

A woman with brown hair tied up, wearing a red and white plaid shirt, is smiling warmly. The background shows a blurred mountain range under a cloudy sky. A solid blue vertical bar is on the left side of the slide.

What's New and What You Need to Know for Individual

AnnMarie Manders

Sales Account Executive
Individual and Small Group

2022 Colorado Individual Product Training

- What's new in 2022
- Network and Service Area
- Individual Portfolio Updates
- Pharmacy Review
- Smart Rewards Member Incentive



What's New for 2022

- Pathway HMO is back in Denver!!!
- \$0 Virtual visits on all non-H.S.A. plans
- Silver Link Plan with \$0 copays
- \$0 Copay on select commonly used tier 1 drugs
- Smart Rewards Incentives



\$0 copay plans

\$0 copay on select drugs

\$0 virtual visits

2022 HMO Service Area

Pathway HMO

Network expansion

now offered in
EVERY county

Pathway Essentials HMO

Offered in

- Adams
- Arapahoe
- Boulder
- Broomfield
- Clear Creek
- Denver
- Douglas
- Elbert
- Gilpin
- Jefferson
- Park

Mountain Enhanced HMO

Offered in

- Archuleta
- Eagle
- La Plata
- Mesa
- Moffat
- Montezuma
- Rio Blanco
- Routt
- Summit

If members choose to renew their Pathway Essentials plan and are seeing providers in Summit, Lake or adjacent counties, some of these providers may not be in the Pathway Essentials network for 2022. They should go to [anthem.com](https://www.anthem.com) after October 1 to check whether the provider they see is available in 2022.

2022 Individual Portfolio

10 Plan Designs Offered On & Off Exchange

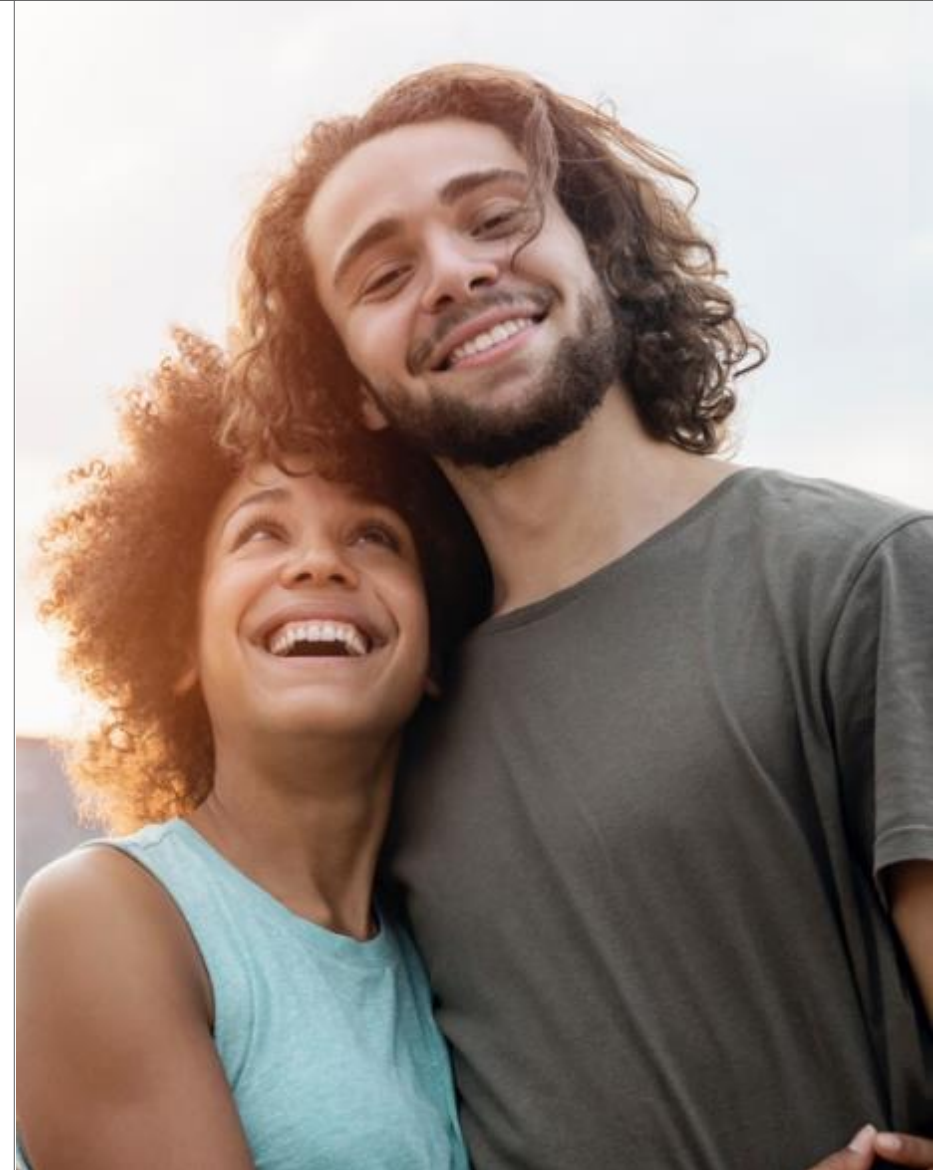
- 4 Bronze
- 4 Silver
- 1 Gold
- 1 Catastrophic

Available Networks:

- Pathway HMO in ALL counties!!!
- Pathway Essentials in 11 counties
- Mountain Enhanced HMO in 9 counties

Catastrophic plan:

- Catastrophic Pathway HMO and Pathway Essentials HMO- on and off exchange
- Catastrophic PPO is on the Anthem PPO Network, off exchange only
 - Available in rating areas: 1/Boulder, 4/Larimer, 6/Weld, 7/Pueblo, 8/East
- Qualification: under 30 years old, over 30 years old if they qualify for hardship exemption



Introducing Anthem Link Silver Plan



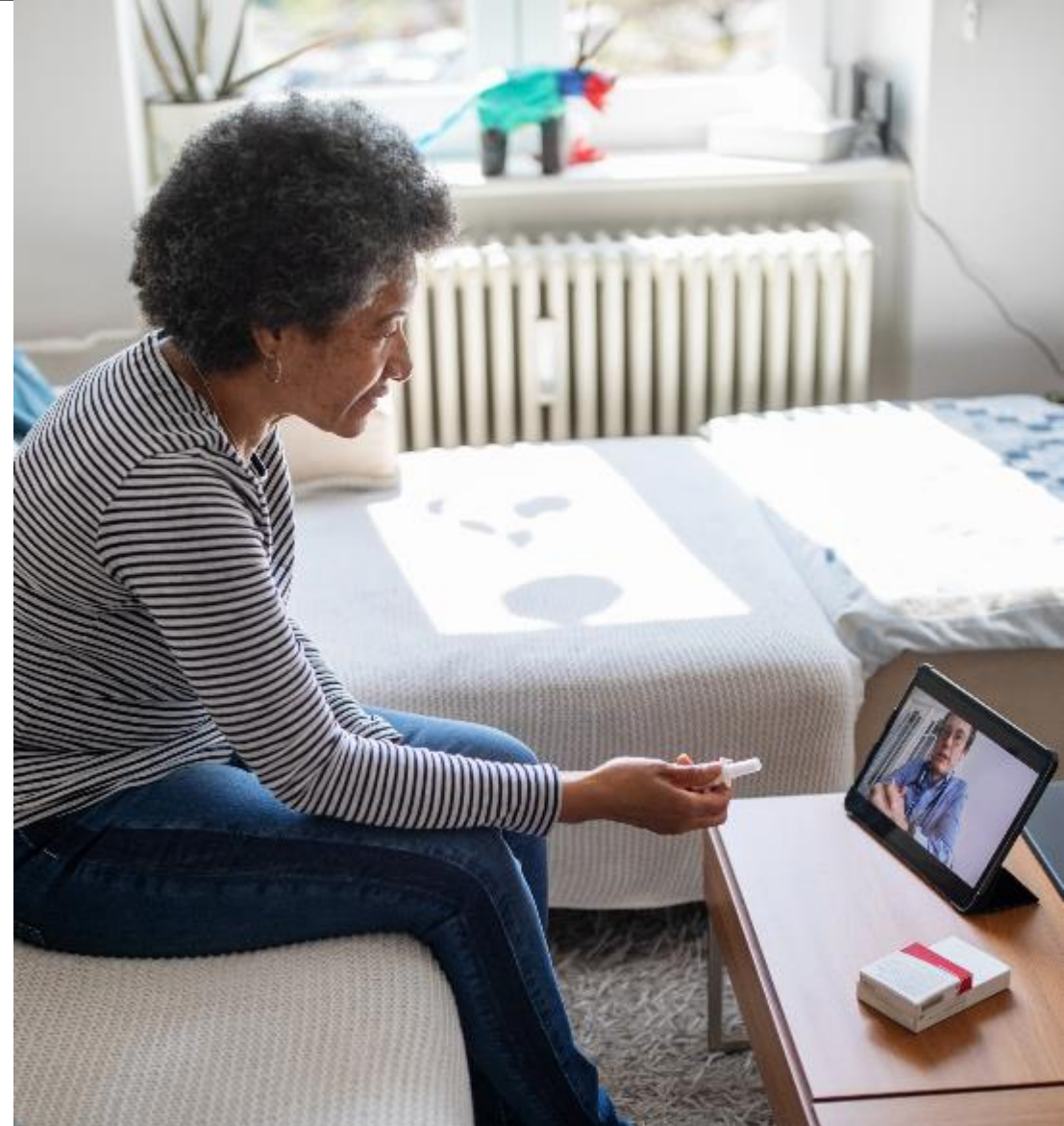
- Anthem Link available across all HMO networks
- Low Deductible \$2,500 Single/\$5,000 Family
- **PCP In Office Visits \$0 Copay**
- **Virtual Visits and Text Chats via Sydney Health \$0 Copay**
- **LiveHealth Online \$0 Copay**
- **Telehealth visit with PCP \$0 Copay**
- **Retail Health \$0 Copay**
- **Select Commonly-Used Rx Tier 1 Drugs \$0 Copay**

Unlimited Virtual Visits at \$0 Copay

Applies to the following services

- LiveHealth Online
- Virtual visit with PCP through K-Health via Sydney Health
- Text chats with PCP through K-Health via Sydney Health

Available on all plans except AI, Catastrophic & H.S.A.



2022 High Level Plan Summary

Note: Plans are identical on and off exchange

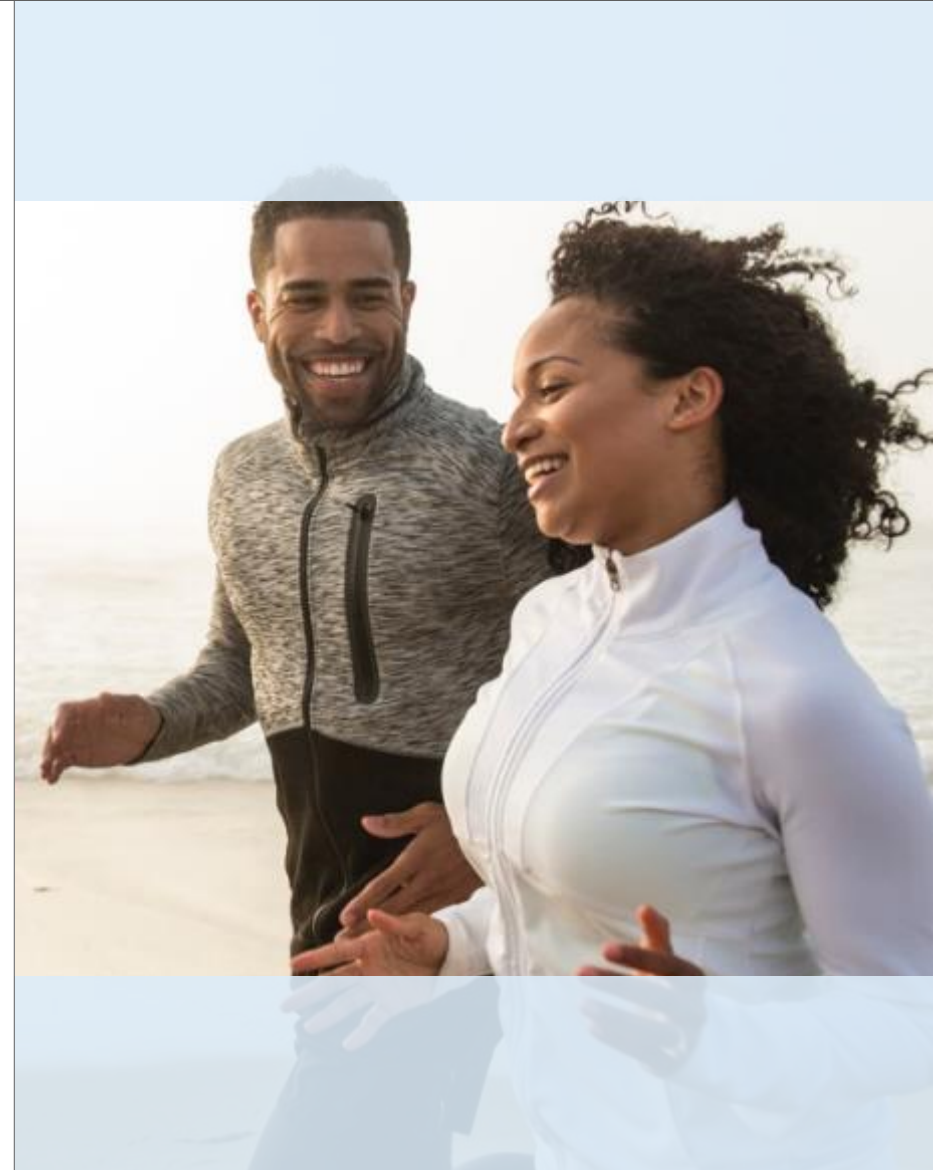
2022 Colorado Individual Products Results																
2022 Plan Name	Ded	OOP	Coins	PCP	SPC	UC	ER	IPH	Rx	KChat/Text	LHO	PCP Online	Telehealth	Retail Health	NOTES	
4 BRONZE PLANS																
Bronze	Anthem Bronze Pathway/MEN/Pathway Essentials (X) HMO 5650	\$5,650	\$8,700	40%	\$50 (2) Ded/40%	Ded/40%	\$50	Ded/\$200/40%	Ded/\$1,000/40%	\$30/\$75/\$150/\$650	\$0	\$0	\$0	\$50 (2) Ded/40%	\$50 (2) Ded/40%	
	Anthem Bronze Pathway/MEN/Pathway Essentials (X) HMO 6000	\$6,000	\$8,700	30%	\$45 (3) Ded/30%	Ded/30%	\$50	Ded/\$200/30%	Ded/\$500/40%	Ded/30%	\$0	\$0	\$0	\$45 (3) Ded/30%	\$45 (3) Ded/30%	
	Anthem Bronze Pathway/MEN/Pathway Essentials (X) HMO 7050 for HSA	\$7,050	\$7,050	0%	Ded/CIF	Ded/CIF	Ded/CIF	Ded/CIF	Ded/CIF	Ded/0%	Ded/CIF	Ded/CIF	Ded/CIF	Ded/CIF	Ded/CIF	
	Anthem Bronze Pathway/MEN/Pathway Essentials (X) HMO 8700	\$8,700	\$8,700	0%	\$40 (3) Ded/CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	\$0	\$0	\$0	\$40 (3) Ded/CIF	\$40 (3) Ded/CIF	
4 SILVER PLANS																
Silver	Anthem Silver Link Pathway/MEN/Pathway Essentials (X) HMO 2500	\$2,500	\$8,700	30%	\$0	Ded/30%	\$50	Ded/ \$250 /30%	Ded/\$500/30%	Ded/30%	\$0	\$0	\$0	\$0	\$0	Anthem Link Plan
	Anthem Silver Pathway/MEN/Pathway Essentials (X) HMO 3500	\$3,500	\$8,700	15%	\$45 (3) Ded/15%	Ded/15%	\$50	Ded/\$500/15%	Ded/\$500/30%	\$5/\$50/\$80/\$650	\$0	\$0	\$0	\$45 (3) Ded/15%	\$45 (3) Ded/15%	
	Anthem Silver Pathway/MEN/Pathway Essentials (X) HMO 5000	\$5,000	\$8,700	35%	\$35	Ded/ 35%	\$50	Ded/ 35%	Ded/ 35%	\$5/\$40/Ded-35%/Ded-50%	\$0	\$0	\$0	\$35	\$35	
	Anthem Silver Pathway/MEN/Pathway Essentials (X) HMO 6500	\$6,500	\$8,000	40%	\$40	Ded/ 40%	\$50	Ded/\$500/ 40%	Ded/\$1000/ 40%	\$5/\$40/\$80/\$650	\$0	\$0	\$0	\$40	\$40	
1 GOLD PLAN																
Gold	Anthem Gold Pathway/MEN/Pathway Essentials (X) HMO 1400	\$1,400	\$8,700	30%	\$30	\$60	\$50	Ded/\$500	Ded/\$1,000	\$5/\$40/\$80/\$650	\$0	\$0	\$0	\$30	\$30	
2 CATASTROPHIC PLANS																
CAT	Anthem Catastrophic Pathway/Pathway Essentials (X) HMO 8700	\$8,700	\$8,700	0%	\$40 (3) Ded/0%	Ded/CIF	Ded/CIF	Ded/CIF	Ded/CIF	Ded/CIF	Ded/CIF	Ded/CIF	\$40 (3) Ded/0%	\$40 (3) Ded/0%	\$40 (3) Ded/0%	
	Anthem Catastrophic PPO 8700 (Off Exchange Only)	\$8,700	\$8,700	0%	\$40 (3) Ded/0%	Ded/CIF	Ded/CIF	Ded/CIF	Ded/CIF	Ded/CIF	Ded/CIF	Ded/CIF	\$40 (3) Ded/0%	\$40 (3) Ded/0%	\$40 (3) Ded/0%	
CLOSED	Anthem Silver Pathway/MEN/Pathway Essentials (X) HMO 4500	\$4,500	\$9,100	25%	\$40 (3) Ded/25%	Ded/25%	\$50	Ded/\$500/25%	Ded/\$1000/35%	\$5/\$40/\$80/\$650	\$0	\$10	\$40 (3) Ded/25%	\$40 (3) Ded/25%	\$40 (3) Ded/25%	Discontinuance 1/1/2022 - Suggest Anthem Silver 3500

Red font indicates changes from 2021, and \$0 Cost Shares

Discontinued Plans

Pathway/Mountain Enhanced/Pathway Essential (X) Silver 4500 plan is closing for both on- and off-exchange members

- Silver 3500 is the suggested replacement plan
- On Exchange – Members will need to go C4H website to enroll in Silver 3500 or choose a new plan
- Off Exchange - Discontinuation notice will be sent to members along with affirmation form
- Members or Broker will need to affirm acceptance of the replacement plan – verbally or in writing - or shop for a different plan
- Automatic withdrawal for premium payment will need to be re-established



Grandfathered Plans

Rate increase approximately 9%

- Members in our Individual grandfathered plans will be notified of their Open Enrollment options in October
- Continued premium payment ensures renewal
- Members may choose a different plan during Open Enrollment but will lose current grandfathered status



Rx Choice Tiered Network with Select Formulary

- Includes about 25,000 preferred pharmacies in the network
- Members pay less out of pocket for prescriptions
- \$0 copay on select commonly used tier 1 drugs

Level
1

PHARMACIES INCLUDE:

- CVS
- Walmart
- Kroger
- Target
- Sam's Club
- Costco



Rx Choice Tiered Network with Select Formulary

- Includes non-preferred pharmacies in the network
- Members can choose the pharmacy they want and pay a little more out of pocket

Level
2

PHARMACIES INCLUDE:

- Walgreens and Walgreens owned pharmacies
- Rite Aid



Engagement Incentive Package

For the very first time in 2022, Anthem is providing opportunities for IND members to earn rewards for participating in select wellness activities

- The member and covered spouse/domestic partner 18+
- Eligible to receive up to \$45 per plan year
- Rewards are in the form of a digital Retailer Health Rewards card

Introducing Individual Incentives:

NEW!



Adult Wellness Exam or Well Woman Exam

Claim based incentive Adult Wellness Exam or Well Woman Exam within first 90 days of member's plan year **\$25**



WebMD Health Assessment

Completion of WebMD Health Assessment **\$20**

Important Dates

DATE	MILESTONE
9/29/2021	ACA Renewal & Discontinuation notices mailed - will be accessible on PTB 10/1
9/30/2021	Specialty Renewal Member Mailing
10/1/2021	Anthem window shopping begins - subsidy calculator is an estimate only, actual subsidies should be determined by Connect for Health CO
10/1/2021	2022 Materials posted on www.anthembrokerhub.com
10/1/2021	SBC's available
11/1/2021	Anthem & Connect for Health CO will go live for shopping and enrollment
11/1/2021 – 1/15/2022	Medical Open Enrollment
12/15/2021	Last day to submit applications for 1/1/2022 effective dates
1/15/2022	Last day to submit applications for 2/1/2022 effective dates



Closing Remarks

Thank you for partnering with Anthem

Tricia Hemsy

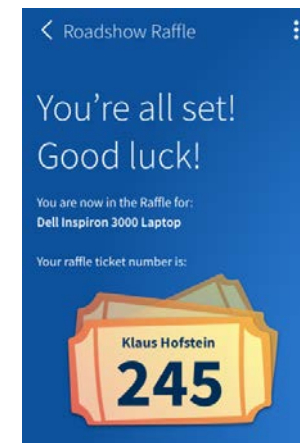
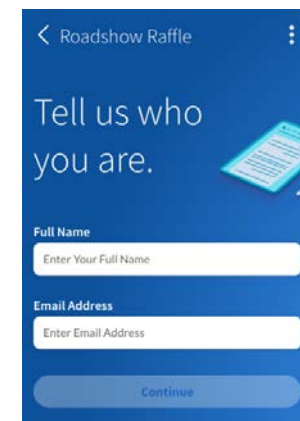
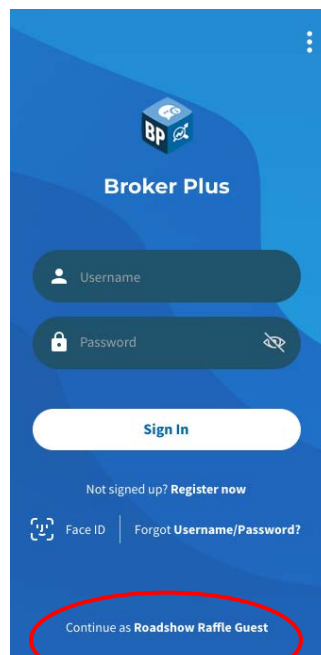
Regional Vice President of Sales, Colorado

Broker Plus app Raffle

Please log in to the Broker Plus app and join our raffle while you wait.

3 winners will be chosen so get ready to play!

1. If you haven't already, download the app by scanning this QR code or search in the App Store or Google Play for **Broker Plus**
2. Open the app and select "Continue as Roadshow Raffle Guest" at the bottom
3. Enter code: **08102**
4. Provide your full name and email address to be notified via email after the roadshow if you've won!



The COVID-19 pandemic led to a significant drop in cancer screenings over the past year. **For every download of the Broker Plus app, we'll donate \$5 to support the American Cancer Society's cancer screening activities in our communities.**

The American Cancer Society does not endorse any service or product associated with this campaign. Anthem guarantees a minimum donation of \$5,000, up to \$20,000, to the American Cancer Society for downloads through December 13, 2021.



In order to enter the raffle, please ensure you have the latest version of the Broker Plus app

