



West Virginia 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.*

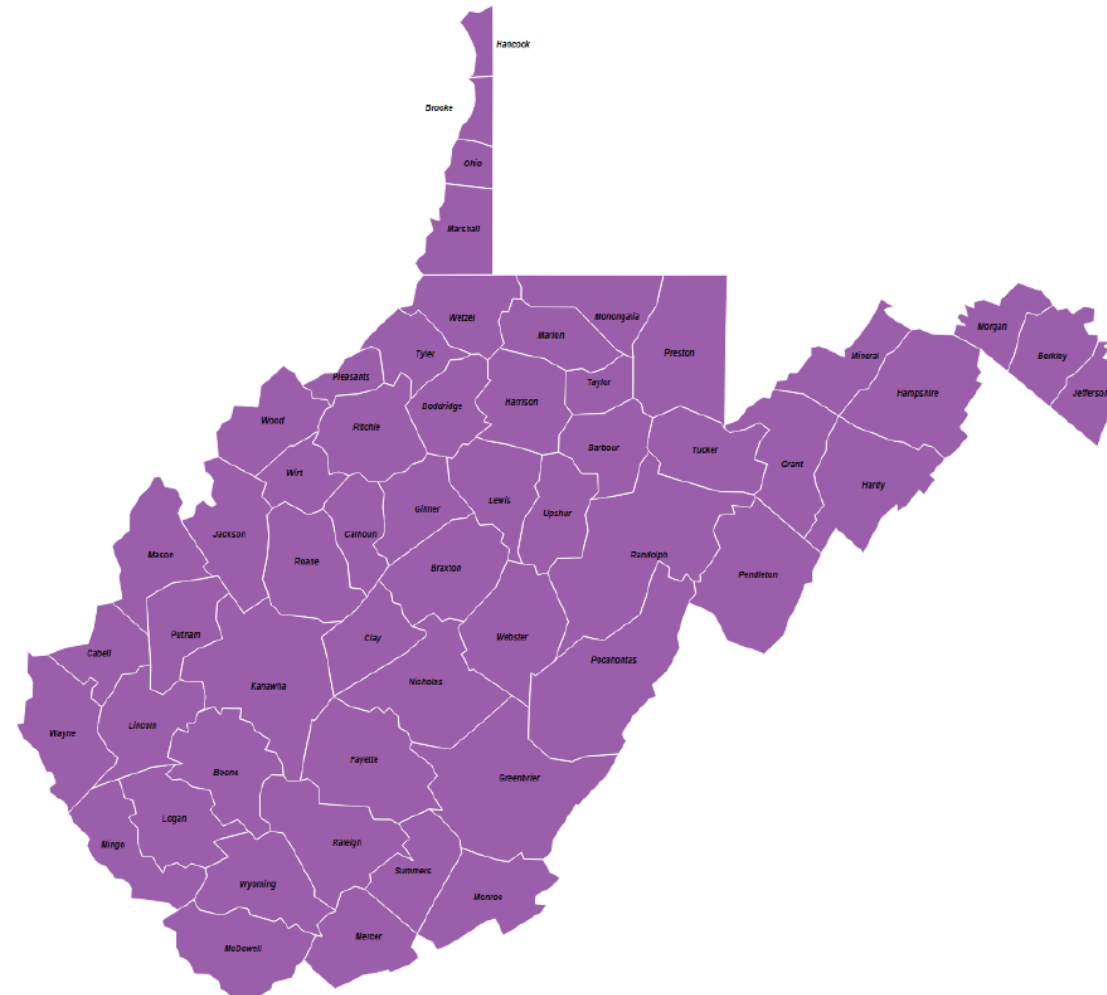


CareSource's Priorities & Key Focus Areas

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



A Venn diagram with two overlapping circles. The left circle is labeled 'All people who are not gay' and the right circle is labeled 'All people who are not lesbian'. The intersection of the two circles is shaded in light blue.



A Venn diagram with two overlapping circles. The left circle is labeled 'All people who are not gay' and the right circle is labeled 'All people who are not lesbian'. The intersection of the two circles is shaded in light blue.

Bronze, Silver & HCC Plan Comparisons

West Virginia Marketplace 2025



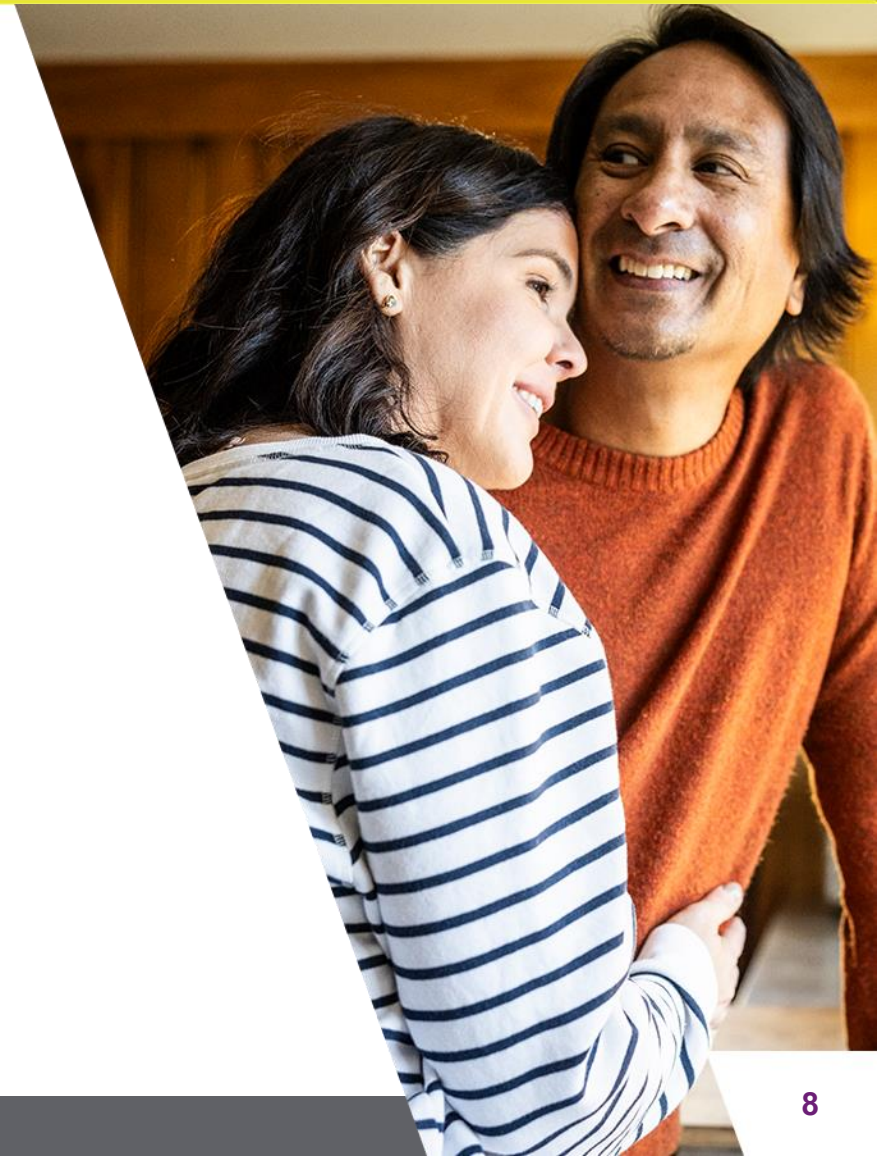
First Dollar Bronze Comparison

	CareSource	Highmark
Plan	Bronze First 7500 \$25 Generic Drugs	My Blue Access WV PPO Standard Bronze 7500
Coinsurance	50%	50%
Deductible	\$7,500	\$7,500
Out of Pocket Maximum	\$9,200	\$9,200
PCP Copay	\$50	\$50
Specialist Copay	\$100	\$100
Inpatient	50%*	50%*
Outpatient Lab	50%*	50%*
ER	50%*	50%*
Prescriptions		
Tier 1	\$25	\$25
Tier 2	\$50	\$50
Tier 3	\$100	\$100
Tier 4	\$500	\$500



Bronze Plan Observations

- Both CareSource's and Highmark's' lowest cost first dollar Bronze plans are the same plan design as they are the Federal Standard plan



Lowest Cost Silver Comparison

	CareSource	Highmark
Plan	Low Premium Silver	My Blue Access WV PPO Standard Silver 7000
Coinsurance	60%	70%
Deductible	\$6,000	\$7,000
Out of Pocket Maximum	\$9,000	\$9,200
PCP Copay	\$35	\$70
Specialist Copay	\$75	\$70
Inpatient	\$500*	\$1,125
Outpatient Lab	\$40	\$90
ER	\$500	\$750
Prescriptions		
Tier 1	\$3	\$0
Tier 2	\$75	\$30
Tier 3	60%*	\$150
Tier 4	50%*	50% to \$250 minimum/\$1,000 maximum



Silver Plan Observations

- CareSource's Low Premium Silver plan comes with a higher premium than Highmark's across all rating areas.
- CareSource' Low Premium Silver plan has a lower deductible and MOOP than Highmark's lowest premium Silver plan.
- The copays on CareSource's Low Premium Silver Plan are cheaper in nearly all aspects including PCP, ER, and Inpatient & Outpatient Labs.



Diabetes Silver vs. Standard Silver Comparison

	CareSource	CareSource	Highmark
Plan	Diabetes Silver	Healthy Heart Silver	My Blue Access WV PPO Standard Silver 5000
Coinsurance	50%	50%	60%
Deductible	\$4,000	\$4,500	\$5,000
Out of Pocket Maximum	\$8,800	\$8,800	\$8,000
PCP Copay	\$30	\$30	\$40
Specialist Copay	\$50	\$50	\$80
Inpatient	\$600*	\$250*	60%*
Outpatient Lab	\$75	\$60	60%*
ER	\$600*	50%*	60%*
Prescriptions			
Tier 1	\$3	\$3	\$20
Tier 2	\$70	\$70	\$40
Tier 3	60%*	60%*	\$80
Tier 4	50%*	50%	\$350



HCC Silver vs. Standard Silver Plan Observations

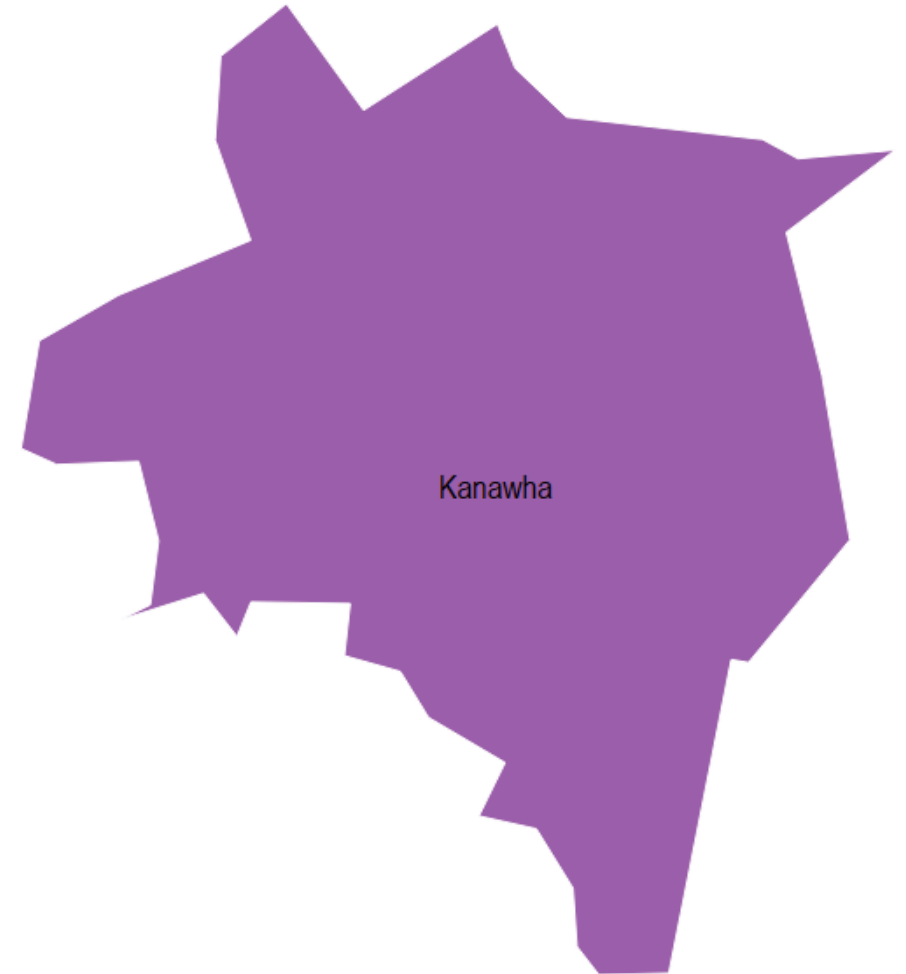
- Highmark does not offer any HCC plans in WV so comparison is between CareSource's HCC plans and Highmark's Standard Silver plan
- Deductible: Both HCC plans have lower deductibles than Highmark's standard. However, the MOOP on the HCC plans is \$800 higher.
- The HCC plans have cheaper copays including PCP, Specialists, Outpatient labs, and Tier 1 drugs



Rating Area 2: Charleston

Counties: Kanawha

Participating Carriers:
CareSource & Highmark



Rating Area 2: Charleston Hospital Comparison

Hospital Name	CareSource	Highmark
Charleston Area Medical Center	X	X
Charleston Surgical Hospital		X
Thomas Memorial Hospital	X	X



Rating area 2: Charleston PCP & Specialist count comparison

	CareSource	Highmark
# of PCPs	145	145
# of endocrinologist	11	6
# of cardiologist	19	16
# of pediatricians	81	65
# of OBGYN	38	39



Rate Analysis

Rating Area 2: Charleston

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$637.76	+\$ 76.94
Highmark	Standard Bronze 7500	\$560.82	-

Lowest Premium Silver			
CareSource	Low Premium Silver	\$747.94	+\$23.05
Highmark	Silver 7000	\$724.89	-

HCC/Standard Silver			
CareSource	Diabetes Silver	\$776.76	+\$43.29
CareSource	Healthy Heart Silver	\$770.47	+\$37.00
Highmark	Standard Silver 5000	\$733.47	-

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$733.47	\$684.87	\$611.97	\$514.77	\$372.01	\$320.47

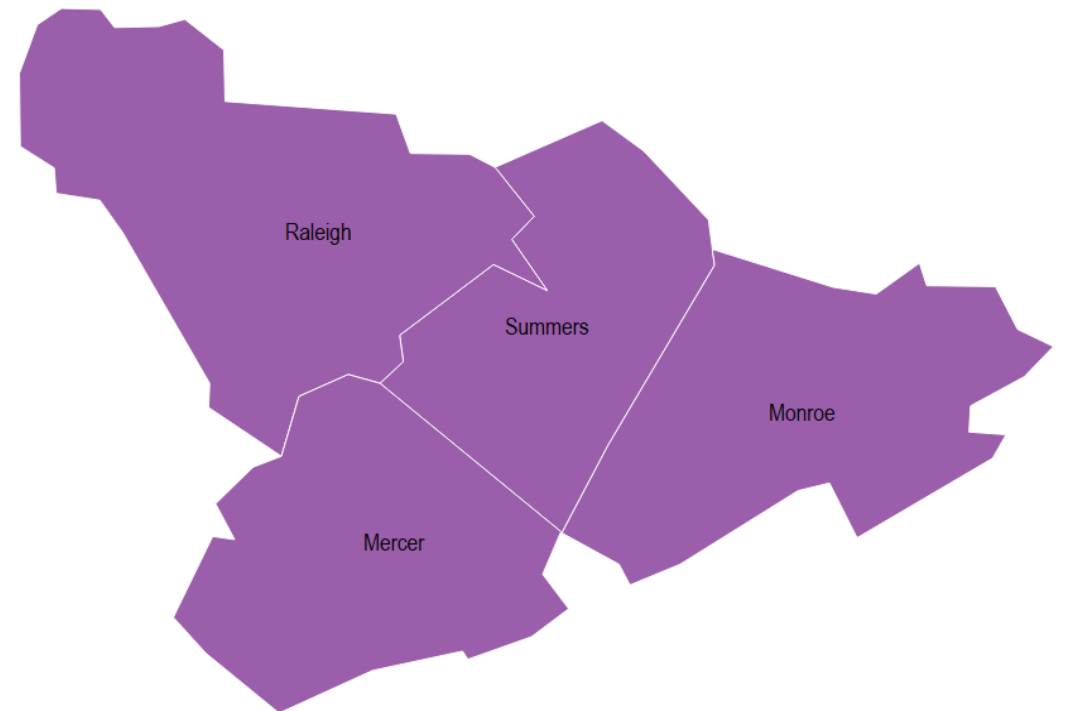
*Premiums based on 21-year-old.



Rating Area 4: Beckley Area

Counties: Mercer, Monroe, Raleigh
& Summer

Participating Carriers:
CareSource & Highmark



Rating Area 4: Beckley Area Hospital Comparison

Hospital Name	CareSource	Highmark
Beckley ARH Hospital		X
Princeton Community Hospital Assn		X
Raleigh General Hospital	X	X
Summers County ARH Hospital	X	X



Rating area 4: Beckley Area PCP & Specialist count comparison

	CareSource	Highmark
# of PCPs	100	112
# of endocrinologist	7	5
# of cardiologist	23	23
# of pediatricians	33	35
# of OBGYN	20	22



Rate Analysis

Rating Area 4: Beckley

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$637.76	+ \$76.94
Highmark	Standard Bronze 7500	\$560.82	-

Lowest Premium Silver			
CareSource	Low Premium Silver	\$747.94	+\$23.05
Highmark	Silver 7000	\$724.89	-

HCC/Standard Silver			
CareSource	Diabetes Silver	\$776.76	+\$43.29
CareSource	Healthy Heart Silver	\$770.47	+\$37.00
Highmark	Standard Silver 5000	\$733.47	-

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$733.47	\$684.87	\$611.97	\$514.77	\$372.01	\$320.47

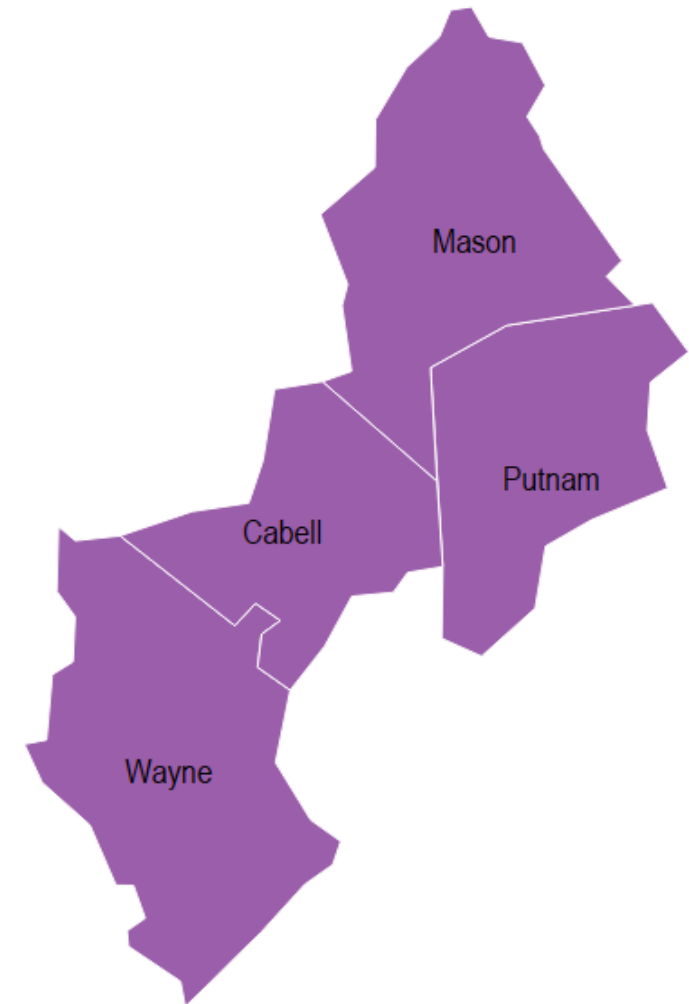
*Premiums based on 21-year-old.



Rating Area 5: Huntington

Counties: Cabell, Mason, Putnam
& Wayne

Participating Carriers:
CareSource & Highmark



Rating Area 5: Huntington Hospital Comparison

Hospital Name	CareSource	Highmark
Cabell Huntington Hospital	X	X
Pleasant Valley Hospital	X	X
St Mary's Medical Center	X	X



Rating area 5: Huntington PCP & Specialist count comparison

	CareSource	Highmark
# of PCPs	185	162
# of endocrinologist	16	14
# of cardiologist	21	18
# of pediatricians	107	94
# of OBGYN	50	49



Rate Analysis

Rating Area 5: Huntington

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$680.72	+ 78.58
Highmark	Standard Bronze 7500	\$602.14	-

Lowest Premium Silver			
CareSource	Low Premium Silver	\$799.57	+21.27
Highmark	Silver 7000	\$778.30	-

HCC/Standard Silver			
CareSource	Diabetes Silver	\$830.38	+\$42.87
CareSource	Healthy Heart Silver	\$823.66	+\$36.15
Highmark	Standard Silver 5000	\$787.51	-

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$787.51	\$738.91	\$666.01	\$568.81	\$426.05	\$374.41

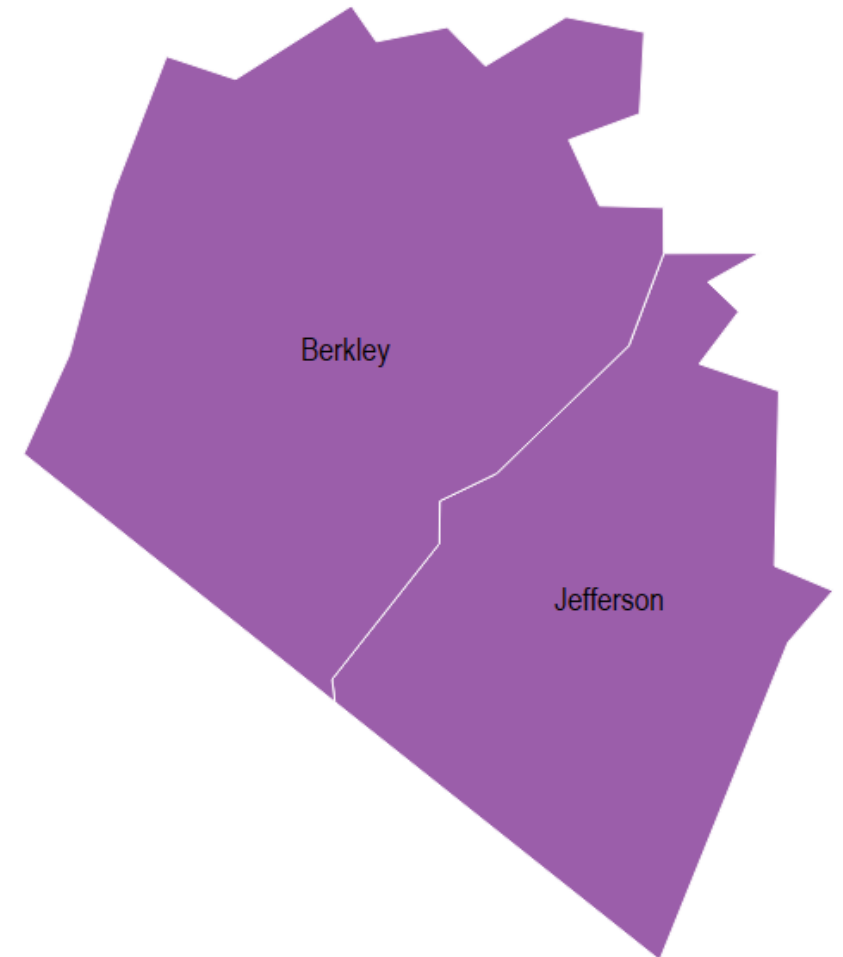
*Premiums based on 21-year-old.



Rating Area 6: Martinsburg

Counties: Berkeley & Jefferson

Participating Carriers:
CareSource & Highmark



Rating Area 6: Martinsburg Hospital Comparison

Hospital Name	CareSource	Highmark
Berkeley Medical Center	X	X
Jefferson Memorial Hospital	X	X
Martinsburg VA Medical Center		X



Rating area 6: Martinsburg PCP & Specialist count comparison

	CareSource	Highmark
# of PCPs	80	96
# of endocrinologist	5	5
# of cardiologist	15	16
# of pediatricians	37	34
# of OBGYN	17	22



Rate Analysis

Rating Area 6: Martinsburg

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$552.62	+ \$68.55
Highmark	Standard Bronze 7500	\$484.07	-

Lowest Premium Silver			
CareSource	Low Premium Silver	\$649.10	+\$23.40
Highmark	Silver 7000	\$625.70	-

HCC/Standard Silver			
CareSource	Diabetes Silver	\$674.11	+\$41.01
CareSource	Healthy Heart Silver	\$668.65	+\$35.55
Highmark	Standard Silver 5000	\$633.10	-

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$633.10	\$584.50	\$511.60	\$414.40	\$271.64	\$220.00

*Premiums based on 21-year-old.



Rating Area 8: Morgantown

Counties: Doddridge, Gilmer, Lewis, Marion, Monongalia & Wetzel

Participating Carriers:
CareSource & Highmark



Rating Area 8: Morgantown Hospital Comparison

Hospital Name	CareSource	Highmark
Fairmont Medical Center		X
Mon Health Marion Neighborhood Hospital	X	X
Mon Health Medical Center	X	X
Stonewall Jackson Memorial Hospital	X	X
West Virginia University Hospital (AKA Ruby Memorial)	X	X
Wetzel County Hospital	X	X



Rating area 8: Morgantown PCP & Specialist count comparison

	CareSource	Highmark
# of PCPs	197	161
# of endocrinologist	14	8
# of cardiologist	44	37
# of pediatricians	112	80
# of OBGYN	60	53



Rate Analysis

Rating Area 8: Morgantown

Lowest Premium First Dollar Bronze			
CareSource	Bronze First	\$619.81	+ \$73.75
Highmark	Standard Bronze 7500	\$546.06	-

Lowest Premium Silver			
CareSource	Low Premium Silver	\$728.02	+\$22.21
Highmark	Silver 7000	\$705.81	-

HCC/Standard Silver			
CareSource	Diabetes Silver	\$756.07	+\$41.91
CareSource	Healthy Heart Silver	\$749.96	+\$35.80
Highmark	Standard Silver 5000	\$714.16	-

	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL
APTC Amount	\$714.16	\$665.56	\$592.66	\$495.46	\$352.70	\$301.06

*Premiums based on 21-year-old.



Questions

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

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