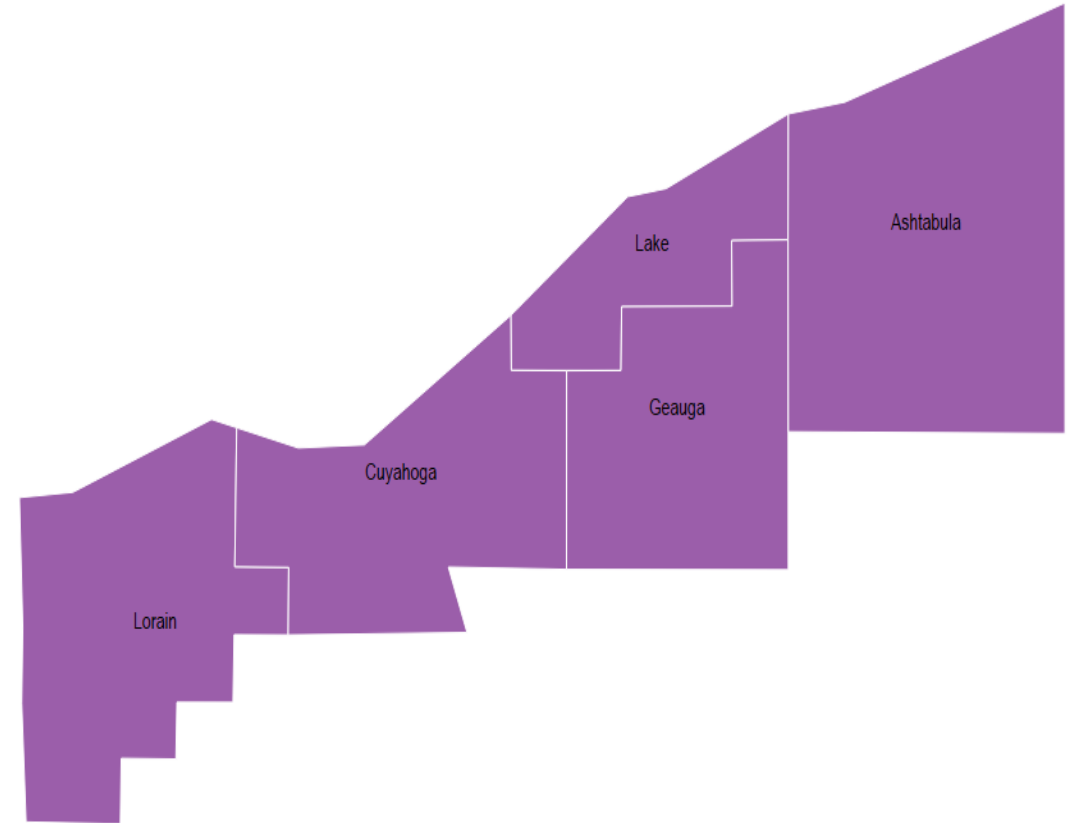
	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$340.58	\$291.98	\$219.08	\$121.88	\$0.00	\$0.00

- Rates shown are for single member, age 21.



Rating Area 11: Cleveland Area

- Counties: Ashtabula, Cuyahoga, Geauga, Lake & Lorain
- Participating Carriers:
 - Aetna
 - Ambetter (Except Ashtabula)
 - Anthem
 - CareSource
 - Medical Mutual
 - Molina
 - Oscar
 - UHC (Cuyahoga & Lorain only)
- # Consumers selected ACA plan in 2024:
83,664



Rating Area 11: Cleveland Area Hospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Oscar	UHC
Ashtabula County Medical Center	X					X	X	
Avon Hospital							X	
Cleveland Clinic – Main Campus		X	X				X	
Euclid Hospital							X	
Fairview Hospital							X	
Hillcrest Hospital			X				X	
Lutheran Hospital							X	
Marymount Hospital							X	
Mercy Health Systems	X		X	X	X	X		X
MetroHealth Medical Center	X		X	X	X	X		X
South Pointe Hospital							X	
Southwest General Health Center	X		X	X	X	X		
University Hospitals Systems	X	X	X	X	X	X		X



Rating area 11: Cleveland Area PCP & Specialist count comparison

	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	Oscar	UHC
# of PCPs	839	504	822	415	413	596	1438	283
# of endocrinologist	47	19	37	22	13	30	66	8
# of cardiologist	198	129	135	98	86	135	185	44
# of pediatricians	543	201	398	306	153	502	569	228
# of OBGYN	366	169	174	197	154	261	235	116



Rate Analysis

Rating Area 11: Cleveland Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$299.84	+\$13.73
Anthem	Healthy Heart Bronze	\$298.82	+\$12.71
Ambetter	Standard Bronze	\$293.14	+\$7.03
Aetna	Standard	\$340.54	+\$54.43
Med Mutual	Bronze \$8,300	\$312.59	+\$26.48
Molina	Bronze 8	\$286.11	-
Oscar	Bronze Classic Standard	\$428.56	+\$142.45
UHC	Bronze Value	\$313.46	+\$27.35

Lowest Premium Silver			
CareSource	Low Premium Silver	\$343.96	+\$29.71
Anthem	Healthy Heart Pathway	\$365.77	+\$51.52
Ambetter	Clear Silver	\$344.48	+\$30.23
Aetna	Silver 5	\$406.70	+\$92.45
Med Mutual	Silver \$5,000	\$327.93	+\$13.68
Molina	Silver 12	\$314.25	-
Oscar	Simple PCP Saver	\$472.31	+\$158.06
UHC	Silver Standard	\$379.58	+\$65.33

HCC/Standard Silver			
CareSource	Diabetes Silver	\$364.50	+\$45.29
CareSource	Healthy Heart	\$356.65	+\$37.44
Anthem	Heart Healthy	\$365.77	+\$46.56
Ambetter	Standard Silver	\$348.48	+\$29.27
Aetna	Silver Standard	\$408.68	+\$89.47
Med Mutual	Silver Standard	\$327.93	+\$8.72
Molina	Silver 8	\$319.21	-
Oscar	Simple Diabetes	\$474.70	+\$155.49
UHC	Silver Standard	\$379.58	+\$60.37

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$318.69	\$270.09	\$197.19	\$99.99	\$0.00	\$0.00

- Rates shown are for single member, age 21.



Rating Area 12: Akron Area

- Counties: Ashland, Medina, Portage & Summit
- Participating Carriers:
 - Aetna
 - Ambetter
 - Anthem
 - CareSource
 - Medical Mutual
 - Oscar (Except Ashland)
 - Summa (Except Ashland)
 - UHC (Except Ashland)
- # Consumers selected ACA plan in 2024:
36,053



Rating Area 12: Akron Area Hospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Oscar	SummaCare	UHC
Akron General	X		X	X	X	X	X	X
Medina Hospital						X		
Summa Health Systems			X	X	X		X	X
University Hospital Centers	X		X	X	X			
Western Reserve Hospital	X	X		X				



Rating area 12: Akron Area PCP & Specialist count comparison

	CareSource	Anthem	Centene/Ambetter	Aetna	Medical Mutual	Oscar	SummaCare	UHC
# of PCPs	470	202	277	308	421	302	115	212
# of endocrinologist	28	12	17	16	18	34	3	8
# of cardiologist	124	59	62	69	96	110	15	29
# of pediatricians	296	80	105	316	516	196	239	384
# of OBGYN	192	90	83	109	135	154	60	81



Rate Analysis

Rating Area 12: Akron Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$329.72	+\$53.89
Anthem	Healthy Heart Bronze	\$311.56	+\$35.73
Ambetter	Standard Bronze	\$275.83	-
Aetna	Standard	\$356.82	+\$80.99
Med Mutual	Bronze \$8,300	\$327.84	+\$52.01
Oscar	Bronze Classic Standard	\$450.28	+\$174.45
SummaCare	Standard Bronze	\$308.54	+\$32.71
UHC	Bronze Value	\$342.71	+\$66.88

Lowest Premium Silver			
CareSource	Low Premium Silver	\$378.23	+\$54.09
Anthem	Healthy Heart Pathway	\$381.35	+\$57.21
Ambetter	Clear Silver	\$324.14	-
Aetna	Silver 5	\$425.50	+\$101.36
Med Mutual	Silver \$5,000	\$468.34	+\$144.20
Oscar	Simple PCP Saver	\$496.25	+\$172.11
SummaCare	Silver 5000	\$352.84	+\$28.70
UHC	Silver Standard	\$408.48	+\$80.34

HCC/Standard Silver			
CareSource	Diabetes Silver	\$400.82	+\$72.91
CareSource	Healthy Heart	\$392.19	+\$64.28
Anthem	Heart Healthy Pathway	\$381.35	+\$53.44
Ambetter	Standard Silver	\$327.91	-
Aetna	Silver Standard	\$427.57	+\$99.66
Med Mutual	Silver Standard	\$343.93	+\$16.02
Oscar	Simple Diabetes	\$498.76	+\$170.85
SummaCare	Silver 5000	\$352.84	+\$24.93
UHC	Silver Standard	\$408.48	+\$80.57

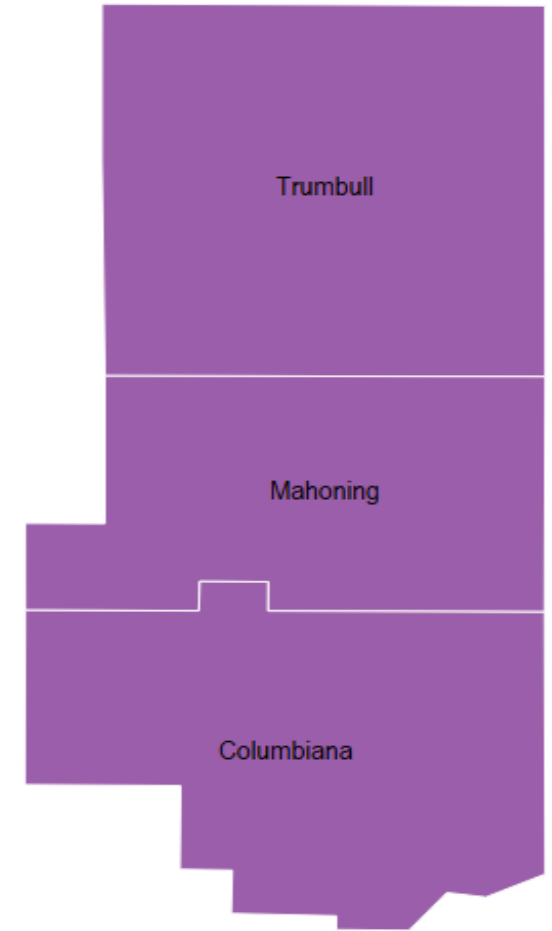
	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$327.91	\$279.31	\$206.41	\$109.21	\$0.00	\$0.00

- Rates shown are for single member, age 21.



Rating Area 13: Youngstown Area

- Counties: Columbiana, Mahoning & Trumbull
- Participating Carriers:
 - Aetna
 - Ambetter
 - Anthem
 - CareSource
 - Medical Mutual
 - Molina
 - UHC
- # Consumers selected ACA plan in 2024:
19,242



Rating Area 13: Youngstown Area Hospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	UHC
East Liverpool City Hospital	X	X	X	X	X	X	
Mercy Health Systems	X	X	X	X	X	X	X
Salem Regional Medical Center		X	X	X	X		
Trumbull Regional Medical Center	X			X	X	X	X



Rating area 13: Youngstown Area PCP & Specialist count comparison

	CareSource	Anthem	Ambetter	Aetna	Medical Mutual	Molina	UHC
# of PCPs	679	442	304	356	499	314	357
# of endocrinologist	30	21	13	14	19	8	16
# of cardiologist	126	66	49	64	94	50	44
# of pediatricians	225	88	68	177	241	177	227
# of OBGYN	227	159	68	104	151	104	111



Rate Analysis

Rating Area 13: Youngstown Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$391.88	+\$118.71
Anthem	Healthy Heart Bronze	\$298.88	+\$25.71
Ambetter	Standard Bronze	\$273.17	-
Aetna	Standard	\$338.18	+\$65.01
Med Mutual	Bronze \$8,300	\$298.48	+\$25.31
Molina	Bronze 8	\$297.54	+\$24.37
UHC	Bronze Value	\$323.54	+\$50.37

Lowest Premium Silver			
CareSource	Low Premium Silver	\$449.55	+\$128.54
Anthem	Healthy Heart Pathway	\$365.84	+\$44.83
Ambetter	Clear Silver	\$321.01	-
Aetna	Silver 5	\$403.88	+\$82.87
Med Mutual	Silver \$5,000	\$426.40	+\$105.39
Molina	Silver 12	\$326.81	+\$5.80
UHC	Silver Standard	\$385.64	+\$64.63

HCC/Standard Silver			
CareSource	Diabetes Silver	\$476.39	+\$151.65
CareSource	Healthy Heart	\$466.14	+\$141.40
Anthem	Heart Healthy	\$365.84	+\$41.10
Ambetter	Standard Silver	\$324.74	-
Aetna	Silver Standard	\$405.85	+\$81.11
Med Mutual	Silver Standard	\$426.73	+\$101.99
Molina	Silver 8	\$331.97	+\$7.20
UHC	Silver Standard	\$385.64	+\$60.90

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$324.74	\$276.14	\$203.24	\$106.04	\$0.0..	\$0.00

- Rates shown are for single member, age 21.



Rating Area 14: Wooster Area

- Counties: Holmes & Wayne
- Participating Carriers:
 - Ambetter (Wayne only)
 - Anthem
 - AultCare
 - CareSource
 - Medical Mutual
 - Molina
 - Oscar
- # Consumers selected ACA plan in 2024:
3,853



Rating Area 14: Wooster Area Hospital Comparison

Hospital Name	CareSource	Anthem	Ambetter	AultCare	Medical Mutual	Molina	Oscar
Aultman Orrville Hospital			X	X	X	X	
Wooster Community Hospital	X	X		X	X	X	



Rating area 14: Wooster Area PCP & Specialist count comparison

	CareSource	Anthem	Centene/Ambetter	AultCare	Medical Mutual	Molina	Oscar
# of PCPs	115	67	55	88	85	33	102
# of endocrinologist	12	5	2	17	3	2	17
# of cardiologist	40	47	20	63	22	7	67
# of pediatricians	20	10	4	50	36	4	50
# of OBGYN	91	53	28	89	43	25	97



Rate Analysis

Rating Area 14: Wooster Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$343.80	+\$34.09
Anthem	Healthy Heart Bronze	\$309.71	-
Ambetter	Standard Bronze	\$321.13	+\$11.42
AultCare	Standard Bronze	\$358.73	+\$49.02
Med Mutual	Bronze \$8,300	\$328.42	+\$18.71
Molina	Bronze 8	\$331.72	+\$22.01
Oscar	Bronze Classic Standard	\$433.56	+\$123.85

Lowest Premium Silver			
CareSource	Low Premium Silver	\$394.39	+\$30.04
Anthem	Healthy Heart Pathway	\$379.09	+\$14.74
Ambetter	Clear Silver	\$377.36	+\$13.01
AultCare	Silver 7900	\$382.75	+\$18.40
Med Mutual	Silver \$5,000	\$469.17	+\$104.82
Molina	Silver 12	\$364.35	-
Oscar	Simple PCP Saver	\$477.82	+\$113.47

HCC/Standard Silver			
CareSource	Diabetes Silver	\$417.94	+\$47.84
CareSource	Healthy Heart	\$408.94	+\$38.84
Anthem	Heart Healthy	\$379.09	+\$8.99
Ambetter	Standard Silver	\$381.75	+\$11.65
AultCare	Silver Standard	\$409.54	+\$39.44
Med Mutual	Silver Standard	\$469.53	+\$99.43
Molina	Silver 8	\$370.10	
Oscar	Simple Diabetes	\$480.24	+\$110.14

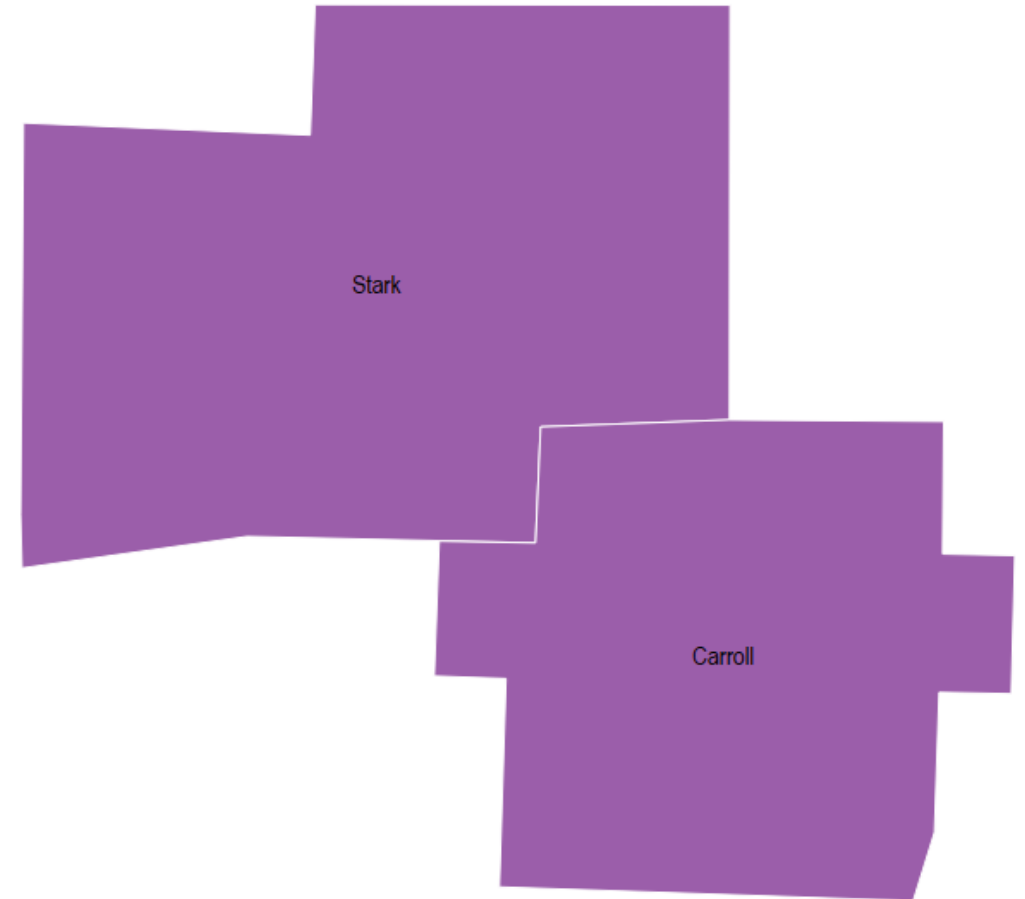
	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$369.50	\$320.90	\$248.00	\$150.80	\$8.04	\$0.00

- Rates shown are for single member, age 21.



Rating Area 15: Canton Area

- Counties: Carroll & Stark
- Participating Carriers:
 - Ambetter
 - Anthem
 - AultCare
 - CareSource
 - Medical Mutual
 - Molina (Stark only)
 - Oscar
 - Summa (Stark only)
- # Consumers selected ACA plan in 2024:
14,884



Rating Area 15: Canton Area Hospital Comparison

Hospital Name	CareSource	Anthem	Centene/Ambetter	AultCare	Medical Mutual	Molina	Oscar	SummaCare
Aultman Hospital		X	X	X	X	X		
Cleveland Clinic Mercy Hospital	X	X	X	X			X	X



Rating area 15: Canton Area PCP & Specialist count comparison

	CareSource	Anthem	Centene/Ambetter	AultCare	Medical Mutual	Molina	Oscar	SummaCare
# of PCPs	223	172	146	152	192	97	196	50
# of endocrinologist	15	12	5	23	10	1	25	4
# of cardiologist	55	54	29	82	3	24	93	2
# of pediatricians	83	40	29	142	112	28	87	52
# of OBGYN	153	101	69	132	94	46	118	40



Rate Analysis

Rating Area 15: Canton Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$341.39	+\$37.11
Anthem	Healthy Heart Bronze	\$319.44	+\$15.16
Ambetter	Standard Bronze	\$317.81	+\$13.53
AultCare	Standard Bronze	\$337.21	+\$32.93
Med Mutual	Bronze \$8,300	\$334.84	+\$30.56
Molina	Bronze 8	\$304.28	-
Oscar	Bronze Classic Standard	\$433.56	+\$129.28
SummaCare	Standard Bronze	\$348.35	+\$44.07

Lowest Premium Silver			
CareSource	Low Premium Silver	\$391.63	+\$57.42
Anthem	Healthy Heart Pathway	\$391.00	+\$56.79
Ambetter	Clear Silver	\$373.47	+\$39.26
AultCare	Silver 7900	\$359.79	+\$25.58
Med Mutual	Silver \$5,000	\$478.34	+\$144.13
Molina	Silver 12	\$334.21	-
Oscar	Simple PCP Saver	\$477.82	+\$143.61
SummaCare	Silver 5000	\$398.37	+\$64.16

HCC/Standard Silver			
CareSource	Diabetes Silver	\$415.02	+\$75.54
CareSource	Healthy Heart	\$406.08	+\$66.60
Anthem	Heart Healthy Pathway	\$391.00	+\$51.52
Ambetter	Standard Silver	\$377.81	+\$38.33
AultCare	Standard Silver	\$384.97	+\$45.49
Med Mutual	Silver Standard	\$478.70	+\$139.22
Molina	Silver 8	\$339.48	-
Oscar	Simple Diabetes	\$480.24	+\$140.76
SummaCare	Silver 5000	\$398.37	+\$58.89

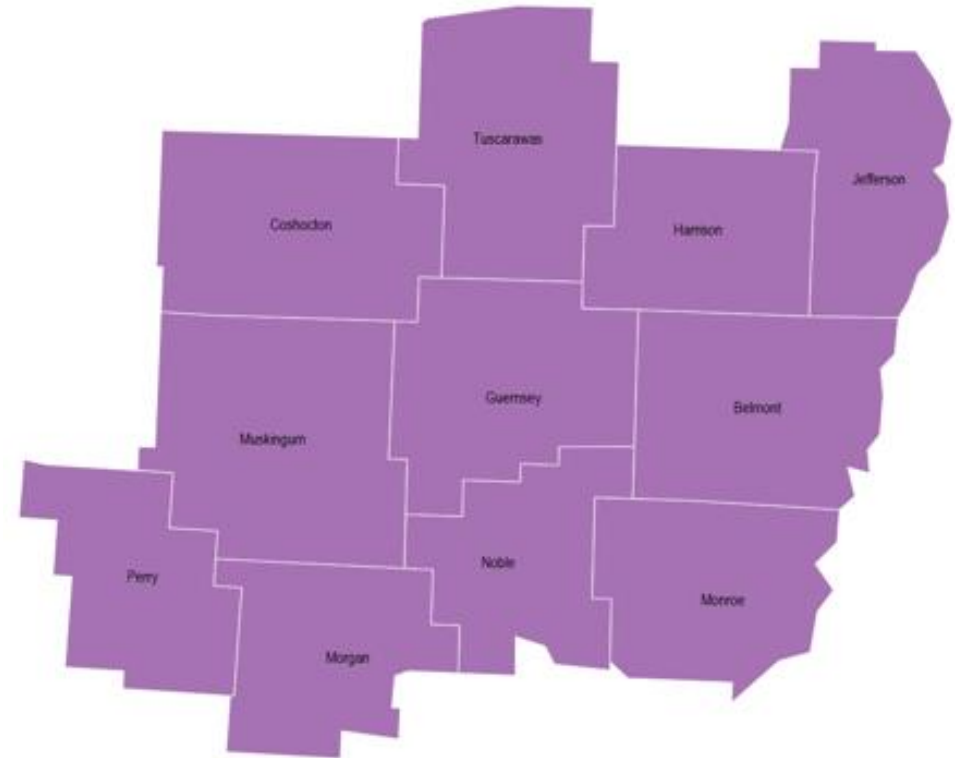
	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$373.47	\$324.47	\$251.97	\$154.77	\$12.01	\$0.00

- Rates shown are for single member, age 21.



Rating Area 16: Zanesville Area

- Counties: Belmont, Coshocton, Guernsey, Harrison, Jefferson, Monroe, Morgan, Muskingum, Noble, Perry & Tuscarawas
- Participating Carriers:
 - Ambetter (Except Coshocton, Guernsey, Muskingum & Tuscarawas)
 - Anthem
 - AultCare (Tuscarawas only)
 - CareSource
 - Medical Mutual
 - Molina (Except Tuscarawas)
 - Oscar (Harrison, Morgan, & Perry only)
- # Consumers selected ACA plan in 2024:
16,018



Rating Area 16: Zanesville Area Hospital Comparison

Hospital Name	CareSource	Anthem	Centene/Ambetter	AultCare	Medical Mutual	Molina	Oscar
Barnesville Hospital	X	X	X			X	
Coshocton Regional Medical Center	X	X			X	X	
East Ohio Regional Hospital	X		X			X	
Genesis Hospital	X	X			X	X	
Harrison Community Hospital	X	X	X			X	
OhioHealth Southeastern Medical Center	X	X			X		
Trinity Health Systems	X	X	X	X	X	X	
Union Hospital	X	X		X			X



Rating area 16: Zanesville Area PCP & Specialist count comparison

	CareSource	Anthem	Centene/Ambetter	AultCare	Medical Mutual	Molina	Oscar
# of PCPs	339	192	103	60	232	194	156
# of endocrinologist	14	10	3	5	8	5	8
# of cardiologist	124	62	46	30	94	65	45
# of pediatricians	134	4	25	21	58	34	20
# of OBGYN	117	71	29	62	58	46	61



Rate Analysis

Rating Area 16: Zanesville Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$374.71	+\$92.75
Anthem	Healthy Heart Bronze	\$336.02	+\$54.36
Ambetter	Standard Bronze	\$303.14	+\$21.48
AultCare	Standard Bronze	\$376.67	+\$95.01
Med Mutual	Bronze \$8,300	\$365.33	+\$83.67
Molina	Bronze 8	\$344.87	+\$63.21
Oscar	Bronze Classic Standard	\$281.66	-

Lowest Premium Silver			
CareSource	Low Premium Silver	\$429.85	+\$73.62
Anthem	Healthy Heart Pathway	\$411.30	+\$55.07
Ambetter	Clear Silver	\$356.23	-
AultCare	Silver 7900	\$401.89	+\$45.66
Med Mutual	Silver \$5,000	\$521.90	+\$165.67
Molina	Silver 12	\$378.79	+\$22.56
Oscar	Simple PCP Saver	\$363.92	+\$7.69

HCC/Standard Silver			
CareSource	Diabetes Silver	\$455.52	+\$95.15
CareSource	Healthy Heart	\$445.71	+\$85.34
Anthem	Heart Healthy Pathway	\$411.30	+\$50.93
Ambetter	Standard Silver	\$360.37	-
AultCare	Standard Silver	\$430.02	+\$69.65
Med Mutual	Silver Standard	\$522.30	+\$161.93
Molina	Silver 8	\$384.77	+\$24.40
Oscar	Simple Chronic Care	\$366.43	+\$6.06

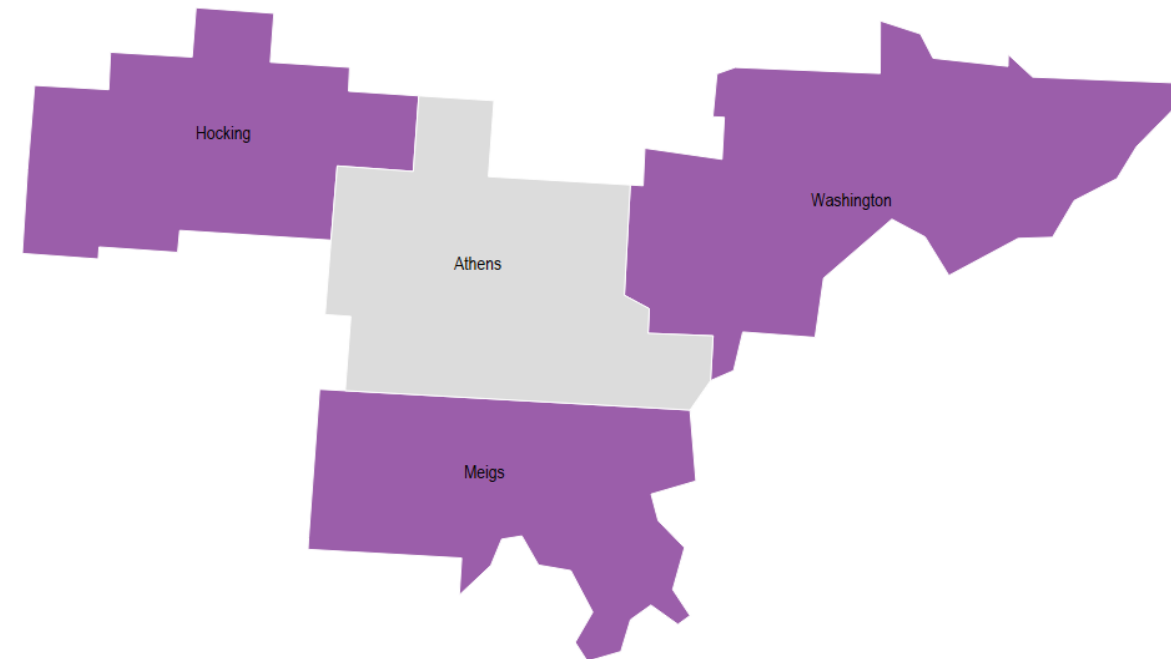
	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$384.14	\$335.54	\$262.64	\$165.44	\$22.68	\$0.00

- Rates shown are for single member, age 21.



Rating Area 17: Hocking Area

- Counties: Athens, Hocking, Meigs & Washington
- Participating Carriers:
 - Ambetter (Hocking only)
 - Anthem
 - CareSource (Except Athens)
 - Medical Mutual
 - Molina (Except Washington)
 - Oscar (Hocking only)
- # Consumers selected ACA plan in 2024:
5,221



Rating Area 17: Hocking Area Hospital Comparison

Hospital Name	CareSource	Anthem	Centene/Ambetter	Medical Mutual	Molina	Oscar
Marietta Memorial Hospital Campus		X	X	X		
OhioHealth O'Brien Hospital	X			X		
Selby General Hospital Campus		X		X		



Rating area 17: Hocking Area PCP & Specialist count comparison

	CareSource	Anthem	Centene/Ambetter	Medical Mutual	Molina	Oscar
# of PCPs	849	272	432	606	312	248
# of endocrinologist	65	29	27	40	25	13
# of cardiologist	116	31	56	88	49	10
# of pediatricians	316	60	73	210	44	62
# of OBGYN	279	68	146	240	124	73



Rate Analysis

Rating Area 17: Hocking Area

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$369.56	+\$84.98
Anthem	Healthy Heart Bronze	\$373.13	+\$88.55
Ambetter	Standard Bronze	\$291.16	+6.58
Med Mutual	Bronze \$8,300	\$447.95	+\$163.37
Molina	Bronze 8	\$367.81	+\$83.23
Oscar	Bronze Classic Standard	\$284.58	+/- \$X

Lowest Premium Silver			
CareSource	Low Premium Silver	\$423.94	+\$81.79
Anthem	Healthy Heart Pathway	\$456.72	+\$114.57
Ambetter	Clear Silver	\$342.15	-
Med Mutual	Silver \$5,000	\$639.93	+\$297.78
Molina	Silver 12	\$403.99	+\$61.84
Oscar	Simple PCP Saver	\$367.69	+\$25.54

HCC/Standard Silver			
CareSource	Diabetes Silver	\$449.25	+\$103.12
CareSource	Healthy Heart	\$439.58	+\$93.45
Anthem	Heart Healthy	\$456.72	+\$110.59
Ambetter	Standard Silver	\$346.13	-
Med Mutual	Silver Standard	\$640.42	+\$294.29
Molina	Silver 8	\$410.36	+\$64.23
Oscar	Simple Chronic Care	\$370.22	+\$24.09

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$346.13	\$297.53	\$224.63	\$127.43	\$0.00	\$0.00

• Rates shown are for single member, age 21.



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

Krista Seaton, Manager, Sales Operations & Accounts, Krista.Seaton@CareSource.com

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Presented by:

National Broker Account Managers

October 2024

CareSource.com

