# 2023 ACA INDIVIDUAL & FAMILY PLANS



	GOLD	GOLD SILVER					BRONZE				
	Standard Gold 2000	Standard Silver 5800	Choice Silver 5000	Community Silver	Choice Silver 6000	Standard Bronze 7500	Saver Bronze 6500	Choice Bronze 7000	First Bronze 7000	Choice Bronze 8700	Catastrophic
SERVICE AREA	METRO   RURAL	RURAL	METR0	RURAL	METR0	RURAL	METRO   RURAL	METRO	RURAL	METR0	METR0
Networks	Preferred-Care Blue (all 32 counties)	BlueSelect, Preferred-Care Blue (24 rural counties)	BlueSelect, BlueSelect Plus	Preferred-Care Blue (24 rural counties)	BlueSelect	BlueSelect, Preferred-Care Blue (24 rural counties)	BlueSelect, Preferred-Care Blue (all 32 counties)	BlueSelect, BlueSelect Plus	Preferred-Care Blue (24 rural counties)	BlueSelect	BlueSelect
Spira Care Access	×	×	<b>✓</b>	×	V	×	×	V	×	V	×
Spira Care Visits	N/A	N/A	\$0	N/A	\$0	N/A	N/A	\$0	N/A	\$0	N/A
Single Deductible	\$2,000	\$5,800	\$5,000	\$6,000	\$6,000	\$7,500	\$6,500	\$7,000	\$7,000	\$8,700	\$9,100
Family Deductible	\$4,000	\$11,600	\$10,000	\$12,000	\$12,000	\$15,000	\$13,000	\$14,000	\$14,000	\$17,400	\$18,200
Coinsurance	25%	40%	50%	50%	50%	50%	50%	50%	50%	50%	100%
Single OOP Max	\$8,700	\$8,900	\$8,000	\$8,250	\$8,000	\$9,000	\$7,500	\$8,700	\$9,100	\$9,100	\$9,100
Family OOP Max	\$17,400	\$17,800	\$16,000	\$16,500	\$16,000	\$18,000	\$15,000	\$17,400	\$18,200	\$18,200	\$18,200
Telehealth Office Visit & Mental Health Therapy²	\$0	\$0	\$0	\$0	\$0	\$0	Ded&Coins	\$0	\$0	\$0	\$0
PCP Network Visits <sup>1</sup>	\$30	\$40	\$0 Spira <sup>6</sup> /\$50 Network	\$40	\$0 Spira <sup>6</sup> /\$50 Network	\$50		\$0 Spira <sup>6</sup> /Ded&Coins Network	4@ \$40 <sup>5</sup> / Ded&Coins	\$0 Spira <sup>6</sup> / Ded&Coins Network	\$100⁴, Ded
Urgent Care	\$45	\$60	\$75	\$60	\$75	\$75					
Specialist Visits	\$60	\$80	\$100	\$75	\$100	\$100		Ded&Coins	Ded&Coins	Ded&Coins	Deductible
Hospital Emergency Room	Ded&Coins	Ded&Coins	Ded&Coins	Ded&Coins	Ded&Coins	Ded&Coins					
HSA Eligible	×	×	×	×	×	×	~	×	×	×	×
				R	Prescription Description Descr						
Low Cost Generic	\$15	\$20	\$5	\$5	\$5	\$25	Ded & 50%	\$5	\$5	\$5	Deductible
Generic	\$15	\$20	\$20	\$20	\$20	\$25		\$30	\$30	\$50	
Preferred	\$30	\$40	\$75	\$75	\$75	\$50 after Ded		Ded & 50%	\$175	Ded & 50%	
Non-preferred	\$60	\$80 after Ded	\$250	\$250	\$250	\$100 after Ded		Ded & 50%	\$250	Ded & 50%	
Generic & Preferred Specialty	\$250	\$350 after Ded	\$350	\$350	\$350	\$500 after Ded		\$400	\$400	\$400	
Non-preferred Specialty	\$250	\$350 after Ded	Ded & 50%	Ded & 50%	Ded & 50%	\$500 after Ded		Ded & 50%	Ded & 50%	Ded & 50%	

Ded = Deductible

Coins = Coinsurance

Plans available both on and off exchange; off exchange include Pediatric Dental.

#### **Metro Service Area Counties:**

Clay • Jackson • Johnson (KS) • Johnson (MO) Lafayette • Platte • Ray • Wyandotte (KS)

#### **Rural Service Area Counties:**

Andrew • Atchison • Bates • Benton • Buchanan Caldwell • Carroll • Cass • Clinton • DeKalb Daviess • Gentry • Grundy • Harrison • Henry Holt • Livingston • Mercier • Nodaway Pettis • Saline • St Clair • Vernon • Worth

<sup>&</sup>lt;sup>1</sup>Primary Care Physicians include General Practice, Family Practice, Internal Medicine and Pediatrics.

<sup>&</sup>lt;sup>2</sup> First plan's telehealth visits do not accrue toward limited copay visits.

<sup>&</sup>lt;sup>3</sup>Copays for 3-month supply via mail order are 3x retail copays. Pharmacy benefits have CCAA. Tier 5 is non-preferred specialty drugs.

<sup>&</sup>lt;sup>4</sup>Copays for the FIRST THREE visits to a Primary Care Provider only.

<sup>&</sup>lt;sup>5</sup>Copay for the first four visits combined for PCP, Specialist and Urgent Care.

<sup>&</sup>lt;sup>6</sup>\$0 Copay for Spira Care visits; costs will apply for other network PCPs.

# 2023 ACA INDIVIDUAL & FAMILY PLANS



**EXTRA BENEFITS** 



## Rewards **Program**

All members can earn a digital gift card for completing their annual preventive visit



#### **Virtual Care**

Healthcare from the safety and comfort of your home



### Mindful by Blue KC

New and enhanced behavioral health services



# Healthy Companion™ **Program**

**Support for chronic** health conditions



#### Blue365®

**Healthy deals** and discounts



# Rx Savings **Solutions**

Additional savings for pharmacy costs



# Diabetes Management

**Diabetes prevention and** management services



Primary care services focused on your health goals. At no additional cost\* to you. Whether you need preventive care, treatment for an illness or help making lifestyle changes, count on Spira Care.

- Primary Care for Adults, Children and Adolescents
- Routine Preventive Care
- Sick Care
- Chronic Medical Condition Management
- Behavioral Health Consultations
- On-Site Care Guides to help with care coordination and benefit questions
- Health Coaching
- Extended hours for appointments
- In-person and virtual appointments available with your Spira Care Team

### **Spira Care Center locations include:**

- Crossroads
- Liberty
- Lee's Summit

Independence (late 2022)

- Olathe
- Overland Park
- Shawnee
- Tiffany Springs
- Wyandotte

# Preferred-Care Blue (EPO) Network

The Preferred-Care Blue network includes providers in the entire 32-county Blue KC service area.

- Covers Metro and Rural service areas for the largest selection of providers in the Blue KC footprint
- Includes 50 in-network hospitals
- Includes approximately 6,200 in-network physicians
- Covers only emergency and urgent care services out of network (no BlueCard coverage)
- Non-emergency services received from out-of-network providers will not be covered

# BlueSelect (EPO) and BlueSelect Plus (EPO) Networks

BlueSelect and BlueSelect Plus networks cover only emergency and urgent care services out of network (no BlueCard coverage). They do not cover out-of-network non-emergency services.

#### **Hospitals included:**

- AdventHealth—College Boulevard, Shawnee Mission and South Overland Park
- North Kansas City Hospital
- · Cameron Regional Medical Center
- Olathe Health
- Western Missouri Medical Center

- Children's Mercy—Hospital Hill and South (available in BlueSelect Plus network only)
- University Health—Hospital Hill and Lakewood
- Liberty Hospital
- The University of Kansas Health System

#### \*Anyone enrolled in a Choice plan may access Spira Care Centers