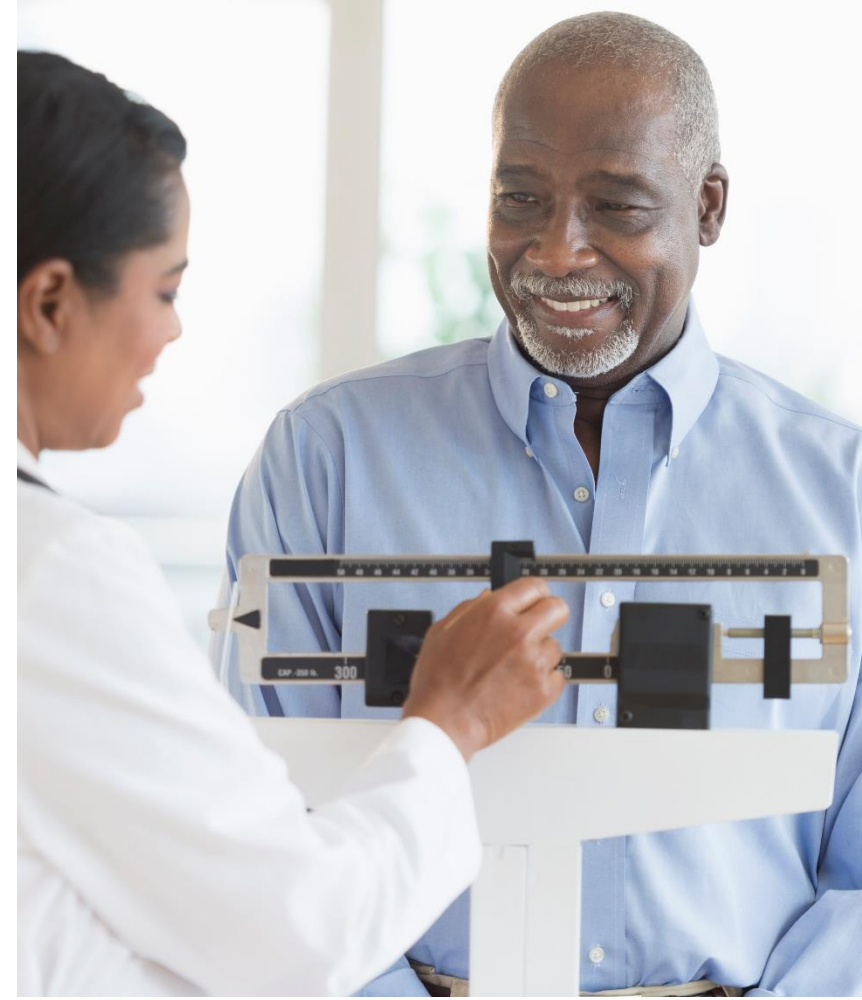




**COVERED
CALIFORNIA**



LET'S TALK HEALTH

2025 Health, Dental, and Vision Plan Webinar



WEBINAR HOUSEKEEPING

Recording

- Today's virtual meeting via webinar will be recorded and emailed to certified enrollers.

Participants

Dial in by phone:

1 (631) 992-3221

Access Code:

512-201-271

Audio PIN:

Shown after
joining the webinar

Webinar ID:

777-816-571

- Use the **computer audio** or **dial-in** feature to listen.
- All attendees are set to only listen for now. You'll get a chance to ask questions or make comments after each section. Please use the "chat" feature to send your questions or comments. Our team will review and speak on your behalf and respond via chat.
 - **Dial-In by phone with no webinar visual.**
 - **Hearing Impaired:** Please use the "chat" feature to submit your questions or comments. Staff will review and speak on your behalf and respond via chat.

Technical Difficulties

- Use the "Questions" feature to submit technical difficulty comments/questions so we can assist you.

Contact

- Email Covered California at Kickoffevents@covered.ca.gov if you have additional questions or comments after the webinar.



AGENDA

WELCOME AND INTRODUCTIONS PRESENTATIONS FROM CARRIERS & PARTNERS

1. Aetna CVS Health
2. Molina Healthcare
3. Kaiser Permanente
4. Blue Shield of California
5. Anthem
6. Sharp Health Plan
7. Balance by CCHP (Chinese Community Health Plan)
8. Valley Health Plan (VHP)
8. Health Net
9. Western Health Advantage
10. Inland Empire Health Plan (IEHP)
11. L.A. Care Health Plan
12. Covered California for Small Business (CCSB)
13. Vision Service Plan (VSP)
14. Humana Dental Plan
15. Delta Dental of California

COVERED CALIFORNIA

TIFFANY KROUCH, SALES STRATEGIC MANAGER





**COVERED
CALIFORNIA**



- **12** Health Carriers
- **All Californians** will have a choice of **2 or more** carriers.
- **92%** Californians will have a choice of **3 or more** carriers
- **85%** Californians will have a choice of **4 or more** carriers

INDIVIDUAL MARKET HEALTH CARRIERS

2025 PLAN YEAR PARTICIPATION



DENTAL COVERAGE FOR FAMILY



<https://www.coveredca.com/dental/family/>

INDIVIDUAL MARKET FAMILY DENTAL CARRIERS

2025 PLAN YEAR PARTICIPATION



VISION COVERAGE FOR ADULTS

We've selected three vision insurance companies to offer vision care to our customers. **Adults** can enroll directly through these companies. All offer excellent benefits..



<https://www.coveredca.com/vision/adult/>

INDIVIDUAL MARKET VISION CARRIERS

2025 PLAN YEAR PARTICIPATION



AETNA CVS HEALTH

LISA XIONG, BROKER MANAGER



2025 Covered California Training

Member Services

Broker Tools

2025 Network & Plan Overview



We are revolutionizing health care



- Strong ability to reach millions of consumers
- Pharmacy expertise and cost management
- Convenient access to trusted professionals
- Innovative, data-driven solutions
- Provider connectivity and decision support

Our combined companies are revolutionizing health care with expanded capabilities.

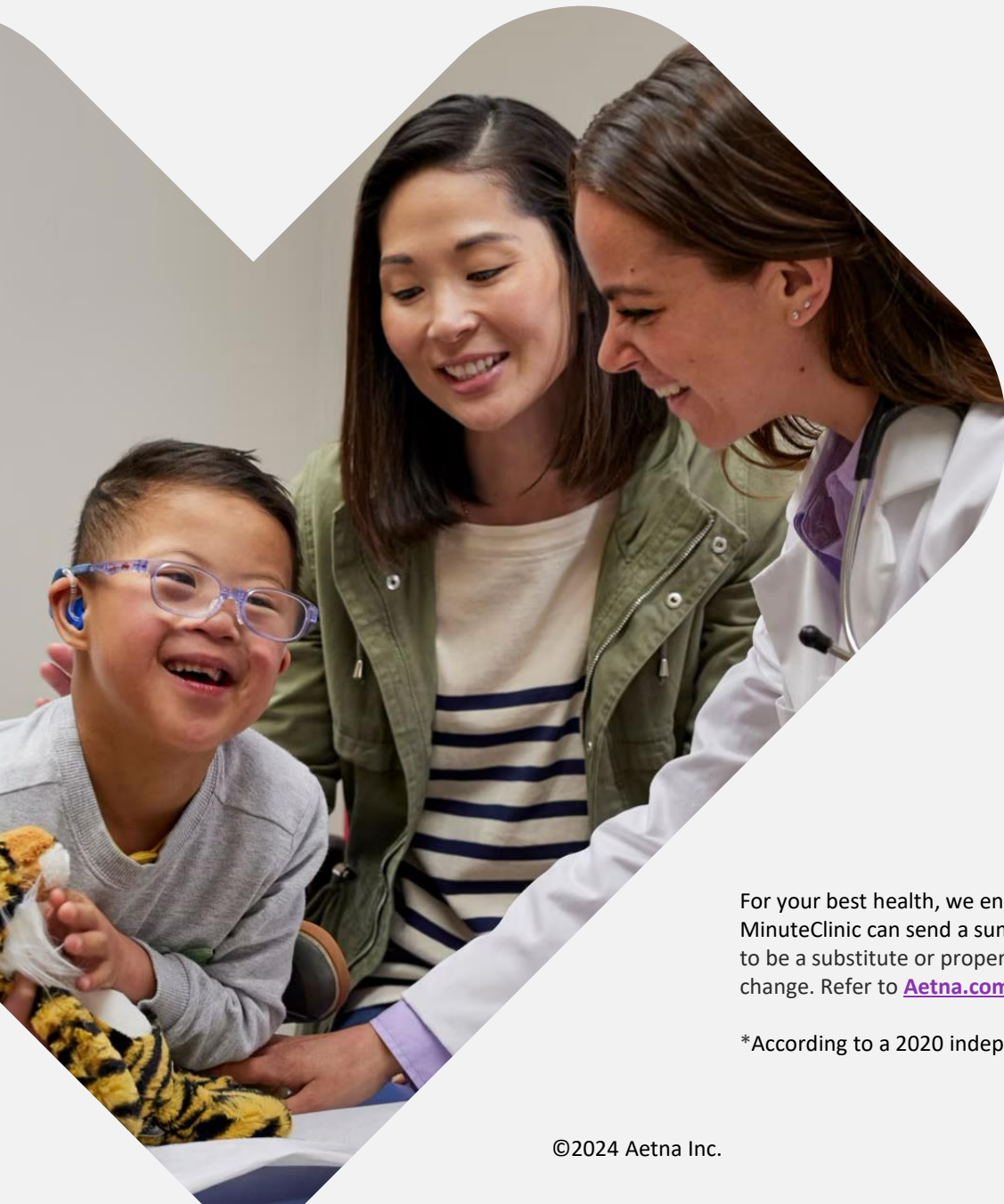
- Innovative provider collaborations
- Holistic member health solutions
- Population health management
- Comprehensive and integrated programs



—

Member Services

—



High-quality health care. For everyone. MinuteClinic®



18 million+
patient visits



22-minute avg.
wait time*



95% customer
satisfaction



125+ services
available



900+ locations
nationwide

For your best health, we encourage you to have a relationship with a primary care physician or other doctor. Tell them about your visit to MinuteClinic, or MinuteClinic can send a summary of your visit directly to them. This message is for informational purposes only, is not medical advice and is not intended to be a substitute or proper medical care provided by a physician. Information is believed to be accurate as of the production date; however, it is subject to change. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna® plans.

*According to a 2020 independent market research study examining the emergency room market and related wait times.

Convenient access to quality care

MinuteClinic®

Services available include:

- Allergy treatment
- Behavioral health & wellness
- Chronic condition management
- Illnesses & infections
- Injuries & pain
- Men's & women's health
- Physicals
- Select tests & screenings
- Sleep disorders
- Travel health
- Vaccines

Members can visit our MinuteClinic locations when outside their service area, ensuring that they have access to quality care no matter where life takes them.

*For a list of participating walk-in clinics, use our online provider search tool. Includes select MinuteClinic services. Not all MinuteClinic services are covered or may be covered at negotiated contract rates. Not available in all states. Walk-in appointments aren't guaranteed. Online scheduling recommended. Check your plan documents for more detail. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered primary care or non-preventive services at no cost-share.



Virtual Care through MinuteClinic®

- On-demand Virtual Care through MinuteClinic®*
- Includes 24/7 quick care and mental health services by appointment
- Services are available to treat minor illnesses and injuries, skin conditions, wellness exams, women's services for patients over 18 months
- Mental health services available for adults 18+



For California Residents Only: Telehealth services are also available with your Dentist, Primary Care Provider (PCP) or Specialist. If you use services from [name of telehealth vendor], your medical records will be shared with your Dentist, PCP or Specialist. If you want to opt-out, please notify [name of telehealth vendor] during your visit. In-network cost sharing will apply for all services received through the Third-Party Corporate Telehealth Provider and all out-of-pocket costs will accrue to the applicable deductible and/or out-of-pocket maximum.

*Members may be required to pay a cost-share based on what medical services were received and the type of a provider a member visits. Please consult benefit documents for more details. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventative MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates.

Healthcare that's accessible

Aetna Health® website & app

Pay your premium

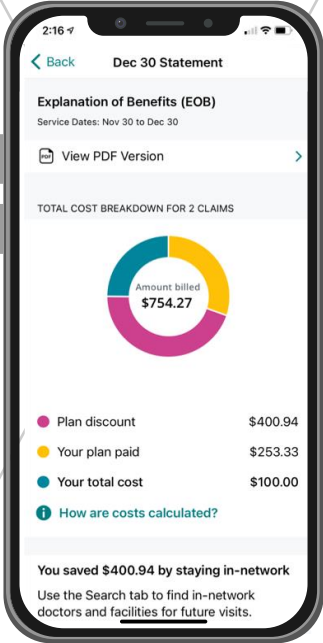
Access the bill payment platform with just one click. Set up autopay or make a one-time payment.

Get care from anywhere

Access our virtual care platform to schedule an appointment and see a virtual provider.

Get cost estimates for care

Review costs for an upcoming procedure and price medications.



Access your ID card

View your digital ID card, download to your mobile wallet, and request a new physical ID card.

View claims for you and your family

Review your list of claims, understand cost shares and view your explanation of benefits.

Connect to the care you need

Search for in-network providers, telemedicine services, and more near you.



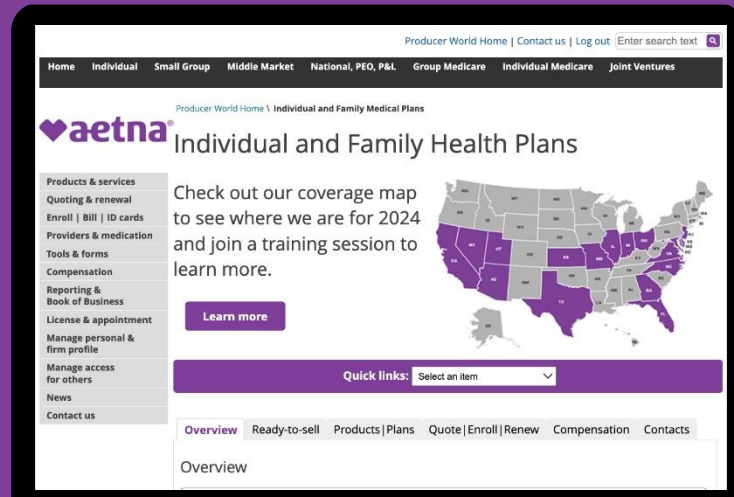
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Broker Tools

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The **Producer World**[®] website is your go-to site for information, tools and reports for Aetna[®] Individual & Family Plans (IFP).

You can use it to learn about products, order enrollment kits, leverage tools to support your sales, and much more.



These are some of the useful assets you'll find on Producer World:

- Benefit grids
- Service area maps for your market
- Marketing, sales, educational materials and member forms for you and your members
- Ready-to-sell status and guidelines
- Benefits administration technology to quote and enroll
- License and appointment information
- Compensation statements and services

Quote and enroll tool

Our quote and enroll tool within Producer World® allows you to manage your book of business, view reports on member status, find member IDs, as well as enroll new and existing members.



Account overview

- Snapshot of premium, membership, applications & quotes you have completed
- Various reports to track member status
- View member ID cards



Member view

- Find members by name, issuer ID or exchange assigned ID
- Access member invoices, SBCs, coverage details, payment history & more



Manage your book of business

- View and renew member policies
- Submit a new quote for enrollment
- View all quotes that you've saved & sent

To save time this enrollment season we have made it possible for you to share a unique URL link to allow prospective members to enroll themselves.

- Click on the “Share Link” button in the Quote and Enroll Tool.
- A pop-up will appear with a link you can copy & send

If a member enrolls using your unique link, you will be the broker of record and eligible for commissions.

The screenshot shows the top navigation bar of the Quote and Enroll Tool with buttons for 'Start Quote', 'Start Application', and 'Share Link'. A purple arrow points to the 'Share Link' button. Below this, a 'Share' pop-up window is displayed, containing the text 'Share this link or post on your site to direct clients to enroll in coverage directly.' and a URL field with a 'Copy' button. A 'Close' button is at the bottom of the pop-up. To the right of the pop-up is a purple box with the text: **BROKER TIP:** Verify the NPN shown on the link is correct before sending it. This will ensure you receive proper credit.

Broker contact information

Broker Services Unit	Licensing & Appointment	Enrollment & Billing
<p>Phone: 1-844-374-5221 (TTY:711)</p> <p>Hours of operation: Monday through Friday 8:00 AM to 9:00 PM ET</p>	<p>Phone: 1-866-511-2863 (TTY:711)</p> <p>Email: LAAU@aetna.com</p> <p>Hours of operation: Monday through Friday 8:00 AM to 4:30 PM ET</p>	<p>Phone: 1-844-365-7373 (TTY:711) Prompt #1</p> <p>Hours of operation: Monday through Friday 8 AM to 6 PM local time</p>
Producer World®	Commissions	Aetna® Member Services
<p>Phone: 1-800-225-3375 (TTY:711)</p> <p>Hours of operation: Monday through Friday 8:00 AM to 4:30 PM ET</p> <p>Producer World® registration: Aetna.com/producer_public/registration/info.html</p>	<p>Phone: 1-800-622-3435 (TTY:711)</p> <p>Email: BrokerComm@Aetna.com</p> <p>Hours of operation: Monday through Friday 8:00 AM to 4:30 PM ET</p>	<p>Phone: 1-844-365-7373 (TTY:711) Prompt #4</p> <p>Hours of operation: Monday through Friday 8 AM to 5 PM local time</p>



2025 Service Area & Network

2025 State Overview

California area network coverage



1,220+
primary care
providers (PCPs)*



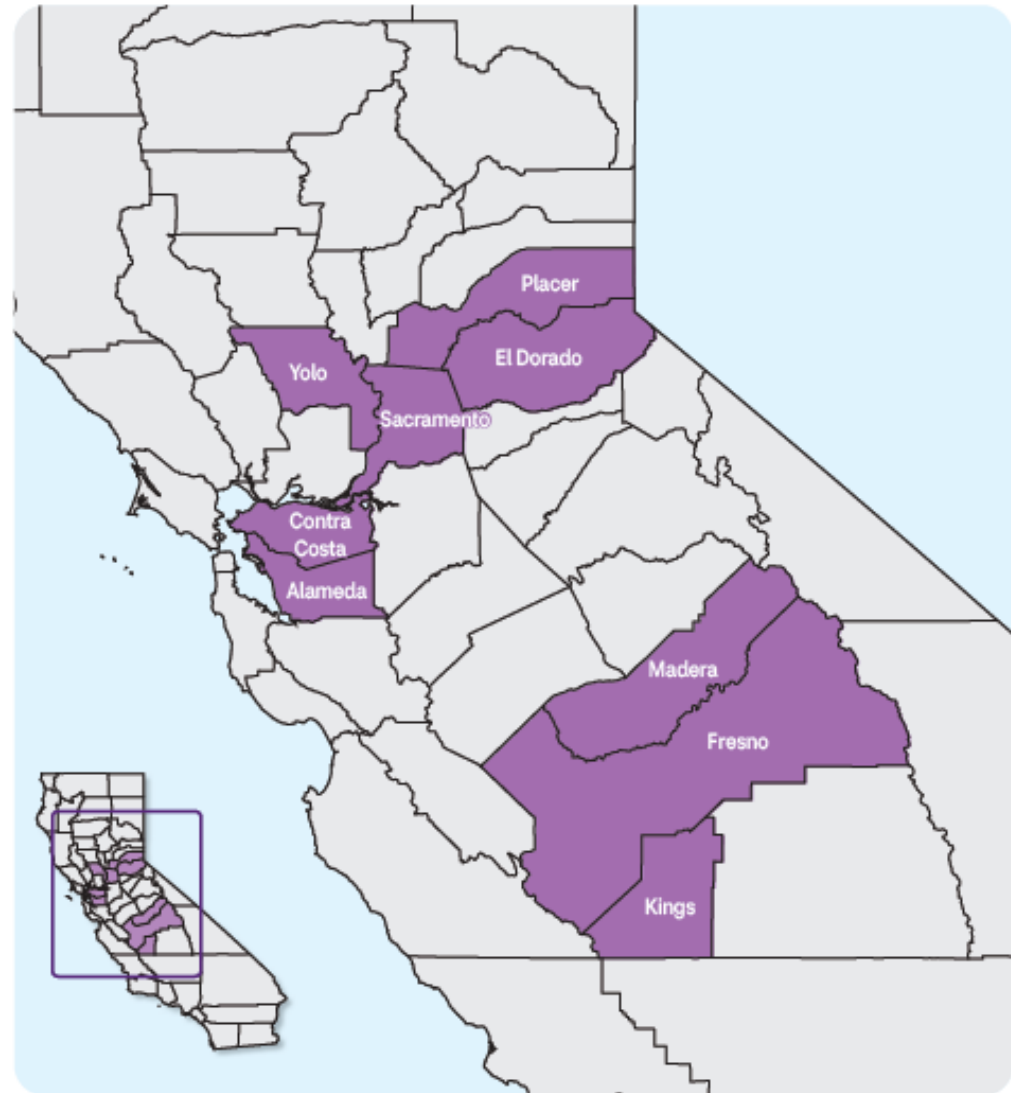
34,285+
specialists*



29
hospitals*



317
urgent care
centers*



* FOR COVERAGE NUMBERS SOURCE: Aetna® internal study, 2024. Information is accurate as of the production date but may change.

** Visit [Aetna.com](https://www.aetna.com) and use our provider search tool for a complete list of participating walk-in clinics, pharmacies, and other health care providers and facilities.



Participating Hospitals Include:

- Alameda Hospital
- Highland Hospital
- John George Psychiatric Hospital
- John Muir Medical Center - multiple locations
- San Leandro Hospital
- San Ramon Hospital
- St. Rose Hospital
- Valley Care Hospital
- Washington Hospital



Participating IPA's & Medical Groups:

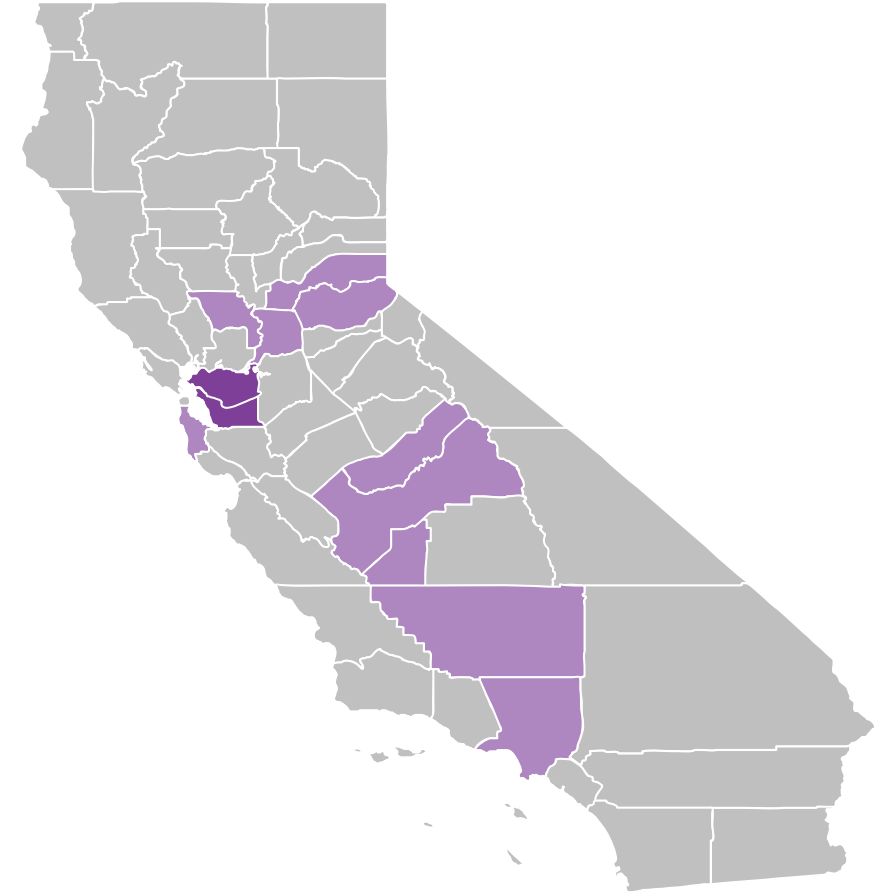
- Hills Physicians Medical Group
- John Muir Physicians Network

Plan providers must be used to receive benefits

HMO - Primary care physician (PCP) and referrals required

Bay Area - HMO

Alameda and Contra Costa Counties
2025





Participating Hospitals Include:

- Barton Memorial Hospital
- Marshall Medical Center
- Mercy General Hospital
- Mercy Hospital of Folsom
- Mercy San Juan Medical Center
- Methodist Hospital
- Sierra Nevada Memorial Hospital
- Tahoe Forest District Hospital
- Woodland Memorial Hospital



Participating IPA's & Medical Groups:

- Barton Memorial Hospital Physicians
- Hill Physicians Medical Group
- Mercy Medical Group
- Nivano
- Tahoe Carson Valley Medical Group
- Woodland Clinic

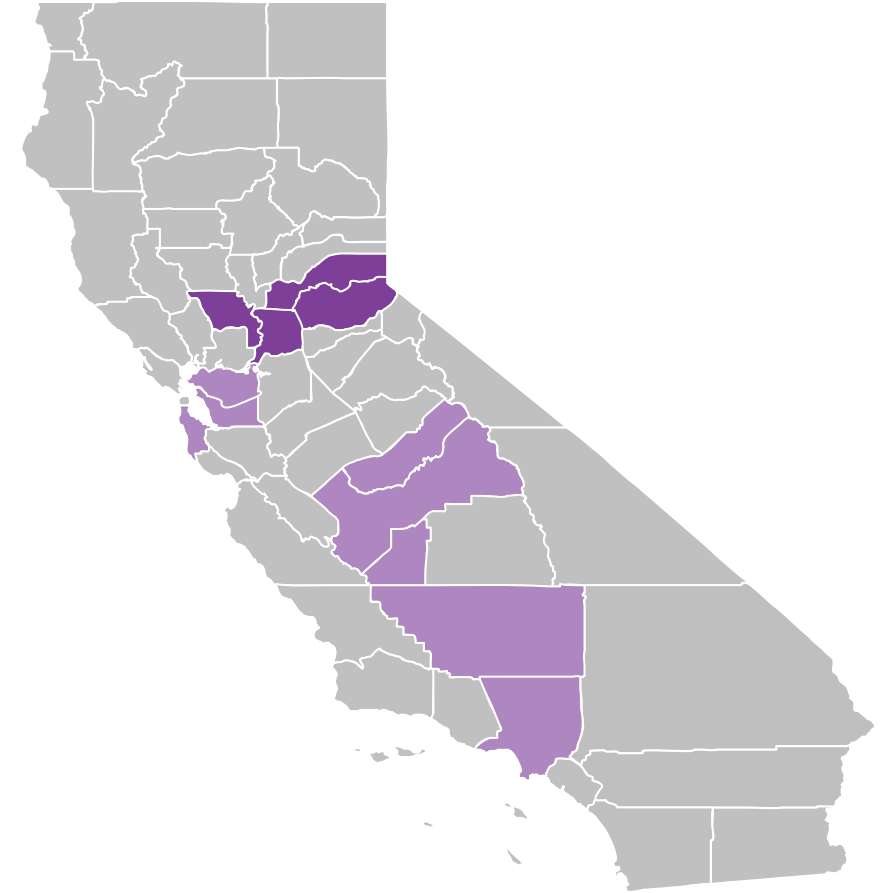
Plan providers must be used to receive benefits

HMO - Primary care physician (PCP) and referrals required

Participating provider information is accurate as of the production date, but subject to change.

Northern California - HMO

Sacramento, El Dorado, Placer and Yolo Counties
2025





Participating Hospitals Include:

- Adventist Health (Hanford, Selma, Reedley)
- Clovis Community Hospital*
- Coalinga District Hospital
- Community Regional Medical Center*
- Fresno Heart & Surgical Hospital*
- John C. Fremont Healthcare District Hospital



Participating IPA's & Medical Groups:

- Sante IPA

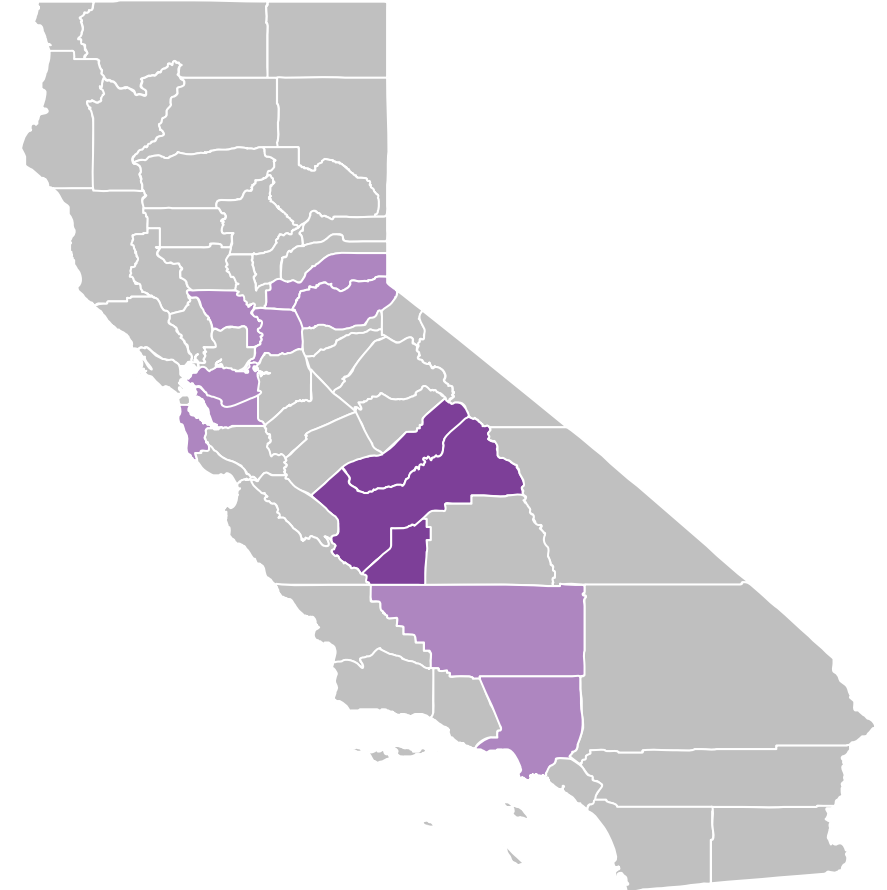
Plan providers must be used to receive benefits

HMO - Primary care physician (PCP) and referrals required

Participating provider Information is accurate as of the production date, but subject to change. *Currently under negotiation. Please contact your broker manager for updated details.

Central Valley - HMO

Fresno, Kings, and Madera Counties
2025



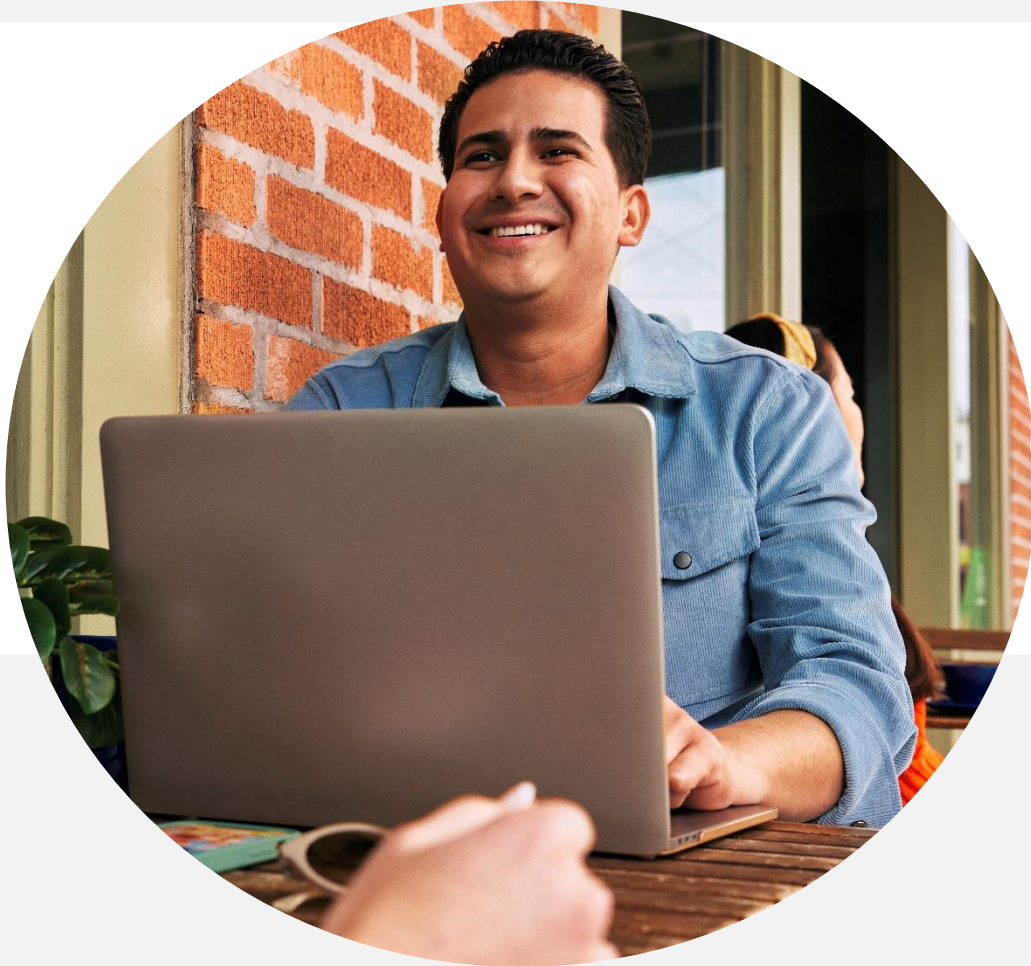


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2025 Plan Overview

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2025 Plan Overview



- Virtual Care through MinuteClinic®*
- National access to MinuteClinic® locations**
- PCP selection and referrals are required
- Members must use network providers within the service area to receive benefits.
- Out-of-network coverage available for emergencies only (markets vary)

*Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. CVS Virtual Care is only available in the United States. Limitations may apply based on services and location.

**Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high deductible health plans must meet their deductible before receiving covered non preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans.



In closing

Aetna CVS Health offers a robust set of tools and resources for you to support your IFP clients during OE 2025, including our renewal guide to ensure you and your clients have a streamlined renewal process.

Additionally, we will continue to offer a strong national footprint in 2025 with service areas and plan offerings to reach clients across your market.

For more information about anything found in this presentation, please reach out to your local broker manager.

 **aetnaCVS**Health.®

Legal disclaimer

This material is for information only and is not an offer to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice.

Health benefits and health insurance plans contain [exclusions and limitations](#).

[See all legal notices >](#)

Aetna, CVS Pharmacy® and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies.

MOLINA HEALTH PLAN

ANDREA ESPINOZA, CA MARKETPLACE SALES MANAGER



2025 Molina Marketplace

Open Enrollment
Covered California

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Molina: Because everyone deserves health care that helps them feel their best



Molina Healthcare, Inc. is a **FORTUNE 500** company, currently ranked **125**. The organization provides managed health care services under the Medicaid and Medicare programs and state insurance marketplaces. As of March 31, 2024, Molina serves approximately **5.7 million members** across **21 states**.



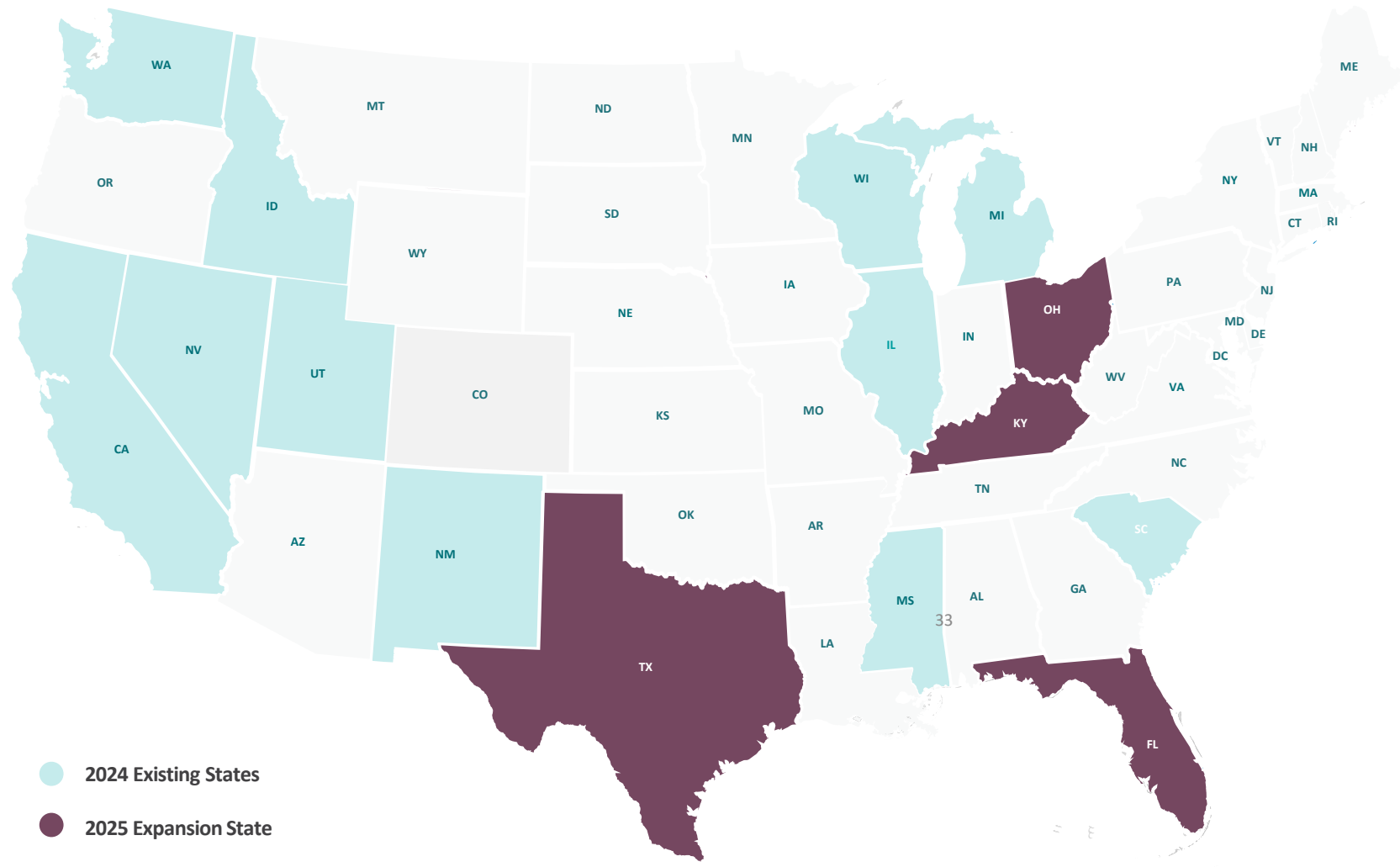
Vision: We envision a world where effective medical care is available to every person, no matter the impact of social determinants of health on their lives. We will distinguish ourselves as the low cost, most effective and reliable health plan delivering government-sponsored care.

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Mission: To erase inequities in the way different populations are treated and served. To improve the health and lives of our members by delivering high-quality health care and to protect their health now and as they age, with a portfolio of solutions for every stage of their lives.

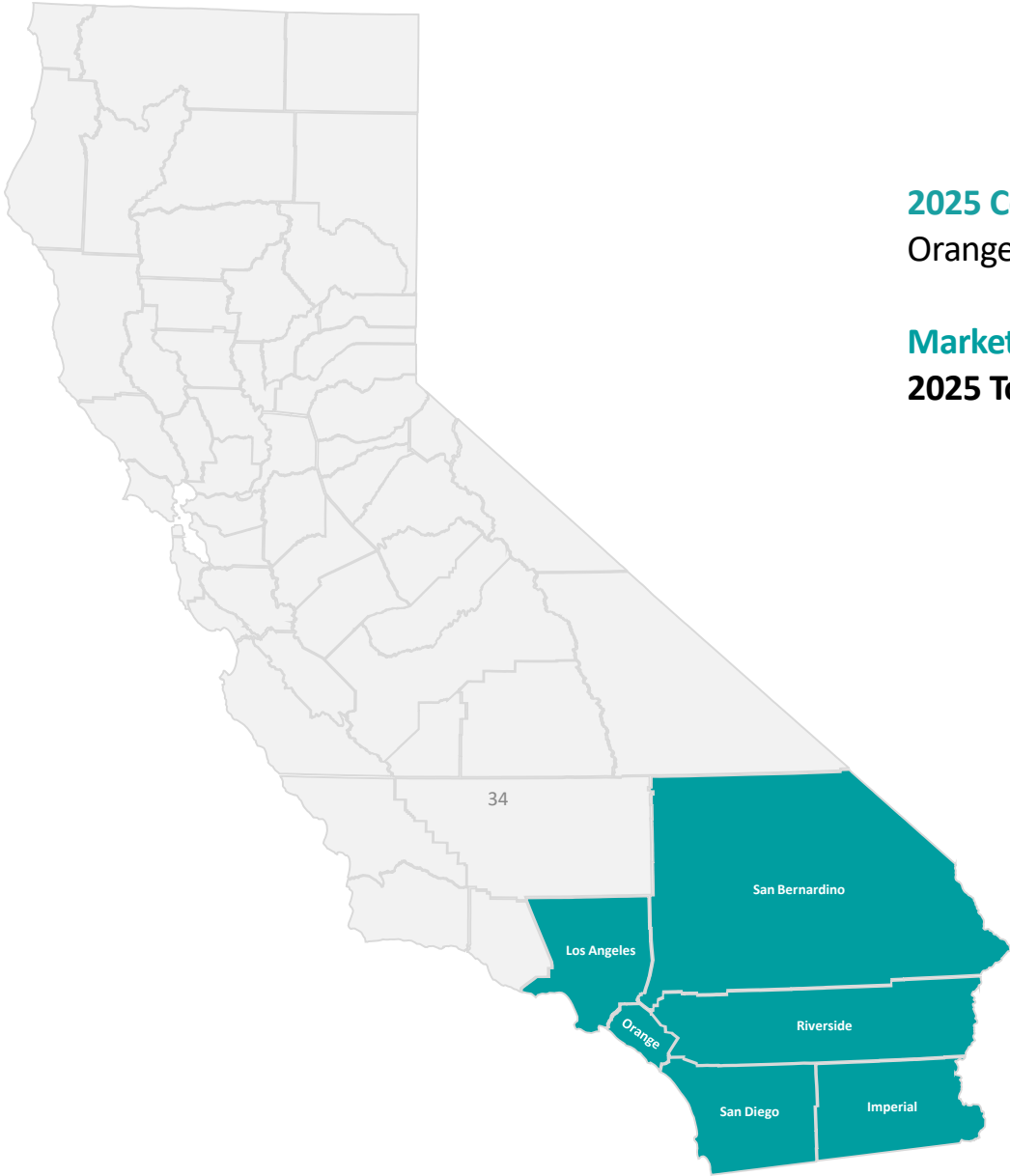
2025 National Footprint



- 2024 Existing States
- 2025 Expansion State

State	NEW Counties Effective 2025	2024 Existing Counties	Total
CA	0	6	6
FL	5	12	17
ID	0	7	7
IL	0	5	5
KY	5	25	30
MI	0	17	17
MS	Statewide	82	82
NM	Statewide	33	33
NV	0	7	7
OH	15	63	78
SC	0	45	45
TX	10	14	24
UT	0	13	13
WA	0	18	18
WI	0	29	29
Total	35	376	411

State Coverage: California



2025 Counties (6): Imperial, Los Angeles, Orange, Riverside, San Bernardino, San Diego

Market Overview
2025 Total Counties (6)

Service area:

■ Existing footprint

Molina Marketplace Benefits At A Glance - California

Affordable, quality health coverage for all. Learn more at [ChooseMolina.com](https://www.ChooseMolina.com).

Call today! (833) 543-1893 (TTY: 711)



	Minimum Coverage HMO	Bronze 60 HMO	Silver					Gold 80 HMO	Platinum 90 HMO
			Cost Sharing Reduction Plans (CSR)						
			Silver 94 HMO	Silver 87 HMO	Silver 73 HMO				
VALUE BASICS									
Teladoc Virtual Care Visits 24/7/365	Free	Free	Free	Free	Free	Free	Free	Free	
Annual Wellness Visit - Adults	Free	Free	Free	Free	Free	Free	Free	Free	
Routine Preventive Screenings - Children & Adults	Free	Free	Free	Free	Free	Free	Free	Free	
Routine Vision Exams and Eyewear - Children (Ages 0-18)	Free	Free	Free	Free	Free	Free	Free	Free	
Preventive Prescription Drugs	Free	Free	Free	Free	Free	Free	Free	Free	
24-Hour Nurse Advice Line	Free	Free	Free	Free	Free	Free	Free	Free	
BENEFITS AND COST SHARE HIGHLIGHTS									
Deductible (Ind/Fam)	\$9,200 / \$18,400	\$5,800 / \$11,600	N/A	N/A	N/A	N/A	N/A	N/A	
Drug Deductible (Ind/Fam)	Comb. w/Med	\$450 / \$900	N/A	N/A	N/A	N/A	N/A	N/A	
Out of Pocket Max (Ind/Fam)	\$9,200 / \$18,400	\$8,850 / \$17,700	\$1,150 / \$2,300	\$3,000 / \$6,000	\$6,100 / \$12,200	\$8,700 / \$17,400	\$4,500 / \$9,000		
Emergency Room Facility	0% after ded	40% after ded	\$50	\$150	\$350	\$330	\$150		
Urgent Care Services	0% after ded [†]	\$60	\$5	\$15	\$35	\$35	\$15		

§Mail-order is available for non-specialty drugs marked "MAIL" on the formulary. For mail-order Rx, a 90-day supply is provided at three times (3x) the 30-day retail cost-sharing amount. [†] Min Cov. Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, mental health or substance abuse. [†] Bronze: Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, or specialist care.

SERVICES WITHOUT ANY DEDUCTIBLE

California

2025 Preliminary Regional Rates

Region 19: San Diego County

- Lowest cost Silver, Gold, Platinum and Bronze plans

Region 16: West Los Angeles County

- Second lowest cost Silver, Gold, Platinum and Bronze plans

Region 17: Riverside and San Bernardino County

- Lowest cost Gold and Platinum plans
- 3rd in Silver plans

Region 18: Orange County

- Improved price positioning in Silver and Platinum plans
- Second lowest cost Silver and Gold plans
- Lowest cost Platinum

Region 13: Imperial County

- Lowest cost Silver, Gold and Platinum plans

Region 15: East Los Angeles County

- 5th in Silver
- 4th in Gold and 3rd in Platinum

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**Based on a 40-year-old male

Member Resources

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Molina Healthy Rewards (formerly known as 'My Health Perks')



Molina Healthy Rewards:

- Recognizes and rewards members who are taking steps towards better health.
- Contains interactive programming to help manage your health and wellness.
- Offers a \$200 wellness incentive program. (Except WA \$100)
- Provides a suite of health tools and programs on topics like:

Molina is proud to offer our wellness program called Molina Healthy Rewards.



Smoking cessation



Diabetes management



Managing depression



High blood pressure



Asthma management



Healthy living video library -
exercise, diet and nutrition

Members can earn a \$200 gift card! Molina Healthy Rewards offers a \$200 gift card for all states, except \$100 in WA to all eligible members (18+) on their health plan who complete the steps below.

- Log in to their My Molina portal
- Complete the Molina Healthy Rewards Molina Wellness Assessment
- Complete their annual physical - Visit your primary care provider (PCP) for their annual Wellness Examination at no cost to or request a covered In-Home Assessment from Care Connections.

*Rewards and program benefits are available for redemption only while the Subscriber or eligible Dependent is currently enrolled with a Molina Marketplace Health Plan. Molina Healthy Rewards is a voluntary program. It is available to all Subscribers and dependents 18 years or older at no cost.

RX Savings Solutions

Rx Savings Solutions (RxSS) is a service that helps members maximize their prescription benefits and lower out-of-pocket costs.

Members will receive an email with details on how to access the new tool that will include:

- Intro to the RxSS benefit
- Guidance on how to access this benefit through My Molina® and activation of their account
- Contact information for RxSS

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Members can also call RxSS at (800) 268-4476.



My Molina - Member Portal & Mobile App

Download the
My Molina Mobile App



Molina's ePortal – Member Self Services



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Find a Doctor



Request Member ID Card



Member Forms



Member Resources



Member Handbook



What's Covered



Find a Pharmacy



Quality Services

Payment Options

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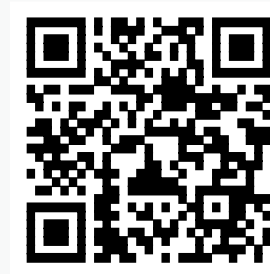
Premium Payment Methods



Method	Auto Pay	Online Bill Payment	By Phone	By Mail	Money Gram
How to	It's fast, easy and convenient! Sign up for AutoPay through your Mymolina.com account and never miss a payment. it's stress - free!	Log into your bank's website and pay Molina Healthcare through the "Bill Pay" option. Use your subscriber ID as the account number	We accept Visa, MasterCard, Discover or Electronic Check. Molina Member Services phone numbers on next page. Please allow 3 business day for the payment to post to your account	Include the payment coupon provided on the invoice notice. Allow 10-15 days for mailing and processing. Send Payment to: Molina Healthcare PO Box 75159 Chicago, Illinois 60675-5156	MoneyGram accepts cash payments. Allow 3 business days for the payment to post to your account. To find a location, Call (800) 666-3947 or visit MoneyGram.com

2025 Additional Payment Method- CheckFreePay

- A new in-person cash payment option that offers members a secure and convenient way to pay their premiums at any authorized payment location.
- CheckFreePay offers more than 30,000 payment sites inside popular stores, which can be found by using the [CheckFreePay Payment Center Locator](#).
- Members just need their bill stub or their subscriber ID to make a payment. Payments are then electronically processed through Fiserv's network.
- ETA November 2024



One-time payment option: webpayments.billmatrix.com/MHCInitialPayGuest



Enrollment and Premium Billing Numbers

State	Toll Free Number	State	Toll Free Number
California	800-772-5327	New Mexico	800-253-0217
Florida	800-375-7421	Ohio	800-339-8459
Idaho	877-672-1646	South Carolina	800-400-7957
Illinois	877-473-6017	Texas	844-359-0201
Kentucky	888-466-4477	Utah	800-573-6844
Michigan	800-503-6593	Washington	800-525-4554
Mississippi	800-295-3859	Wisconsin	844-278-1130
Nevada	877-669-2545		

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Benefits Information

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Product Portfolio - Value Basic

Molina brings mindful care and service to everything we do



24/7 Telehealth virtual care services through Teladoc including Mental Health Services



NO COST

- Preventive prescriptions drugs
- Preventive screening for children and adults
- Pediatric vision services
- RX Savings solutions
- 24/7 Nurse Advice line



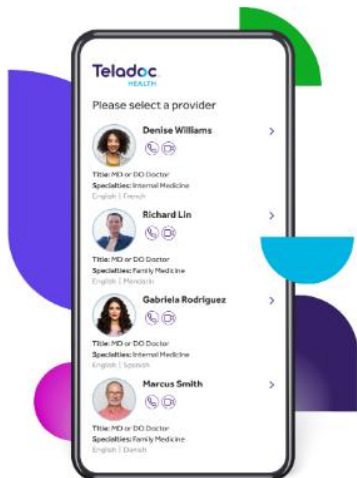
“Molina Healthy Rewards” Wellness Program with \$200 incentive *except \$100 in WA



Included in all Molina Plans Teladoc Virtual Care Visits 24/7/365

Molina Healthcare is pleased to offer Teladoc to our members. Just use your phone, video or mobile app for:
Virtual doctor visits with no cost share.
Convenient online or phone visits, without leaving home.
No appointment is needed. Get the right care, right now.
If needed, Teladoc doctors can send a prescription to your local pharmacy.

- Teladoc is an easy way to treat:
- Cold and flu symptoms
 - Sore throat
 - Allergies
 - Respiratory infection
 - Sinus problems
 - Skin problems
 - And more!

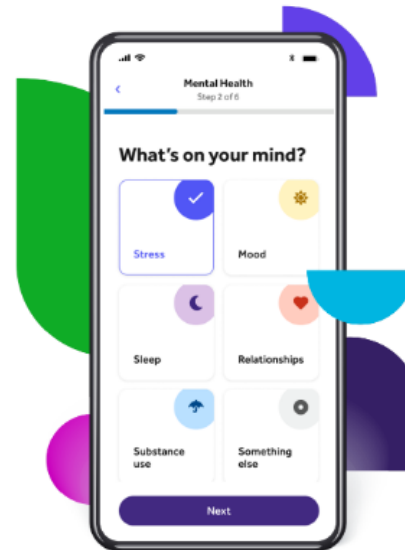


General Medical (24/7 care)

Get care 24/7 for non-emergency needs like allergies and sinus infections.

[Get started](#)

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Mental Health

Take the first step toward feeling better and flourishing mentally with the help of a therapist. From self-guided digital programs to care from a licensed therapist or help with medication management, get the right level of support for your journey to better emotional health.

[Find my therapist](#)

How to Find an In-Network Provider

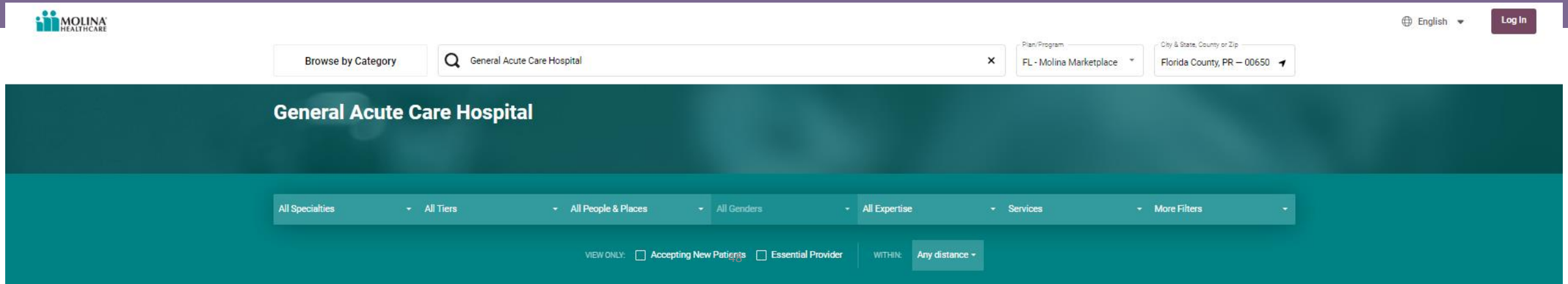
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Provider Online Directory

Seamless, user-friendly digital experience for members and brokers available via MolinaMarketplace.com

Select 'Find a Doctor' from the Member drop-down list



Members can now search, view, and complete their own PCP Self-Selection via the My Molina Member Portal or New Provider Online Directory for primary subscribers

Molina Provider Network



Broker Resources

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New Molina Benefits Flyer

New brochures will be available through Healthcare.gov and the Molina Marketing Store.

Molina Marketing Store (YGS)



Focuses members on our wellness incentive, now known as Molina Healthy Rewards, displaying \$200 gift card (*WA \$100) reward for completion of a health assessment and wellness exam



Molina Marketplace Plans Built with You in Mind.

EXCLUSIVE!

Molina Healthy Rewards* — Join a free, members-only program that gives you access to exclusive health and wellness support.

- EARN A \$200 GIFT CARD** by completing a health assessment and annual wellness visit.
- GET COACHING** to quit smoking or start exercising.
- LEARN** about diet, exercise and nutrition.

COVERED HEALTH BENEFITS + SERVICES

- ✓ \$0 Preventive Drugs
- ✓ **No-cost** Health Screenings and Adult Wellness Exams
- ✓ **No-cost** Teladoc Virtual Care and 24/7 Nurse Advice
- ✓ Pregnancy, Maternal and Newborn Care
- ✓ Mental Health and Substance Use Disorder Services
- ✓ *And More!*

Enroll by December 15th for coverage to begin January 1st, 2025.

Highlights key benefit features and services for 2025



Brochures

Benefits Brochure

Molina Marketing Store (YGS)



Looking for Budget-Friendly Health Coverage? Choose Molina!

We understand your health is a personal journey — we're with you every step of the way.

DISCOVER MOLINA MARKETPLACE PLANS
Affordable health coverage is right here! We have so many benefits our members love, check out a few favorites below.

BENEFIT HIGHLIGHTS

- NO-COST SERVICES**
\$0 preventive drugs and screenings, adult wellness exams, 24/7 nurse advice, Teladoc virtual care and pediatric vision care.
- LOW-COST SERVICES**
Urgent care visits for low copays and savings on the prescription drugs you already take.
- MOLINA PROVIDER NETWORKS**
Includes local primary care doctors, specialists and hospitals that support your overall well-being.

Find your doctor at MolinaProviderDirectory.com

Molina Healthy Rewards — Exclusive Wellness Program

Become a member and gain access to Molina Healthy Rewards, our exclusive program offering benefits designed to support your health and wellness journey at no extra cost.

- EARN A \$200 GIFT CARD** by completing a health assessment and annual wellness visit.
- GET COACHING** to quit smoking or start exercising.
- LEARN** about diet, exercise and nutrition.

*Molina Healthy Rewards is a no-cost, voluntary program offered to subscribers and dependents 18 years or older. Rewards and program benefits are available for redemption only while the subscriber or eligible dependent is actively enrolled with a Molina health plan.

Covered Health Benefits + Services

At Molina, our benefits and services are designed with your health and wellness in mind at every stage of life.

- Prescription Drugs
- Pregnancy, Maternal and Newborn Care
- Laboratory Services
- Pediatric Services (most)
- Mental Health and Substance Use Disorder Services
- Rehabilitative and Habilitative Services
- Emergency Services
- Hospitalization
- Ambulatory Outpatient Services
- Chronic Disease Management

Easy Access with My Molina Member Portal and Mobile App

Upon joining a Molina health plan, you gain access to our My Molina mobile app, giving you flexibility to handle your health care on the go.

LOCATE doctors, pharmacies and urgent care facilities.

MANAGE payments and service history.

VIEW benefits and digital ID card.

ACCESS TO

- ✓ 24-hour nurse support through our Nurse Advice Line.
- ✓ Molina Healthy Rewards resources and video library.

Available on the

Enroll Now and Start Saving

Whether you're ready to enroll or have more questions, connecting with us is easy.

Reach out to us at
(833) 543-1893 (TTY: 711)
or visit ChooseMolina.com
to enroll or for more information.

440MP26

Benefits-at-a-Glance (BAAG)

2025

Molina Marketplace Benefits At A Glance - California

Affordable, quality health coverage for all. Learn more at [ChooseMolina.com](https://www.ChooseMolina.com).

Call today! (833) 543-1893 (TTY: 711)



	Minimum Coverage HMO	Bronze 60 HMO	Silver				Gold 80 HMO	Platinum 90 HMO
			Cost Sharing Reduction Plans (CSR)					
			Silver 94 HMO	Silver 87 HMO	Silver 73 HMO	Silver 70 HMO		
VALUE BASICS								
Teladoc Virtual Care Visits 24/7/365	Free	Free	Free	Free	Free	Free	Free	Free
Annual Wellness Visit - Adults	Free	Free	Free	Free	Free	Free	Free	Free
Routine Preventive Screenings - Children & Adults	Free	Free	Free	Free	Free	Free	Free	Free
Routine Vision Exams and Eyewear - Children (Ages 0-18)	Free	Free	Free	Free	Free	Free	Free	Free
Preventive Prescription Drugs	Free	Free	Free	Free	Free	Free	Free	Free
24-Hour Nurse Advice Line	Free	Free	Free	Free	Free	Free	Free	Free

BENEFITS AND COST SHARE HIGHLIGHTS

	Minimum Coverage HMO	Bronze 60 HMO	Silver 94 HMO	Silver 87 HMO	Silver 73 HMO	Silver 70 HMO	Gold 80 HMO	Platinum 90 HMO
Deductible (Ind/Fam)	\$9,200 / \$18,400	\$5,800 / \$11,600	N/A	N/A	N/A	\$5,400 / \$10,800	N/A	N/A
Drug Deductible (Ind/Fam)	Comb. w/ Med	\$450 / \$900	N/A	N/A	N/A	\$50 / \$100	N/A	N/A
Out of Pocket Max (Ind/Fam)	\$9,200 / \$18,400	\$8,850 / \$17,700	\$1,150 / \$2,300	\$3,000 / \$6,000	\$6,100 / \$12,200	\$8,700 / \$17,400	\$8,700 / \$17,400	\$4,500 / \$9,000
Emergency Room Facility	0% after ded	40% after ded	\$50	\$150	\$350	\$400	\$330	\$150
Urgent Care Services	0% after ded*	\$60	\$5	\$15	\$35	\$50	\$35	\$15

\$Mail-order is available for non-specialty drugs marked "MAIL" on the formulary. For mail-order Rx, a 90-day supply is provided at three times (3x) the 30-day retail cost-sharing amount. * Min Cov. Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, mental health or substance abuse. * Bronze: Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, or specialist care.

SERVICES WITHOUT ANY DEDUCTIBLE

1250MP25- CA

\$Mail-order is available for non-specialty drugs marked "MAIL" on the formulary. For mail-order Rx, a 90-day supply is provided at three times (3x) the 30-day retail cost-sharing amount. * Min Cov. Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, mental health or substance abuse. * Bronze: Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, or specialist care.

SERVICES WITHOUT ANY DEDUCTIBLE

1250MP25- CA

retail cost-sharing amount. * Min Cov. Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, mental health or substance abuse. * Bronze: Ded is waived for the first three non-preventive office visits for any combination of primary care, urgent care, or specialist care.

SERVICES WITHOUT ANY DEDUCTIBLE

1250MP25- CA

Molina Marketing Store (YGS)



Resource Hub for 2025 Plan Documents

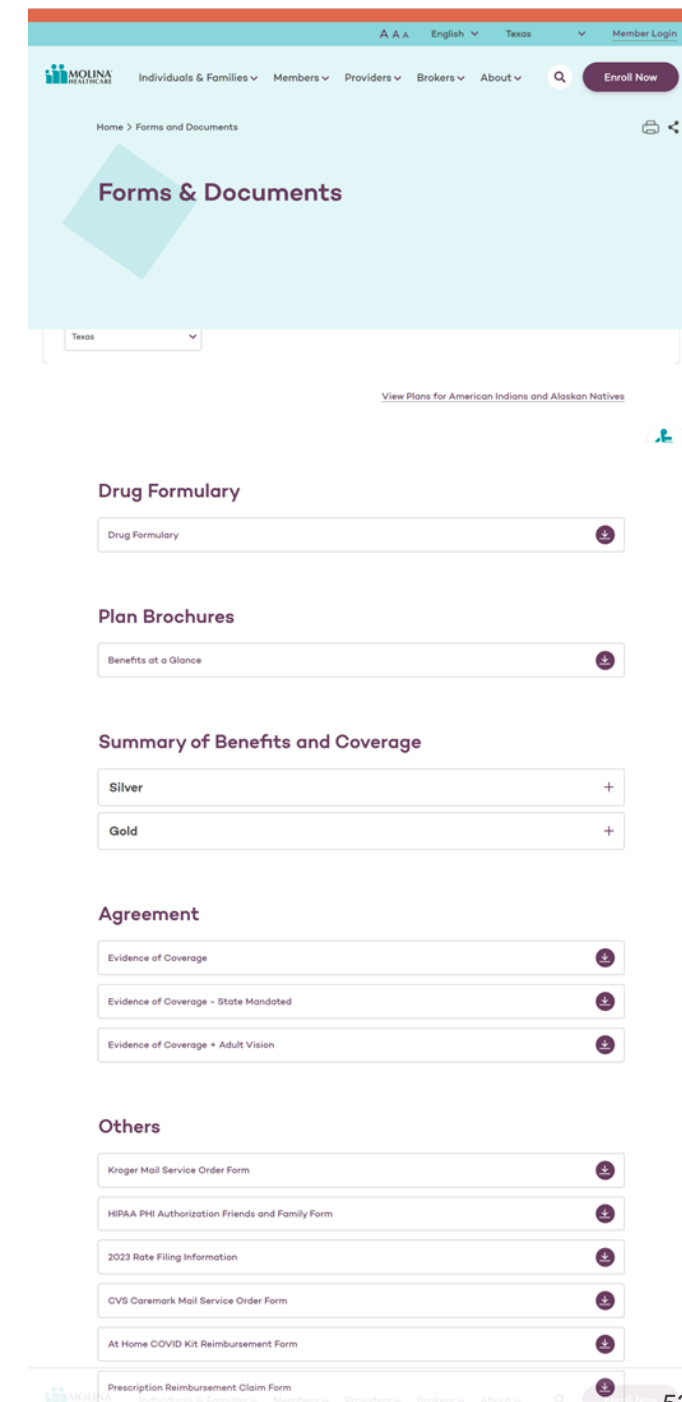


MolinaMarketplace.com



Resource Hub for 2025 Plan Documents

- MolinaMarketplace.com is the one-stop-shop website for all Molina's ACA plan information
- Toggle between 2024 and 2025 Plans
- Access SBCs, EOCs, Drug Formularies, Benefits at a Glance guides and Member forms



Broker Resources



Main Number: 1-855-885-3179



Hours: 6:00 AM – 6:00 PM MT, Monday – Friday (MST)



New Broker Portal: Account.EvolveNXT.com



Broker Services: MPBrokerSupport@MolinaHealthcare.com

- Member access to care issues, billing discrepancies, terminations in error

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Broker Portal (Evolve)



Molina Marketing Store (YGS)



Evolve Broker Portal

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Broker Portal

Broker Portal (Evolve)



The screenshot shows the top navigation bar of the Molina Healthcare website. The header includes the Molina Healthcare logo, navigation links for 'Individuals & Families', 'Members', 'Providers', 'Brokers', and 'About', a search icon, and an 'Enroll Now' button. A dropdown menu is open under 'Brokers', listing options such as 'Become a Broker', 'Broker Services Team', 'Why Choose Molina', 'Payment Methods', 'Broker Portal' (highlighted), 'View Plans', 'Plan Documents', 'Marketing Materials', 'Broker FAQs', and 'Contact Us'. Below the menu is a 'ZipCode' input field and a 'See plans and prices' button.

The screenshot shows the login page for EvolveNXT. The page features the EvolveNXT logo with the tagline 'Incentivize, Inspire, Grow'. On the right side, there is a 'Welcome Back!' message and a login form with fields for 'Email Address' (containing 'mpbrokersupport@molinahealthcare.com') and 'Password' (containing 'password'). A red error message 'This field is required.' is displayed below the password field. A 'LOGIN' button is located below the form, and a 'Lost your password?' link is at the bottom.

Account.EvolveNXT.com

You can reset your password by using this link, your username is your email address

Contact Information

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Andrea Espinoza
Marketplace Sales Manager



Thank You

Molina Provider Network



Broker Portal (Evolve)



Molina Marketplace



My Molina Mobile App



**Molina's ePortal
Member Self Services**



**Molina Marketing Store
(YGS)**



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KAISER PERMANENTE

LISA T. NGUYEN, SALES EXECUTIVE



2025 Open Enrollment

Care for all that is you



Lisa Nguyen – Sales Executive



Much of the U.S. health care system is broken

Americans spend the most on health care, but also have the most preventable deaths and chronic illnesses.¹ Outside Kaiser Permanente:

- **Evidence-based care is underutilized, and care is not coordinated.** That means most people don't get the most effective treatments — and almost 25% of health care dollars are wasted.²

-
- **Incentives are not aligned to deliver quality care.** Most health care professionals are rewarded for higher volume, not better outcomes. In fact, more than half of all care is still fee-for-service.³

-
- **People face significant barriers to care:**

Affordability: More than **1 in 4** adults delay or skip health care due to cost.⁴

Accessibility: The complexity of navigating most health care systems is the enemy of access. About half of consumers do not understand their coverage.⁵

Equity: Racial and ethnic minority groups have higher rates of illness and death across many common health conditions.⁶

1. Lewis et al., The Commonwealth Fund, February 7, 2023. 2. Peter G. Peterson Foundation, April 3, 2023. 3. Filbin, *Home Health Care News*, December 2, 2022. 4. Rakshit et al., *Health System Tracker*, January 12, 2024. 5. Levitt et al., *JAMA Health Forum*, October 26, 2023. 6. cdc.gov, accessed January 17, 2024.



All health care is not created equal.

There is a better way

Kaiser Permanente defines value-based care as:

A model that **improves health outcomes** and **increases access** to affordable care through **evidence-based medicine** and a commitment to **equity, simplicity,** and **aligned incentives** across the system.



Experience health care designed with you in mind

You deserve high-quality care for your total health, whatever you need — from routine checkups to complex treatments to mental wellness support.

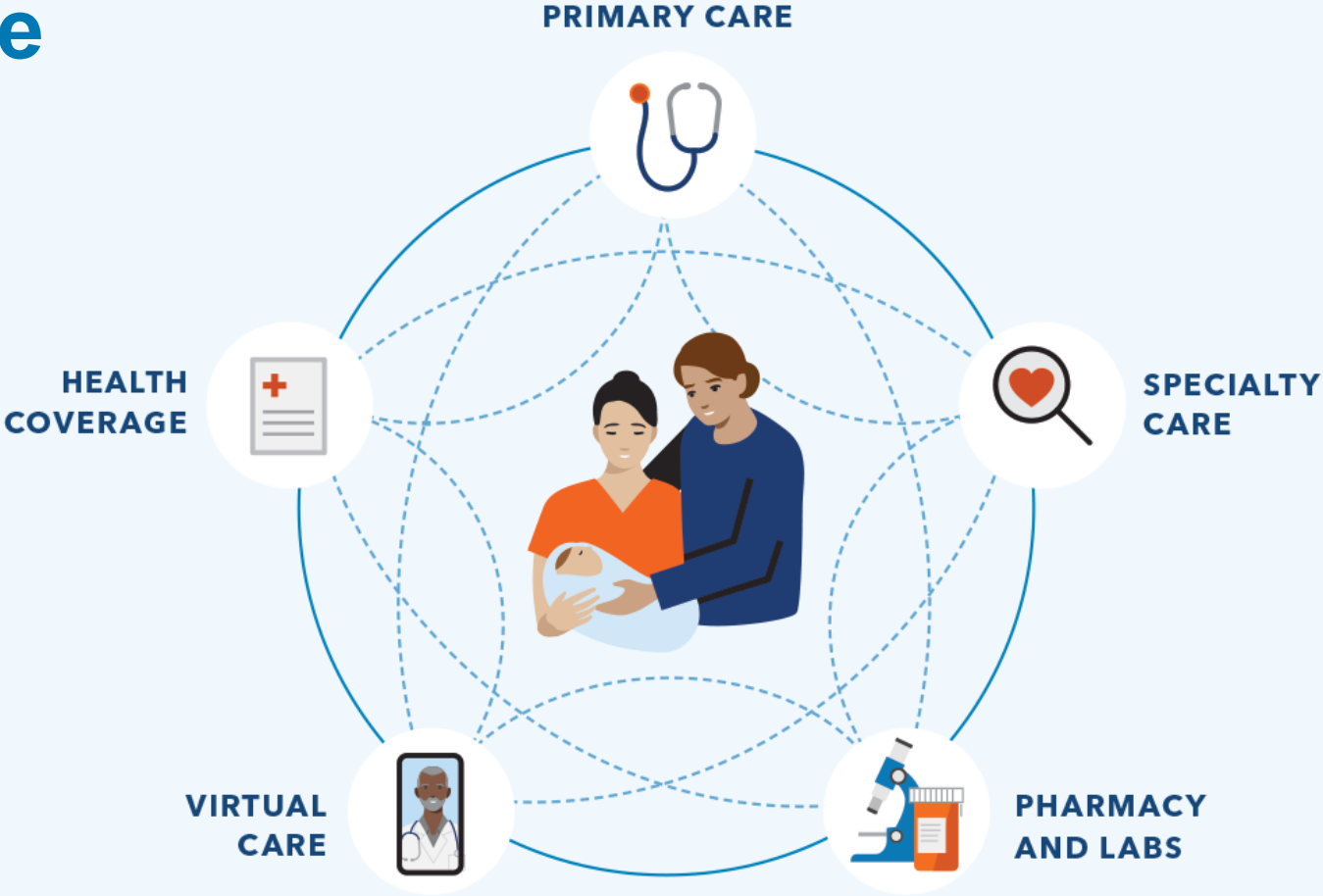
No matter what your priority is, ours is providing excellent care — for the you who's feeling great, the you who needs support, and every you in between.



A different kind of care

Your health care should make your life easier — with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

- With Kaiser Permanente, you get:
- Personalized care from top specialists
 - 24/7 access to care wherever you are
 - Predictable costs and less paperwork



Watch our [intro video](#) to learn about care that puts you at the center.

Why choose Kaiser Permanente?



High-quality, personalized care

- From prevention to primary care to specialized care
- With doctors who learn your lifestyle, health risks, and goals
- Care teams connected to your medical history through your electronic health record



Convenient access

- With 24/7 care by phone or video¹
- On one app that makes care easy to manage
- At facilities that offer more services in one stop



Support for total health

- Help with mental health concerns from any member of your care team
- Self-care apps, classes, services, and programs^{2,3}
- Resources to help you achieve your health and fitness goals

1. When appropriate and available. 2. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. 3. Some classes may require a fee.

Care that's personalized

You need a doctor who understands you. Someone who'll learn your lifestyle, health risks, and goals.

At Kaiser Permanente, you don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire medical history through your electronic health record, so they know you and your story.

Care teams that make you feel comfortable

- Access many clinicians who speak more than one language.
- Browse doctor profiles and change your personal doctor anytime.



[Find a doctor](#)
who's right for you.



Care that's **personalized** (continued)

Connected by your electronic health record



Your health history lives in your electronic health record.



Your doctor guides you through appointments and referrals.



Your health record is available to you and your care team 24/7.



Your care team lets you know when to schedule checkups and tests.

Care that's convenient

We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history, so you never have to repeat your story.

Your health at your fingertips

- Get 24/7 care by phone or video.¹
- Email your care team.
- Schedule routine appointments.
- View most lab results and doctor's notes.
- Refill most prescriptions.
- Check in for appointments.
- Pay bills and view statements.



Simplify your health care with the [Kaiser Permanente app](#).



Over half of members avoided a trip to the ER or urgent care with a video visit.²

1. When appropriate and available. 2. Kaiser Permanente internal data, 2023.

Convenient prescription refills

Order prescription refills online, on the Kaiser Permanente app, in person, over the phone, or by mail order.

You can get refill reminders or alerts when new prescriptions are available to order. Track your order online and get delivery updates by text or email.



Mail-order pharmacy

- Easy refills online, in person, or over the phone
- Same-day pickup
- Most prescriptions delivered to your front door¹
- Same-day or next-day home delivery available for an additional fee²

1. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. **2.** Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery.





Convenient care while traveling

Planning a trip? Have a child going away to college? Before you leave, we'll help you get vaccinated, refill prescriptions, and stay on top of your health while you're away.



You're covered for urgent and emergency care anywhere in the world.



You can always get 24/7 care by phone or online across the U.S.*



Learn more about getting [care away from home.](#)

*When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.

Resources for mental health

Members can get help with depression, anxiety, addiction, and mental or emotional health — without a referral for mental health care within Kaiser Permanente. Share your concerns with anyone on your care team at any time, and they can connect you to the support you need.

- Individual or group therapy
- Health classes¹
- Medication
- Online resources
- Apps for mental wellness and self-care²

Not sure where to start? Talk to your personal doctor about your concerns or call us to talk with our mental health team.



Find [mental health and wellness resources](#) that fit your life.

1. Some classes may require a fee. 2. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time.



Resources for everyday wellness

Take advantage of [classes, services, and programs](#) to help you achieve your health and fitness goals.¹



Reduced rates on gym memberships



Wellness coaching by phone



Healthy lifestyle programs and classes²



Online fitness classes



1. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. **2.** Some classes may require a fee.

Care that's world class

No matter your needs — mental health, cancer care, heart health, maternity, and beyond — you'll have access to expert doctors, advanced technology, and the latest evidence-based care.

We're a national leader in outcomes for conditions like cancer and heart disease, and we're among the top-rated health plans in every state we serve.^{1,2,3}



Kaiser Permanente members are:

 **33%**

more likely to survive heart disease⁴

 **52%**

more likely to survive colorectal cancer⁵

 **20%**

less likely to die early of cancer⁴

1. Kaiser Permanente 2023 HEDIS® scores. 2. 2022 Annual Report, Kaiser Permanente, [about.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report](https://www.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report). 3. NCQA's Private Health Insurance Plan Ratings 2023–2024, National Committee for Quality Assurance, 2023: Kaiser Foundation Health Plan of Colorado — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. — HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Washington — HMO (rated 4 out of 5). 4. Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022. 5. Theodore R. Levin, MD, et al., "Effects of Organized Colorectal Cancer Screening on Cancer Incidence and Mortality in a Large, Community-Based Population," *Gastroenterology*, November 2018.

Updates in California

Across California, we have 441 medical facilities and more than 17,700 doctors available to our members. And we're producing recognized results for our members.

Care delivery

Top-rated health plans in California — 8 years in a row¹

Of the 24 commercial health plans in California rated by the National Committee for Quality Assurance, ours are the top-rated plans in the state for the eighth year in a row.

Quality of care

16 years of recognition for top-rated quality medical care²

For a record-setting 16 years in a row, Kaiser Permanente Northern and Southern California received the top scores for clinical quality on the California Office of the Patient Advocate's Health Care Quality Report Card.

Quality of care

Leading California in 78 effectiveness-of-care measures³

In 2023, Kaiser Permanente led the state as the top performer in 78 HEDIS[®] (Healthcare Effectiveness Data and Information Set) effectiveness-of-care measures — the most of any health plan. The measures across California include:

- Prevention and screening
- Comprehensive diabetes care
- Cardiovascular care
- Mental health
- Maternity care

1. National Committee for Quality Assurance, 2015–2024. 2. California Office of the Patient Advocate, 2009–2024. 3. NCQA Quality Compass[®], 2023.

Updates in Northern California

Care delivery

Salinas Medical Offices scheduled to open January 2025*

Kaiser Permanente’s newest medical offices will feature Adult & Family Medicine, Pediatrics, Ob-Gyn, Dermatology and other specialty services to be determined. The Salinas Medical Offices will also provide Radiology, Pharmacy and Laboratory services.



Artist’s rendering of new Salinas Medical Offices

*Pending regulatory approval.

Updates in Northern California (Continued)

Care delivery

Care Essentials in downtown San Francisco

Located at the Salesforce Transit Center in order to meet members where they are, this innovative new facility offers extended hours. Services include same-day appointments, pharmacy, lab tests, vaccines, injections, and treatment of minor illnesses and injuries.



Care Essentials in the heart of downtown San Francisco.

Now open

- Level II Neonatal Intensive Care Unit at Vacaville Medical Center
- Santa Cruz Medical Offices
- Urgent Care Clinic at Geary Medical Offices in San Francisco



At the new Santa Cruz Medical Offices, members have access to family medicine, lab, mammography, ob-gyn, pediatric, pharmacy, and X-ray services.

Updates in Southern California

Care delivery

Now open

- Radiation Oncology and MRI Center at Bellflower – Downey Service Area — opened January 2024
- Watts Medical Offices and remodeled Watts Counseling and Learning Center — opened February 2024

Scheduled to open in 2024

- Wildomar Trail Medical Offices — May 28, 2024



Watts Medical Offices and remodeled Watts Counseling and Learning Center



Wildomar Trail Medical Offices

Broker Support Services

KPIF Telephone Support Solutions: 1-844-394-3978

Option 1 Enrollment Status & Membership Questions

- Application, enrollment, plan status
- Billing inquiries
- Member administration requests
- *Evidence of Coverage & ID cards*
- Email: kpif@kp.org

Option 2 Compensation: California

- Broker appointments
- Book of business reconciliation & compensation, transfers, reports
- Commissions
- Broker of record
- Email: BCS_CA_docadministration@kp.org

Option 4 New Sales

- Help with plan, benefits, & rates
- SMU broker technical support

Email: Kpif-broker-escalations@kp.org

KPIF Online Self-Service Solutions

Broker Self-Service Website business.kp.org

- **New!** Access your KPIF CA Book of Business
- Self-service tools & information
- Includes all lines of business
- Up-to-date Off-Exchange forms and applications

Thank you



ANTHEM

JESSE CAMPBELL, INDIVIDUAL SALES EXECUTIVE





2025 CA Individual Updates



Affordability Experience and Simplicity
in harmony

Executive Summary

At Anthem Blue Cross, we believe healthcare is local. We're intentional about our local relationships and the products and plans we offer. The decisions we make drive a better experience for our members.

We are here to serve everyone, and we will do so by addressing local community needs to deliver a personalized experience.

- **DACA.** New legislation means DACA recipients can enroll in a health plan through Covered California.
- **AstranaCare Partnership.** Our new Whittier health clinic is now serving Anthem members.
- **Member Satisfaction.** Our members are at the center of everything we do.
- **BlueCard.** Anthem is the only carrier with full BlueCard benefits.
- **Behavioral Health.** We offer access, coordinated care, and savings.
- **AI 2-Way Text.** Engaging members to nurture and connect with them.
- **Sydney Health.** Benefits and health information right at the member's fingertips.

Presence and purpose



Legislative Update – Deferred Action for Childhood Arrivals (DACA)



DACA (Deferred Action for Childhood Arrivals) recipients may now sign up for a health plan through Covered California and their special enrollment period starting Nov. 1, 2024.

- Eligible DACA recipients can receive [financial help](#) if they qualify.
- Can have their plan start as early as Dec. 1, 2024.

Your clients have waited their whole life to have a healthcare partner in Anthem Blue Cross.

- Anthem provides the access to care that they've been missing, which means no more waiting in lines or going to uncertain places to get care.



Changing how we do business – Astrana

Partnership between Anthem Blue Cross and Astrana to open a new state-of-the-art clinic, exclusively serving Anthem and Allied IPA members in Whittier and the surrounding area.

- Expands access to care for our members
- Offers short wait times, same-day telemedicine, comprehensive care, and easy scheduling for routine checkups and wellness support
- Member collateral available in Spanish and Chinese.

Our collaboration will continue growing into 2025.



Visit our new Whittier health clinic
Better health begins right in your neighborhood

Expanding access to care in our community
Anthem Blue Cross has partnered with Astrana to open a new state-of-the-art clinic for Anthem health maintenance organization (HMO) members. When you join Astrana's Allied Pacific IPA doctor group, you can access a wide range of preventative healthcare services from doctors who provide a high quality patient experience. The clinic offers short wait times, and walk-ins are welcome.

Making it easier to stay on top of your health
You can complete your physical exam within 90 days of starting your Anthem plan.

 Health screenings <ul style="list-style-type: none">• Blood pressure• Cholesterol• Cancer	 Lifestyle and wellness <ul style="list-style-type: none">• Smoking cessation• Nutrition• Exercise
 Routine check ups <ul style="list-style-type: none">• Virtual annual wellness visits• Well women health exams• School/sports physicals	 Chronic condition support <ul style="list-style-type: none">• Diabetes management• Asthma• Heart disease• Chronic obstructive pulmonary disease (COPD)

Make your health a priority. We're here to help.

Don't have health insurance?
Contact:
eAPAC Service Center and Insurance Services/安聯社區中心及保險服務
Website: opacenter.com/en/
Phone: 626-291-2200
Hours: Monday through Saturday 9 a.m. to 5:30 p.m. PT

We're here for you

In person
Walk-ins welcome
Located at:
11236 Whittier Blvd,
Whittier, CA 90606
Monday through Friday,
9 a.m. to 5 p.m. PT

By phone
Some-day telemedicine
Call directly:
562-703-CARE

By appointment
Easy online scheduling
astranaanthem.com



Scan the QR code with your smartphone

Anthem | **AstranaCare**

Utilization Management

Anthem's real-life value is delivered in quality, access, and patient experience.

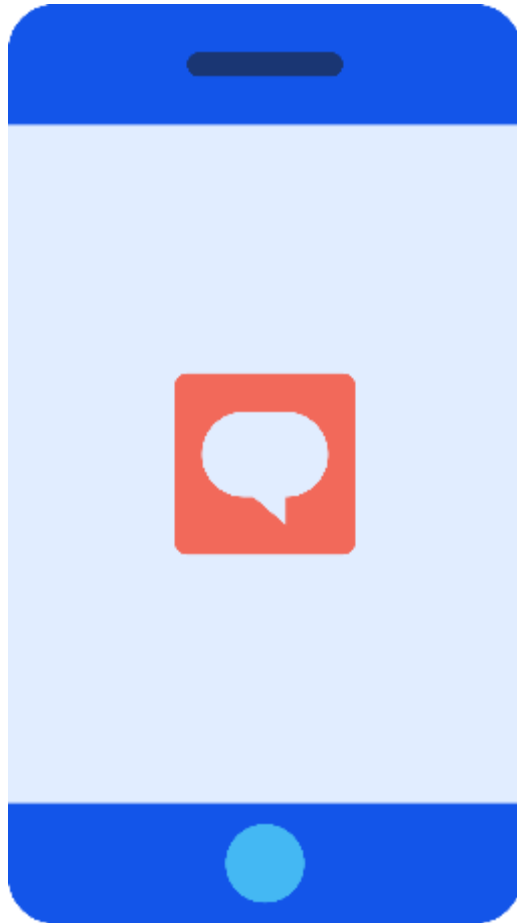
- Our Medical Management teams ensure our members receive top-tier care in their local community

We continue to focus on Affordability, Experience, and Simplicity.

- Our plans offer benefits such as \$0 preventative care, \$0 virtual or online care (available 24/7 on most plans), and prescription coverage
- Our care team reviews claims and helps find the most effective treatments, or medications, so your clients have peace of mind when it comes to their care



The Member Experience – Our numbers tell the story



We are continuously improving to deliver the best member experience:

Email	99.76%	99.65%
	Satisfaction Rate	In 2023

Chat	94.80%	93.30%
	Satisfaction Rate	In 2023

Phone Call	88.30%	85.00%
	Satisfaction rate	In 2023

Quality Service

CAHPS (Consumer Assessment of Healthcare Providers and Systems) is an annual voluntary survey that assesses member satisfaction.

- CAHPS scores provide a better understanding of our members' healthcare experience

In 2022, we received a 3-Star Global Rating for our CA HIX EPO and CA HIX HMO plans. We've improved since then. Proud to share for MY23:

- CA HIX EPO was a 5-Star Plan for the Enrollee Experience
- CA HIX HMO was a 4-Star Plan for the Enrollee Experience



Individual and Family plans



Individual and Family plans

Now more than ever, individual and family members are looking to protect their health and their budget. With Anthem by their side, they can receive both the care and savings they need.



Individuals and families may qualify to pay as low as \$0 in premiums for some Anthem plans.¹

Plan benefits include \$0 preventive care², \$0 virtual care³, including Mental health services are available in-person, or virtually using our Sydney Health app.

1. Based on federal and/or state exchange requirements and subject to change. Anthem Blue Cross is a Qualified Health Plan issuer that in certain geographic areas offers some health plans with a \$0 premium option (after subsidy applied) through Covered California. Anthem health plans with a \$0 premium option are not available in all areas and eligibility for these plans is based on federal annual income guidelines. Call us for information because not everyone will qualify.

2. Nationally recommended preventive care services received in-network have no copay and no deductible requirement.

3. In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

HMO vs. PPO in Southern California

HMO Plans

Affordability: #1 in pricing for Orange County

Predictable copays and cost shares

Ease of use for members

Majority of SoCal members stay in-network

PCP refers members to specialists without members having to find their providers on their own

PPO Plans

PPO deductible doubles for out-of-network services and coverage is only 50% of UCR

- 10-20% discount for members going out of network
- PPO members will need to pay anything over UCR

Members need to find specialists themselves

Anthem EPO – BlueCard Bridging the Gap

Anthem is the only carrier with full BlueCard benefits.

With access to doctors and specialists in our network, our members have options even when out of the area.

For example, for a family with a college student who attends out of state, Anthem is the only option that provides coverage through our BlueCard benefits.



What does that mean for our members with EPO?

Stability, peace of mind, and trusted partnership in health care with Anthem Blue Cross.

Not only are our members covered day to day, but they're also covered when out of state with Anthem's BlueCard benefits.

Health coverage created with your clients in mind

Virtual care and preventive care at no extra cost

Prescription coverage with convenient home delivery

SydneySM Health app for 24/7 access to health plan information, our Find Care tool to search for doctors and hospitals, symptom checker, and virtual visits.

Dental and vision coverage for integrated whole-health care.

Mental health services available in-person, or virtually using our Sydney Health app.

SpecialOffers: an exclusive discount program on health-related products and services, such as contact lenses and gym memberships.



Medi-Cal redetermination is nearly over, but Medi-Cal renewals continue annually. Help individuals stay covered with an Anthem Individual plan.



Behavioral health

Helping members find the right care at the right time with our behavioral, clinical, and digital platforms

¹ Anthem internal data, Commercial members, 2022.

² Anthem Commercial BHCM Program Evaluation, 2020.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

The Big 3

1

Access and quality: Our SydneySM Health app connects consumers to care faster, with 9 out of 10 survey respondents able to schedule a virtual mental health appointment sooner than an in-person one.

2

Coordinated care: 72% of members stated that our virtual self-guidance support improved their emotional health.¹

3

Savings: Participants save an average of \$3,060 per year, or 16%, in total costs from participating in Behavioral Health Case Management comanaged with medical, pharmacy, and disease management.²

One of the largest dental PPO networks in the nation

Anthem Dental Complete – powered by the national Blue Cross and Blue Shield dental networks across 50 states

- A larger network means greater access to care for your clients, with strong network savings, and high 74% in-network utilization by members.
- Recruitment guarantee of the top-used dental care providers.
- Advanced fraud and abuse protocols.



143K+

unique dentists¹



617K+

locations¹



41%

average member
discount²



¹ Zelis Network360® data, December 2023.

² Anthem Quarterly Dental Network Metric Report, 2024.

Blue View Vision PLUS

Supporting wellness and value

Blue View Vision network (42,000+ eye doctors)

- Copays and allowances
- Fixed costs on progressive lenses (as applicable)
- Frame and contacts in the same year

Blue View Vision PLUS network (10,000+ eye doctors)

- Centered around wellness: \$0 copay for exam
- Emphasis on value: \$50 more on frame allowance

Blue View Vision PLUS care providers include:

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS

OPTICAL

GLASSES.COM

contactsdirect

Ray-Ban

OAKLEY

Blue View Vision
network
Standard benefits



Blue View Vision PLUS
network
Highest level
of benefits



The global health solution of Anthem Blue Cross



Strength and breadth of global provider network



Centralized in-house service, claims, and medical assistance



Advanced digital tools



Access to global telemedicine



24/7/365 high-touch service



Flexible, comprehensive benefit options

CA: <https://www.geobluetravelinsurance.com/AnthemCA>

Where GeoBlue® fits

Individuals and families

Products for vacation travelers, expatriates, crew members, missionaries, students, and business travelers

Students, faculty, and staff

Group products for U.S. inbound (international students) and outbound (study abroad) academic programs

Employer groups

Products for long-term expat assignments and short-term travel

Meeting our
members where
they are



Leveraging AI to Engage Members

With AI 2-Way Text, we can proactively engage members at scale, gain insight into their needs, and deliver support to alleviate issues and increase member satisfaction.

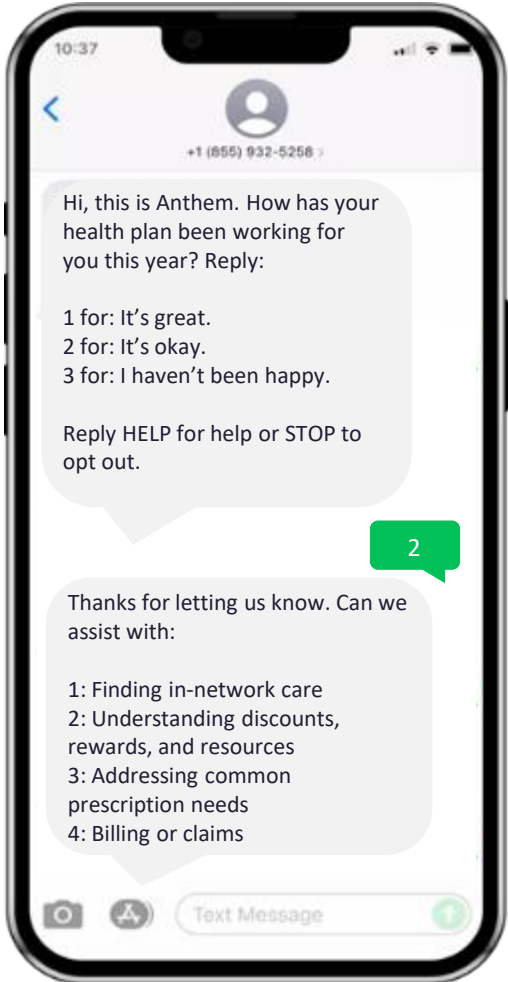
Our members are at the center of everything we do.

- We aim to deliver a more personalized, nurturing experience to members so they can get the answers they need.

Rollout in October.



Above demo for representation only. NOT ACTUAL SCRIPT.

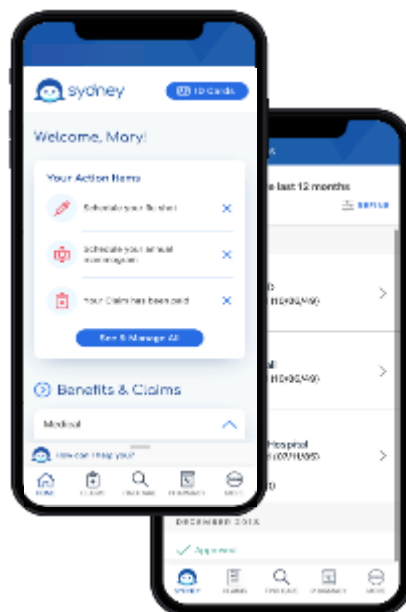


Sample creative



Sydney Health

One powerful app.
Unlimited resources for
whole-person care.



* [Apps.apple.com/us/app/sydney-health/id1463423283](https://apps.apple.com/us/app/sydney-health/id1463423283) accessed 07/15/24

The Big 3

- 1 The digital front door to care with a 4.8 iOS App Store rating.*
- 2 Find Care includes cost transparency on over 700 different shoppable procedures and common office visits.
- 3 Empowers integrated behavioral care coordination between virtual primary care and mental health providers to support whole-person health.

Sydney Health delivers big results in a simpler, smarter app

#1 app among all Blue Cross Blue Shield Association health plans

Sydney Health: powered by actionable data and predictive analytics:¹

4.8



iOS App Store® rating

15M+

registered users

7M+

downloads

1/3

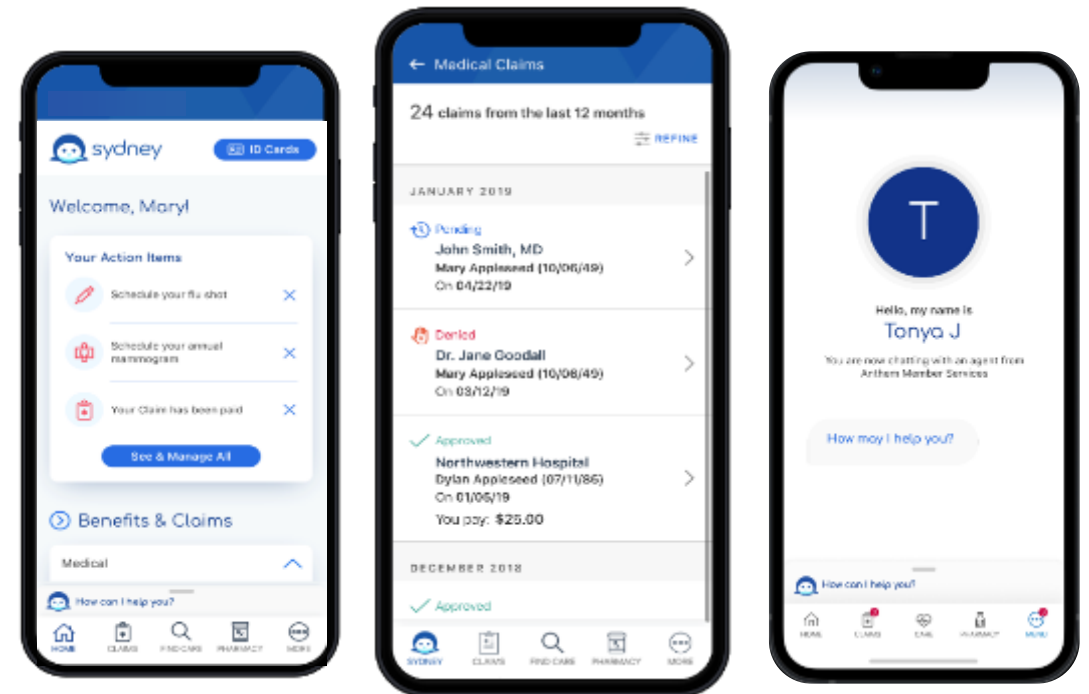
of our members access
SydneySM Health
each month

#1

app among
Blue Cross
Blue Shield Association
health plans²

1.9M+

users connected
to care



¹ Sydney Health internal data, 2022.

² According to Health Payer Specialist, August 10, 2022.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Top reasons people are using Sydney Health

A better member experience:

- Finding care (14% of visits)
- Health and wellness programs (10% of visits)
- Claims (31% of visits)
- Health plan ID card (13% of visits)
- Benefits (12% of visits)

1 in 4 people use Sydney Health for healthcare*

*Sydney Health internal data, 2023

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.





Thank you for your
partnership



Affordability Experience and Simplicity
in harmony



In California Anthem Blue Cross is the trade name of Blue Cross of California, Inc. Also serving California: Anthem Blue Cross Life and Health Insurance Company. In 11 northeastern counties of New York Anthem Blue Cross is the trade name of Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc., and Anthem Blue Cross HP is the trade name of Anthem HP, LLC. Independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

SHARP HEALTH PLAN

GLEN WHITEMAN, SALES ASSOCIATE



SHARP

HEALTH PLAN

Better health insurance matters.

Better rates. Better quality.

Individual and Family Health Insurance Plans



Agenda

1. Welcome
2. Sharp Health Plan Network
3. Best Health
4. Getting a Quote and Application Process
5. Commissions and Helpful Links
6. Contact Us
7. Closing

Jonathan Bandala
Sales Associate
Sharp Health Plan

Rosie Burdick
Sales Associate
Sharp Health Plan

Georgina Herrera
Account Executive
Sharp Health Plan

Trisha Maatubang
Account Executive
Sharp Health Plan

Glen Whitman
Sales Associate
Sharp Health Plan



Sharp Health Plan



Better health insurance matters

Proud to be the highest member-rated commercial health plan in California¹, with the highest member rating for customer service, health care, specialist and care coordination².



Award-winning care

Award-winning care from nationally recognized doctors, plan medical groups and hospitals.



Health care, personalized

We're here to serve you as a trusted health care partner and advocate.



Local focus

We're a locally based nonprofit commercial health plan, and we're honored to serve you.



Wellness program

Free resources to help you reach your health goals.



¹ Among reporting California plans. Based on 2024 NCQA Quality Compass® CAHPS® results. Quality Compass is a registered trademark of the National Committee for Quality Assurance (NCQA). CAHPS is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ). ² The source for this data is Quality Compass® 2024 and is used with the permission of the National Committee for Quality Assurance (NCQA). Quality Compass® 2024 includes certain CAHPS® data. Any data display, analysis, interpretation or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation or conclusion. Quality Compass® is a registered trademark of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ). Sharp Health Plan achieved the following summary ratings (9+10): 56.82 for Rating of the Health Plan compared to the California all LOBs average (excluding PPOs & EPOs) of 45.92; 90.33 for Rating of Customer Service compared to the California all LOBs average (excluding PPOs & EPOs) of 86.17; 57.53 for Rating of Health Care compared to the California all LOBs average (excluding PPOs & EPOs) of 48.08; 69.52 for Rating of Specialist compared to the California all LOBs average (excluding PPOs & EPOs) of 64.13; and 83.82 for Care Coordination compared to the California all LOBS average (excluding PPO and EPOs) of 82.33.

We believe quality matters



Highest member-rated Medicare Advantage plan in California

Highest ratings for a Medicare Advantage plan in California for 2024, with the highest member rating for customer service, health care quality and care coordination.



California's Best Medicare Advantage

With a 4.5 Medicare Star rating from CMS for 2024, Sharp Health Plan is the best Medicare Advantage plan in California.



Best Medicare Advantage Plan in California

Sharp Health Plan was the only plan included in the 2024 *U.S. News & World Report* list of Best Insurance Companies for Medicare Advantage in California.



Highest member-rated commercial health plan in California

Additionally, Sharp Health Plan had the highest ratings for customer service, health care, specialist and care coordination.



San Diego's Best Health Insurance

The *Union-Tribune* Readers Poll named us the Best Health Insurance in San Diego for the fourth year in a row.

Visit sharphealthplan.com/honors to learn more.



Best Health Insurance in San Diego

San Diego Magazine named Sharp Health Plan the Best Health Insurance in San Diego for the second year in a row.



Rated 4 out of 5 stars

In the National Committee for Quality Assurance's Private Health Insurance Plan ratings 2021-23.



Rated 5 out of 5 stars

Additionally, Sharp Health Plan earned a 5-star rating for members' care experience and plan services for members.



Rated 4 out of 5 stars

Sharp Health Plan received 4 stars in quality of medical care and patient experience for 2023-24. They had the highest overall patient experience rating of any carrier in the state of California.



Health Equity Accredited Health Plan

Sharp Health Plan received the Health Equity Accreditation from the National Committee for Quality Assurance (NCQA).



3-year Wellness & Health Promotion Accreditation from NCQA

In 2023, Sharp Health Plan was the only health plan to earn a 3-year accreditation for its wellness & health programs.

Sharp Health Plan Network*

Choose from a large selection of doctors San Diegans know and trust.



2,200+ doctors



40+ urgent care locations



MinuteClinic® locations nationwide



500+ pharmacies



13 hospitals¹



7 medical groups

- Albertsons®/Sav-on®
- Costco®
- CVS Pharmacy® locations, including those at Target®
- Ralphs®
- Rite Aid®
- Sharp Rees-Stealy Pharmacy
- Vons®/Pavillions®
- Walgreens®
- Walmart®
- Independently contracted neighborhood pharmacies

- Sharp Chula Vista Medical Center
- Sharp Coronado Hospital and Healthcare Center
- Sharp Grossmont Hospital
- Sharp Mary Birch Hospital for Women & Newborns
- Sharp Memorial Hospital
- Inland Valley Medical Center
- Palomar Medical Center
- Palomar Medical Center Poway
- Rady Children's Hospital (two locations)
- Rancho Springs Medical Center
- Temecula Valley Hospital
- Tri-City Medical Center

- Sharp Community Medical Group (SCMG)
- SCMG Palomar Health Medical Group
- SCMG Palomar Health Medical Group Temecula
- SCMG Graybill North Coastal
- SCMG Inland North
- Sharp Rees-Stealy Medical Group
- Rady Children's Health Network/Children's Physicians Medical Group

* Based on the Performance Network valid as of August 2024.

¹ Acute Care facility locations only. The network also includes Sharp Mesa Vista Hospital and Sharp McDonald Center.

Participating doctors, urgent care centers, pharmacies, medical groups and hospitals are subject to change. For the most current information, please visit sharphealthplan.com.

We've got you covered

Around town, across the world and around the clock.



Pharmacy Partners



Primary & Specialty Care



Hospitals & Emergency Room



BH Providers & Hospitals
(Magellan Healthcare)



Mobile App
Online Portals
SMS/Text Reminders
Video Visits / Telehealth
After-Hours Nurse Line
Health Coaching



Urgent Care Facilities



MinuteClinic



Best Health



Emergency
Travel Services



Get the care you need, when you need it



After-Hours Nurse Advice

Registered nurses are available through Sharp Nurse Connection® after hours and on weekends. They can talk with you about an illness or injury, help you decide where to seek care and provide advice on any of your health concerns.



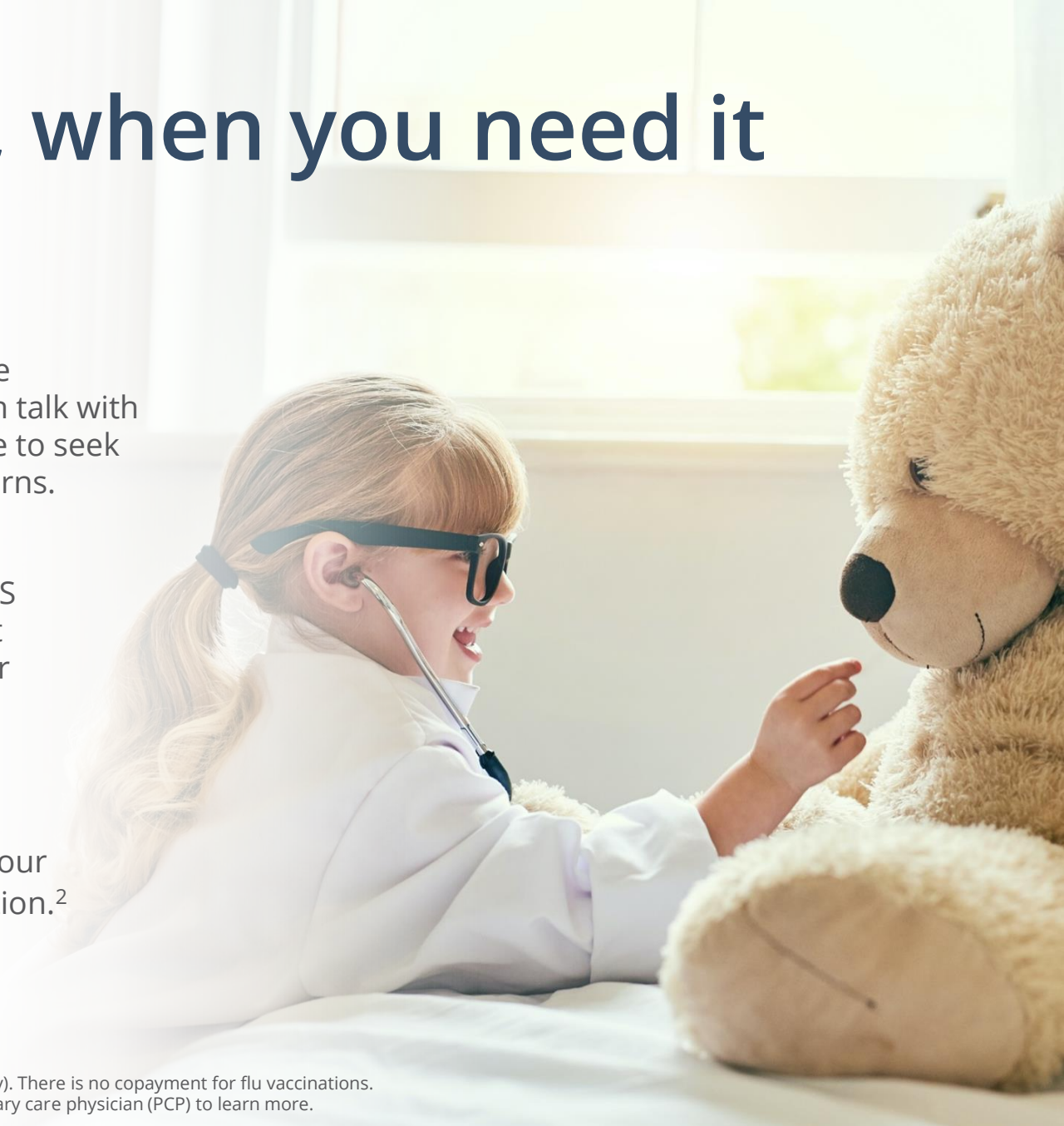
MinuteClinic

MinuteClinic is the medical clinic located in select CVS Pharmacy® stores. MinuteClinic provides convenient access to basic care, to help you stay healthy on your schedule.¹



Video and phone visits

Get the care you need from wherever you are with a video or phone visit, also known as telehealth. Call your PCP's office for the latest telehealth service information.²



¹ Your share of the cost for a MinuteClinic visit is equal to what you pay for a PCP office visit (deductible may apply). There is no copayment for flu vaccinations.

² Select doctors offer this service. Please note, telehealth is not available for all services, please contact your primary care physician (PCP) to learn more.

We believe in supporting your total well-being

Best Health[®]

Best Health is a comprehensive wellness program available to all Sharp Health Plan members at ***no extra cost***. Offering robust online wellness tools, interactive workshops, one-on-one health coaching and more, Best Health provides resources you can use to reach your health goals. Visit sharphealthplan.com/besthealth to learn more.



Best Health[®] wellness program



Coaching and support

- Get personalized support at no cost from local health coaches in a six-week, phone-based program.
- Make positive changes during weekly 30-minute sessions with our nationally board-certified team.
- Define your personal goals and cocreate a lifestyle action plan to help you live your best life.



Personalized digital tools

- Complete your Wellness Assessment and receive customized resources.
- Discover fun activities and challenges, or connect with a buddy to support your well-being.
- Learn about stress management, healthy eating, sleep, emotional health, exercise and more.
- Connect various physical activity trackers to help you reach your goals.

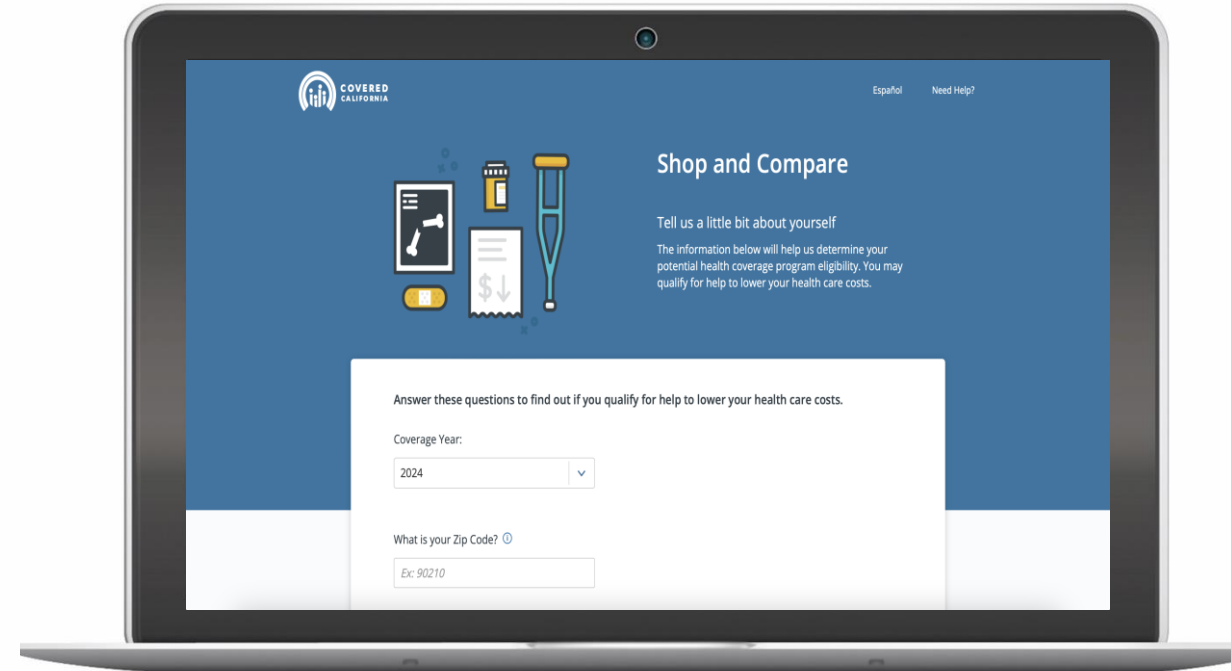
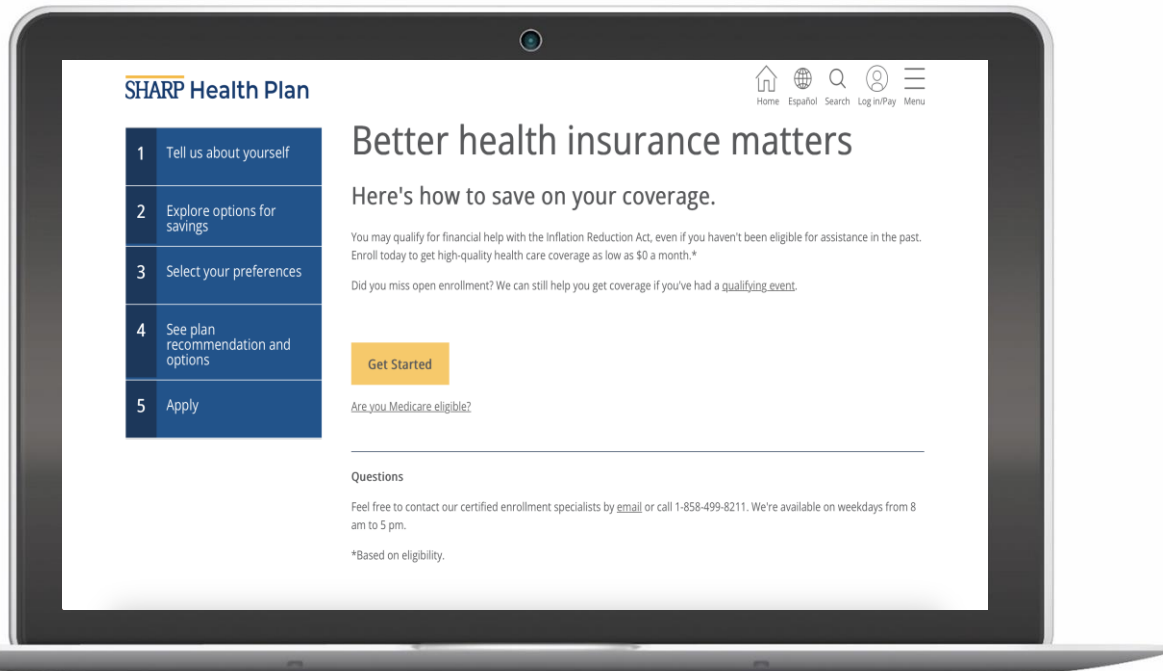


Fitness and wellness discounts

- ChooseHealthy[®]: Save 15%-50% on wellness products.
- Studio SWEAT onDemand[®]: Stream hundreds of fitness classes with a 50% discount.
- Active&Fit Direct[™]: Access 12,700+ participating fitness centers nationwide with a Sharp Health Plan member promo rate.

Getting a quote is easy

It takes less than 5 minutes.



Application process

For fastest processing, please use the PDF application (submit via email) or online application at sharphealthplan.com/get-a-quote.

Proof of Residency

- Members who are new to Sharp Health Plan must provide valid proof of residency documents within 10 business days after submitting the application
- Submit to ifpsales@sharp.com

Payment

- sharphealthplan.com/payment with Member ID number (11 digits and begins with 92)
- Call Customer Care at 1-858-499-8300



Commission rates

Commission rates are currently staying the same.

5% for first-year enrollees

4% for renewal-year enrollees



Broker portal coming soon!

SHARP Health Plan

Welcome, IFP Brokers

Our easy-to-use secure site gives you the tools and access needed to manage your clients anytime.

Features

- Ability to submit applications or any new business through the portal
- Integrated quote functionality while applying
- Ability to track commissions
- View your book of business

Sharp Health Plan Online Account

User ID

Password

The Password field is required.

Login

[Forgot Password?](#)

To request an online account, please contact Sharp Health Plan at ifpsales@sharp.com or 1-858-499-8211. Thank you.

Helpful links

Payment portal: sharphealthplan.com/payment

Use this link to make a premium payment.

- Please note: Members must create a Sharp Health Plan online account with their email address and Member ID.

Broker center: sharphealthplan.com/for-brokers

Use this link for everything broker related.

- Access enrollment forms and resources
- Request hardcopy marketing materials
- Download the broker resource kit
- Read about the Best Health wellness program

Get a quote: sharphealthplan.com/get-a-quote

Use this link to get an IFP quote. *Remember: this is a link to our general website.*

- If you need the PDF application, please contact us at ifpsales@sharp.com

Helpful links, continued

Provider search: sharphealthplan.com/findadoctor

Use this link to find a PCP, specialist, hospital/urgent care or behavioral health provider.

- See if a physician is accepting new patients
- View a physician's address, medical group, network, etc.

Zip code search: sharphealthplan.com/servicearea

Use this link to determine if an applicant lives in Sharp's service area.

- Determine if applicant lives within Premier, Performance, or both

Summary of benefits and rates: sharphealthplan.com/ifprates

Use this link for viewing cost shares and covered benefits.

- Locate On- and Off-Exchange Summaries of Benefits and rate sheets

Contact us

Individual and Family Plan Sales:

1-858-499-8211

ifpsales@sharp.com

Contact this department for:

- IFP commission inquiries
- IFP application status updates
- Proof of residency inquiries
- Broker contracting

Small and Large Group Account Management:

1-858-499-8009

shp.commercialsales@sharp.com

Contact this department for:

- Small or large group inquiries
- Group commission inquiries

Customer Care:

1-858-499-8300

customer.service@sharp.com

Contact this department for:

- General Sharp inquiries
- Questions on networks or providers
- Make payment

Billing:

1-858-499-8121

Contact this department to:

- Check billing history

Questions? We're here to help.

Open Enrollment

Nov. 1, 2024 – Jan. 31, 2025



Trisha Maatubang
Account Executive



Georgina Herrera
Account Executive



Jonathan "Joe" Bandala
Sales Associate



Glen Whitman
Sales Associate



Rosie Burdick
Sales Associate

Sharp Health Plan
sharphealthplan.com
1-858-499-8211

Covered California (subsidy-eligible)
coveredca.com
1-800-300-1506

BALANCE BY CCHP (CHINESE COMMUNITY HEALTH PLAN)

HELEN YU, DIRECTOR OF SALES





Covered California Virtual Statewide Carrier Presentation

October 3, 2024

sales@balancebycchp.com



Focused on San Francisco & San Mateo Counties

Improve Health of
Communities

Affordable
Quality

Alternative
for Wellness

A San Francisco Original since 1986



Choice and value



**Qualified Health Plan
partner since 2014**



**Focused on HMO
plans**



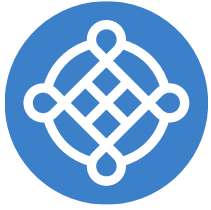
**Extensive provider
network for access
and convenience**



**Value pricing through
careful revenue
stewardship**



***One Medical
membership program***



Provider Network

- 7,000+ PCP's, specialists, facilities
- Cultural competence
- Located throughout service area
- Virtually all area hospitals

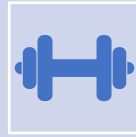




Path to wellness



Health and wellness education classes



Fitness classes in-person and virtual



Community health newsletter



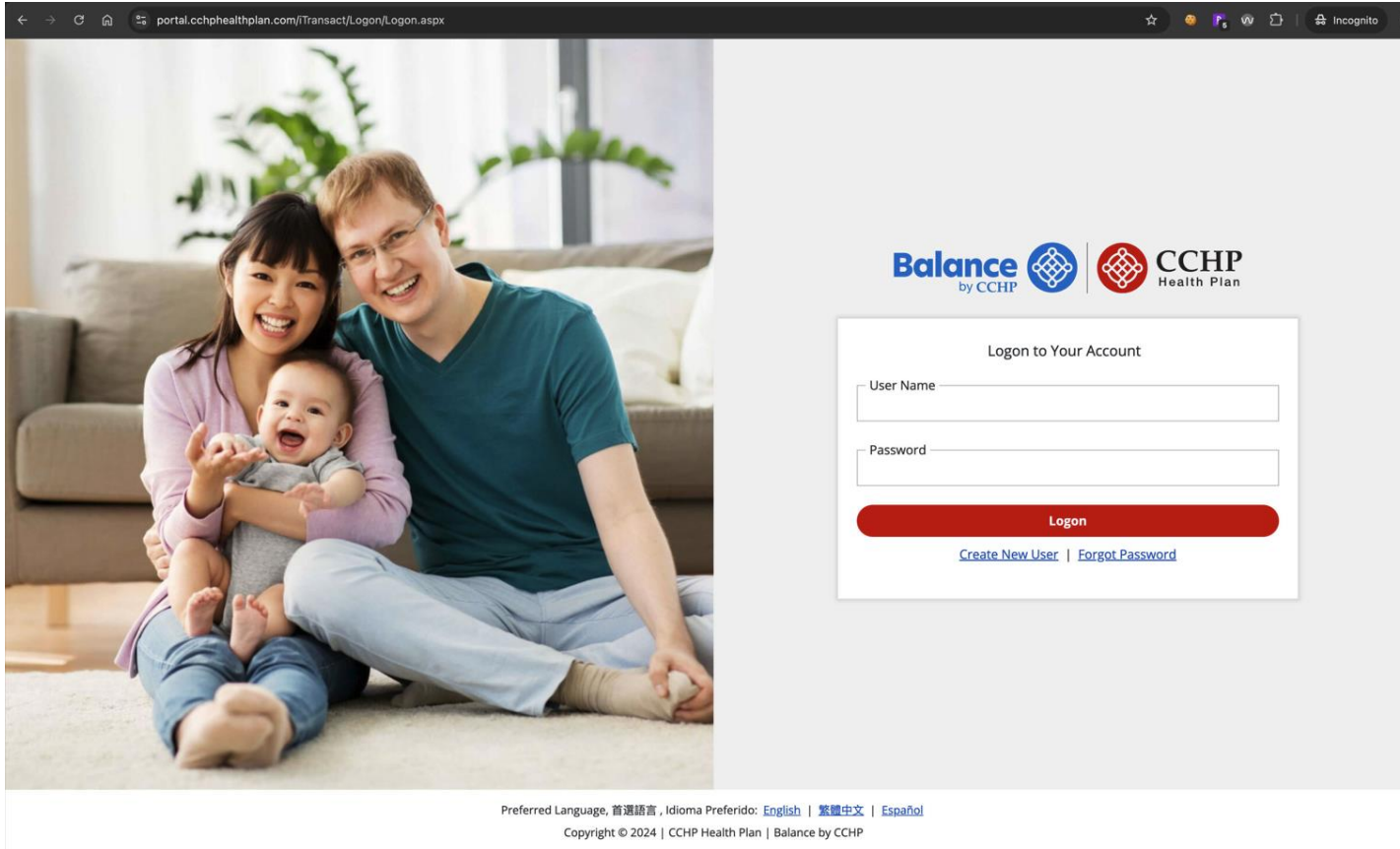
Encourage health assessment



Virtual care



Broker Portal



My Billing Entities

View Billing Recor...

View Financials

My Profile

My Preferences

Talk To Us

Manage Users

Resources

Logoff

Access Broker Portal: **Balancebycchp.com**

Questions: **1- 877-206-1184 | brokers@cchphealthplan.com**



Contact Team



Tina Ho

Sales Supervisor
628-228-3283
Tina.Ho@cchphealthplan.com



Cindy (Xianhu) Ye

Sales Assistant
628-228-3330
Cindy.Ye@cchphealthplan.com

Thank you



VALLEY HEALTH PLAN

ANH BUI, SALES & BROKER RELATION



Coverage you need in your neighborhood



VHP Valley Health Plan

2025 COVERED CALIFORNIA OE
Sales & Broker Relations



OVERVIEW

- About VHP
- Service Area
- What's included in my coverage?
- New Member Portal - VHP Connect
- New Payment System - InstaMed
- Provider Network
- Other Programs and Services
- Broker Support Information



About VHP

QUALITY. LOCAL. AFFORDABLE.

Valley Health Plan (VHP) was licensed in 1985 to provide a choice for County of Santa Clara employees and grew to 4,500 members by 1995. We are now a health plan choice for medical care for employer groups, Covered California, and VHP's Individual & Family Plan. It is through our mission, vision and values that we provide quality service and affordable health plan options to our members. Today VHP covers nearly 200,000 members through multiple lines of business.

Vision:

VHP will have a positive impact on the health of our families, friends, and neighbors.

Mission:

To support the well-being of our members through a commitment to accessible, high-quality health services and community-focused, local care.



VHP PRODUCTS

Covered California

VHP is proud to offer Covered California plans to residents of Santa Clara

Individual & Family Plan (IFP)

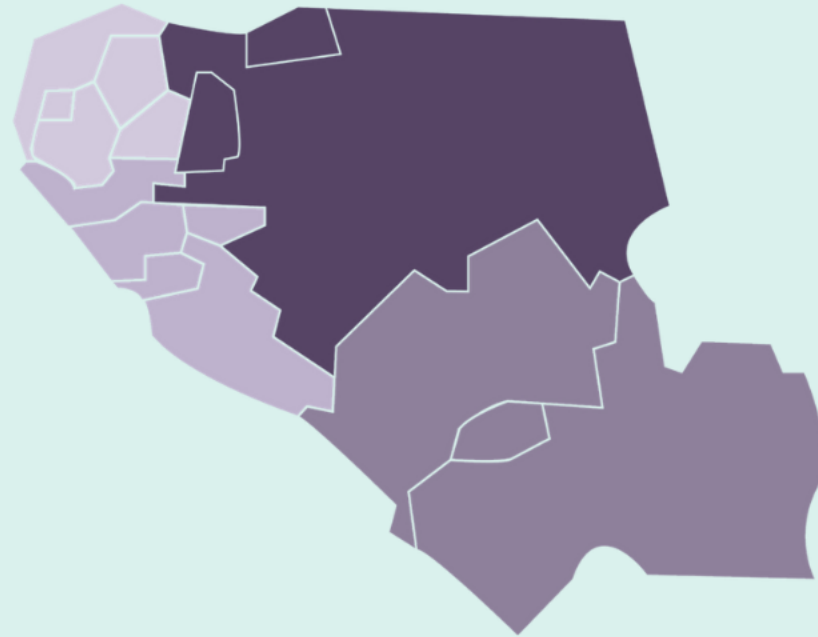
Off-exchange mirrored plans are available to residents of our service areas who do not qualify for Covered California.

Group and more...

In Santa Clara County, employees have the option of VHP. Medi-Cal members have access to the VHP network if they select Santa Clara Family Health Plan as their provider. VHP also supports the PCAP, CCHIP, and Healthy Kids programs.

VHP SERVICE AREA

Santa Clara County



Coverage you need in your neighborhood

San Jose
Santa Clara
Sunnyvale
Palo Alto
Mountain View
Los Gatos

Campbell
Saratoga
Los Altos Hills
Milpitas
Morgan Hill
Gilroy

VHP OFFICE LOCATION

Region 7 - Santa Clara County
2480 N. First Street, Suite 160
San Jose, CA 95131



What's included in my VHP Coverage?

Free Preventive Care

10 Essential Benefits

Low or No-Cost Health & Wellness

MDLIVE Telehealth - anytime, anywhere
Nurse Advice Line - 24/7

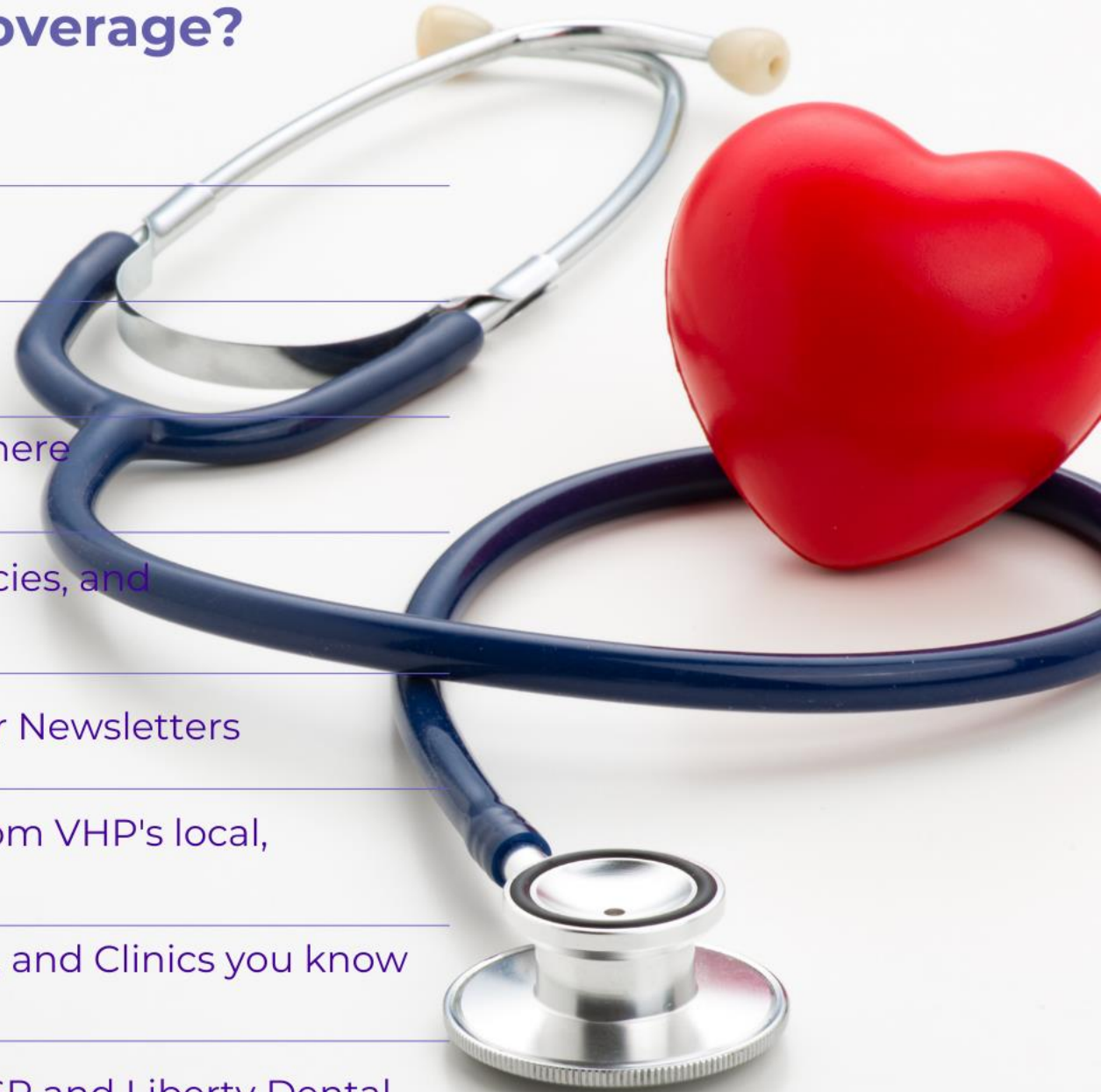
Statewide labs, Nationwide pharmacies, and
Worldwide emergency care

New Member Orientation & Member Newsletters

In-person assistance and support from VHP's local,
multilingual staff

A network of local doctors, hospitals, and Clinics you know
and love

Pediatric Vision & Dental through VSP and Liberty Dental
Plan of California (Under 19)



Health and Wellness Programs

We care about members health, that's why our health and wellness programs offer VHP members the tools to get healthy and stay healthy.



www.valleyhealthplan.org/members/health-and-wellness

VHP Care Management Program

Valley Health Plan (VHP) has a care management program designed to work with our members who have one or more health conditions to help improve their health and quality of life. The programs consist of case management, care coordination, and preventive health education and are FREE for members who qualify based on medical need. This program is voluntary and you can opt out at any time. Ways to enroll in the program: Your doctor may refer you to the program, Valley Health Plan may refer you to the program, and you can self-refer by calling the number below.

Call VHP's Case Management Program to learn more, (669)220-5235.

[Care Management Program | Valley Health Plan | VHP](#)



New Member Portal: VHP Connect

What can I do online through VHP Connect?

- Update your profile and demographic information
- Obtain a digital member ID Card
- Find network doctors and pharmacies
- Estimate cost of services
- Check status of authorization requests
- View claims and coverage information
- Check your out-of-pocket expense balances
- View plan eligibility and benefits
- Secure communication with VHP Member Services



How To Download VHP Connect

Scan



Download



Visit

<http://www.vhpconnect.org>

Contact

Member Services

for PCP selection, ID Cards, claims, and referrals

Phone: 1.888.421.8444

Fax: 408.885.4425

MemberServices@vhp.sccgov.org

MEMBER SERVICES DEPARTMENT

Member Services

for PCP selection, ID Cards, claims, and referrals

Phone: 1.888.421.8444

Fax: 408.885.4425

MemberServices@vhp.sccgov.org

<https://www.valleyhealthplan.org/members/contact-us>



Contact us



Thank you for taking the time to contact us! We appreciate your thoughts and look forward to hearing from you. If you are considering filing a Grievance, please visit the [Grievance](#) information page.

How can we help you today?*

Name*

VHP ID

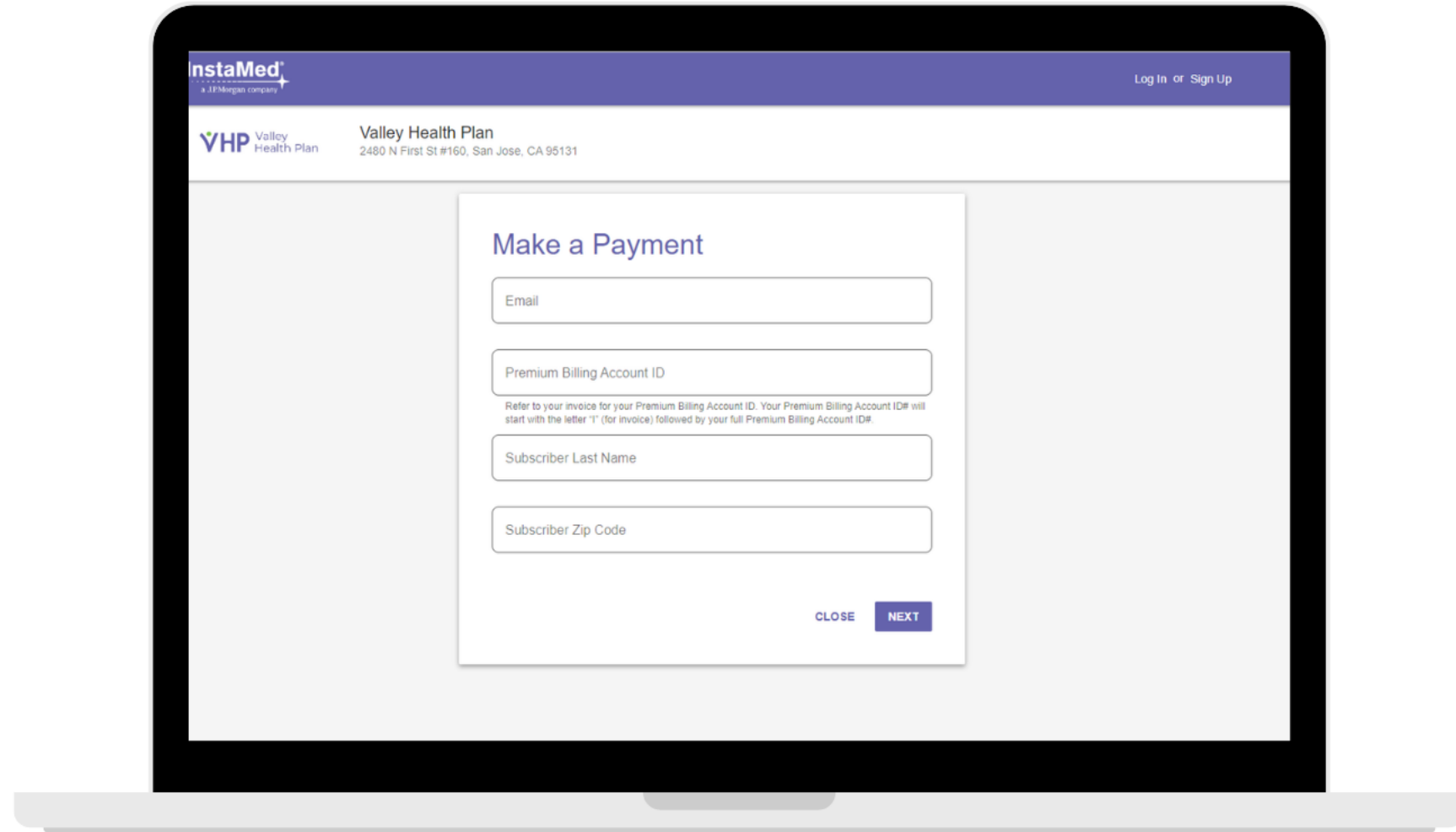
Email address

Daytime Phone*

Comments

SUBMIT

New Payment System: InstaMed



VHP Networks

Hospitals:

Santa Clara Valley Medical Center, O'Connor, St. Louise Regional

Provider Groups:

Physicians Medical Group of San Jose (PMGSJ), Silicon Valley Medical Development (SVMD), Community Clinics, Independent Providers & more!

Labs:

SCVMC labs and Statewide Quest Diagnostic labs

Pharmacies:

SVCMC, Nationwide Safeway, Walgreens, Costco* & Statewide Raley's

*Costco membership not required

Mail Order Drug Program:

Costco Pharmacy

Telehealth:

MDLIVE

WWW.VALLEYHEALTHPLAN.ORG



Provider Search

Select a product type to start your search or print your product's full directory



Covered California

Please select a network

All Networks

Print Directory Select Service

Pharmacy Provider List

By clicking, "search", you acknowledge that utilization of a provider found on this site is not a guarantee of benefits, and that providers listed in this directory may not be...

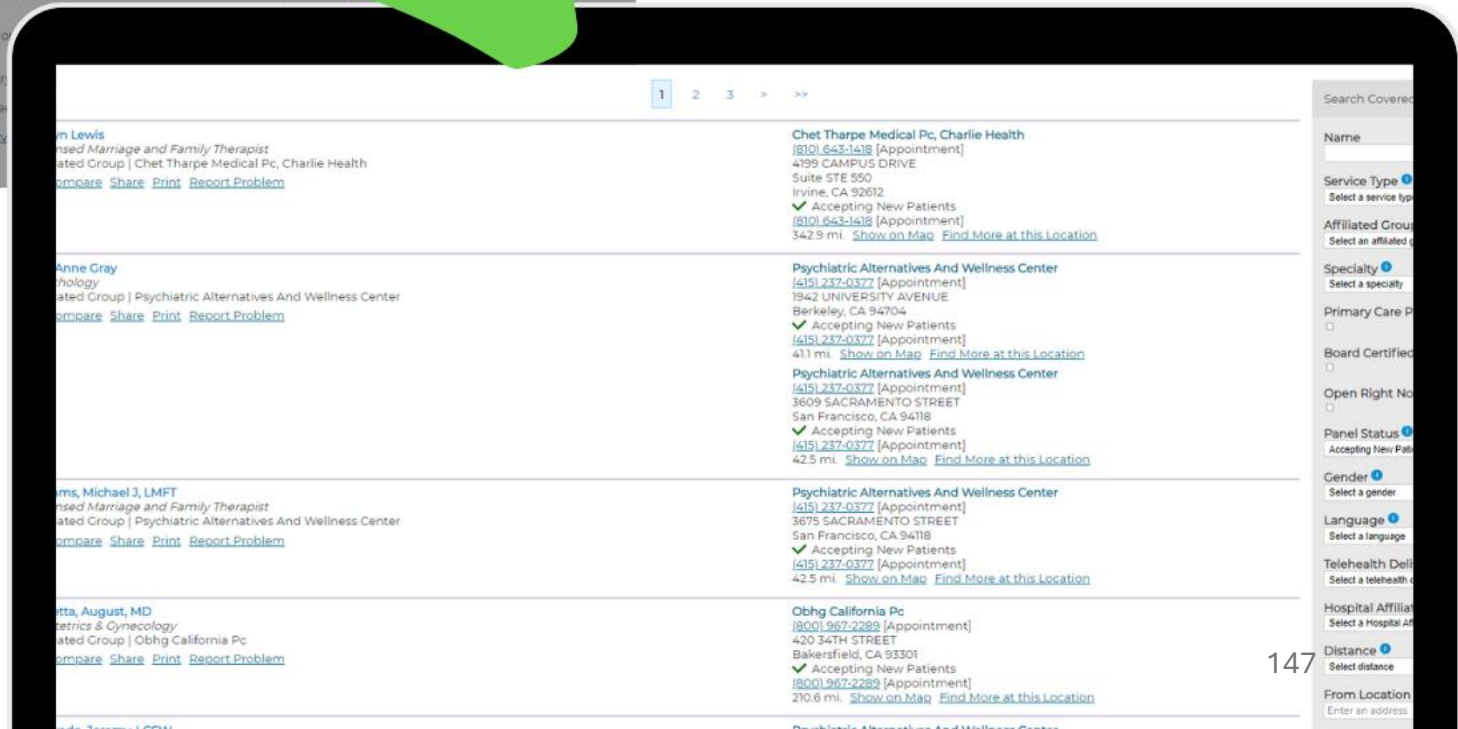
Contact the provider prior to accessing services to verify your new patient status, location and participation in or... (888) 621-8444 (toll-free).

If you are unable to find the provider or specialty you are searching for or to report a potential provider director...

Member Services can help you find a provider who speaks your language or by race and ethnicity to better me...

For additional assistance, please contact Member Services Monday through Friday, 9am - 5pm, at memberse...

Español | Tiếng Việt | Other Languages



OTHER VHP COVERAGES AND PROGRAMS

Group and more...

In Santa Clara County, employees have the option of VHP. Medi-Cal members have access to the VHP network if they select Santa Clara Family Health Plan as their provider.

VHP also supports:

- Primary Care Access Programs (PCAP)
- County Childrens Health Initiative Program (CCHIP)
- Employer Group Plan - In Home Support Services (IHSS)
- Healthy Kids programs.

Other Programs:

- MedAssist





ENROLLING IN VHP THROUGH COVERED CA OR IFP



Eligibility

Use Shop & Compare on CoveredCA.com - this will screen for eligibility in both Medi-Cal and Covered California. If Covered CA is not a good fit, use the rate sheet for the region you live in to get an IFP rate quote.

Apply

via Covered California or VHP IFP online, by secure email or by fax. We will confirm when it is received and notify you once the application is complete.

Medi-Cal applications are accepted through Covered CA or can be done at the local level (Social Services, Patient Access, Etc.)

Pay

Covered CA members can use Pay My Bill, VHP IFP members will be able to pay online after the application has processed.

After the initial payment, all members can enroll in Auto-Pay or use Quick Pay, no invoice number is needed.

[Valley Health Plan - Patient Portal \(instamed.com\)](http://instamed.com)

A PCP will be assigned after the first payment is made. ID cards are sent after the PCP assignment, allow up to 16 business days for delivery via standard mail.

BROKER SUPPORT

The Sales & Broker Relations team is available to help you grow and maintain your business.

We encourage you to reach out to us:

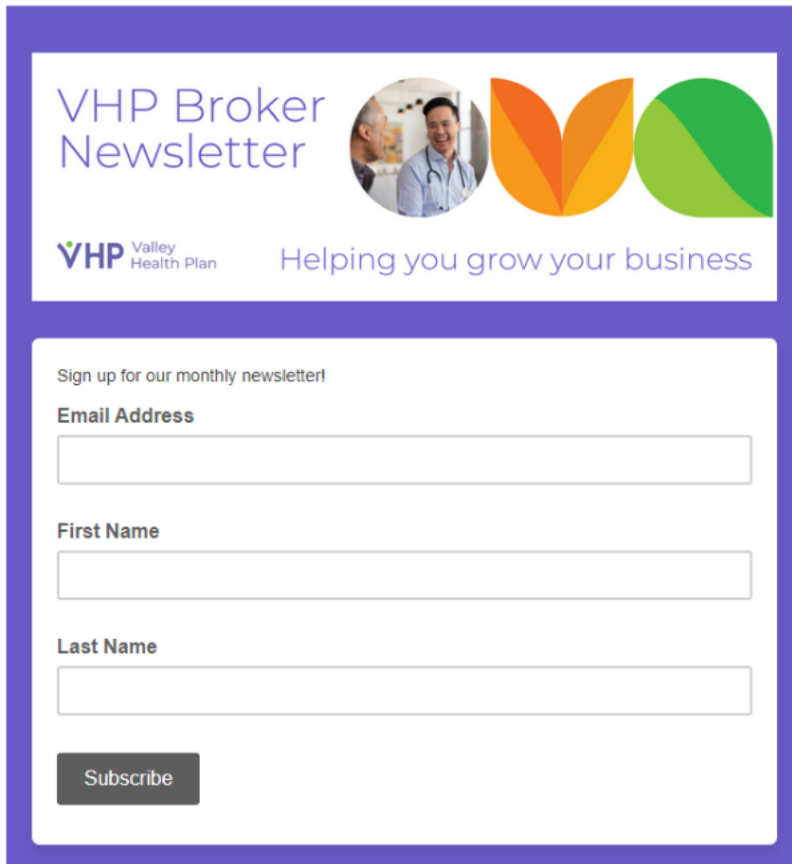
Email: Brokerrelations@vhp.sccgov.org

Phone: 408-885-3560


We have a team of Spanish, Viet, and Chinese speakers to assist and can use translation services as well. At this time, Valley Health Plan does not have a broker portal.

bảo hiểm chăm sóc sức khỏe trong khu phố của bạn





VHP Broker Newsletter



VHP Valley Health Plan Helping you grow your business

Sign up for our monthly newsletter!

Email Address

First Name

Last Name

Subscribe to Our Monthly Broker Newsletter

Don't forget to subscribe to our monthly newsletter! In addition to VHP highlights and urgent updates, this is how we communicate with our brokers.

Topics include:

- Virtual or In-Person Events
- Benefit Changes
- Network Changes
- Service Area Expansions
- Commission Schedule
- New Bonus Incentives
- New Products or Services
- VHP Office Hours
- And much more

Please make sure to subscribe to the [newsletter](#). It will keep you up-to-date on what is happening with VHP. You can subscribe to the newsletter on our website.

ANNUAL BROKER EVENTS

Past Events:

- 2024 VHP Annual Broker Recognition
- Stuff the Bus, National Night out, and more!

Upcoming Events:

- Open Enrollment Webinars
- Quakes Suite Night
- Many Community Events

Subscribe to the VHP Broker Newsletter by visiting valleyhealthplan.org/brokers for the latest updates



GET APPOINTED WITH US



Email Broker Relations

BrokerRelations@vhp.sccgov.org

Broker or Agency
License Number
Name and email for signee



Complete the Appointment Packet

Attach:
License
E&O
Voided Check



Offer VHP to your clients!

You can enroll your clients while waiting for your appointment to be processed. You'll receive a copy of your executed contract via email.

BROKER COMPENSATION

VHP offers competitive compensation to our appointed agents & brokers

Base Commission

Earn up to \$325 (new) | \$250 (renew) per effectuated member.

PPR Bonus

9 volume-based payment tiers. Must have at least 25 effectuated members. Earn up to \$100,000 per year.

Check out our Resource Library to Learn More [Valley Health Plan | VHP](#)

Broker resources

- [Broker compensation](#)
- [VHP monthly premium rates without subsidies - by age](#)
- [VHP plan options - including Broker Assistance Online VHP Individual and Family Plan Application](#)

GET SOCIAL



Facebook

facebook.com/valleyhealthplan



Instagram

[@valleyhealthplan](https://instagram.com/valleyhealthplan)



YouTube

youtube.com/valleyhealthplan

Stars and Strides Walk/Run 2024



CONTACT US



Sales & Broker Relations

for broker support and enrollment assistance

Phone: 408.885.3560

Fax: 408.947.4252

BrokerRelations@vhp.sccgov.org

Provider Relations

for provider network referrals

Phone: 408.885.2221

Fax: 408.793.6648

ProviderRelations@vhp.sccgov.org

Medi-Cal Santa Clara County: 408.758.3800

Medicare: 1.800.633.4227

PCAP: 1.888.363.3394

Santa Clara Family Health Plan: 408.376.2000

Covered California: 800.300.1506

Member Services

for PCP selection, ID Cards, claims, and referrals

Phone: 1.888.421.8444

Fax: 408.885.4425

MemberServices@vhp.sccgov.org

Health Education

for enrollment in health & wellness benefits

Phone: 408.885.3467

HealthEducation@vhp.sccgov.org

Diabetes Prevention Program (DPP):

Phone: 408.351.6487

ymcadpp@ymcasv.org

Other Important Contacts:

24 hour Advice number Covered CA/IFP: 1.855.348.9119 (toll-free)

MDLive telehealth: 1.888.467.4614 | www.mdlive.com/VHP

Navitus pharmacy: 408.573.6740 | www.nativus.com

Pediatric Vision (VSP): 1-800-877-7195 | www.vsp.com

Pediatric Dental (Liberty Dental Plan): 1.888.703.6999 | www.libertydentalplan.com

VHHP Valley Health Plan



HEALTH NET

BAN LUU, DIRECTOR, INDIVIDUAL & FAMILY PLANS, SALES

JULIE RUBIO, MANAGER, IFP SALES





Focused on the Health of All Californians

October 2024 - Individual & Family Plans



WE ARE Ambetter

We provide market-leading, affordable health insurance on the marketplace

#1 carrier

on the health insurance marketplace

2014

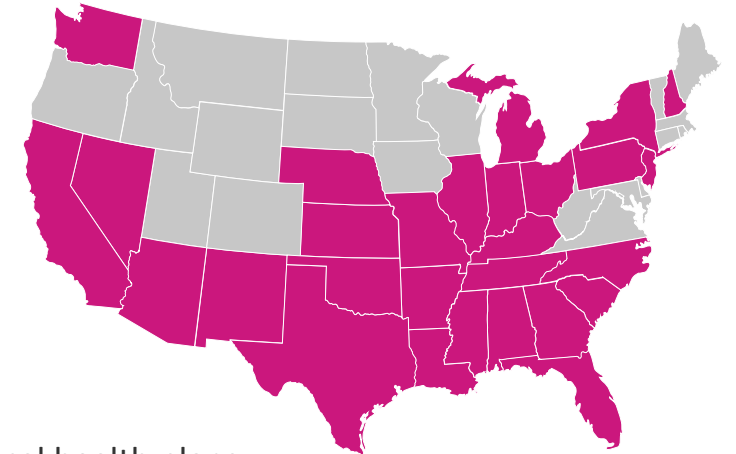
year that Ambetter began

Over 4.2 million

members insured

29

states



Centene's Marketplace plans are united under one umbrella, **Ambetter**. Offered by our local health plans, this approach empowers delivery of affordable, high quality and culturally sensitive healthcare services

We

target a focused demographic



Lower income,
underinsured and uninsured

94%

of our membership is below 400% of the Federal Poverty Level and **receive Premium Subsidies**

64%

of our membership are below 250% of the Federal Poverty Level and have **enrolled Cost Sharing Reduction Plans**

58%

of our membership is enrolled on Plans with a \$0 premium, **significantly lowering the burden to healthcare access**



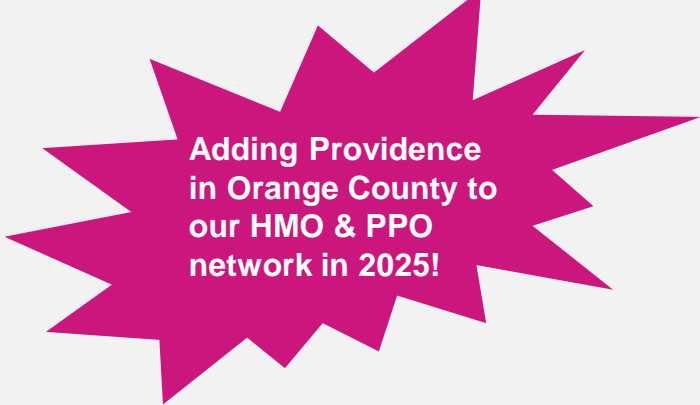
Focused Choice

We have a network to meet any price.

Service Area and Network Size

IFP AND COVERED CALIFORNIA

REGION	COUNTIES	AMBETTER PPO	AMBETTER HMO
3	Placer, Sacramento, Yolo*	✓	
13	Imperial*		✓
14	Kern*		✓
15	Los Angeles East*	✓	✓
16	Los Angeles West*	✓	✓
17	Riverside, San Bernardino*	✓	✓
18	Orange	✓	✓
19	San Diego	✓	✓



NETWORK ACCESS

- Ambetter HMO offers a robust network with **27,430 providers** and **115 Hospitals** in Southern CA
- Ambetter PPO provides additional choice for consumers who want more flexibility and greater access to **22,534 in network providers** and **104 hospitals** or out of network providers in CA
- **70%** overlap between Medi-Cal and Ambetter HMO networks

Providence in Orange County



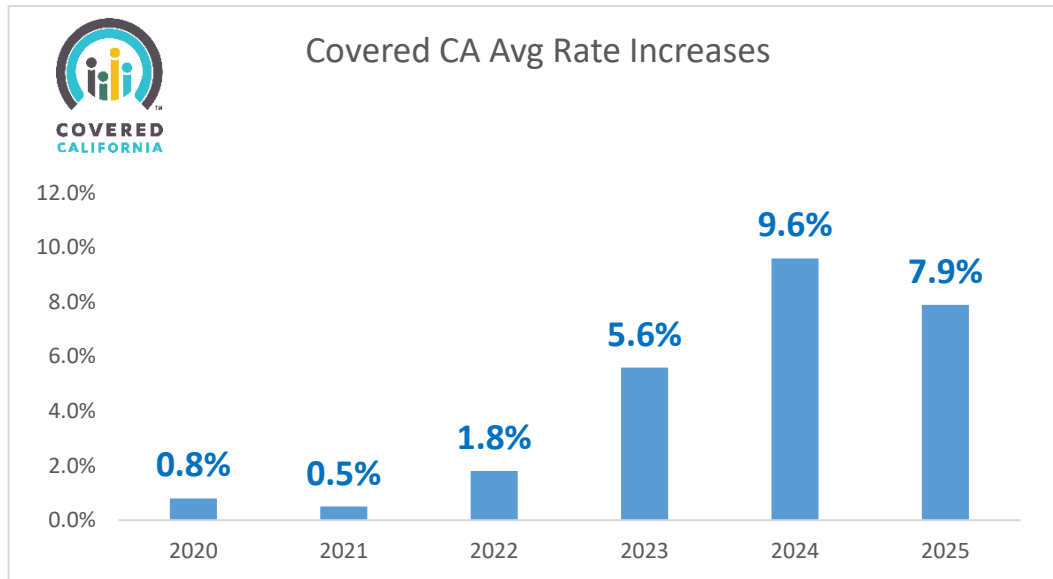
Hospitals for Ambetter HMO and PPO:

- Providence Mission Hospital – Mission Viejo
- Providence Mission Hospital – Laguna Beach
- Providence St. Joseph Hospital of Orange
- Providence St. Jude Medical Center

Ambetter HMO Providence PPG	Ambetter PPO Providence PPG
<p>Mission Heritage Medical Group 26800 Crown Valley Pkwy Mission Viejo, CA 92691</p>	<p>Mission Heritage Medical Group 26800 Crown Valley Pkwy Mission Viejo, CA 92691</p>
<p>Providence Affiliated Physicians, Mission 200 W. Center Street Promenade, Suite 200 Anaheim, CA 92805</p>	<p>St. Joseph Heritage Medical Group 2501 E Chapman Avenue Orange, CA 92869</p>
<p>Providence Affiliated Physicians, St. Joseph 200 W Center Street Promenade, Suite 200 Anaheim, CA 92805</p>	<p>St. Jude Heritage Medical Group 2141 N. Harbor Blvd. Fullerton, CA 92835</p>
<p>Providence Affiliated Physicians, St. Jude 200 W Center Street Promenade, Suite 200 Anaheim, CA 92805</p>	
<p>St. Joseph Heritage Medical Group 2501 E Chapman Avenue Orange, CA 92869</p>	
<p>St. Jude Heritage Medical Group 2141 N. Harbor Blvd. Fullerton, CA 92835</p>	

2025 IFP Rates

Covered CA Statewide Avg



The rate change can be attributed to many factors, including a continued rise in health care use, increases in pharmacy expenditures, the rising cost of care, labor shortages and other issues affecting the health care industry.

-Covered CA



health net Avg Rate Changes



- Health Net's blended rate increase of 6.5% is below the market average increase of 7.9%.

2025 Ambetter HMO Ranking

Region	Silver	Gold	Platinum
13- Imperial	#2	#2	#3
14- Kern	#1	#1	#2
15- LA East	#2	#3	#4
16- LA West	#5	#5	#5
17- Inland Empire	#2	#2	#2
18- Orange	#5	#5	#4
19- San Diego	#4	#6	# 6

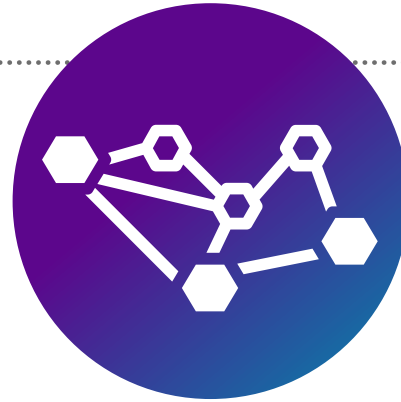
Bronze is offered on PPO only for regions 15-19

*Based on preliminary rate filings for a 40-year-old. Pending regulatory approval.

2025 Bronze Ranking

Region	Bronze
13- Imperial	#1 HMO
14- Kern	#1 HMO
15- LA East	#2 PPO
16- LA West	#5 PPO
17- Inland Empire	#1 PPO
18- Orange	#4 PPO
19- San Diego	#5 PPO

*Based on preliminary rate filings for a 40-year-old. Pending regulatory approval.



Value Added Benefits

Telehealth and Resource Options

VALUE ADD BENEFITS



Nationwide non-emergency 24/7 telehealth provider



Online support for reducing stress, managing depression, anxiety and chronic pain



Nationwide non-emergency care by appointment



Lifestyle management coach featuring real age test, daily check-ins, training modules, and community support



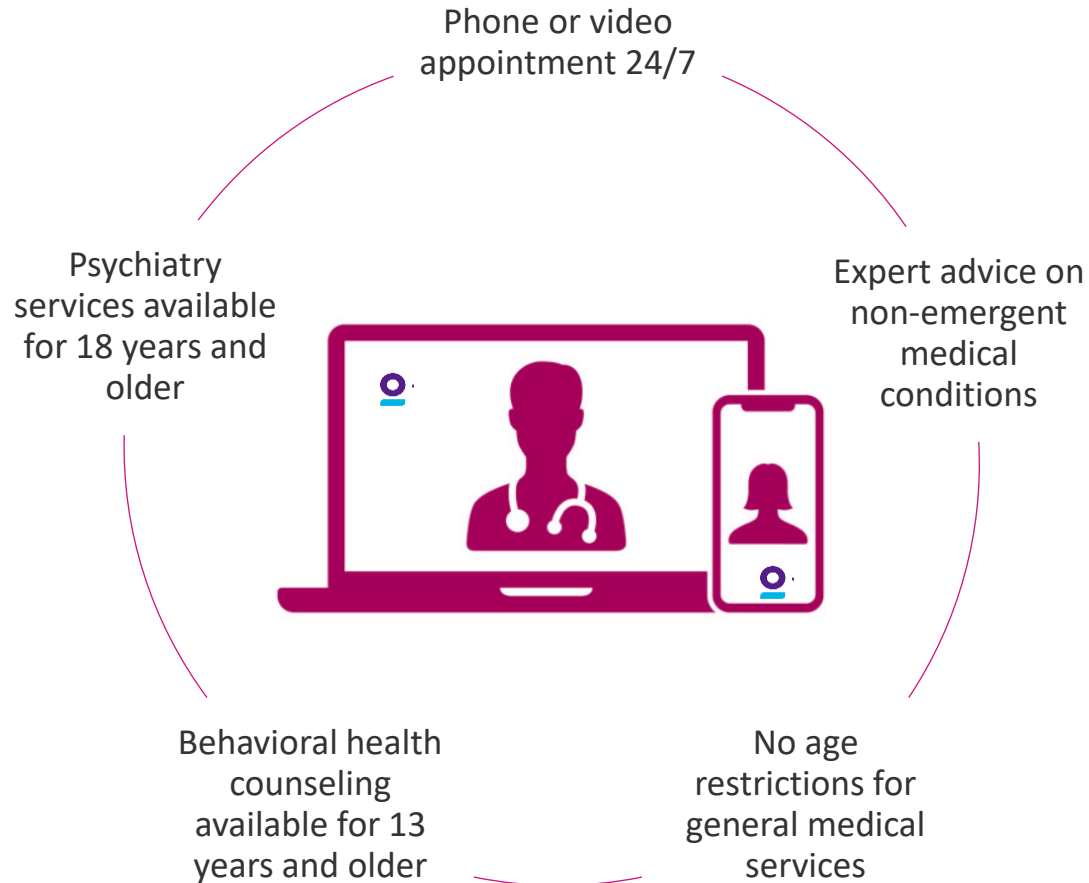
Wellness program to earn rewards. \$422 for adults, \$200 for children



24/7 Nurse advise from any location

Teladoc Health

AN INTEGRATED APPROACH TO MANAGING MULTIPLE CONDITIONS



Teladoc Medical Visits



Simple as 1, 2, 3



REQUEST A CONSULT

Open the Teladoc App on your iPhone or Android smart-phone. Request a consult, provide medical History. Your Teladoc account is also available online at [Teladoc.com](https://www.teladoc.com) or toll-free at 1-800-Teladoc.



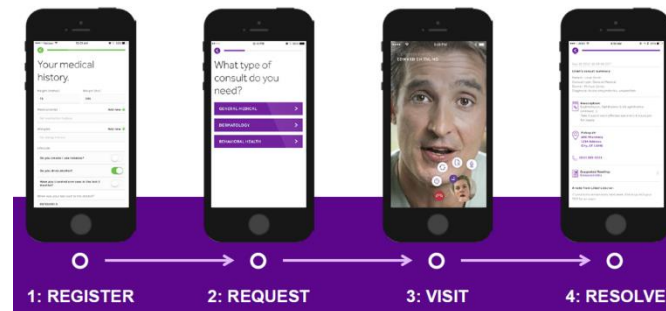
TALK TO THE DOCTOR

Within minutes, a state-licensed physician reviews your medical history and contacts you via phone or video, you decide. Teladoc consults have no time limit; you can speak to the doctor for as long as you'd like.



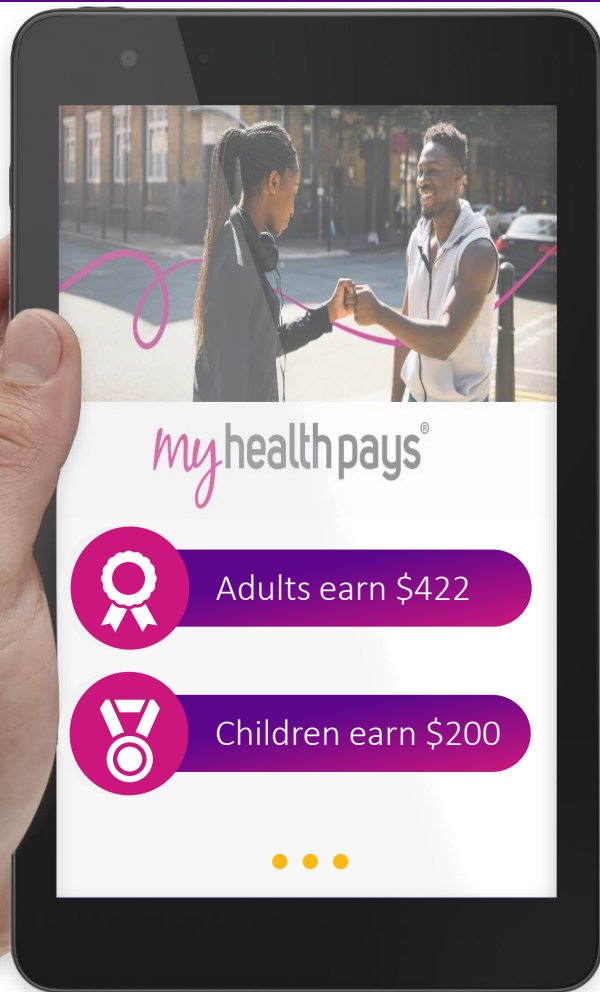
PICK UP PRESCRIPTION*

The physician discusses the issue with you, answers questions and recommends next steps. If medically necessary, a prescription can be submitted to a local pharmacy that the member chooses.



* Teladoc does not guarantee prescriptions. It is up to the doctor to recommend the best treatment.

MY HEALTH PAYS



EARN POINTS

By completing specific health screenings and participating in fun and easy activities, members can earn big points.



GETTING STARTED

To start, members can visit AmbetterHealth.com to start learning how to Eat Right, Move More, Save Smart and Be Well.



REDEEM REWARDS

Pay for utilities, childcare, rent and more! Or shop for health-related merchandise, including kitchenware and electronics in the My Health Pays online store rewards.



PROGRAM TERMS


Cash rewards cannot be used to pay health care coverage premiums, cost shares, or pharmacy copays. Rewards cannot be used as an inducement for enrollment. Program may only be marketed after enrollment.

Available to Ambetter from Health Net members

Broker Support

Broker Portal – Capabilities

Broker Portal Log In



Log in the **Broker Portal** to view commission statements, book of business and information related to **Individual & Family, Commercial Group** and **Medicare** plans.

Log In – IFP, Group & Med Supp Plans

Website registration gives access to the full site, to get answers for clients about coverage and eligibility, provides sales support tools, and more.

Link: MyHealthNetCa.com or HNBroker.Com

Capabilities

Book of Business – Review your client's status

Alerts

 65 Turning 65

 26 Turning 26

 Past due notices

ID Cards – Order for your clients and Print a copy

Commissions Statements – Review, Print & Download

Eligibility, Status & Activity – Monitor member activity

Sales & Quoting Resources:

- Quote tool
- Personalized quote links

Renewals Letters

Support Tools and more!

We Are Here to Help You

YOUR DEDICATED ACCOUNT EXECUTIVES



Julie Rubio
Manager, IFP Sales



Traci Lew
Account Executive



James Spencer
Account Executive



Blanca Moreira
Account Executive



Raymi Roncagliolo
Account Executive



Lacey Kaestner
Account Executive



Ebony Wright-Cunningham
Account Executive



Ernie Bernal
Vice President



Ban Luu
Director

BROKER SALES AND SERVICE TEAM

- New sale quotes, enrollment assistance and escalations
- Broker Commission and linkages
- Contracting, web broker portal support
- Member enrollment status
- Product and presentation support

1-800-909-3447, Option #3

Brokers@healthnet.com

[LinkedIn](https://www.linkedin.com/company/healthnet) [linkedin.com/HealthNetIFPSales](https://www.linkedin.com/HealthNetIFPSales)

ACCOUNT SERVICES UNIT

- Post-enrollment inquiries
- Billing discrepancy
- Claims, authorizations, and benefits
- Access to care issues

1-800-547-2967, Option #5

HN_Account_Services@healthnet.com

Thank You

WESTERN HEALTH ADVANTAGE

PATRICE OSBY, SENIOR INDIVIDUAL PLAN SPECIALIST





westernhealth
ADVANTAGE

Proud partner of



COVERED
CALIFORNIA

Individuals & Families 2025

[choosewha.com](https://www.choosewha.com)



Western Health Advantage is a leading non-profit HMO serving Northern California residents.

Caring for our communities for more than 25 years

Strong, highly regarded network of physicians and hospitals

Local, non-profit health plan — 90% of every premium dollar goes to patient care

WHA HMO Plans

Offering Plans across all metal tiers: Platinum, Gold, Silver and Bronze

Plans for 2025

WHA Platinum 90 HMO

WHA Gold 80 HMO

WHA Silver 70 HMO

WHA Bronze 60 HMO

Benefit Highlights

- Kaia digital physical therapy program, offering virtual AI support anywhere you are
- Livongo hypertension management program includes an online dashboard and lifestyle coaching
- Pregnancy and doula care, with postpartum support (Maven Maternity)
- Mental/behavioral health, and substance use disorders care/resources



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Care Choices



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We're known as the flexible HMO

With an HMO, you select a primary care provider (PCP) within our network. This is the doctor you got to for medical care.

If you need specialty care, your PCP coordinates care by referring you to a specialist in our network.





Simply Search WHA's Provider Directory online and ask your PCP to refer you.
[choosewha.com/referral](https://www.choosewha.com/referral)

Greater Reach

Our **Advantage Referral** benefit gives you flexibility because your PCP has access to specialists from all SIX WHA medical groups—not just the one your PCP is in.



Partners in Care

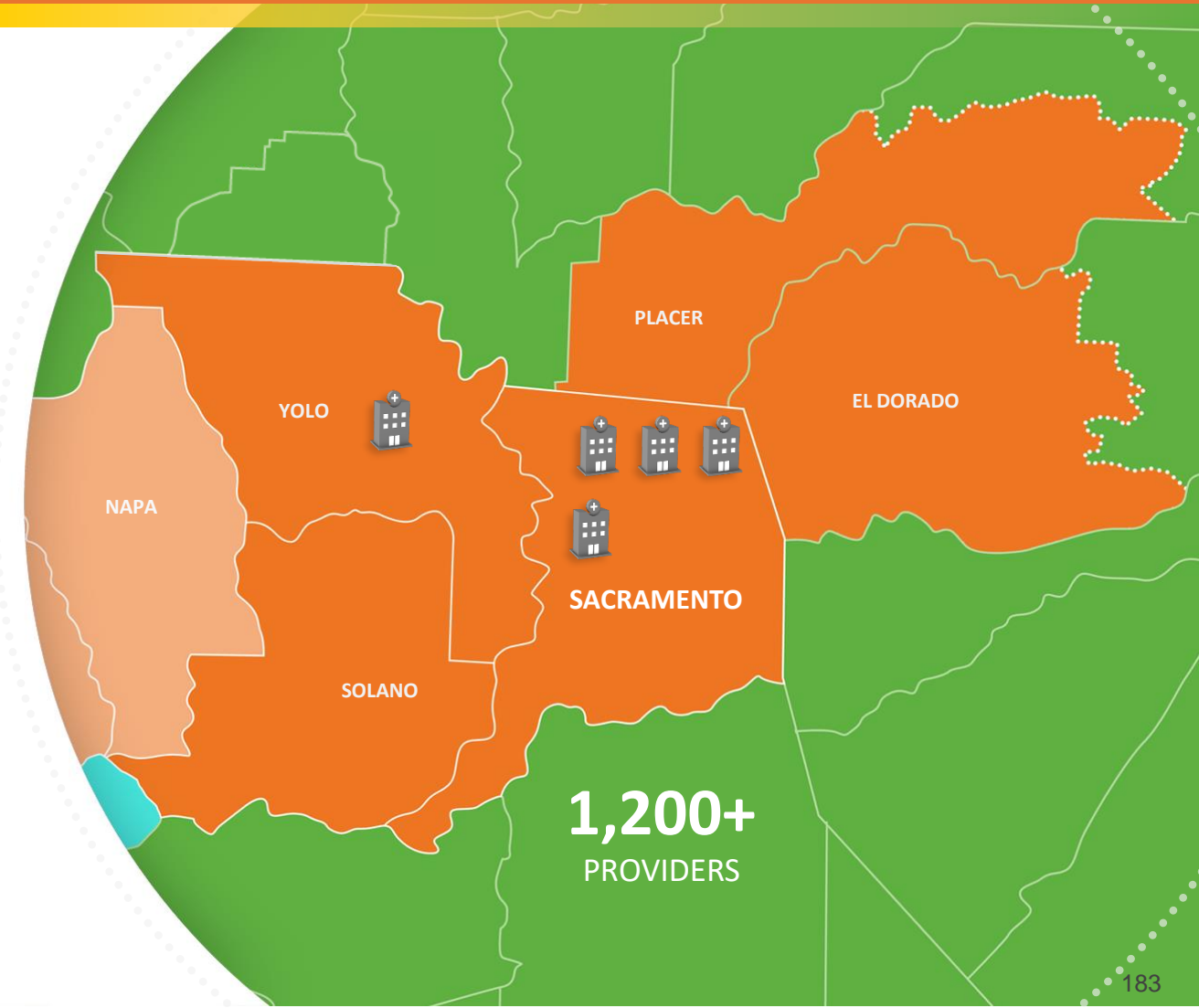
Greater Sacramento Area

 **Mercy Medical Group**
A Service of Dignity Health Medical Foundation

 **Woodland Clinic**
A Service of Dignity Health Medical Foundation



- **Woodland Memorial Hospital**
- **Mercy General Hospital**
- **Mercy Hospital of Folsom**
- **Mercy San Juan Medical Center**
- **Methodist Hospital of Sacramento**

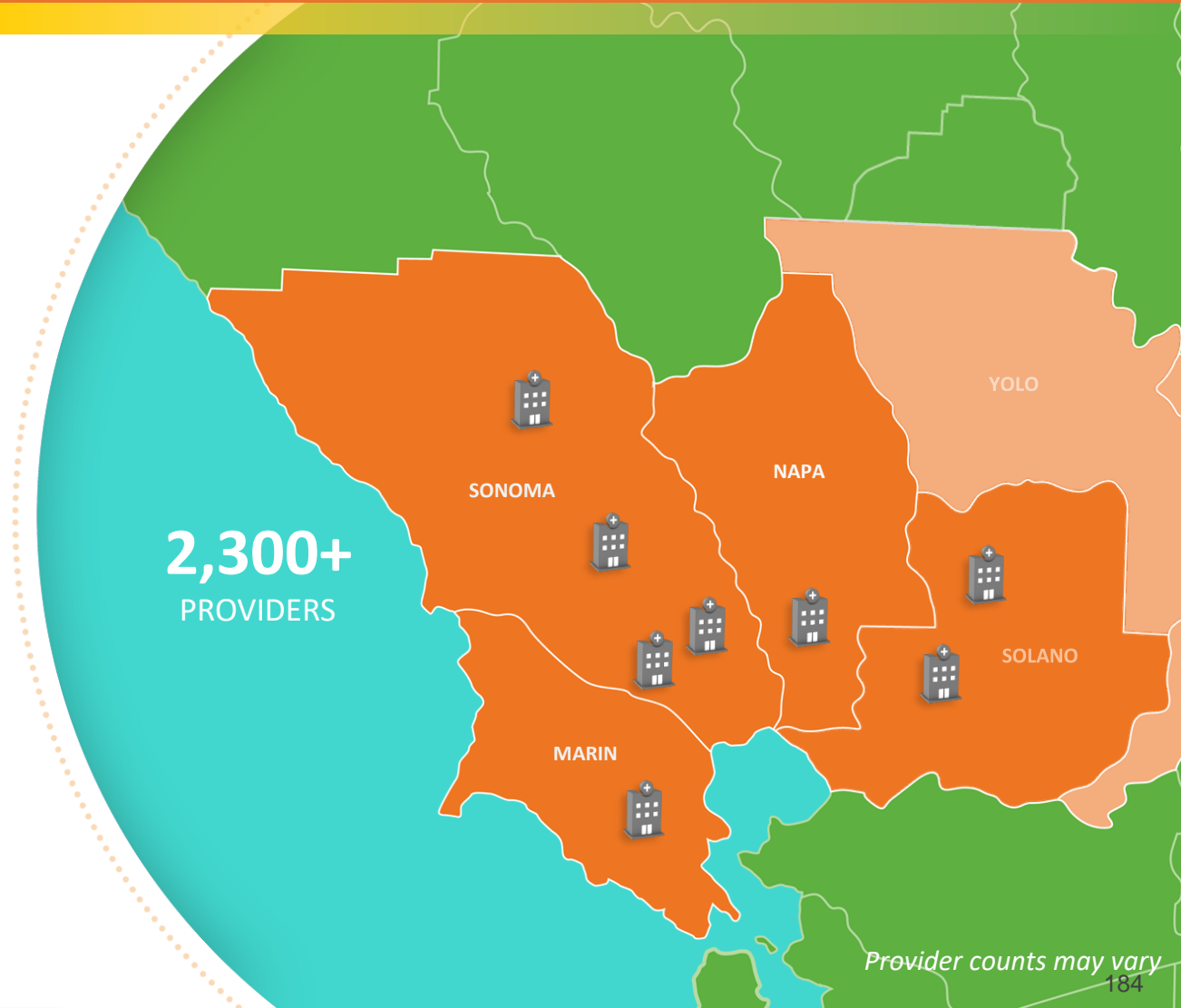


Partners in Care

North Bay Region



- Healdsburg Hospital, Providence
- Petaluma Valley Hospital, Providence
- Providence Queen of the Valley Medical Center
- Providence Santa Rosa Memorial Hospital
- MarinHealth Medical Center
- Sonoma Valley Hospital
- NorthBay Medical Center
- NorthBay Vaca Valley Hospital

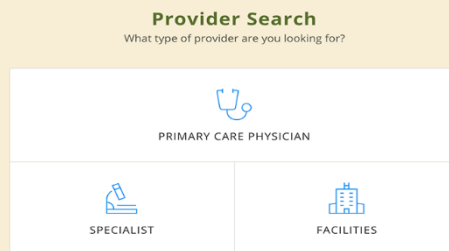


Choosing a Provider

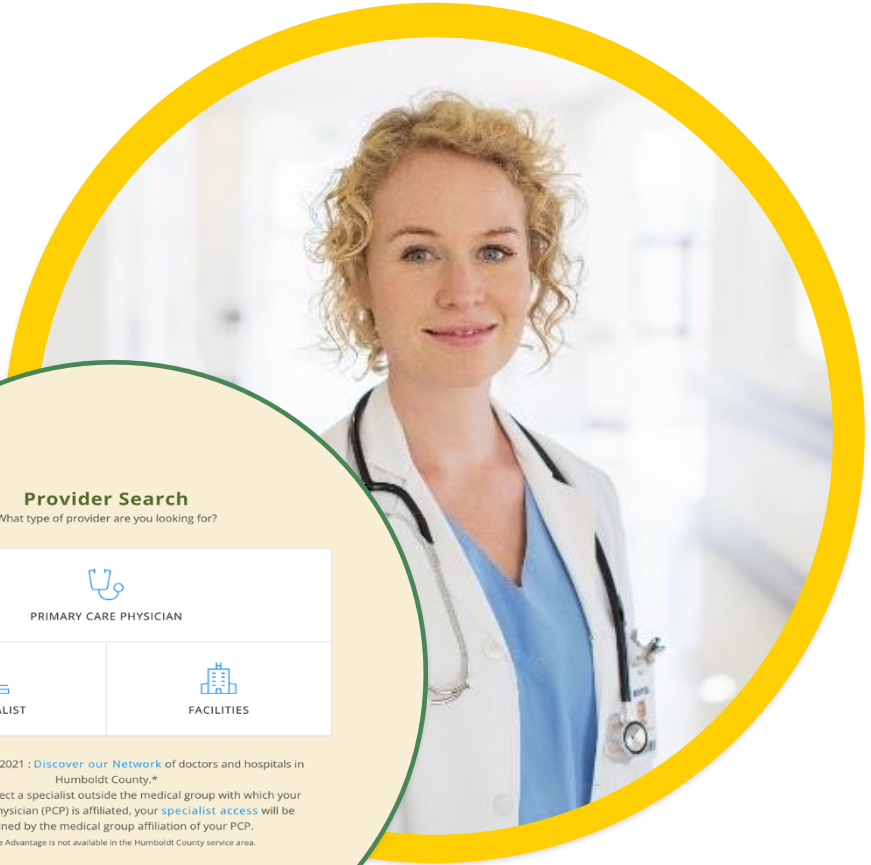
Simply choose your doctor (or we'll help you find one) from a comprehensive list of doctors and specialists available.

Use our online Provider Search: choosewha.com/directory

- Use filters to narrow down what's important to you, such as: provider type and/or specialty; whether they accept new patients; distance from home/work; gender; languages spoken
- Specialists through Advantage Referral – allowing your PCP to make a specialist referral from among our six medical groups
- If you ever need to make a change, it's easy to go online or give us a call and we'll help you change your PCP



New for October 2021 : [Discover our Network](#) of doctors and hospitals in Humboldt County.*
If you wish to select a specialist outside the medical group with which your Primary Care Physician (PCP) is affiliated, your [specialist access](#) will be determined by the medical group affiliation of your PCP.
* Medicare Advantage is not available in the Humboldt County service area.



Virtual Care Extended Options

Telehealth with a Doctor

With your PCP
(some may offer evening or weekend appointments)

Virtual Visits for Urgent Care

For minor injuries/illnesses, reach a doctor often within 15 minutes with Teladoc® — 800.835.2362

Nurse Advice

**Talk to a registered nurse, 24x7
For any health concerns — 888.656.3574**



Learn more: mywha.org/virtualvisits

Emergency Assistance While Traveling



We cover emergency services and urgent care, wherever you are in the world

Assist America is an additional benefit for emergency services when more than 100 miles away from home, and for less than 90 days.

Services include but are not limited to:

- Medical consultation, evaluation, and referral
- Emergency medical evacuation
- Lost luggage or document assistance
- Arrangement of care for minor children

Learn more: mywha.org/travel



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Plan Essentials

Acupuncture



Acupuncture Care

This benefit provides members treatment of pain related to acute neuromusculoskeletal conditions such as dysfunction of the neck, back, or joints, headaches, carpal tunnel, arthritis, allergies, and asthma.

Review plan documents for the number of acupuncture care visits per year.

There's no referral needed.

Learn more: mywha.org/cam

Pharmacy Benefits



Members manage their prescriptions with ease

- ✓ **Access to local/national retail pharmacies,** such as CVS, Rite Aid, and Walgreens. Delivery and drive-thru options available
 - ✓ **24/7 access to pharmacists, online and via our mobile app:**
 - check medication coverage
 - track home delivery orders
 - sign up to receive text messages that remind you when it's time to refill or take your medication
- Learn more: mywha.org/pharmacy

Behavioral Health



From diagnosis to treatment, WHA partners with Optum Behavioral Health to offer a wealth of mental health services to WHA members.

WHA plans to offer a full spectrum of mental health and substance use disorder services:

- Call 24/7 to reach a mental health professional. PCP referral is not required — and when you need it right away, we offer Express Care Access
- Optum’s liveandworkwell.com member portal has interactive videos on types of care options, screening tools, prevention programs, self-care apps, and more



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Built-in Wellness



Preventive Care

Your WHA health plan is not just about care and coverage when you are sick, but to help strengthen your defenses! When you catch health issues early, your treatment is that much more effective.

Preventive care is at no-added cost and includes:

-  Regular checkups (wellness visit/exam)
-  Preventive screenings
-  Vaccines and immunizations (shots) including flu vaccine and tetanus shot available at your PCP's office or local pharmacy



Learn more: mywha.org/guidelines

Wellness Benefits, Discounts + Fitness



Healthyroads™ is a new way to start your health journey. Complete a Personal Health Assessment, set goals, and access resources to achieve better health!



ChooseHealthy® offers product discounts from 10-50% on popular health and fitness brands, and discounts on massage therapy from specialty health care practitioners.



Our popular CommunityFIT classes connect mind-body-spirit for holistic wellness. See online calendar for upcoming class schedule.



Fitness memberships, local and nationwide. Access to 11,000+ Standard Fitness Centers and 4,500+ Premium Fitness Centers.



Nutritional Counseling

Support is offered to our members with weight management issues — whether dealing with obesity, eating disorders, or a needed weight gain.

For those who meet specified medical criteria and are ready for nutrition and lifestyle changes, **your PCP may refer you to a nutritionist or dietician for several sessions.**

Learn more: mywha.org/nutrition



Pain Management

Access innovative virtual physical therapy from your phone or laptop with Kaia app

- For acute and chronic musculoskeletal (MSK) pain, Kaia Health brings innovative coaching wherever you are!
- AI-driven PT instruction and monitoring to help with knee, hip, back, or neck pain
- Strengthening and relaxation techniques for pain management

Learn more: mywha.org/digitalPT





Hypertension Management

For adult members living with high blood pressure (or hypertension), our plans include a hypertension management program that includes tools from **Teledoc's Livongo for Hypertension**.

- ✓ connected blood pressure monitor – sent to your home
- ✓ support from coaches that can help answer questions to help improve your risk for complications
- ✓ Easy-to-use app and dashboard, so you can share it with your doctor or care team



Learn more: mywha.org/manageHBP



Diabetes Management

If you currently have type 2 diabetes, we offer to programs to support programs:

1. **Chronic Care Management** – Support and coaching for managing your condition
2. **Virta Health** – Reverse type 2 diabetes by offering this innovative telehealth program at no added cost. Members can their lower A1c, reduce or eliminate diabetes medications, and lose weight.

Outcomes from over 300 WHA members on the Virta program for over a year:

- 1.23% decrease in A1c levels
- At least an 8.6% weight loss
- Over half of the WHA participants reduced or eliminated their diabetes-specific medications



Learn more: mywha.org/diabetes



Pregnancy & Postpartum Support

Maven Maternity

WHA provides pregnancy/postpartum support through Maven, expectant mothers' support and coaching throughout their pregnancy and beyond.

Members have access to education and videos, and personalized coaches to answer questions – at anytime. There are lactation specialists, classes, and a community to support you and your partner during this parenthood journey

Learn more: mywha.org/maven





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Support from Your Health Plan



Rewarding Proactive Preventive Health!

WHA's Healthy Rewards Program

WHA rewards our Covered California members with special rewards in the form of gift cards when our members are proactive about preventive care.

Like, going to your annual wellness exam, getting your flu shot or recommended immunizations for your child, and even taking care of cancer screenings, because early prevention is the key to long-term good health!

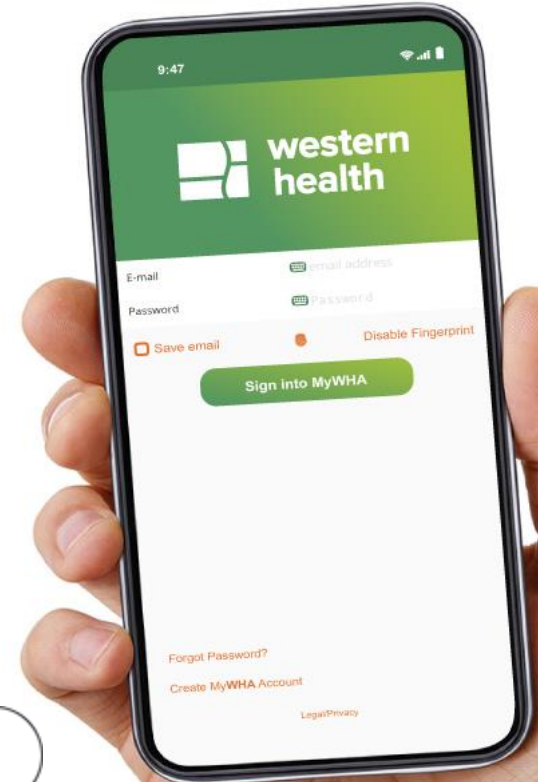


Anytime Access to Health Plan Information!

Easy access to plan information 24/7

- **Your MyWHA Account** gives you the convenience of any-time access. You may look up account information, change your PCP, order/print ID cards and review a claims summary.
- **MyWHA mobile app** provides you instant access to your WHA member ID card, details about your plan, as well as contact information for your PCP and other service providers.

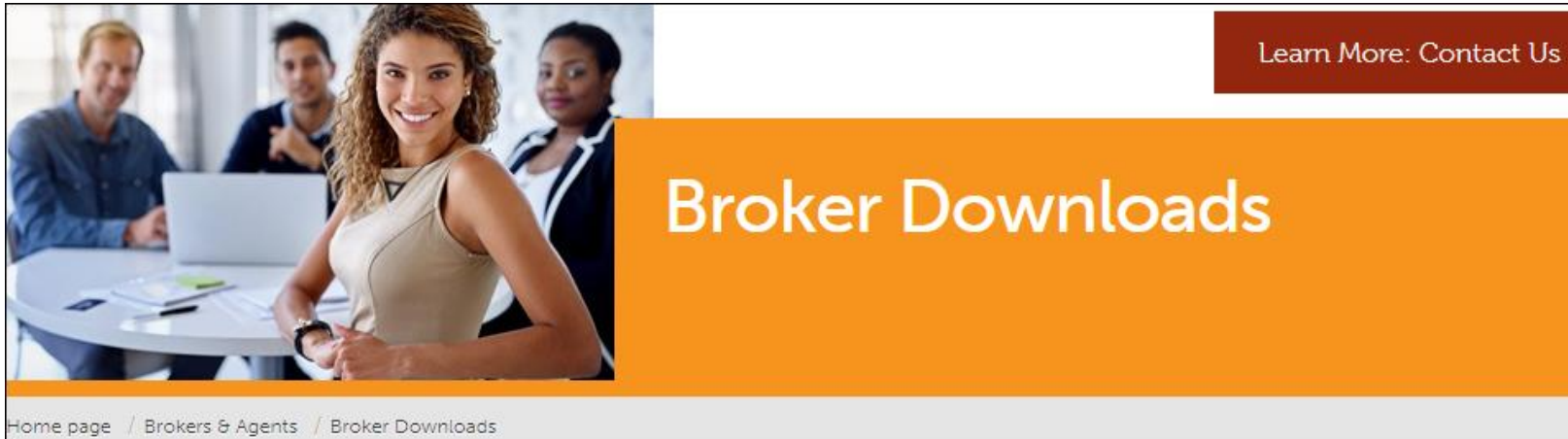
Learn more: mywha.org/digitalaccess



Broker Tool Highlights

Easy access to plan information 24/7

- Direct communications with a dedicated sales team – keeps you informed with timely news and updates
- Broker Webpage + Tools



Learn more: westernhealth.com/broker

We're Here for You!

Your WHA Covered California Account Team:

Patrice Osby and Holly Frederiksen
individualsales@westernhealth.com
888.499.3198 (toll free)

Thank You!



choosewha.com

Proud partner of



COVERED
CALIFORNIA

IEHP

WAYNE GUZMAN, DIRECTOR, SALES AND OUTREACH

HELEN HOWARD, SALES AND OUTREACH MANAGER





Covered California Partner Overview

October 2024



Meet the Team



**Wayne
Guzman**

**Sales & Outreach
Director**

Statewide



**Brian
Campos**

**Sales & Outreach
Manager**

Los Angeles
County,
Statewide



**Helen
Howard**

**Sales & Outreach
Manager**

San Diego,
Riverside,
Orange Counties



**Rudy
Montalvo**

**Sales & Outreach
Manager**

San Bernardino,
Riverside,
Orange Counties



**Veronica
Kennedy**

**Sales Support
Specialist**

Statewide





IE  **HP**
Inland Empire Health Plan
iehp.org

Unique Value

Our MVV

Lowest Cost

Silver Plan

Added Benefits

No Cost Extras

Bonus & Compensation

Incentive Plans

Broker Services

Concierge & Resources

Getting Appointed & Sales Ready!





IE♥HP
Who We Are:
An Overview





Our Business Model

28+ Years of Growth

Top 10 Largest Medicaid Plan in the Nation

01



1.5+ Million Members

02



Riverside & San Bernardino Counties

03



Joint Power Agency (JPA)

04



Mixed-model Health Plan



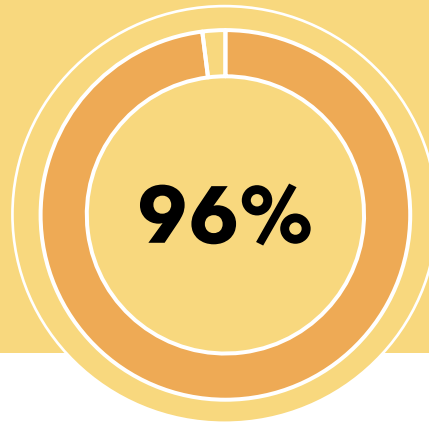
1.5+ Million Members



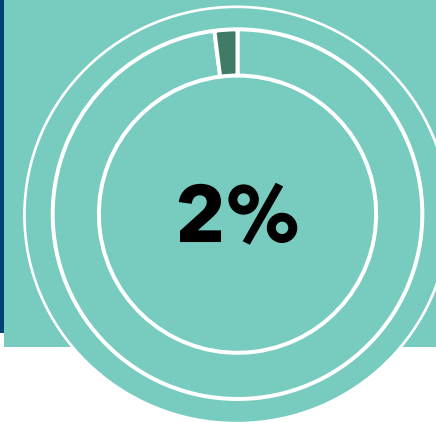
Products

Who We Serve

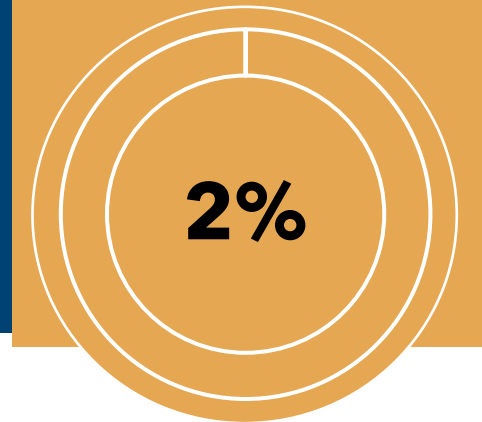
**Medi-Cal
Managed
Care**



**DualChoice
HMO D-SNP**



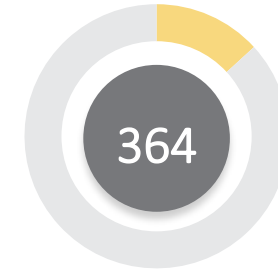
Covered



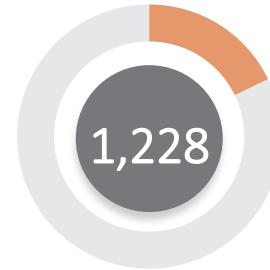


Provider & Hospital Network Snapshot

*as of 12/2022

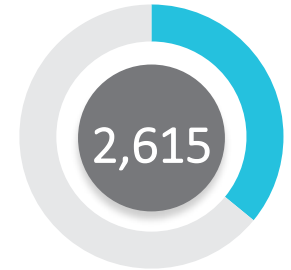


Primary Care

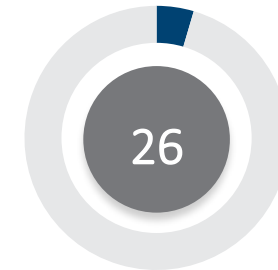


Specialists

100%



BH



Hospitals



Our Governing Board



Public Plan

With Local
Accountability



4 County Supervisors

- Karen Spiegel, Chair - Riverside County Supervisor
- Curt Hagman, Vice-Chair - San Bernardino County Supervisor
- Yxstian Gutierrez - Riverside County Supervisor
- Dawn Rowe - San Bernardino County Supervisor



3 Public Members

- Dr. Dan Anderson - Riverside Community Public Member
- Andrew Williams - Joint County Public Member
- Eileen Zorn - San Bernardino County Public Member





Our Mission, Vision, and Values

Mission

**We heal and inspire
the human spirit.**

Vision

**We will not rest until
our communities
enjoy optimal care
and vibrant health.**

Values

We do the right thing by:

Placing our members at the center of our universe.

Bringing focus and accountability to our work.

Unleashing our creativity and courage to improve health & well-being.

Never wavering in our commitment to our members, providers, partners, and each other.



Looking to the Future



Growing to 2 Million
Members by

2030



Mission
Vision
Values



Strategic
Plan



Partnership
with Broker
Community



What Makes Us Different?

The Health Plan with a Heart

Region 17
Local Managed Care



Ranked 14th as a Great Place to Work



IEHP's Paid for Performance (P4P) Programs



100th Percentile Provider Satisfaction



Health Care Scholarship Fund



Employees say this is a great place to work





Your role in supporting quality: easy as 1, 2, 3!

- 1 Educate
- 2 Encourage
- 3 Follow Up

2025 Covered CA Quality Measures

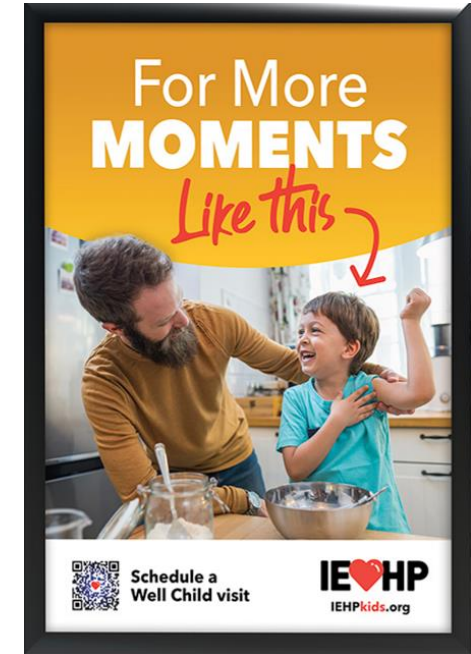


Blood Pressure Control

Childhood Immunizations

Colorectal Cancer Screening

Hemoglobin A1c Control



IEHP Marketing Campaigns





Covered

Plan Overview

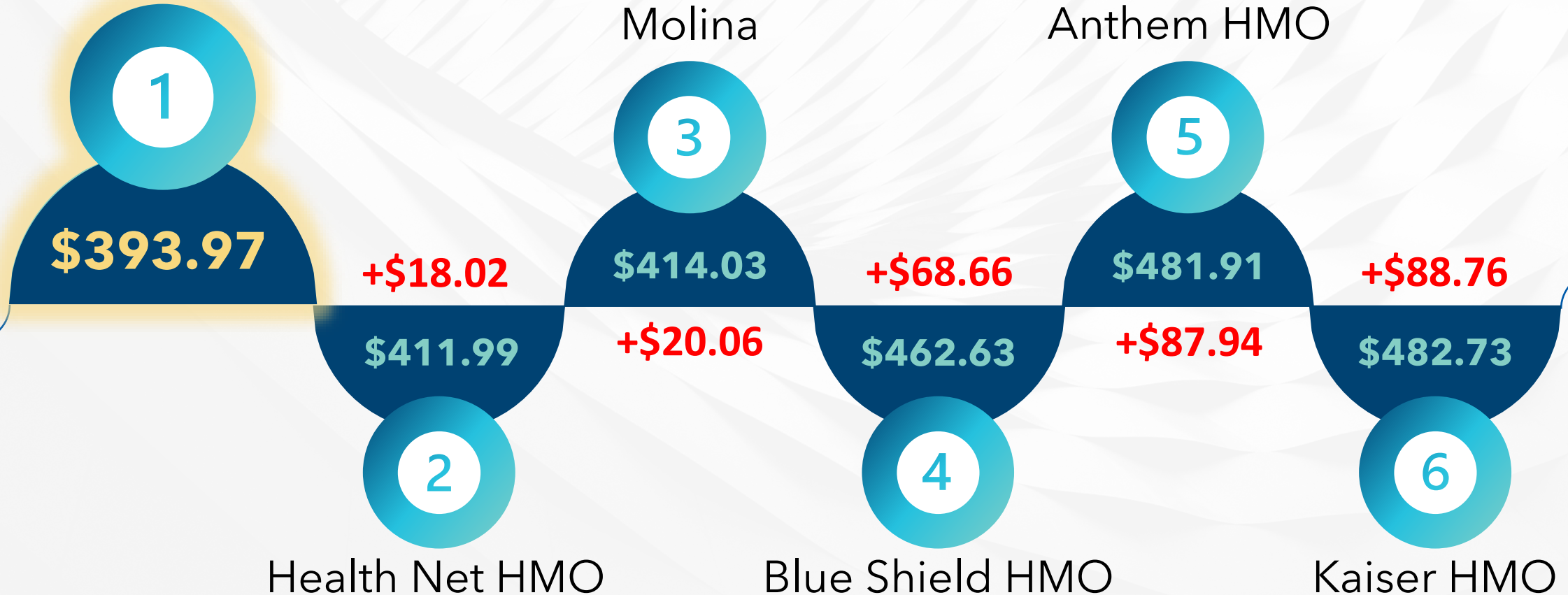
2025 Rates









Region 17 Lowest Priced Silver Plan

2nd
Year in
a Row!



2025 Silver Plan Designs

 Silver 70	 Silver 73	 Silver 87	 Silver 94
\$5400/\$10,800 Medical Deductible	\$0 Medical Deductible	\$0 Medical Deductible	\$0 Medical Deductible
\$50/\$100 Drug Deductible	\$0 Drug Deductible	\$0 Drug Deductible	\$0 Drug Deductible
\$50 Primary Care Visit	\$35 Primary Care Visit	\$15 Primary Care Visit	\$5 Primary Care Visit
\$18 Tier 1 (Generics)	\$15 Tier 1 (Generics)	\$5 Tier 1 (Generics)	\$3 Tier 1 (Generics)





IE  HP

Covered

Extra Benefits
At No Extra Cost



Extra Benefits



Multi-lingual Support

24-Hour Nurse Advice Line

Health Education/Wellness Program

Community Wellness Centers (CWCs)



Community Wellness Centers

 **Health and Wellness Classes**

 **Health Coverage Information**

 **Benefit Assistance and Education**

 **Connection to Inland Empire Programs**





Covered

Compensation Plans & Bonuses



Broker Commission Schedule





2025 OE Partner Bonus Program

Agents With A Heart *Plus+*
Above And Beyond!

Coming Soon!





Covered

Broker Services Concierge & Resources



Broker Resources



Broker Resource Portal

Broker Sales Resources

Broker Support Services





IE  **HP**

Covered

Next Steps
Get Appointed



Getting Appointed is Easy!



Step 1

Download or request broker contracting kit via DocuSign



Step 2

Complete an application and send to IEHP Broker Services



Covered

brokerservices@iehp.org

844-264-4347



**THANK
YOU**

IE  HP

Covered

L.A. CARE HEALTH PLAN

KAREN RIOS, FIELD SALES MANAGER





L.A. Care
Covered[™]

2025



Agent/Broker Use Only Confidential and Proprietary







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Territory Sales Team

Broker Relations: Questions, Marketing, Training, Events, Leads

Community Support: Sponsorships, Events, Resources

Provider Engagement: Partnerships, Trainings, Incentives, Support

 <p>Gohar Artsrounian 213.549.0158</p>	<p>Antelope Valley, San Fernando Valley, Santa Clarita, Valencia, Burbank, Glendale, North Hollywood, Sun Valley, Encino, Bellflower, Whittier, Downey</p>	 <p>Scott Casey 213.760.5086</p>	<p>Pasadena, Altadena, Arcadia, Covina, Duarte, Glendora, Monrovia, Pomona, La Verne, La Puente, West Covina</p>
 <p>Rey Antonio 213.677.3070</p>	<p>Santa Monica, Culver City, Metro LA, West Hollywood, Korea Town</p>	 <p>Bruno Aguirre 213.651.1599</p>	<p>Alhambra, Baldwin Park, Commerce, South El Monte, Hacienda Heights, East LA, Montebello, Monterey Park, Pico Rivera, Rosemead, San Gabriel, Santa Fe Springs</p>
 <p>Eduardo Martinez 213.544.6175</p>	<p>Bell, Compton, El Segundo, Gardena, Hawthorne, Hermosa Beach, Huntington Park, Inglewood, Lawndale, South LA, Lynwood, Maywood, Norwalk, South Gate</p>	 <p>Faye Jahangiri 213.369.8905</p>	<p>Avalon, Carson, Cerritos, Compton, Harbor City, Hawaiian Gardens, Lakewood, Long Beach, Palos Verdes, Paramount, Redondo Beach, San Pedro, Signal Hill, Torrance, Wilmington</p>

Manager	Director
 <p>Karen Rios 213.369.4159</p>	 <p>Samira Menendez 213.330.6648</p>



L.A. Care Health Plan is the nation's largest publicly operated health plan serving more than 2.5 million members. We are a non-profit plan with a mission to provide access to quality health care for Los Angeles County's vulnerable and low-income residents and to support the safety net required to achieve that purpose.

Our Mission

L.A. Care's mission is to provide access to quality health care for Los Angeles County's vulnerable and low-income communities and residents and to support the safety net required to achieve that purpose.

Our Vision

A healthy community in which all have access to the health care they need.

Our Values

We are committed to the promotion of accessible, high quality health care that:

- Is accountable and responsive to the communities we serve and focuses on making a difference;
- Fosters and honors strong relationships with our health care providers and the safety net;
- Is driven by continuous improvement and innovation and aims for excellence and integrity;
- Reflects a commitment to cultural diversity and the knowledge necessary to serve our members with respect and competence;
- Empowers our members, by providing health care choices and education and by encouraging their input as partners in improving their health;
- Demonstrates L.A. Care's leadership by active engagement in community, statewide and national collaborations and initiatives aimed at improving the lives of vulnerable low income individuals and families; and
- Puts people first, recognizing the centrality of our members and the staff who serve them.



L.A. County Exclusive

Established in L.A. County. Plans are divided by two rating regions: Region 15 and Region 16

Don't sacrifice quality for cost.



Your health journey has been at the heart of L.A. Care's mission for more than 25 years — that's why we're proud to offer the lowest-cost health plan in Los Angeles County across all metal levels this Open Enrollment season.

Each plan offers comprehensive benefits and \$0 preventive services to help you achieve your health goals. Our affordable rates also give you the option to consider premium metal levels while still keeping much-needed money in your pocket!

Thanks to the American Rescue Plan, you may benefit from even more cost-saving opportunities. Find your affordable path to wellness today!





L.A. Care
Covered[™]

2025

✔ Most Affordable Plan across all Metal Levels in L.A. County (both Regions 15 and 16)

✔ Rates increased by only 6.2% for the 2025 plan year, maintaining the lowest increase across all Plans in L.A. County

✔ Largest HMO Network in the Exchange, and continues to have PCP Selection at time of enrollment.

✔ L.A. Care maintains the Most Affordable option with Competitive Commissions and Bonuses

Updates

2025 Plan Value Adds



Nurse Advice Line: Call a team of professional nurses 24 hours, 7 days a week.



Telehealth: Urgent Care access to doctors by phone or video 24/7.



Wellness Rewards: Up to \$215 through the Health in Motion™ program



Tele-Psychiatry: Offering safe and secure virtual care when you need it.



Mail Order Rx: 90 days of maintenance Prescriptions for 60 days worth of cost share.

2025 Plan Value Adds - Chronic Disease Management Programs



L.A. Cares About



Heart: Understanding Heart Disease, Lifestyle Changes, Maintaining Medications.



L.A. Cares About



COPD: What is COPD, Smoking Cessation, Medication, Living a Healthy Lifestyle .



L.A. Cares About



Asthma: Things to Know About Asthma, Triggers, Warning Signs, Medicine, Action Plans



Community Resource Center

Located in communities where many of our members live, offering free health and wellness classes that are open to the public.

My Health in Motion™

Members can qualify for up to \$215 in Rewards from the My Health in Motion Program

Health Appraisal - \$40 gift card

Complete a 3-month Health Coaching program - \$30 gift card

Complete any two of the following workshops - \$60 max gift card (\$30 per workshop):

- Quitting Tobacco and Nicotine (Living Free)
- Getting Active (Living Fit)
- Managing Diabetes (Living Well)
- Nutrition or Eating Health (Living Lean)
- Controlling Alcohol (Living Smart)

Complete an Annual Preventive Exam - \$25 Gift card

Diabetes Management (validation/evidence required) - \$30 gift card

Controlling Blood Pressure – (validation/evidence required) - \$30 gift card

My Health in Motion™

Members can qualify for up to \$215 in Rewards from the My Health in Motion Program

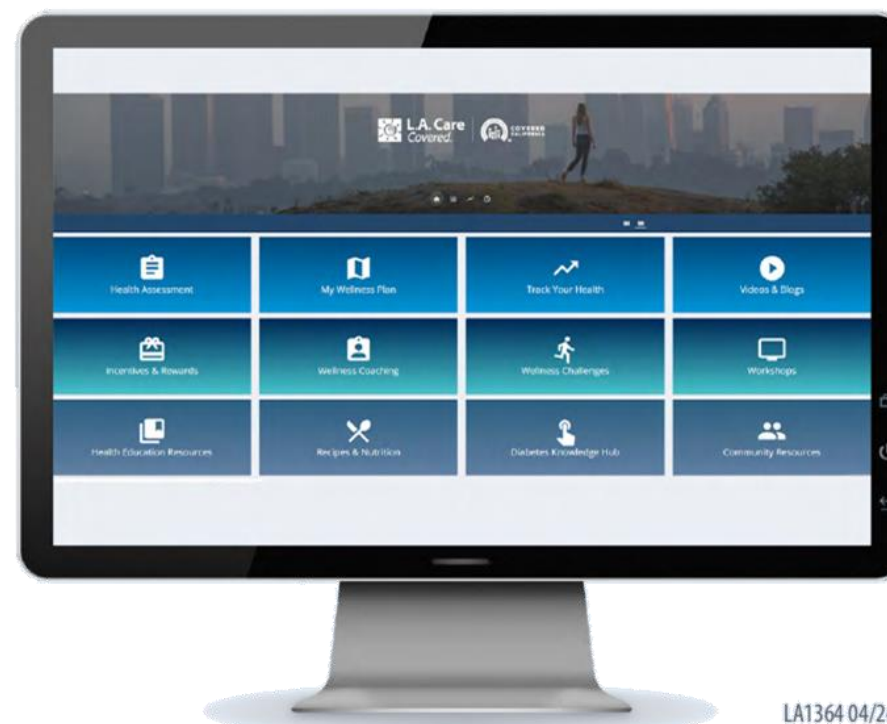
Access the My Health In Motion (MyHIM) Wellness Portal through the Member portal at members.lacare.org.

Ready to get started?

- 1** Go to **lacare.org** and click on "Member Sign-In".
- 2** Click on the "My Health In Motion™" tab and create your profile
- 3** If you need help our health coaches are available **1.855.856.6943**



Scan to get started

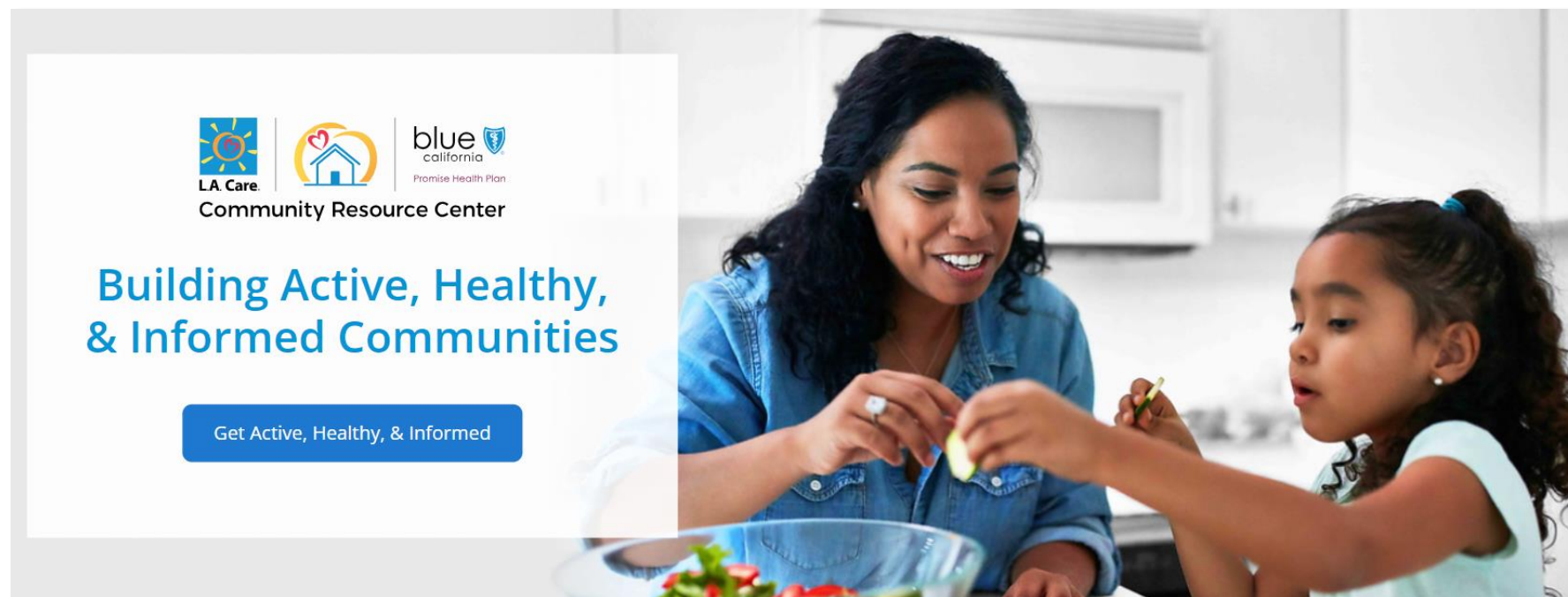


LA1364 04/24

Community Resource Centers

The L.A. Care/Blue Shield Promise Community Resource Centers are safe, fun and inclusive spaces in your community. We offer many classes and programs that are free and open to everyone!

CommunityResourceCenterLA.org



**Building Active, Healthy,
& Informed Communities**

Get Active, Healthy, & Informed

Locations

- East L.A.
- El Monte
- Inglewood
- Long Beach
- Lynwood
- Metro L.A.
- Norwalk
- Palmdale
- Panorama City
- Pomona
- Wilmington
- West L.A.

Coming in 2024

- Lincoln Heights
- South L.A.

Provider Network

Visit [lacare.org](https://www.lacare.org)

L.A. Care has one of the largest HMO networks in L.A. County on Covered California.

- 3,000+ Primary Care Providers
 - 12,000+ Specialists
 - 200+ Clinics
 - 180+ Urgent Cares
 - 60+ Hospitals
- 30+ Medical Groups



Provider Network

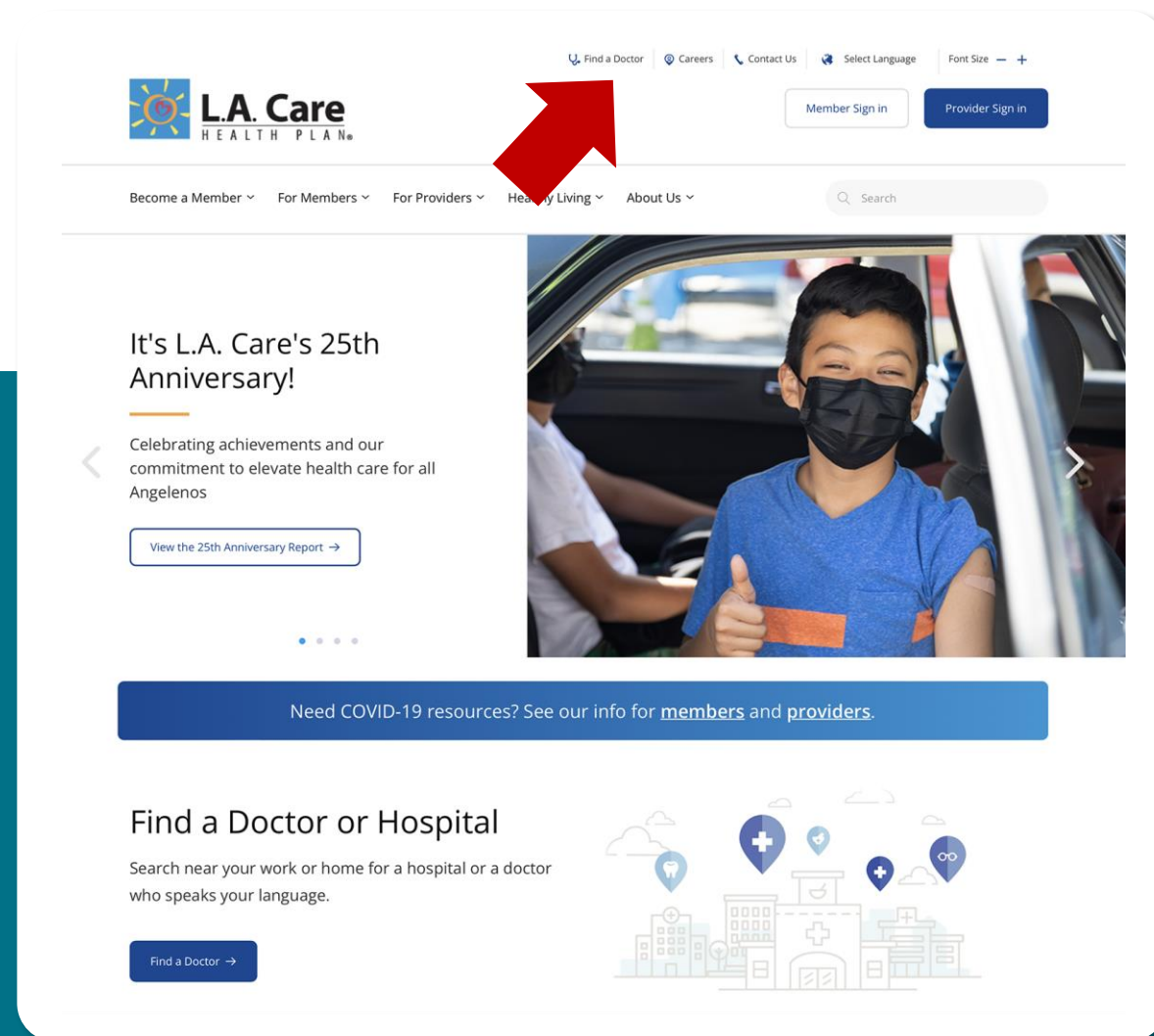
Visit lacare.org

Visit the top of our homepage at to access the online Provider Directory link:

Find a Doctor

The Online Provider Directory allows you to search for providers in various forms utilizing the filter features.

- **Search by Location** (Within Radius: Zip Code, City, or Address)
- **Search by Provider** (Filter by: Primary Care, Gender, Open Panel)
- **Search by Coverage and Care Requirements** (Medical Group, Provider Type and Specialty)



Select PCP Provider

Choose your member's Primary Care Provider (PCP) at the end of their CalHEERS Application

- 1. Effectuate Coverage:** Member must pay premium, or have a zero premium plan for the Select PCP button to appear.
- 2. Choose PCP:** Once complete, click Return to Website once payment is complete, then click Select My PCP.
- 3. Select and Submit:** Choose a PCP for each member by providing the Provider ID (available through our online PCP Directory search), and clicking Submit.

Are you making this payment as a L.A. Care agent?

RAFPH TUFFIN (#99999999) Age: 40
Enter the chosen PCP's Provider ID for this member:

ETTA TUFFIN (#99999998) Age: 42
Enter the chosen PCP's Provider ID for this member:

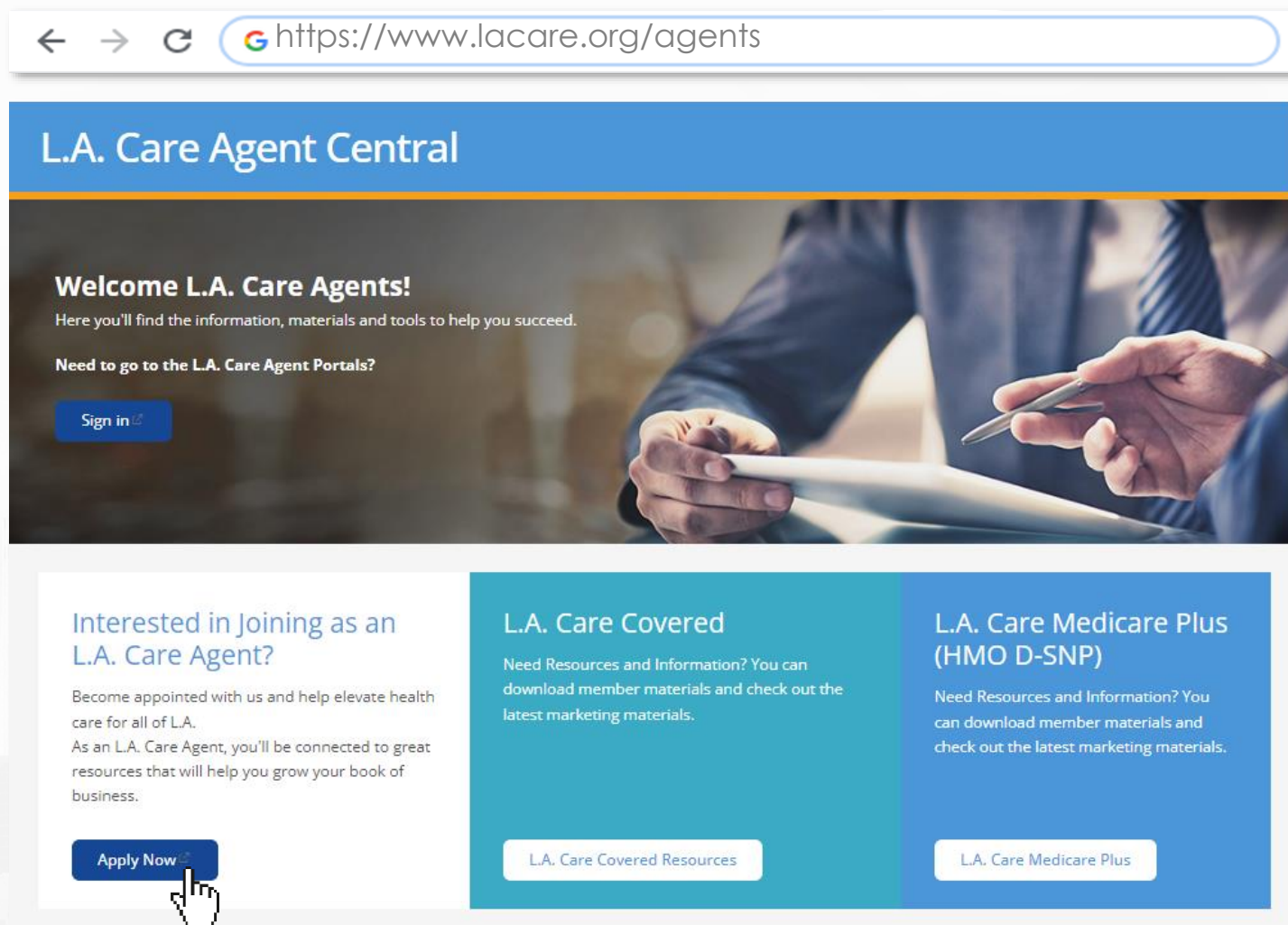
Broker Portal

Access

- ✓ Book of Business
- ✓ Commission Inquiries
- ✓ Eligibility Inquiries
- ✓ Marketing Portal
- ✓ Submit Member Questions

Become an Agent

- ✓ Competitive Commission
- ✓ Open Enrollment Bonuses
- ✓ Member Retention
- ✓ Dedicated Broker Support
- ✓ Marketing Support



The screenshot shows a web browser window with the address bar displaying <https://www.lacare.org/agents>. The page title is "L.A. Care Agent Central". Below the title is a large image of a person in a suit holding a pen and a tablet. The main content area features a "Welcome L.A. Care Agents!" message, followed by the text "Here you'll find the information, materials and tools to help you succeed." and a link "Need to go to the L.A. Care Agent Portals?" with a "Sign in" button. Below this, there are three columns of content: "Interested in Joining as an L.A. Care Agent?" with an "Apply Now" button, "L.A. Care Covered" with a link to "L.A. Care Covered Resources", and "L.A. Care Medicare Plus (HMO D-SNP)" with a link to "L.A. Care Medicare Plus".

Tools and Resources

- **Broker Services** (Eligibility, Enrollment Status, Provider Look-Up)
855.248.7778 | **AgentSupport@lacare.org**
- **Broker Portal** (Book of Business, Commissions, Inquiries)
lacareorg.force.com
- **Marketing Portal** (Customizable Flyers/Brochures, Promos)
lacareshop.com
- **Provider Directory** (PCP, Specialist, Medical Group, Clinics, Hospital)
lacare.org and click Find a Doctor at the top of our homepage



L.A. Care
*Covered*TM

Agent/Broker Use Only Confidential and Proprietary

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COVERED CALIFORNIA FOR SMALL BUSINESS (CCSB)

SHAUN RUTLEDGE, DIRECTOR, CCSB SALES & ACCOUNT MANAGEMENT



CCSB ADVANTAGES

MULTI-CARRIER PORTFOLIO

- Featuring Kaiser Permanente, Sharp Health Plan, Blue Shield of California

4-METAL TIER OFFERING

- Groups can offer their employees choices from 1-tier, 2-tier, 3-tier or 4-metallic tiers

FEDERAL TAX CREDIT

- Lower the cost of coverage for qualifying small businesses.

PEO SUB-GROUPS

- Employers in and out of a PEO are eligible with as little as PEO payroll.

ADMINISTRATION

Simple to understand quote, consolidated applications and **ONE SINGLE BILL**.

No Admin Fees, No Billing Fees, No Late Fees.

No Recertification!

RELAXED PARTICIPATION

70% of eligible employees enrolled or valid waiver.

Groups 1 to 100 FTEs

OUT-OF-STATE COVERAGE

Remote employees can access Blue Shield BlueCard.

GREAT FOR START-UPS

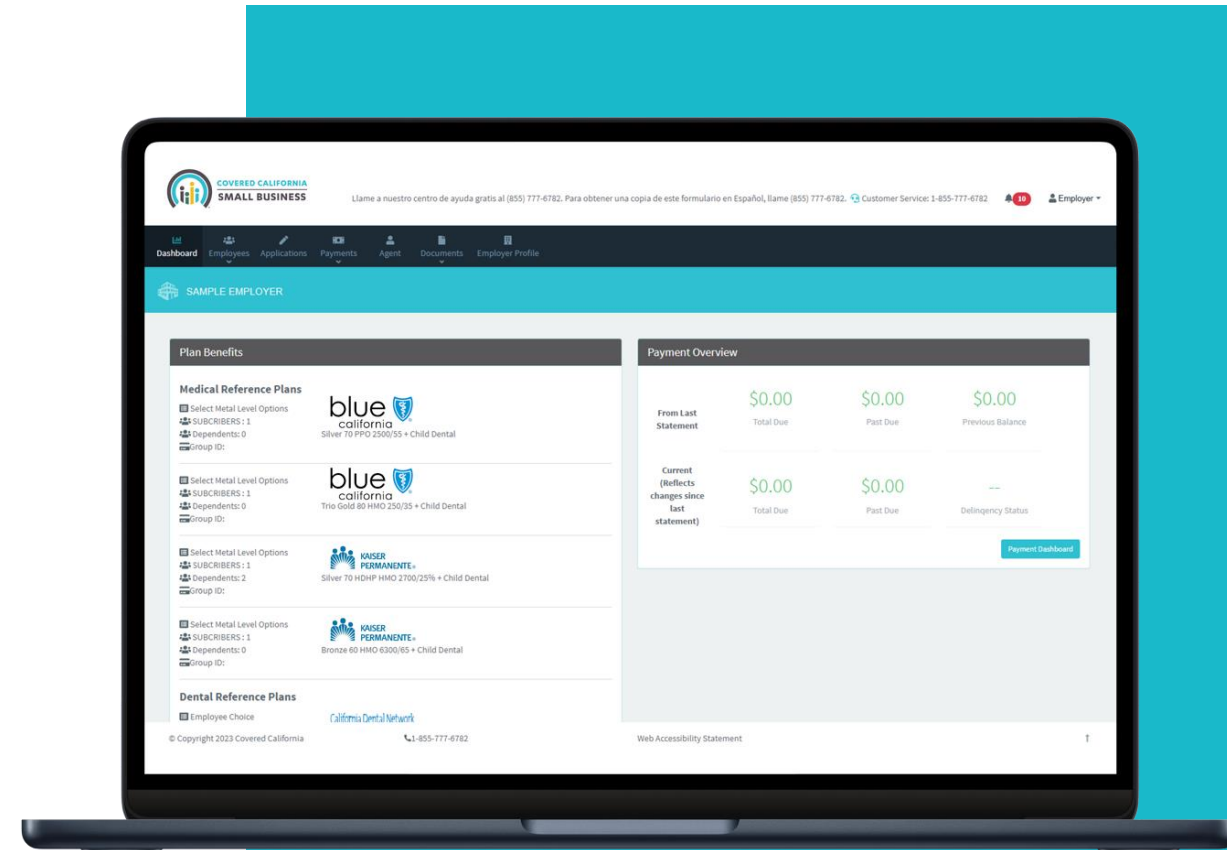
As little as 2 weeks of payroll!

Unusual Situation You Need Help With? Reach Out To Your Sales Team!

MYCCSB PORTAL

MANAGE YOUR POLICY AND EMPLOYEES ONLINE!

- Easy self-serve employee Adds, Terms and Changes
 - Up to 30 days retroactively!
- View carrier subscriber IDs online.
- Invite new hires to enroll online and compare options
- One-time and Auto-Pay Feature for Employers
- Real-time Account Balances
- View previous invoices, payments, letters and notices
- View all employer details such as reference plan, contribution, COBRA status, addresses and contact information
- Ability to have a secondary account login for employers
- Cal-COBRA packets available electronically and mailed
- Employee Census export tool
- And much more!



[MyCCSB.com](https://www.myccsb.com)

HEALTH PLAN PARTNERS

BLUE SHIELD PLANS EFFECTIVE 7/1/23

HDHP PPO

- Silver Full PPO Savings 2300/25%
- Bronze Full PPO Savings 7000

ACCESS+ HMO

- Access+ Platinum 90 HMO 0/20
- Access+ Gold 80 HMO 250/35
- Access+ Silver 70 HMO 2500/55

TRIO HMO

- Bronze Trio HMO 7000/70

KAISER PLAN EFFECTIVE 1/1/24

- Platinum 90 HMO 250/30 ALT

TOP PLANS 2024

1. Blue Shield Platinum 90 PPO 0/15
2. Blue Shield Gold 80 PPO 350/25
3. Kaiser Gold 80 HMO 250/35
4. Blue Shield Silver 70 PPO 2500/55
5. Kaiser Platinum 90 HMO 0/10 ALT
6. Kaiser Silver 70 HMO 2250/55
7. Blue Shield Silver HDHP PPO 2300/30%
8. Blue Shield Bronze HDHP PPO 7500/0
9. Kaiser Silver 70 HMO 1650/55
10. Blue Shield Trio Silver 70 HMO 2000/45

TOP PLANS BY TOTAL ENROLLMENT

1. Kaiser Gold 80 HMO 250/35
2. Blue Shield Gold 80 PPO 350/25
3. Blue Shield Platinum 90 PPO 0/15
4. Kaiser Silver 70 HMO 1900/65
5. Blue Shield Silver 70 PPO 2500/55

blue  of california

 KAISER PERMANENTE®

 SHARP Health Plan

BROKER BONUS PROGRAM!

a partnership that pays

In addition to the standard 5% commission:

- Bonus Period includes effective dates of 7/1/2024 – 1/1/2025
- Must write **3 or More Groups** during the Bonus Period to qualify
- Write 6 or more groups, and **ALL bonuses increased by 50%!!!**
- Business written through partnering General Agencies qualify

Terms and Conditions apply. Please see official flyer for the details, limitations, disclaimers.

Group Size
(Enrolled Employees)

Bonus Per Group
(3 Groups / 6+ Groups)

51 – 100

\$ 8,000 / \$12,000

26 – 50

\$ 4,000 / \$6,000

11 – 25

\$ 2,000 / \$3,000

4 – 10

\$ 1,000 / \$1,500

CONTACT US

CCSB Sales

(844) 332-8384

SmallBusiness@Covered.CA.gov

Agent Service Center

(855) 777-6782 - Agents@Covered.CA.gov

(Option 1 for English or 2 for Spanish >
then 1 for Agents > then 2 for the Call Center)

Case Submission & Eligibility

CCSBeligibility@Covered.CA.gov

Online: MyCCSB.com

Quotes

CCSBquotes@Covered.CA.gov

General Agent Partners



BEERE&PURVES



VSP

SHAWNA ROOTNESS, ACCOUNT MANAGER





Welcome to VSP® Individual Vision Plans

Shawna Rootness, Senior Account Manager

Michael Denhaan, Sr. Business Development Manager

October 3, 2024



Why Sell VSP Individual Vision Plans?

12M

People in the U.S,
aged 40+ have a
visual impairment.*

93M

Americans are at high-risk for
serious vision loss, but only half
visited an eye doctor in the last year.*

Largest Groups in Need of Coverage

Millions without employer-sponsored vision coverage.



4M
young adults age out of their parent's plan every year.¹



29M
employees work part-time jobs in the U.S.²



4M
Americans will turn 65 this year and every year through 2027³

Solutions for Those Without Coverage



Savings on out-of-pocket costs when it matters most.



Affordable coverage consumers can buy on their own.



Flexibility to use their benefits at any point over their plan year.



Freedom to choose payment options that work with their budget.



No waiting period.

What Matters Most to Consumers?*

Care. Commitment. Convenience.

A company that supports philanthropic causes



A company that connects benefits to online shopping



A company that has a “worry-free eyewear guarantee”



Low Out-of-pocket Costs with VSP

Typical Annual Savings Example*

	Coverage with a VSP Network Doctor		
	Cost Without Insurance	Cost with a VSP Plan	Savings
Comprehensive Exam	\$205	\$15	\$190
Frames	\$244	\$75	\$169
R _x Lenses (Single Vision)	\$111	\$25	\$86
Optional Lens Enhancements	\$218	\$120	\$98
Annual VSP Individual Vision Plan Cost		\$204	-\$204
Total	\$778	\$439	\$339

Typical savings after premium

—

\$339

*Savings chart comparison based on national averages for comprehensive eye exams and most commonly purchased brands. This chart represents typical savings for VSP members with a Standard Plan when they see a VSP doctor.

A Network That Meets Their Needs

With more than 85 million members nationwide, VSP offers a robust network of VSP network doctors, access points, and retail options.



38,000
VSP Network
Doctors



106K
Access
Points

Visionworks®

Including **750+**
Visionworks®
Locations

eyeconic
a vsp vision company

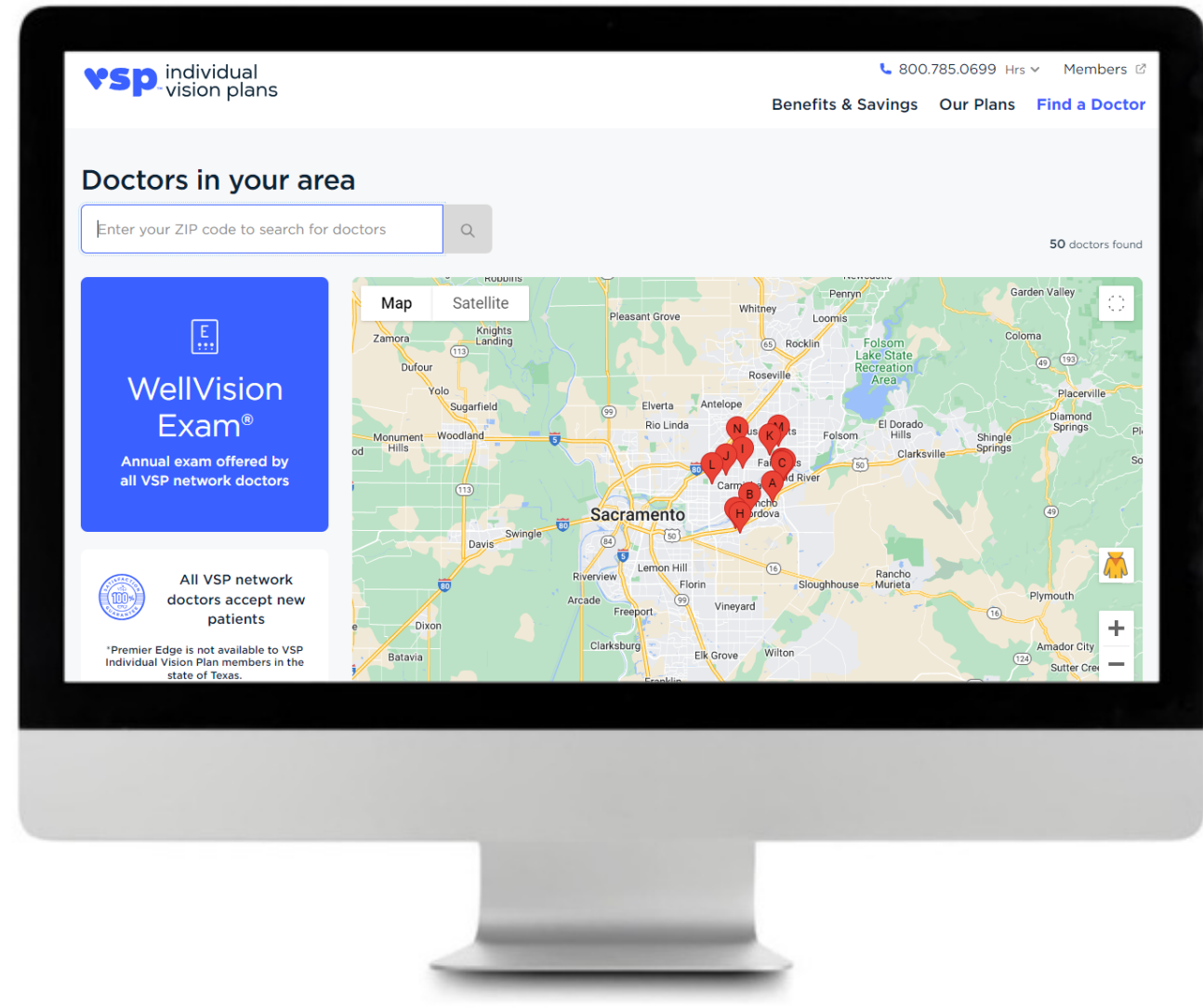
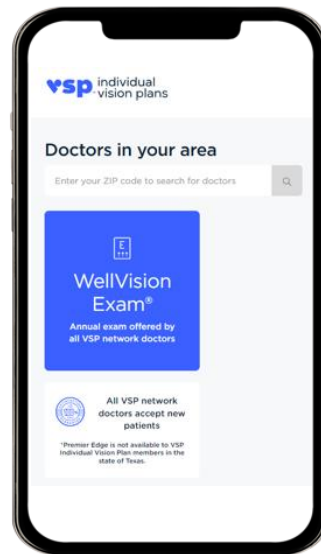
Eyeconic®—VSP's
Online Retail
Option

Member Value - Finding an Eye Doctor Easily and Quickly

With our “Find a VSP Doctor” locator, easily find network doctors by ZIP code.

How to Find a Doctor:

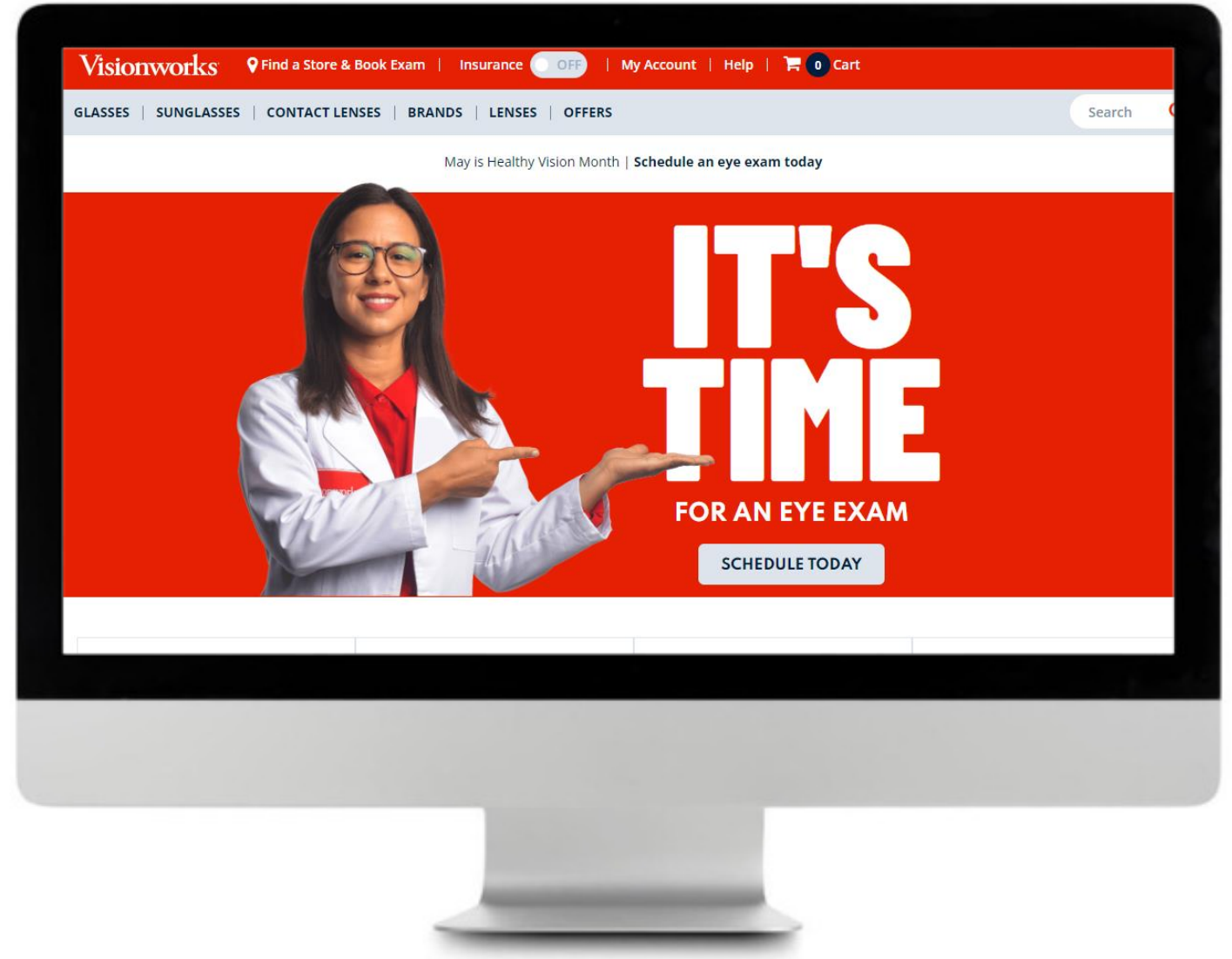
- Search by ZIP code
- See full list of in-network doctors including information about hours, languages, and more



Retail In-Network Benefits

Visionworks offers members a retail option to use their in-network coverage and get the most out of their benefits.

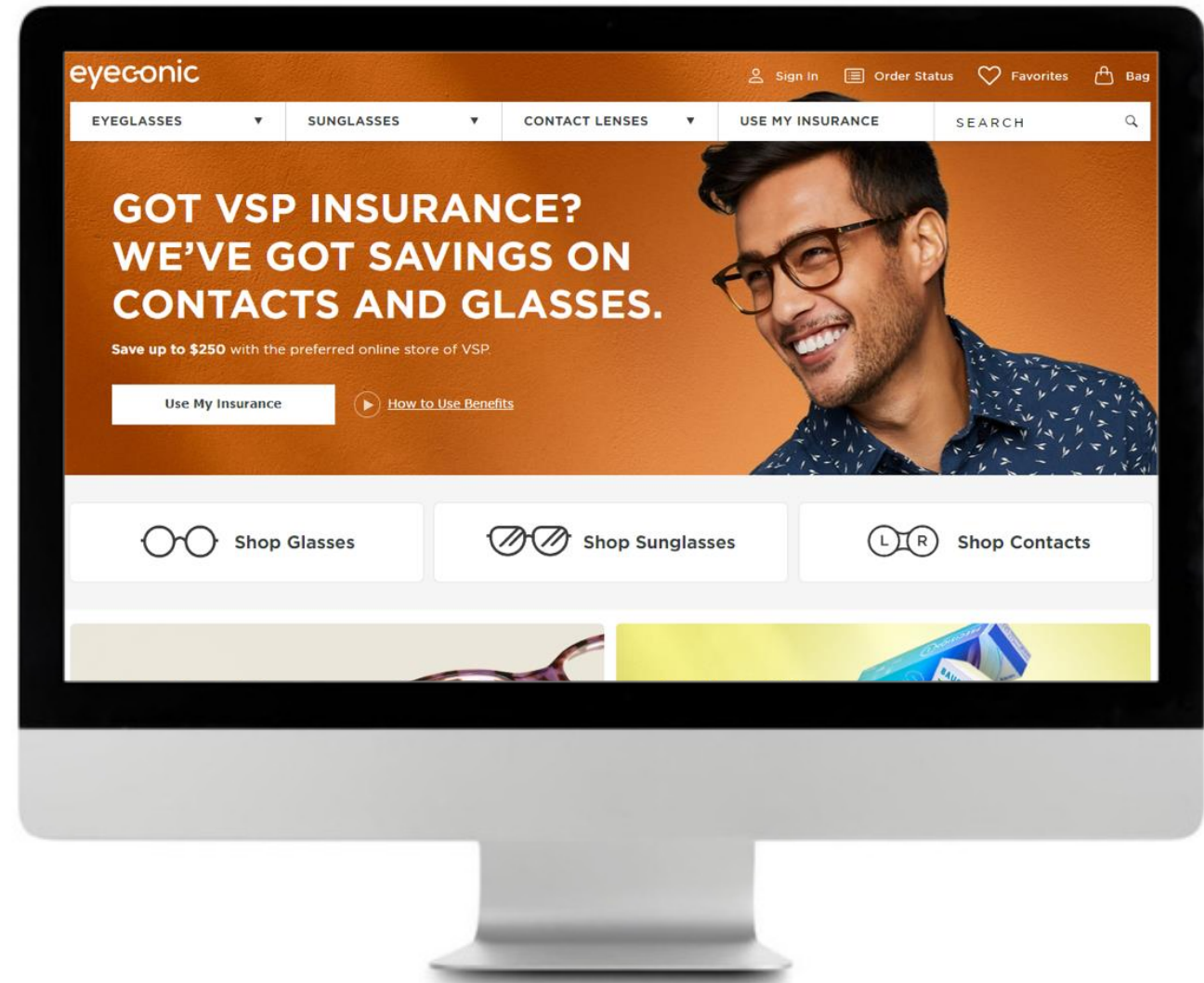
- 750+ Visionworks Locations* (including 19 CA locations)
- Easy to Find Locations
- Online Eye Exam Scheduling



Online Shopping with Benefits

On **eyeconic.com**[®], members can easily connect their benefits and shop with their vision insurance.

- Virtual Try-on
- Free shipping and returns
- Price matching on all products
- All VSP Individual Vision Insurance Plans accepted



VSP Exclusive Member Extras

Offers from industry leading brands^{1,2}

Totaling more than \$3,000 in savings



**Extra \$20 on
Featured Frame
Brands^{1,2}**

—
Maximized benefit
on top of their
frame allowance.



**Up to 30% Savings
on Lens
Enhancements**

—
Such as anti-glare,
progressive, and
light-reactive
lenses.



**Extra \$40 on
Select Featured
Frame Brands^{1,2}**

—
Maximized benefit
on top of their
frame allowance.



**Up to \$310 Back on
Contact Lenses**

—
Bausch + Lomb[®]
rebate.



**Up to 60% Savings
on Hearing Aids³**

—
Savings on Rx and
OTC hearing aids,
hearing exams,
batteries and more.

¹ Brands/promotions subject to change. Check frame benefits to see if offers apply.
² Available only to VSP members with applicable plan benefits through VSP network doctors and in-network locations. Frame brands subject to change.
³ VSP is providing information to its members but does not offer or provide any discount hearing program. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts for hearing aid sales and services; the member is obligated to pay for the hearing exam. For additional information please visit vsp.com/offers/special-offers/hearing-aids/truhearing. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.

Offers subject to change without notice. Some members may not be eligible for all offers. Premier Edge Offers are not available for members in the state of Texas. Members who participate in a Medicaid/ state-funded plan are not eligible for the above offer. Visit vsp.com/offers for terms and conditions on specific offers.

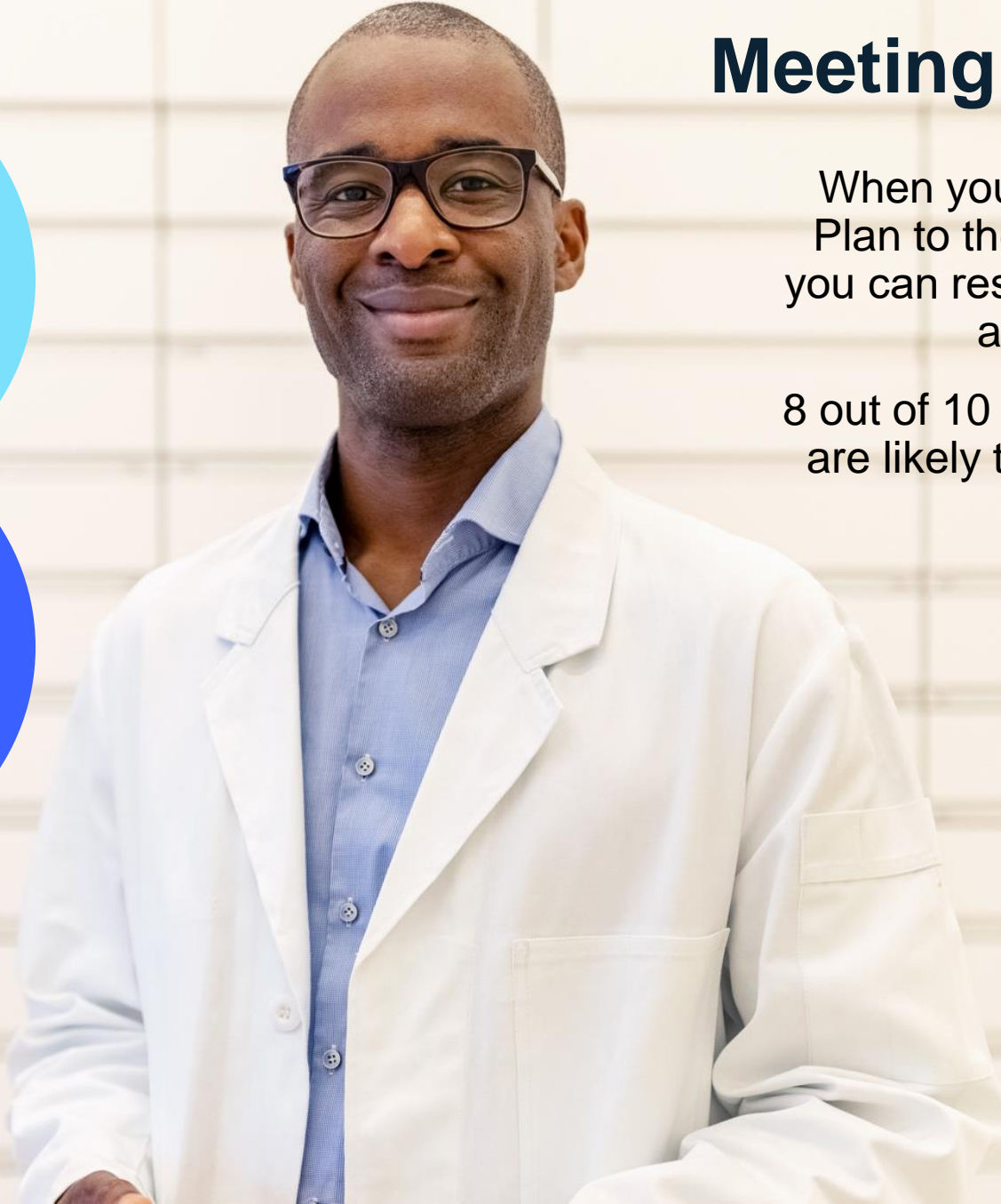
Meeting Vision Care Needs

When you add a VSP Individual Vision Plan to the overall healthcare package, you can rest assured that you're providing a high-quality product.

8 out of 10 members consistently say they are likely to stay with VSP for a lifetime³

92%
Overall Satisfaction¹

91%
Annual Renewal Rate²

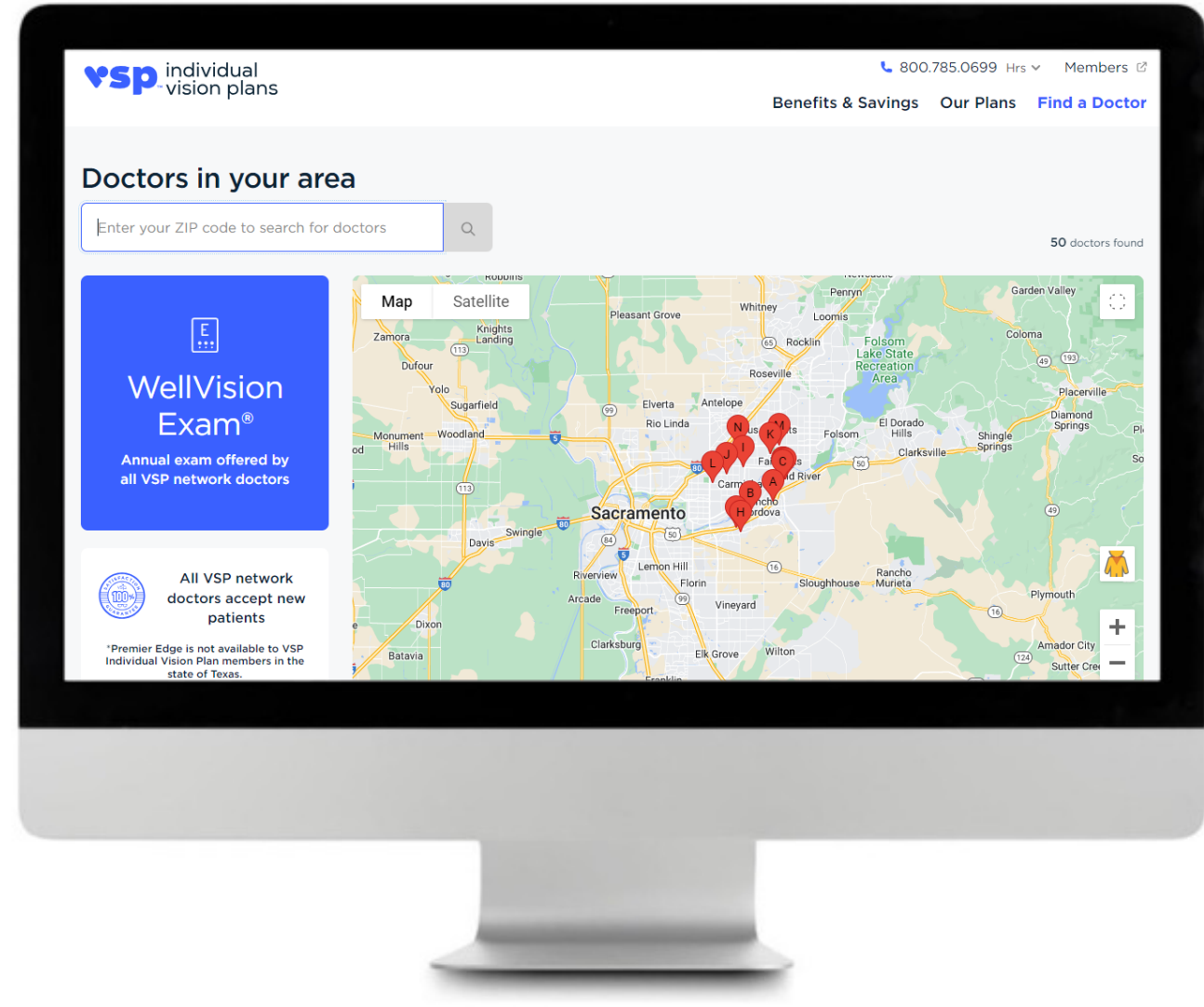
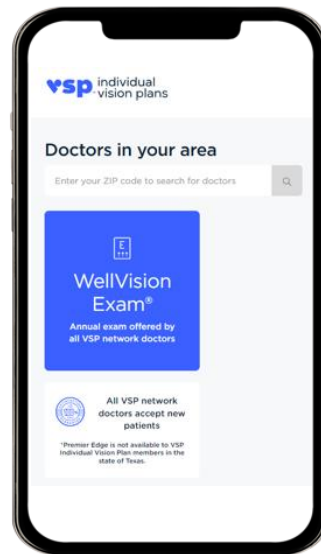


Member Value - Finding an Eye Doctor Easily and Quickly

With our “Find a VSP Doctor” locator, easily find network doctors by ZIP code.

How to Find a Doctor:

- Search by ZIP code
- See full list of in-network doctors including information about hours, languages, and more





**COVERED
CALIFORNIA**

Plan Details



Covered CA \$120 Plan*

Coverage with a VSP Network Doctor

Benefit	Description	Copay	Frequency
WellVision Exam®	Focuses on your eyes and overall wellness	\$15	Every 12 months
Prescription Glasses		\$25	(See frame and lenses)
Frame	<ul style="list-style-type: none"> \$140 featured frame brands allowance \$120 frame allowance 20% savings on the amount over your allowance \$65 Walmart®/Sam's Club®/Costco® frame allowance 	Included in Prescription Glasses	Every 12 months
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 12 months
Lens Enhancements	• Progressive lenses (standard, premium, or custom)	\$0-\$75	Every 12 months
	• Anti-glare	\$41-\$85	
	• Light-reactive lenses	\$75	
	• Impact-resistant lenses	\$35	
	• Scratch-resistant coating	\$17-\$33	
	• Tinted lenses	\$15-\$17	
	• UV protection	\$16	
	• Average savings of 30% on other lens enhancements		
Contacts (Instead of Glasses)	<ul style="list-style-type: none"> \$120 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on contact lens exam (fitting and evaluation) 	\$0	Every 12 months

Covered CA \$175 Plan*

Coverage with a VSP Network Doctor

Benefit	Description	Copay	Frequency
WellVision Exam®	Focuses on your eyes and overall wellness	\$15	Every 12 months
Prescription Glasses		\$25	(See frame and lenses)
Frame	<ul style="list-style-type: none"> \$195 featured frame brands allowance \$175 frame allowance 20% savings on the amount over your allowance \$95 Walmart®/Sam's Club®/Costco® frame allowance 	Included in Prescription Glasses	Every 12 months
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 12 months
Lens Enhancements	• Progressive lenses (standard, premium, or custom)	\$0-\$175	Every 12 months
	• Anti-glare	\$41-\$85	
	• Light-reactive lenses	\$0	
	• Impact-resistant lenses	\$0	
	• Scratch-resistant coating	\$0	
	• Tinted lenses	\$0	
	• UV protection	\$0	
	• Average savings of 30% on other lens enhancements		
Contacts (Instead of Glasses)	<ul style="list-style-type: none"> \$175 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on contact lens exam (fitting and evaluation) 	\$0	Every 12 months

Choosing Right-Fit Plans for a Variety of Needs



BASIC PLAN

Covered CA \$120 Plan

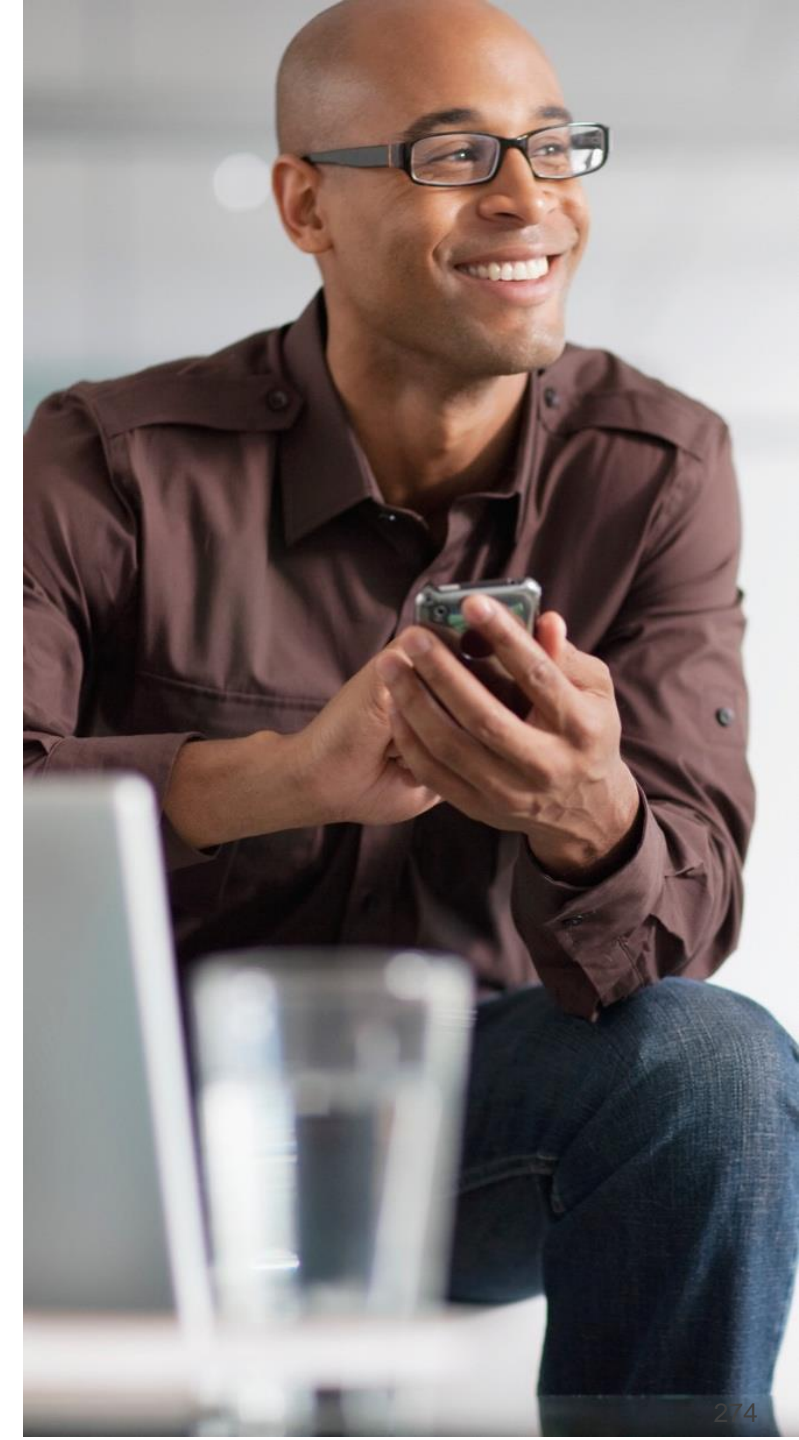
- Perfect for those who enjoy overall savings and don't need a lot of extras
 - \$120 frame allowance or \$120 contact lens allowance
-



HIGH PLAN

Covered CA \$175 Plan

- Great for those who prefer to a higher allowance on frames or contacts
 - \$175 frame allowance or \$175 contact lens allowance
 - Light-reactive lenses, scratch resistant coating, impact-resistant lenses, and UV protection covered-in-full
-



Register to Sell



Getting Registered to Sell

Increase Your Clients' Satisfaction with VSP® Vision Care

It's easy to generate steady income by offering your clients valuable vision coverage they need. Click on the infographic to see how VSP can help grow your business.

See Infographic



Three Easy Steps to Selling VSP through Covered California

Offer your clients vision care starting at only \$15.16 a month.



Register to sell VSP

Register Now



Let your clients know you offer VSP through Covered California



Begin receiving commission for every enrollment and renewal

Broaden your portfolio solutions, start earning additional revenue.

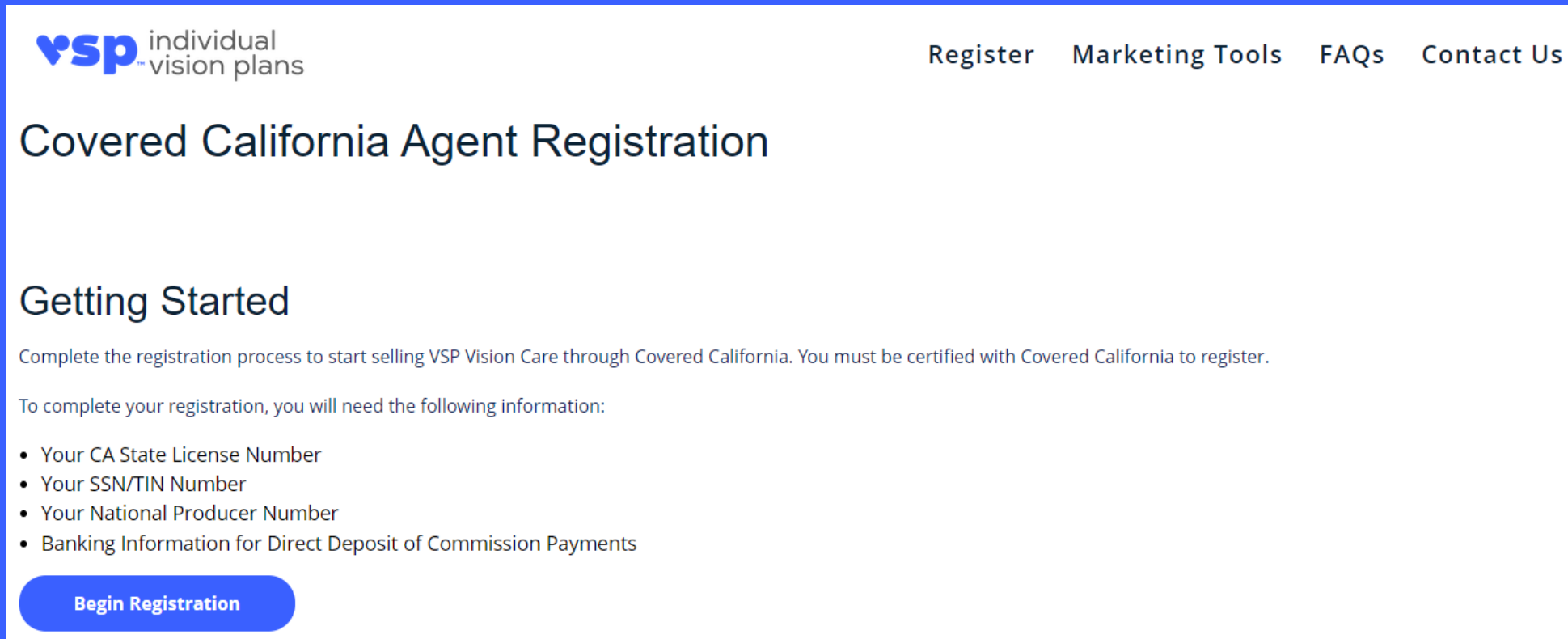
Here's how to get started:

Step One: Go to <http://www.vspcoveredcaagent.com/>

Step Two: Click "Register" in the toolbar.

Agent Registration Page

Then, click the “Begin Registration” button to continue:



The screenshot shows the VSP individual vision plans website. The top navigation bar includes links for Register, Marketing Tools, FAQs, and Contact Us. The main heading is "Covered California Agent Registration". Below this is a section titled "Getting Started" with a paragraph explaining the registration process. A list of required information is provided, and a prominent blue "Begin Registration" button is located at the bottom left of the content area.

vsp individual vision plans

[Register](#) [Marketing Tools](#) [FAQs](#) [Contact Us](#)

Covered California Agent Registration

Getting Started

Complete the registration process to start selling VSP Vision Care through Covered California. You must be certified with Covered California to register.

To complete your registration, you will need the following information:

- Your CA State License Number
- Your SSN/TIN Number
- Your National Producer Number
- Banking Information for Direct Deposit of Commission Payments

[Begin Registration](#)

Complete Your Registration

Fill out the following sections to complete your registration.

1. Sign up
2. License
3. Agent Agreement
4. ACH Direct Deposit
5. Finish

The screenshot shows the registration process for VSP Individual Vision Plans. The page title is "Covered California Agent Registration". The navigation menu includes "Register", "Marketing Tools", "FAQs", and "Contact Us". A progress bar at the top indicates the current step: "STEP 1: SIGN UP" (highlighted in blue), followed by "STEP 2: LICENSE", "STEP 3: AGENT AGREEMENT", "STEP 4: ACH DIRECT DEPOSIT", "STEP 5: W9 INFORMATION", and "STEP 6: FINISH".

Step 1: Sign Up

The form contains the following fields:

- First Name* (text input)
- Last Name* (text input)
- Date of Birth* (text input with placeholder "mm/dd/yyyy")
- Business Address Line 1* (text input)
- Business Address Line 2 (text input)
- City* (text input)
- State* (dropdown menu with "Select a State" option)
- Zip Code* (text input with placeholder "ZIP")
- Email* (text input with placeholder "Email")
- Phone Number* (text input with placeholder "Phone Number")
- Agency Name (as shown on State License)* (text input with placeholder "Agency Name")
- National Producer Number* ⓘ (text input with placeholder "National Producer Number")

A blue "Next" button is located at the bottom left of the form.

Thank You

Shawna Rootness

Senior Account Manager

s.rootness@vsp.com

Michael Denhaan

Sr. Business Development Manager

michael.denhaan@vsp.com

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HUMANA DENTAL PLAN

TRACY CAMARATA, IFP DENTAL AND VISION PRODUCT MARKETING LEAD
DARYLL MILNIKEL, SENIOR PRODUCT





DENTAL

Prepared for:

Covered California

Providing innovative plan designs, a national provider network, and an award-winning service experience for agents and members

October 3, 2024



Humana



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Today's Presenters



Tracy Camarata

Lead, Product Marketing
Individual Dental & Vision



Daryll Milnikel

Senior Product Designer
Individual Dental & Vision



Humana®

Today's discussion

- Humana and Covered California:
A shared commitment to a healthy California
- Our Commitment to our Members
- A National Dental Network
- Agent Support
- Humana Family Dental PPO Overview
- Q&A



Humana and Covered California: A shared commitment to a healthy California

Presented by Tracy Camarata



Leading the industry: High-quality plans & award-winning satisfaction



Since 1961, we've been helping consumers get the 'whole health' products & services they need

Recognized among consumers as a **top choice for healthcare & insurance products**



Ranked #1 among Health Insurers for Customer Experience in the Forrester CX Index™ for the 3rd year.*



On-demand assistance for agent service, product education, field marketing, and dedicated Agent Support.

We're **committed to supporting you**, so you can support your clients.

* The Industry leader brand received the highest CX Index™ score among Health Insurers in Forrester's proprietary 2023 CX Index™ survey. The ranking was based on responses from 6,824 US individuals measuring 17 brands in the industry. The proprietary survey results are based on consumers' opinions of the experiences with the brands in the survey. Forrester Research does not endorse any company included in any CX Index™ report and does not advise any person to select the products or services of any particular company based on the ratings included in such reports.

At Humana, we believe a strong culture drives member satisfaction



American Customer Satisfaction Index

No.1 in member satisfaction among health insurance companies four years in a row¹



Fortune's "World's Most Admired Companies"

Ranked "Best Managed" among payers, with the top score of 58.7²



Just Capital and Forbes Just 100: "America's Best Corporate Citizens"

No. 1 out of healthcare providers on the list for its treatment of customers²



US News "Best Member Experience"

Recognizes the nation's top healthcare companies for their commitment to serving diverse member needs²

1. American Customer Satisfaction Index, <https://www.theacsi.org/>, accessed June 2023

2. [Humana.com/About/Recognition](https://www.humana.com/About/Recognition).

Agent Support & Resources



For agent use only. Confidential and proprietary. Do not distribute.

Nationwide and best-in-class agent support



Dedicated Humana team to support you



Training, education, tools and resources to help you work efficiently and effectively



Simplified product offering to make matching beneficiaries to the right plan fast and accurate

Broker Support: *Ignite Agent Platform*

Your 'go-to' resource for selling Humana Dental Plans

Humana. Individual Dental Resources

Agent materials

Click the title or provided thumbnail to access the full resource via [Ignite](#).

Understanding our IDV plans

- IDV playbook** [↗](#)
Get a comprehensive understanding of Humana IDV plans with information regarding coverage, costs and more. Explore the benefits you can add to help supplement your clients' current coverage.
- IDV guide** [↗](#)
Expand your book of business and ensure you provide what your clients are looking for with a quick guide to IDV plans. This piece is a great overview of the different coverage and price points offered.
- IDV one pager** [↗](#)
This piece provides quick-hitting information to provide you with the must-know basics of Humana IDV plans. If you need an at-a-glance resource, this is a great start.
- IDV "It Takes Two" videos**
If you don't know how to talk to clients about IDV plans, this video series can help inspire the conversation. Learn what questions to ask and what differences these plans can make for your clients.
[Video 1](#) [Video 2](#) [Video 3](#)
- Ignite webpages**
One stop shop to access all of your educational tools for dental and vision plans.
[Dental Ignite page](#) [Vision Ignite page](#)

Best practices for generating leads

- IDV webinars**
If you are looking for lead generation tactics, these webinars provide you with the information you need to get your prospects and clients interested in IDV plans.
[Beyond Medicare](#) [Strengthening your grassroots approach](#)
- IDV lead generation video**
Looking for a few sales tactics to reach pre-Medicare consumers? This video highlights some lead generation tools to help you reach your target audience with the information you are looking for.
[Lead gen video](#)

Selling techniques

- IDV webinars**
If you are looking for best practices on how to sell IDV plans, this webinar provides you with the information you need to close the sale.
[Overcoming objections](#)

* Available in Spanish
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GHHMFEFEN

- Get Appointed with Humana
- Access selling sales tools and training
- Learn strategies to help with consultative selling
- Retention strategies

[igniteWithHumana.com](https://ignitewithhumana.com)



We're here for you and Covered California members



Members: at the heart of everything we do



Our dedication to service goes above and beyond expectations

Working hard to ensure our 20MM+ members receive great care and world-class service



Our Humana claims team processes over 150,000 claims per week.

Internal Reporting. Humana Claims reporting 2024 YTD.

*2022 National Association of Dental Providers Customer Contact Center Metrics

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Member On-Boarding & Support

Member Enrolls for Humana Family Dental PPO

Receives ID Card

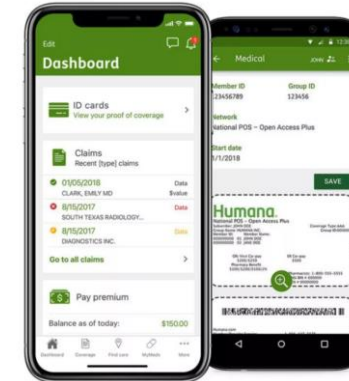
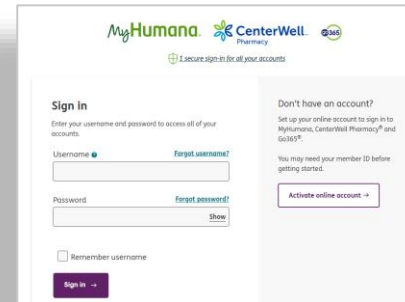
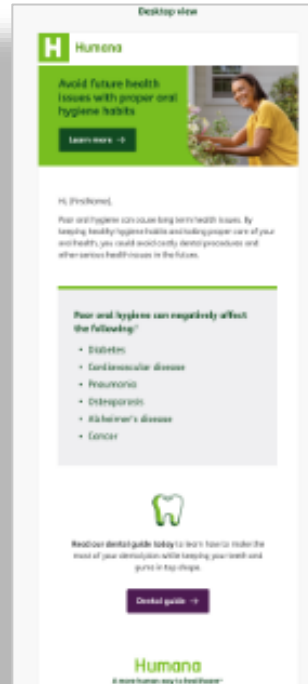
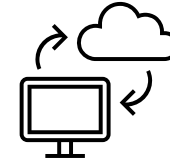
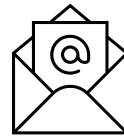
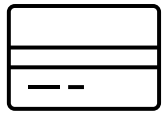
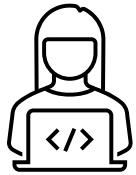
New Member On-Boarding Emails & Direct Mail

Registers for MyHumana

Educational content & claim updates

Customer Care

Plan Transitions



MyHumana: Anytime Member Support

Available anytime on any device, MyHumana gives members quick, convenient and secure access to their Humana plan information, educational resources and claims information.

 Quick access to all member plans

 Check claim status

 Review deductibles and coverage

 Chat with a representative

 Find a dentist or specialist



Members can visit the MyHumana dashboard in a web browser or download the MyHumana mobile app from the App Store or Google Play. You can also sign up for text message alerts at [Humana.com](https://www.humana.com).*

*Message and data rates may apply.

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Humana Family Dental PPO

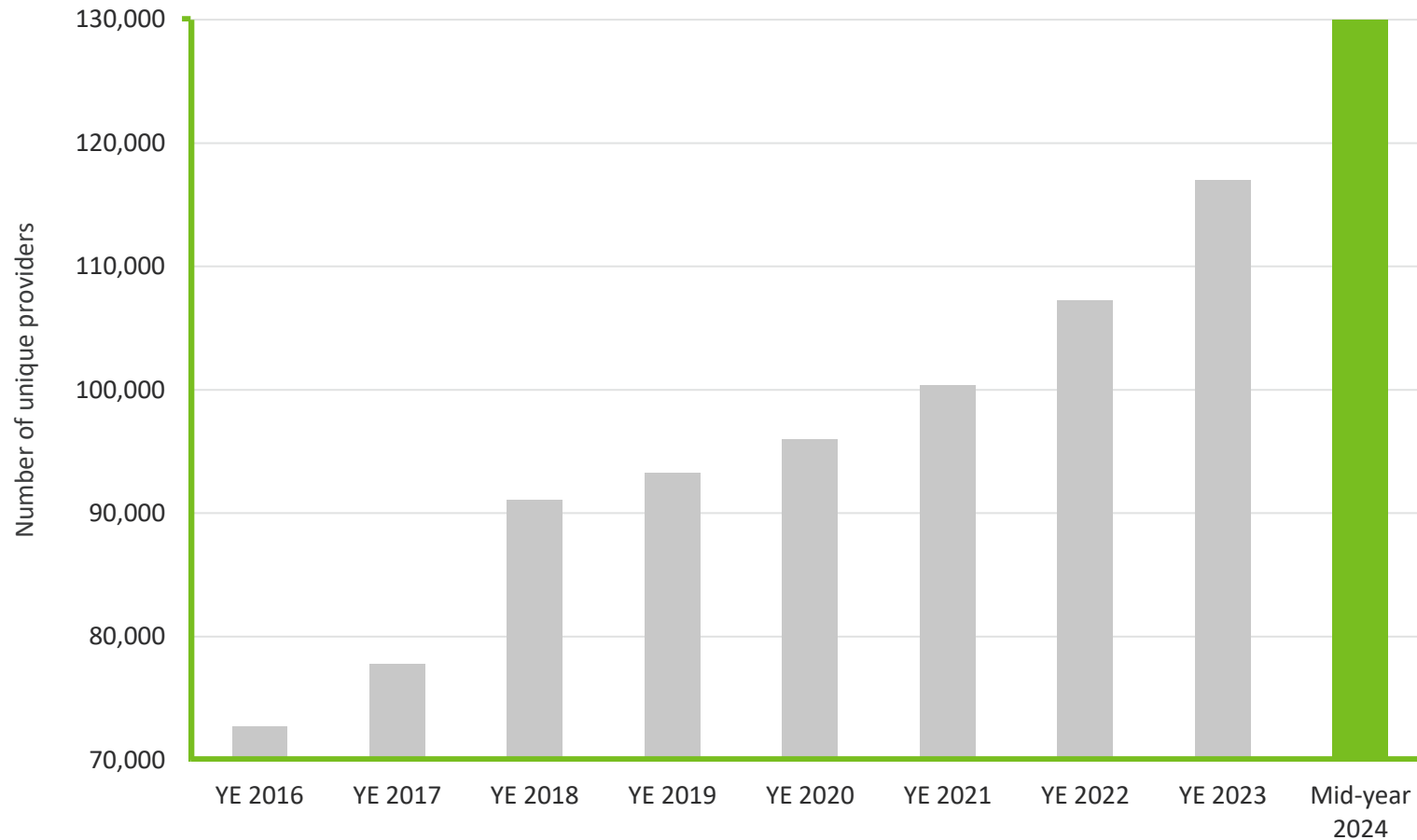
Presented by Daryll Milnikel



Family Dental PPO plan overview

Plan features	
Calendar-year maximum options	Adult: \$1,500 Child: No Annual Maximum
Routine cleanings	Limit 1 every six months
Periodontal cleanings	Four periodontal maintenance cleanings (covered under preventive services)
Dental Coverage	Adult: 100/80/50/0 In Network 90/70/50/0 Out of Network Child: 100/80/50/50 In Network 90/70/50/50 Out of Network
Waiting Periods	Adult: Prev: None Basic: None Major: 6 Months* Child: Prev: None Basic: None Major: None
Deductible	Adult: \$50 In and Out of Network** Child: \$75 In and Out of Network**
Child Out of Pocket Maximum	\$350 for individual child with a \$700 children maximum for 2+children
Teledentistry	Teledentistry - synchronous; real-time encounter 100% covered

A National Dental Network to meet the needs of every Californian

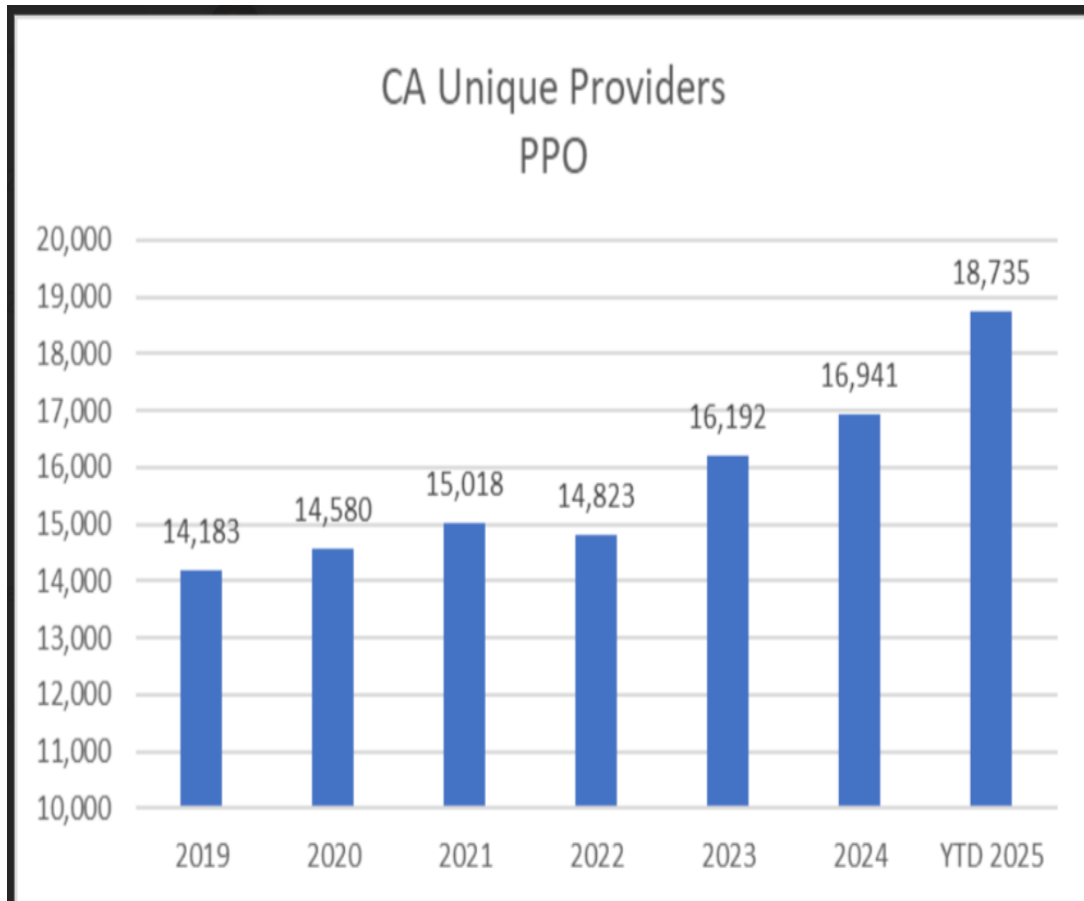


78% increase
since year end 2016

Network now includes:

129,000+
unique providers

Humana Dental Network (California)



Humana Dental Network

- Since 2019, the CA Dental PPO network has expanded by over 30%. We are currently ranked in the top 3 in size (Using Network 360) and our discounts in CA of 41.7% are better than the Industry average.
- Utilizing our experienced recruitment team to meet face to face with dentists in specific areas of CA based on needed access growth.
- Completed independent research to understand the challenges of dentists specific to the CA market.
- Utilized machine learning to identify ways to improve the close ratio of the recruitment team.
- Implemented a SPOC program – assigning every contracted dentist to a Single point of Contact. This allows the dental offices to focus on providing care to our members and not spend time on administrative issues.
- Introduced a new dental provider portal to allow for more self-service.



DELTA DENTAL OF CALIFORNIA

JENNIFER WATSON, ACCOUNT MANAGER

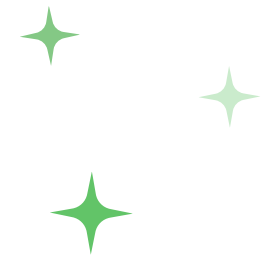




Covered California open enrollment carrier training

PY 2025

Delta Dental is a registered trademark of Delta Dental Plans Association.



Topics

- Plan options
- Large network size
- Value-added services
- Broker resources

The Delta Dental Difference®

Delta Dental — a market leader in dental benefits for almost 70 years — offers simple, easy-to-use and affordable plans for individuals and small businesses.

When you team up with Delta Dental, you're giving clients valuable coverage and gaining a trusted partner.



Delta Dental PPO™

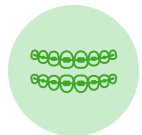
A coinsurance plan that shares the costs for covered dental services



Visit any licensed dentist, in-network visits offer members the most savings



Pay no out-of-pocket costs for preventive care



Includes child orthodontics coverage¹



No waiting period or deductible to meet for diagnostic and preventive care coverage

¹ When medically necessary



DeltaCare® USA

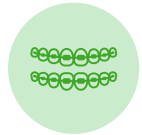
A copay HMO plan



Affordable benefits



Copayments provide predictable costs for services



Includes child orthodontics coverage¹



No waiting periods, maximums or deductibles

¹ When medically necessary



Industry-leading dentist access



More than **13,000 DeltaCare USA**
and **23,000 Delta Dental PPO**
access points in California.

Member perks

Access to LASIK, discounts on hearing aids, oral health products and everyday lifestyle brands, and more at www1.deltadentalins.com/memberperks.



66% average savings off retail hearing aid pricing.¹



Up to 35% off the national average price of LASIK.²

LifePerks

Member Discount Program
powered by LifeMart.

Unlimited access to discounts on oral care, fitness, groceries and meal delivery, travel, entertainment and more.

BrushSmart™

Instant access to discounts on oral health products from brands like Oral-B, quip and Sonicare.

Virtual dentistry

Two virtual dentistry options are covered for members with a Delta Dental PPO plan.

¹ Based on an Amplifon 2022 MSRP analysis. Savings may vary.

² As compared to the reported overall national LASIK eye surgery cost by Market Scope LLC 2021. Discounts or savings may vary by provider.

The broker support you need, from a partner you can trust

How can we help?

For appointment support, plan resources or general questions, Producer Services is ready to assist Monday through Friday, 8 AM – 7 PM EST.

Email: producerservices@delta.org

Phone: 866-760-4080

Email producer-commissions@delta.org if you have questions related to commission.

Check member status and other Exchange information:

www1.deltadentalins.com/individuals/healthcare-reform-for-individuals

Not appointed?

No problem.

Visit ww1.deltadentalins.com/brokers to get started.

Everything in one place

Go to www1.deltadentalins.com/brokers/health-care-exchange.html to view all plan brochures and to learn more about how dental benefits work on the exchange.

Quick links to Covered California plan brochures

[Delta Dental PPO \(Family\) English](#)

[Delta Dental PPO \(Family\) Spanish](#)

[Delta Dental PPO \(Small Business\) English](#)

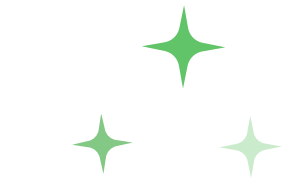
[Delta Dental PPO \(Small Business\) Spanish](#)

[DeltaCare USA HMO \(Family\) English](#)

[DeltaCare USA HMO \(Family\) Spanish](#)

[DeltaCare USA HMO \(Small Business\) English](#)

[DeltaCare USA HMO \(Small Business\) Spanish](#)



Thank you



THANK YOU!

If you have additional questions or comments after the webinar,
send an email to kickoffevents@covered.ca.gov.

