



Broker Summit 2023

*Hometown
Health* 

Welcome

Connor Deck

Director of Sales & Marketing



Broker Summit 2023 Agenda

- Large Group Plans
- Administrative Updates
- Lunch Served
- Operational Updates and Strategy
- Small Group Plans
- Association Health Plans
- Individual and Family Plans
- Thank You & Adjourn

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Large Group

Connor Deck, Director of Sales & Marketing



2024 Large Group Plan Portfolio

- Standard Plan Portfolio Launching January 2024
- Fast and Efficient Quotes for your Large Groups
- Wide Selection of Benefit and Rx Options
 - 21 plan designs in total (15 non-HSA, 6 HSA)
 - Plan designs mirror between PPO, EPO, and HMO
 - 63 Options in Total
- Rich Benefits and Cost-Effective Options
 - Variety of Copay and Coinsurance Driven Options
- Contact Your Account Executive for Plan Design Details

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Why the Change?

- Current Portfolio: 150+ Custom Large Group plans
- Improve Administrative Efficiencies
- Current Offerings are similar with minor differences
- Quicker Quotes and Better Experience Your Clients!

Underwriting Guidelines

- Custom Plan Eligibility: 200+ Members
- Standard Plan Eligibility: <200 Members
- Exceptions for Public Entities and Unions
 - Signed Group / Broker Attestation Required

New Large Group Commission Schedule

- Clarifying our Standard M10 Commission Schedule
 - Tiered with % paid decreasing as premium increases
 - Burdensome to administer and not clear to broker
- Retired our Standard M10 Commission Schedule on 7/1/23
 - All groups on M10 were moved to a flat % effective 7/1/23
- New Commission Schedule Launched 7/1/23 for all Large Groups
 - Flat % for any percentage between 2% and 10% increasing in 0.5% intervals
 - For example: 2.0%, 2.5%, 4.0%, 4.5%, etc.
- Commission for Existing Large Groups can be updated at Renewal

Premium From	Premium To	Rate
\$0.00	\$2,500.00	10.00%
\$2,500.00	\$5,000.00	9.00%
\$5,000.00	\$10,000.00	7.00%
\$10,000.00	\$20,000.00	5.00%
\$20,000.00	\$40,000.00	4.00%
\$40,000.00	\$80,000.00	0.50%
\$80,000.00	\$999,999,999.00	0.25%

Brendan Kilcourse

Senior Account Executive

Large Group Renewals & New Business

Office: 775-982-5953

Cell: 775-682-0370

Email: brendan.kilcourse@hometownhealth.com



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Curv

Andrew Cotton, Director of Underwriting



Curv Underwriting Tool

- Curv is a predictive modeling tool that uses a patented technology to quickly assess a group's morbidity risk by analyzing its members' prescription histories and medical billing records.
- Curv uses only deidentified data, so a HIPAA authorization is not required. No PHI is revealed.
- Curv is for groups of 5 or more.
- Requires census only. Last Name, First Name, Zip Code, Date of Birth, and Gender.

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RIP
MAF

Questions



New Business Broker Bonus

Connor Deck

Director of Sales & Marketing



New Business Broker Bonus

- New Business Only
 - To be considered new must have left HTH over 90 days ago
- 10/1/23 – 1/1/24 Effective Dates Only
- One Time Payment of \$25 per member
- Applies to Small Group, Association Health Plans, and Large Groups
- Individual/Family Plans NOT Included
- Not Capped
- Paid out in March 2024

Questions



Raffle



Administrative Updates



Renown Referral Free HMO

Connor Deck

Director of Sales and Marketing



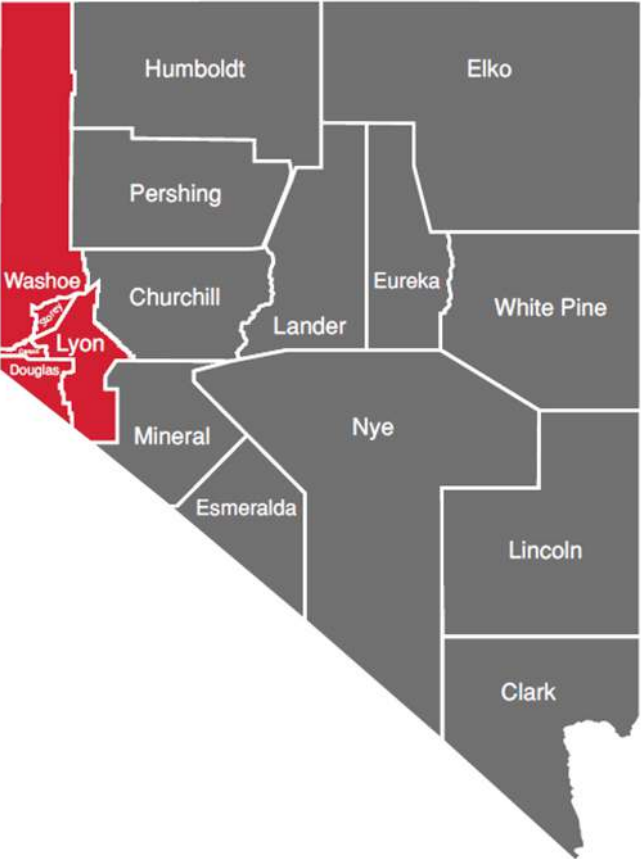
Renown Referral Free HMO

- Renown PCP referral is no longer required on Small Group, Association Health Plans, and Large Group HMO plans effective 1/1/24
 - IFP NOT Included
- Doctor-to-Doctor referral from Specialist may still be required
 - Members should work with care team to determine when this is needed
- No change to HMO network
 - Still contains only Renown PCP options
- No change to EPO or PPO products
 - Can still use community providers as PCP

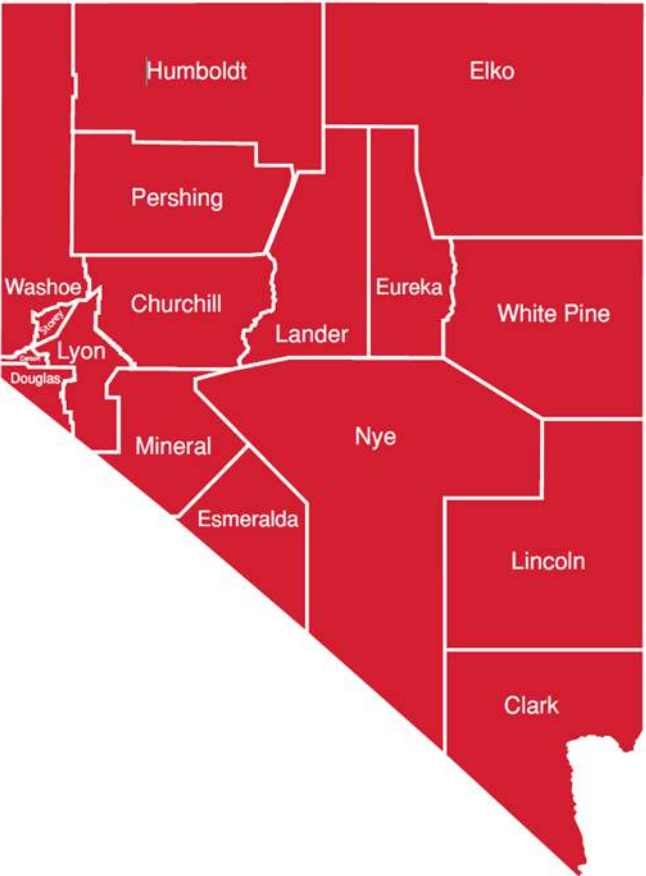
Hometown Health Commercial Networks

Hometown Health HMO Network

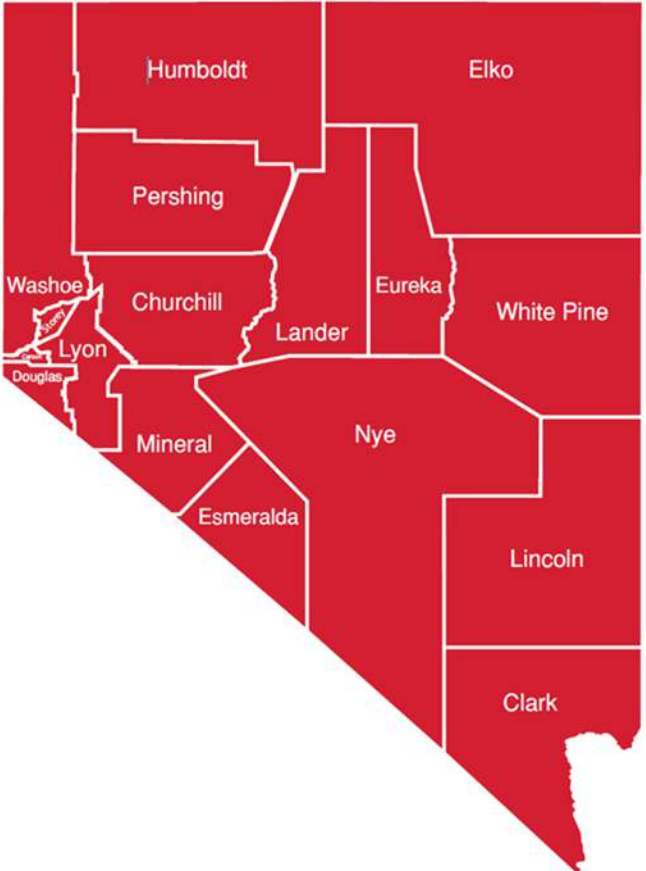
Powered by Renown



Hometown Health EPO Network



Hometown Health PPO Network



Questions



At Home Urgent Care

Derek Beenfeldt, MD

Chief Medical Officer





The return of the house call

Reno / Carson City

We perform comprehensive care in the home – both treatment and testing, including:

- Fever
- Weakness/Fatigue
- UTI's
- Infections
- Dehydration
- Ear, nose and throat
- Flu
- COVID-19
- COPD

Replacing Dispatch Health

At Home Urgent Care

- Covered at your plan's urgent care benefit

All products and LOBs

Contact Doctoroo Directly for Scheduling

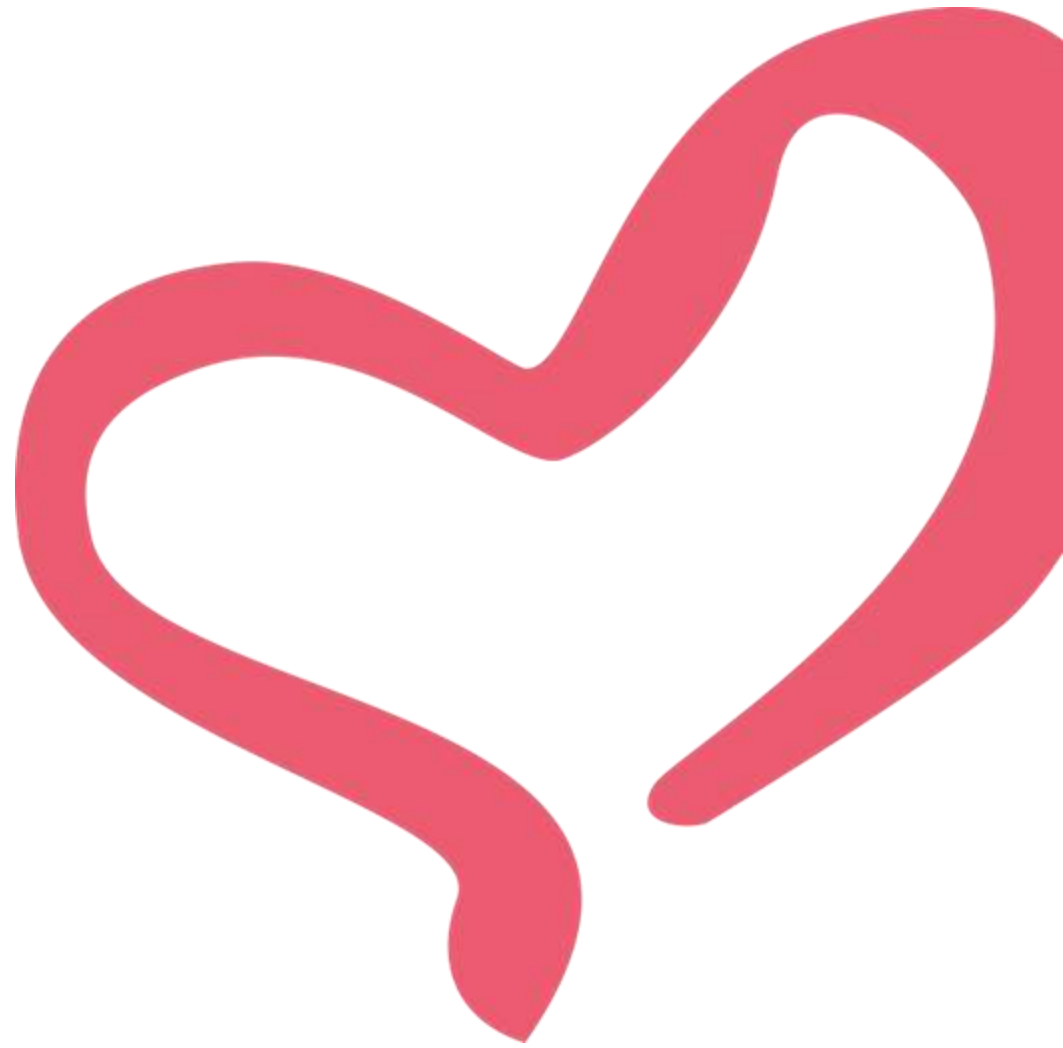


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Questions

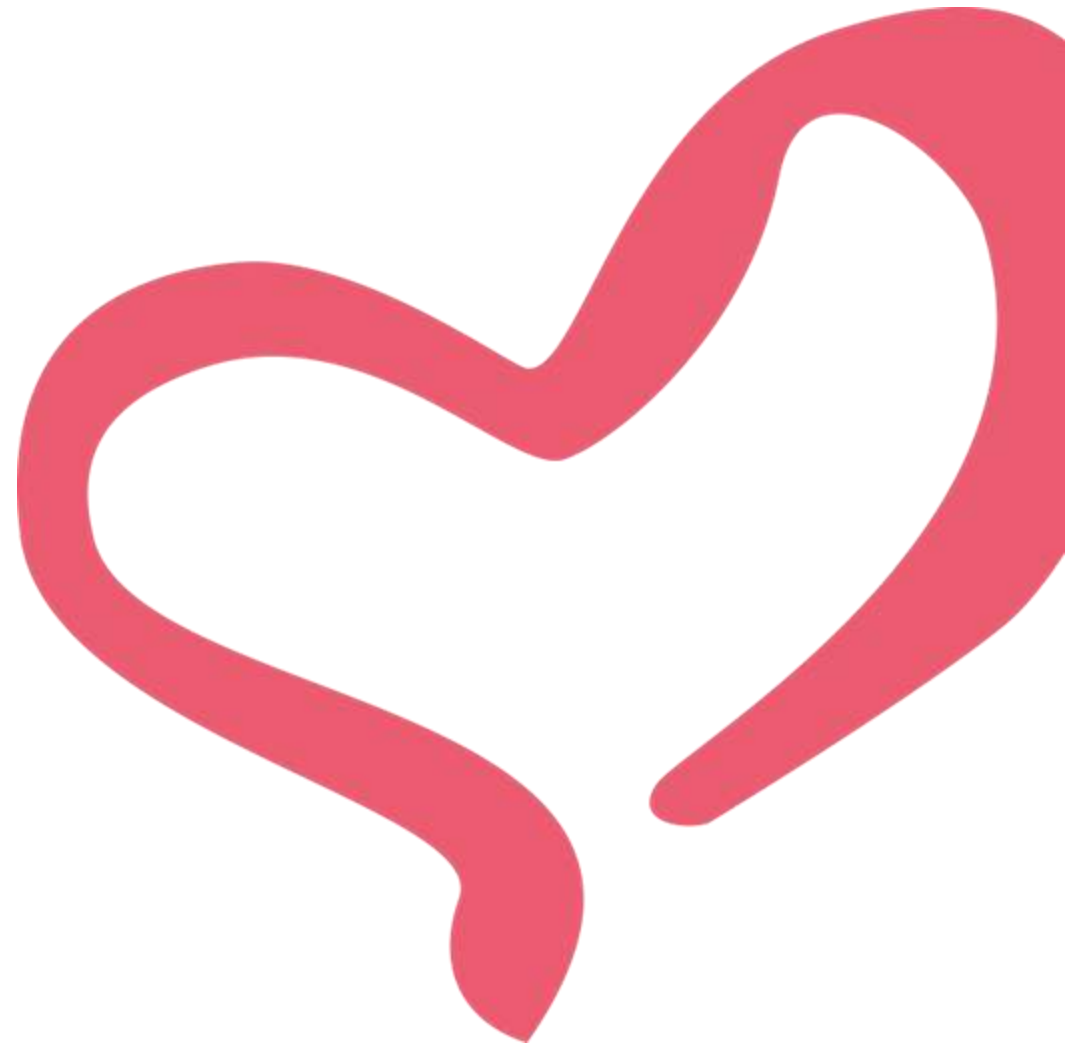


Break



Announcing New Pharmacy Benefit Manager for 2024

Christie Gouchenour
Director of Pharmacy



Why change PBMs?

More Competitive Products

- Improved flexibility and advanced innovations resulting from stronger pharmacy administrative technology
- We are excited about this new relationship to strengthen our ability to support the unique needs of our groups and members
 - Improved member experience
 - Enhanced clinical solutions
- Reduce total cost of care
 - Better drug discounts
 - Reduced administration fees
 - Reduced prescription dispensing fees
 - Optimization of rebate potential

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PBM Transition



What's changing?

- OptumRx was selected as Hometown Health's exclusive PBM partner
- The aspects they will administer are:
 - Pharmacy claims
 - Retail pharmacy networks
 - Provide mail-order dispensing
 - Creative clinical solutions developed in partnership with OptumRx



PBM Continued Value

- HTH will still manage prior authorization reviews
- Optum Specialty and Renown Specialty Pharmacy will continue as the preferred provider of specialty drugs for our members
- Members currently using mail order will have their prescriptions automatically transferred to OptumRx

PBM Improvements

- Robust Formularies
 - We anticipate there will be very minor disruption
 - Pipeline monitoring and modeling as new drugs enter the market
- Network
 - All lines of business will have access to the national broad network (includes all chains and independent pharmacies)
- Benefits
 - Accumulator programs to ensure accuracy of Out-of-Pocket amounts
 - Diabetes management programs

PBM Transition – What Members Can Expect

- Preparations are well underway to ensure an overall seamless experience to our members
 - Members will receive detailed communications via letters and phone calls to ensure a smooth transition
 - Members currently using mail order will have their prescriptions automatically transferred to OptumRx
 - All members will receive new ID cards
 - All existing approved drug prior authorizations will be transferred as well as 2 years' worth of claims history to ensure continuity of care with OptumRx
 - Advanced solutions and tools that will enhance member's digital experience
- Reduced out of pocket expense
- Nationwide access to a robust pharmacy network
- Continued aggressive action to manage costs while ensuring access to medications our members need, as we stay true to our lowest net cost model
- Our unwavering commitment to deliver value through true integrated pharmacy and medical drug benefit management

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Questions



National Committee for Quality Assurance (NCQA) Accreditation

Savannah Gonsalves, Director of Quality

Danae Lear, Director of Network Services



Selling Made



NCQA Accreditation Verifies that Hometown Health Offers:

- **Well Managed Care**
- **Commitment to Compliance**
- **Continuous Quality Improvement**
 - **Lives Saved**
 - **Illnesses Avoided**
 - **Reduced Costs**
 - **First-rate Experience**



NCQA Accreditation

Analyze. Improve. Repeat

Improved Services to Members

- Robust Population Health Management
- Behavioral Health Focus
- Member Satisfaction = Top Priority
- Enhanced Utilization Management Criteria

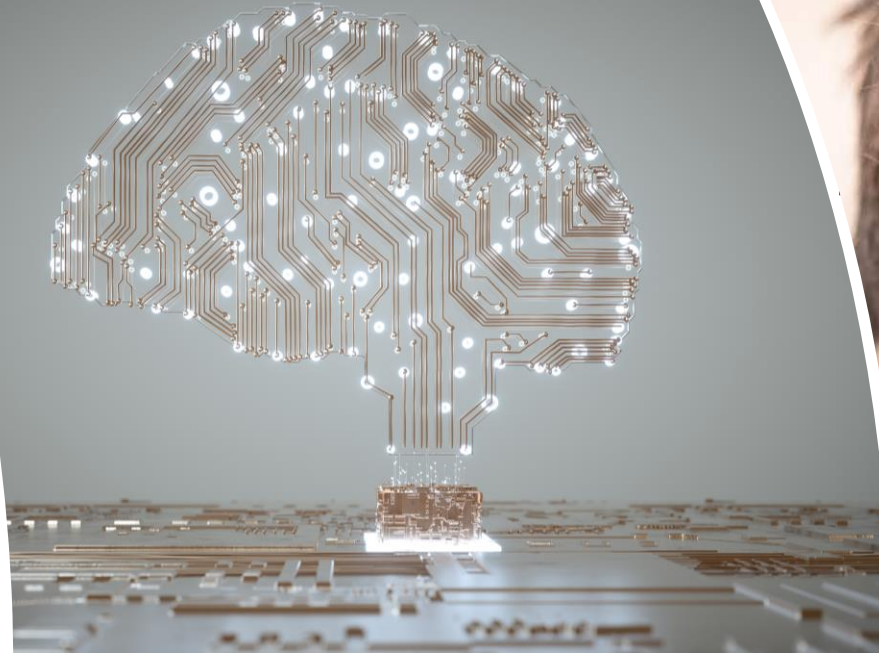
Network Adequacy

Current state:

- Time and Distance
- Member to Provider Ratios

To meet NCQA standards:

- Culture
- Race
- Ethnicity
- Preferred Language



Questions



Regulatory Updates

Connor Deck

Director of Sales & Marketing



MHPAEA Plan Compliance

Mental Health Parity and Addiction Equity Act aims to create equitable access to mental health and substance abuse care:

- Requires that all commercial plans meet parity requirements
- Extensive work done by Hometown Health to achieve and maintain parity

Mental Health Benefits shouldn't be harder to access:

- Unfairly more expensive than other benefits
- Non-financial barriers to access

Changing Regulatory Landscape:

- New requirements released in 2020 and currently being enhanced.
- Main initiative for current administration
- Allocating funds to states for oversight and enforcement
- Department of Labor under direction to audit a health plans each year



What this means for your clients

- All Hometown Health Commercial Plans are tested to ensure equitable cost share structure
 - Analysis completed by our actuarial team
- Financial responsibility structure for all 2024 IFP, SG, AHP, and LG plans passed actuarial testing.
- Align Copays and Coinsurance on some plan designs
- No action needed by brokers or groups

Other Regulatory Updates

Top changes that increase access to care

Increased Breast Cancer Testing and Screening

- Men and Women over 40
- Covered as preventive with no cost share, when medically necessary

Cancer Biomarker Testing

- For FDA approved biomarkers
- Meet nationally recognized clinical guidelines

Coverage for Medication-Assisted Treatment of Opioid Use Disorder

- Covered previously, now coverage is mandated
- Increase in providers that can prescribe medications

Step Therapy No Longer Required for Psychiatric Drugs

- Step Therapy – mandated the use of more cost-effective medications first
- Prescriptions can now be approved solely on efficacy

82nd Legislative Session:

75

Bills passed and signed related to Healthcare and Health Insurance

18

Bills impacting Hometown Health

Questions



Raffle



Break for Lunch



Operational Updates

Kara Martinezmoles

VP of Operations



Tapestry

Combining clinical and administrative applications to allow our health plan to provide a uniquely integrated experience for our members across the continuum of care

- Member Enrollment
- Eligibility
- Plan Benefits
- Referrals
- Authorization
- Utilization Management
- Claims Processing
- Premium Billing

The Epic logo is rendered in a bold, italicized, magenta font. The letters are thick and have a slight slant, giving it a dynamic and modern appearance.

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The Hometown Health logo features the words "Hometown" and "Health" in a black, elegant serif font, stacked vertically. To the right of the word "Health" is a red heart icon with a white outline, positioned as if it is part of the word's end.

Our Operations Teams

**Locally Based Teams to
Better Support You,
Our Members,
and Our Providers**



Customer
Service



Credentialing



Network
Services



Reimbursement
Services



Quality
Improvement



Enrollment

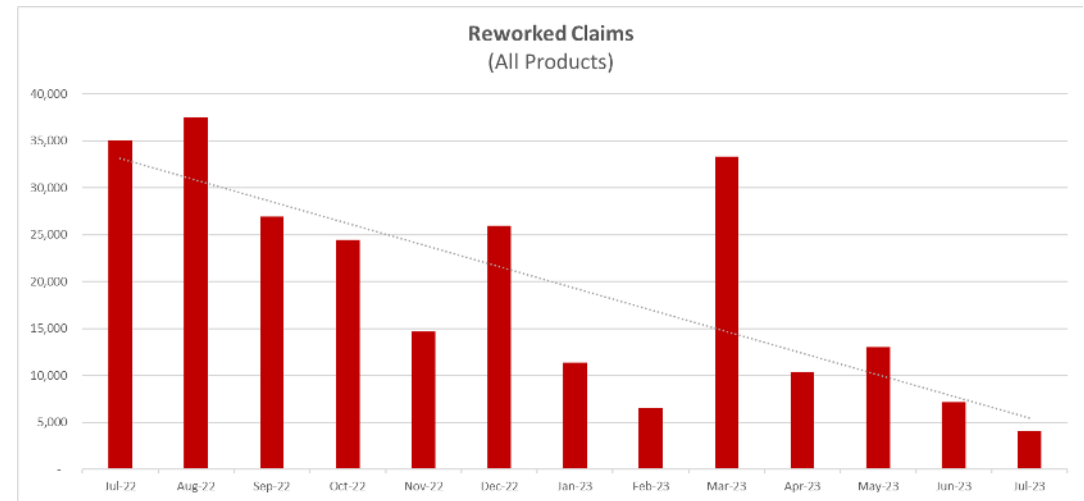
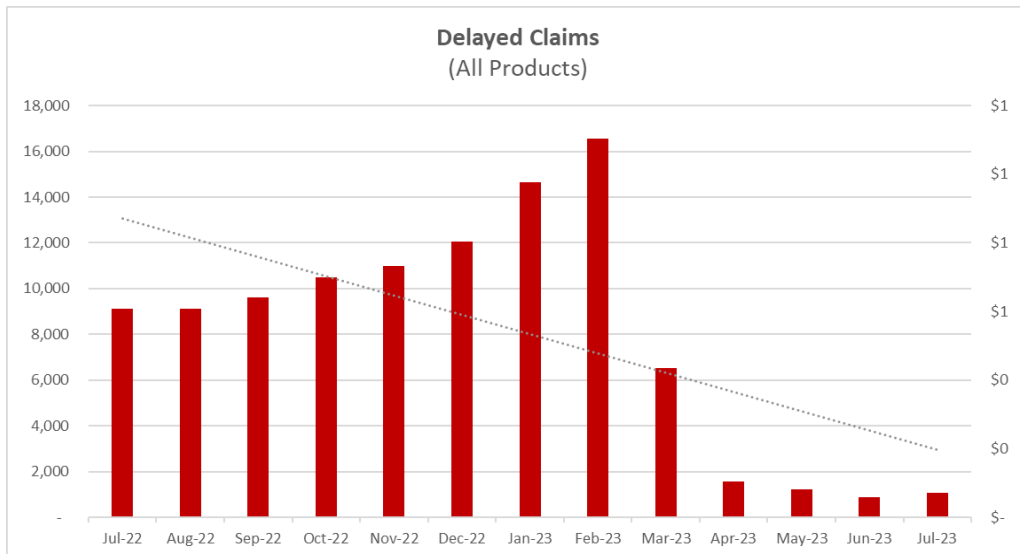
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Investment in Operational Improvements

Claim Processing

- System corrections for referral matching, retro adjudication, COB, out of area assignment, explanation of payment, coverages, eligibility
- Collaboration with provider partners to expedite claims reconsiderations
- Revised claim editing software
- Increased claim auditing
- Implementation of retrospective benefit, contract and claim processing review committee

Improving Claims Processing for our Members and Providers



Hometown Health 

Your Customer Engagement Team

Not just a Contact Center...a *Health Engagement Center*

- Omnichannel- Personalized & Convenient
- Proactive Outreach
- First Call Resolution- Healthcare + Health Insurance
- Care gap Reminders & Scheduling
- Access to Medical records
- Automated Authorizations

Access to an Integrated Health System

- Interoperability
- Easy Care Coordination

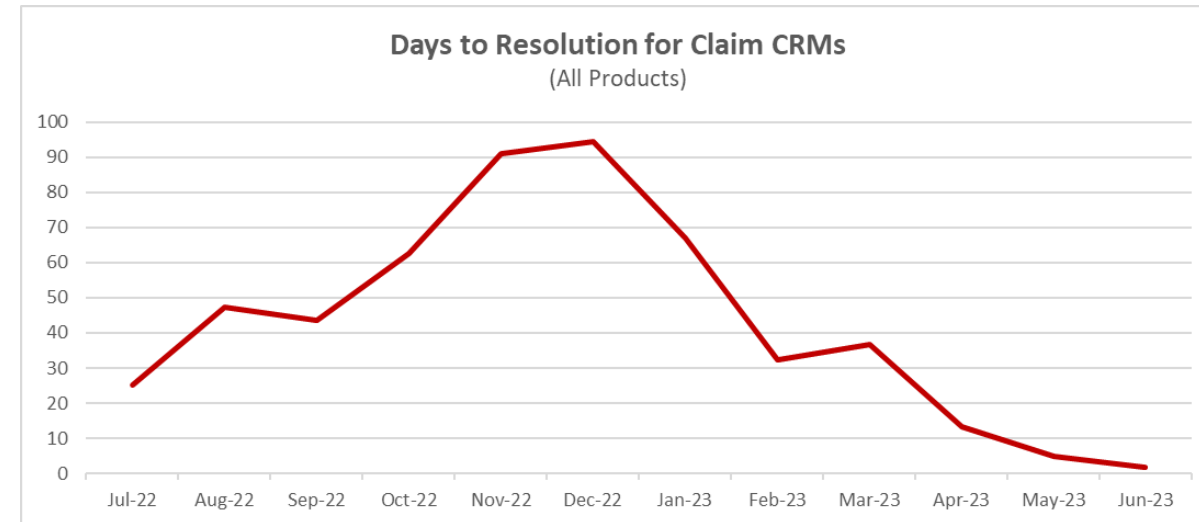
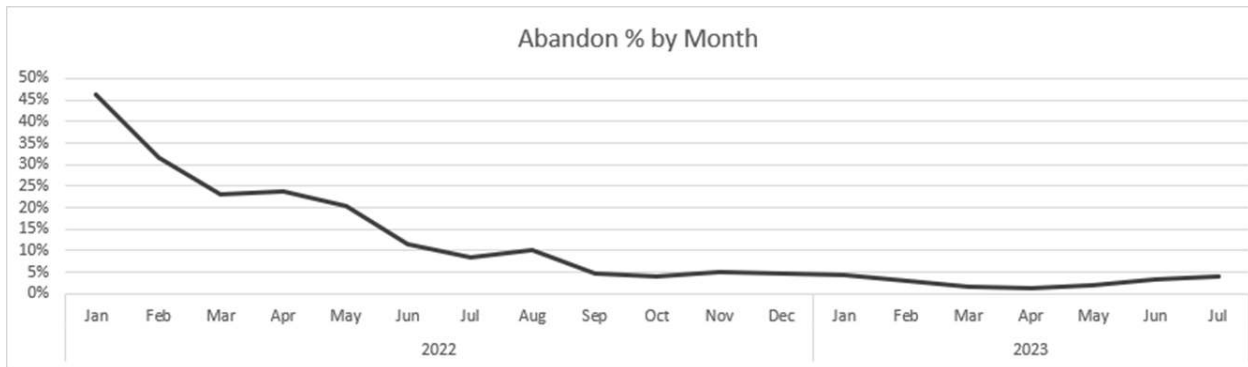


Investment in Operational Improvements

Customer Service

- Enhancements to EPIC Care Link and MyChart
- Improved intake for CRMs and redesigned internal workflows for processing
- Insourced provider calls
- Increased training for agents
- Redesigned webpage for out of area members

Improving Customer Service



Questions



2023 Year in Review 2024 and Beyond

Bethany Sexton

CEO

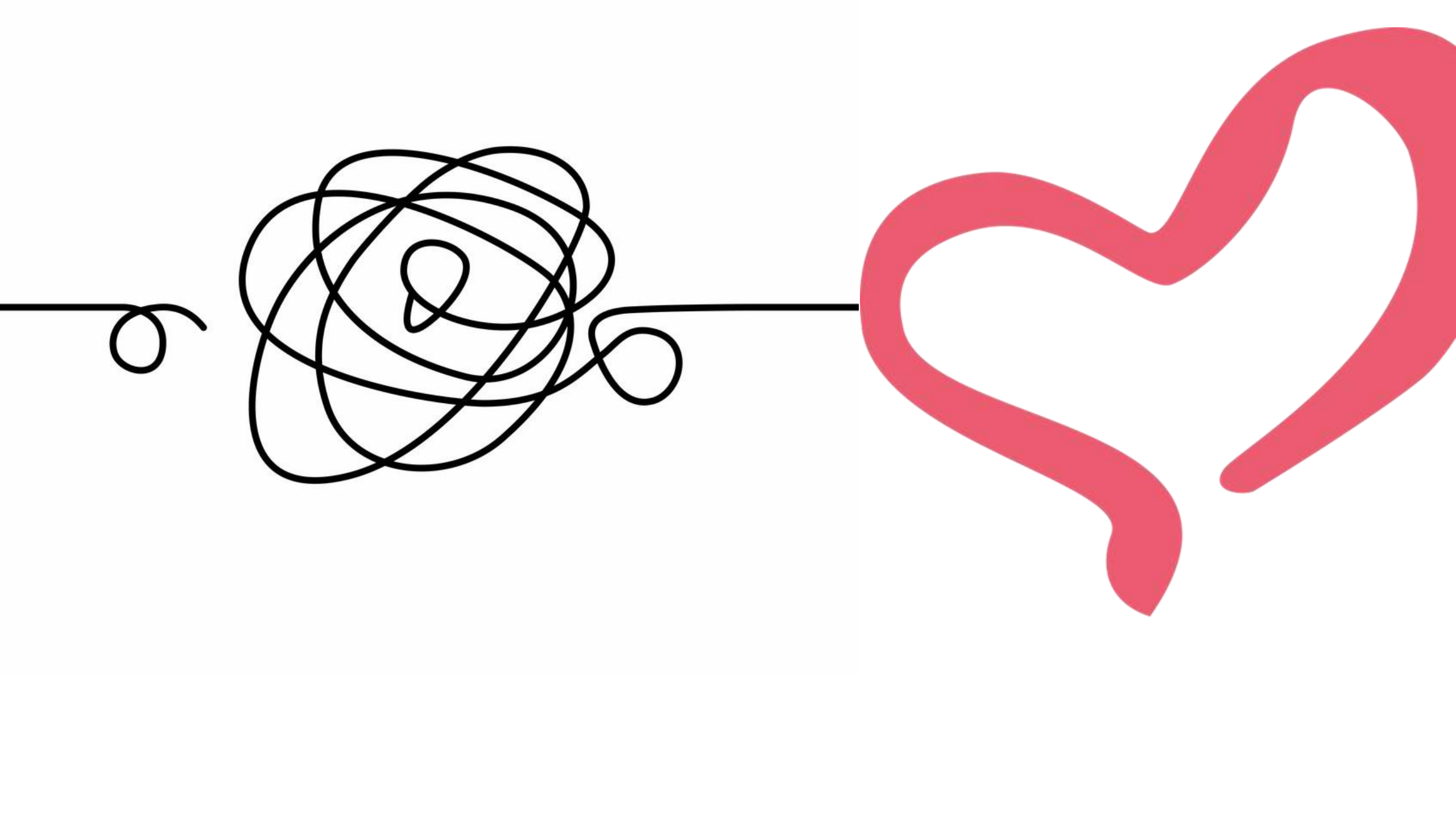


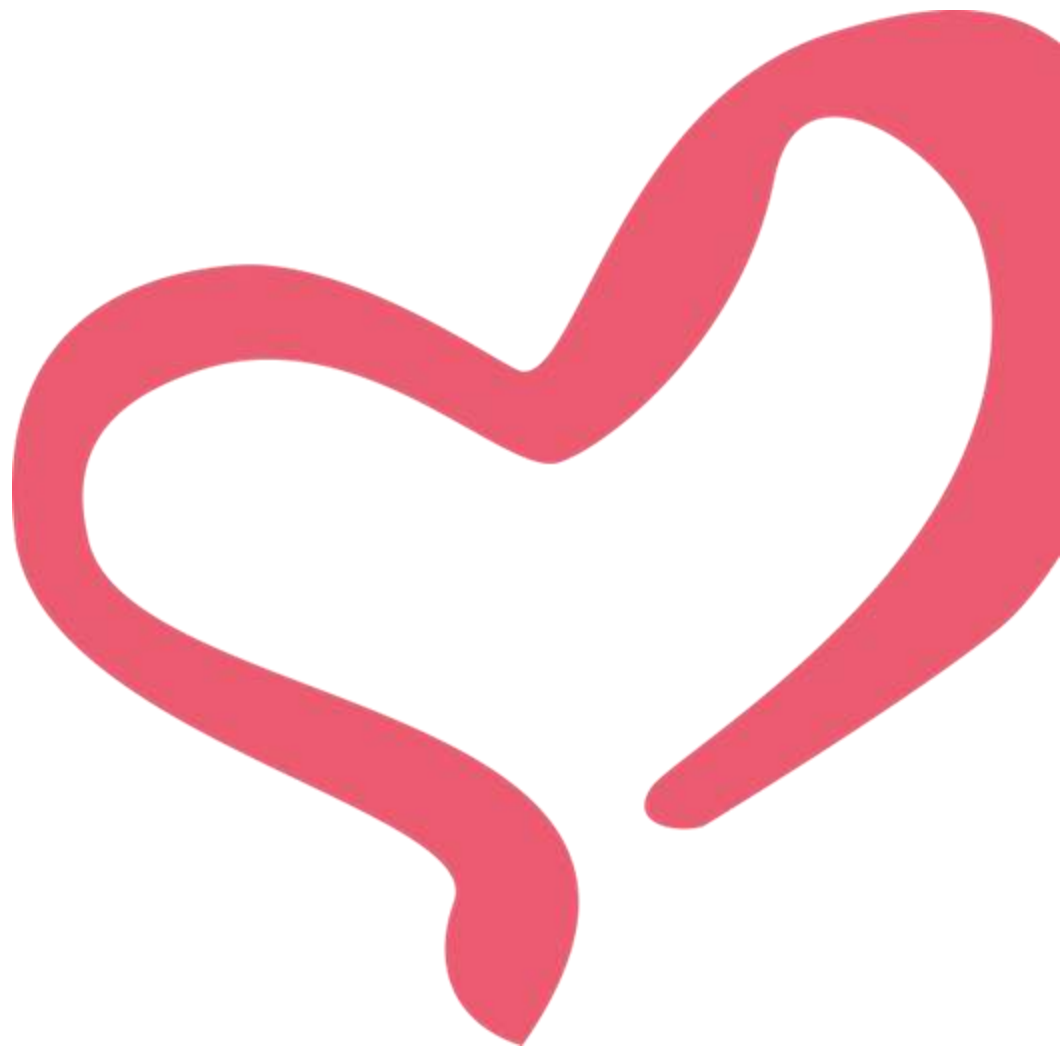
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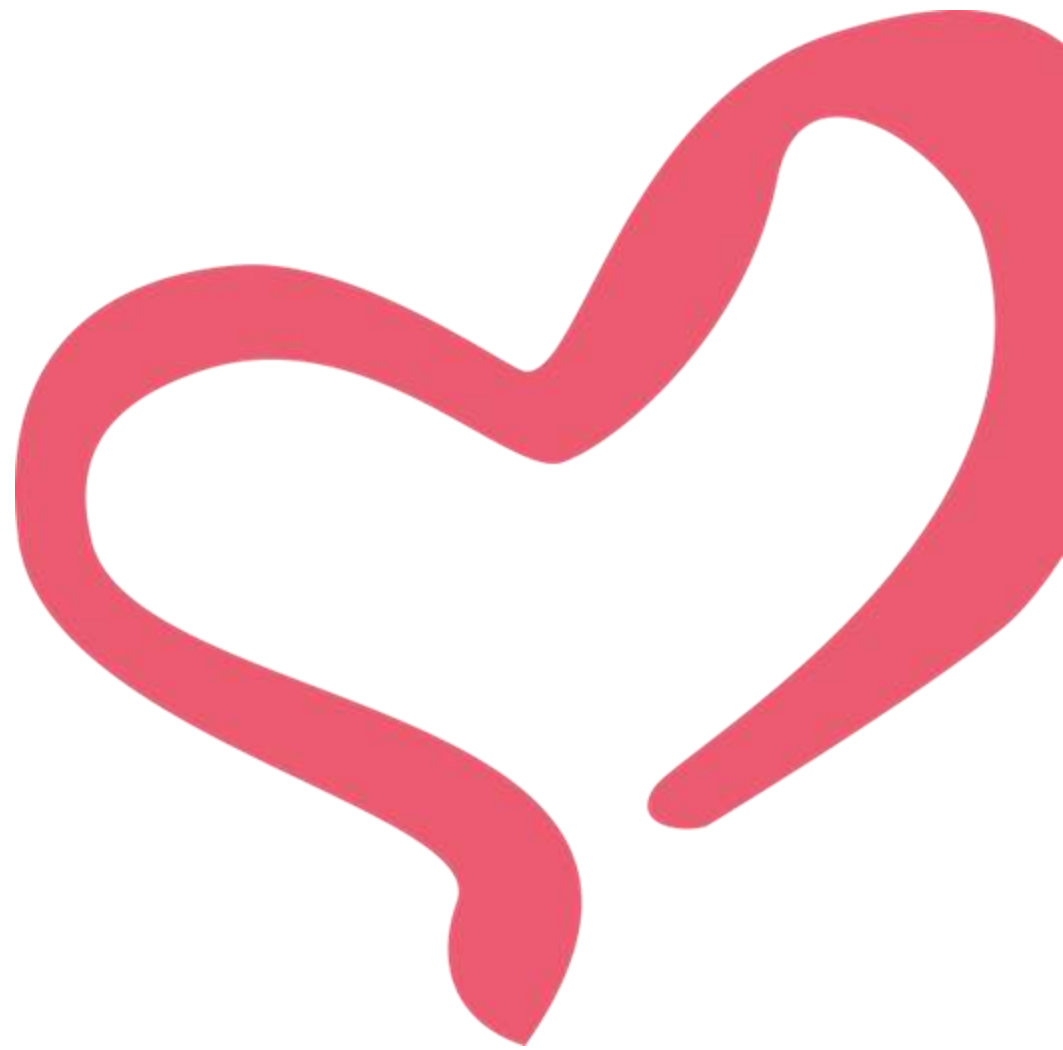
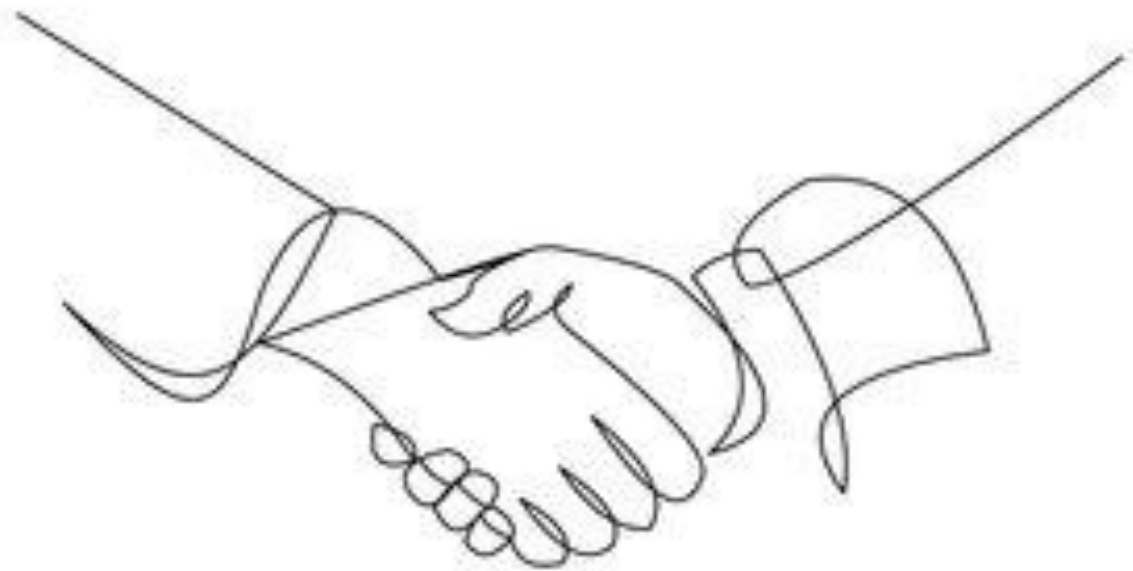


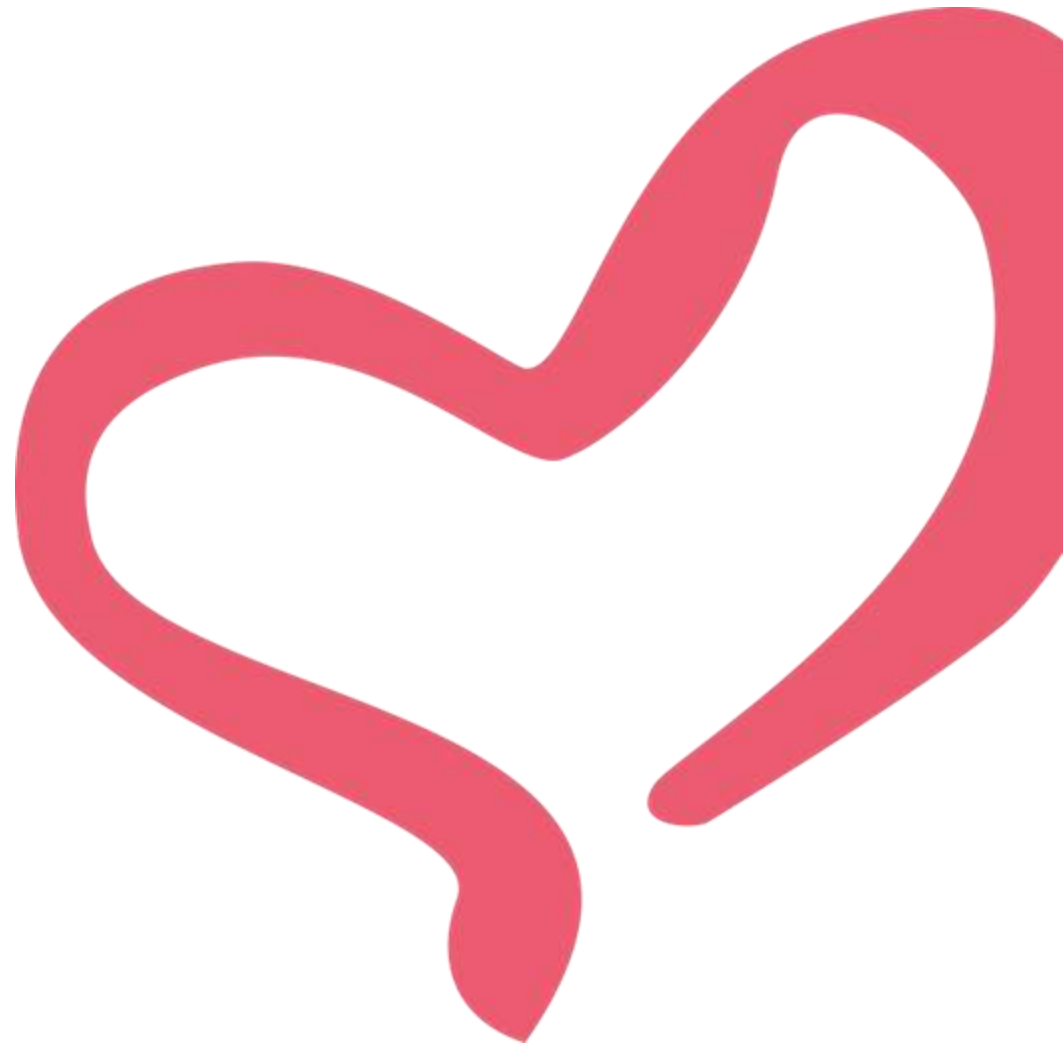
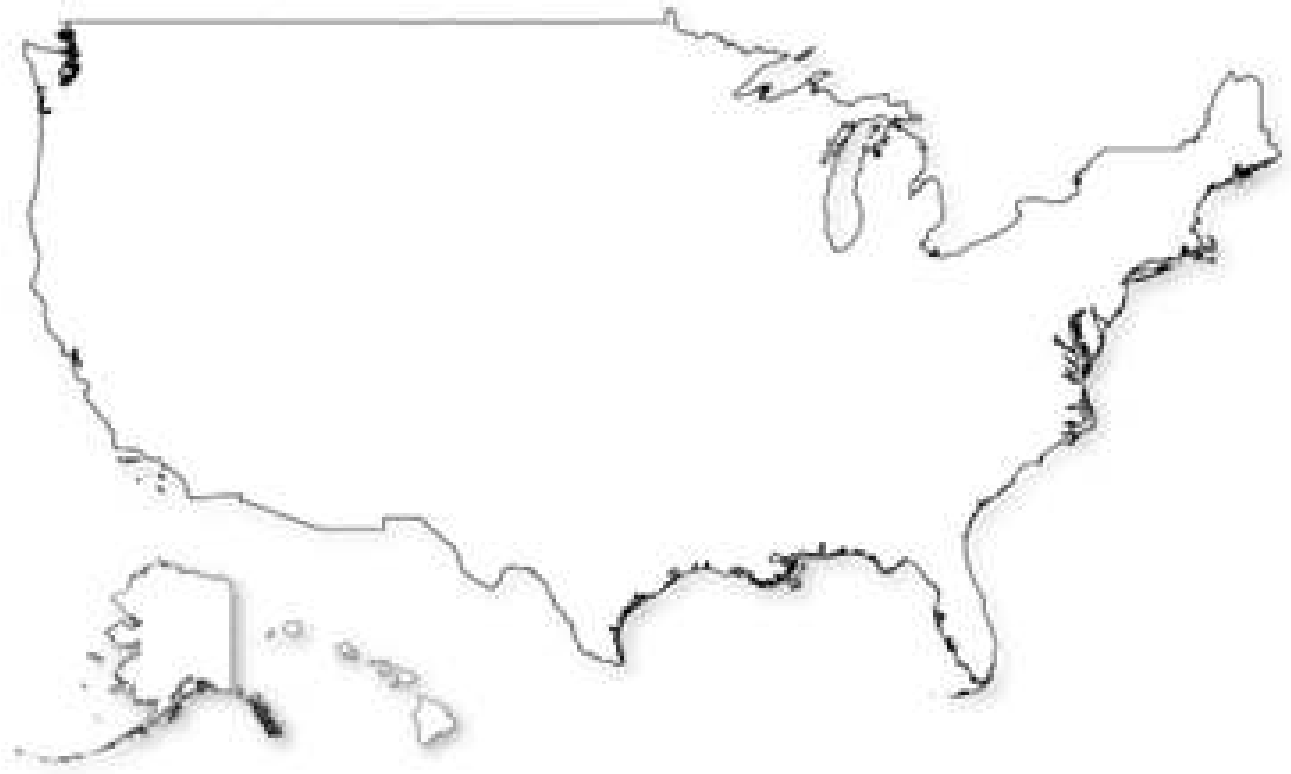
Our Goal is Your Health

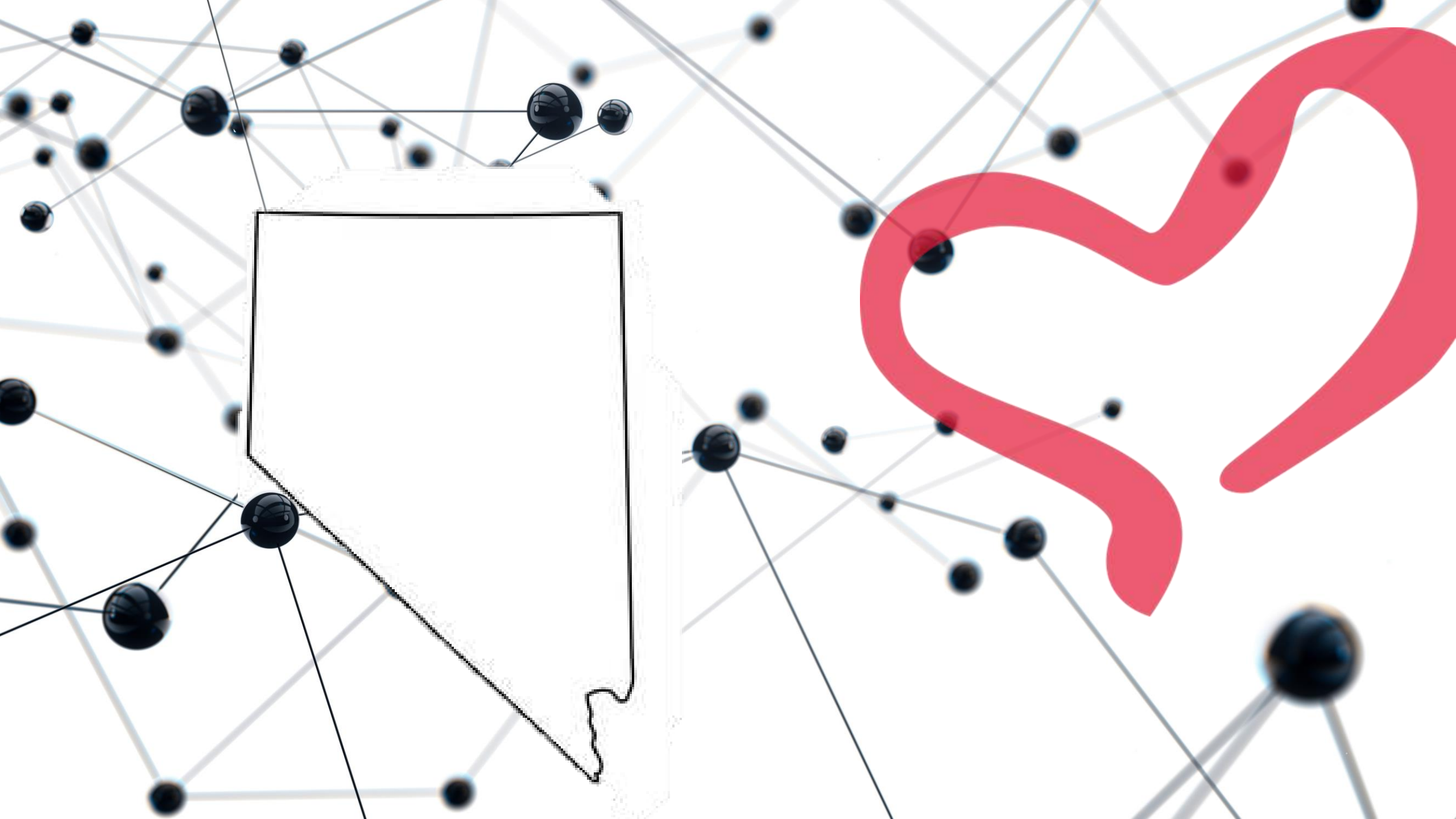


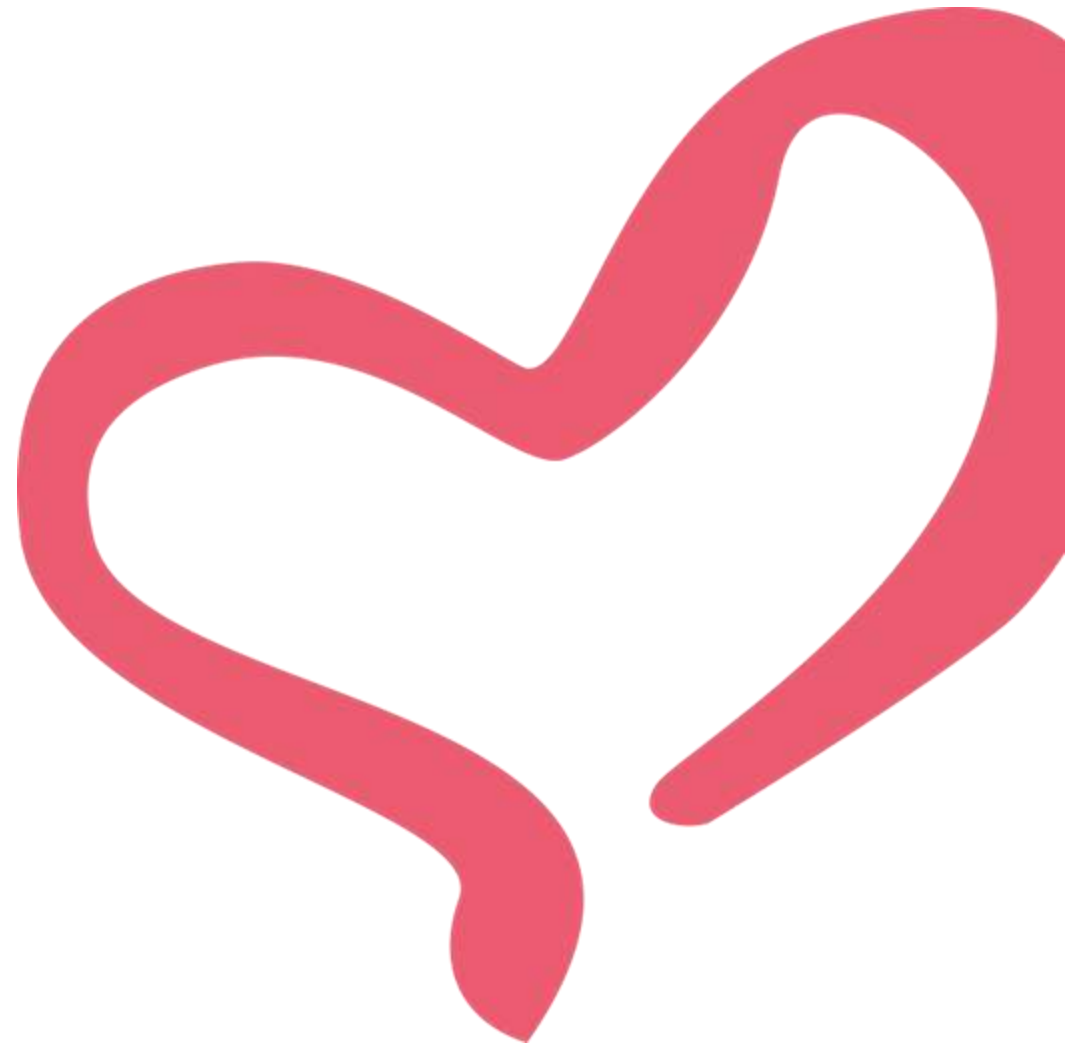


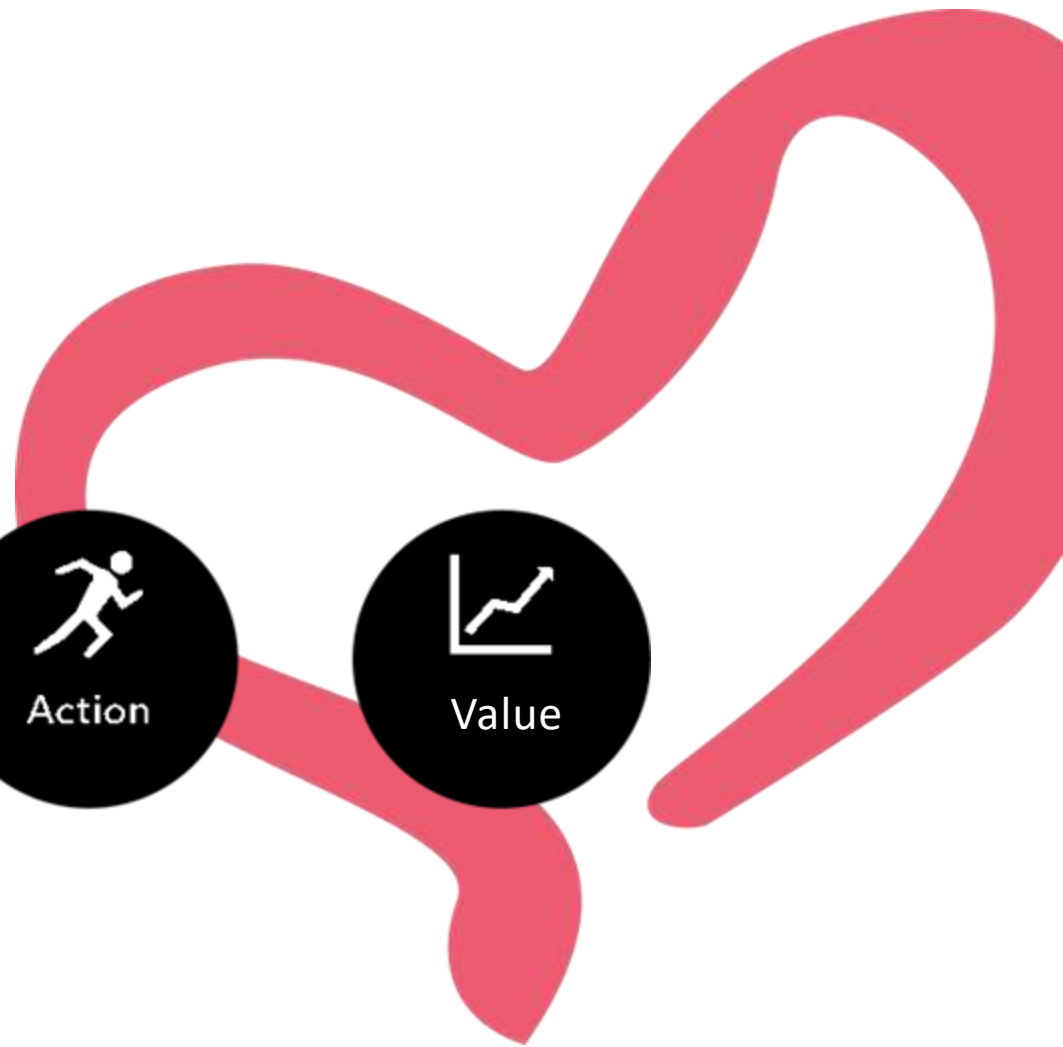
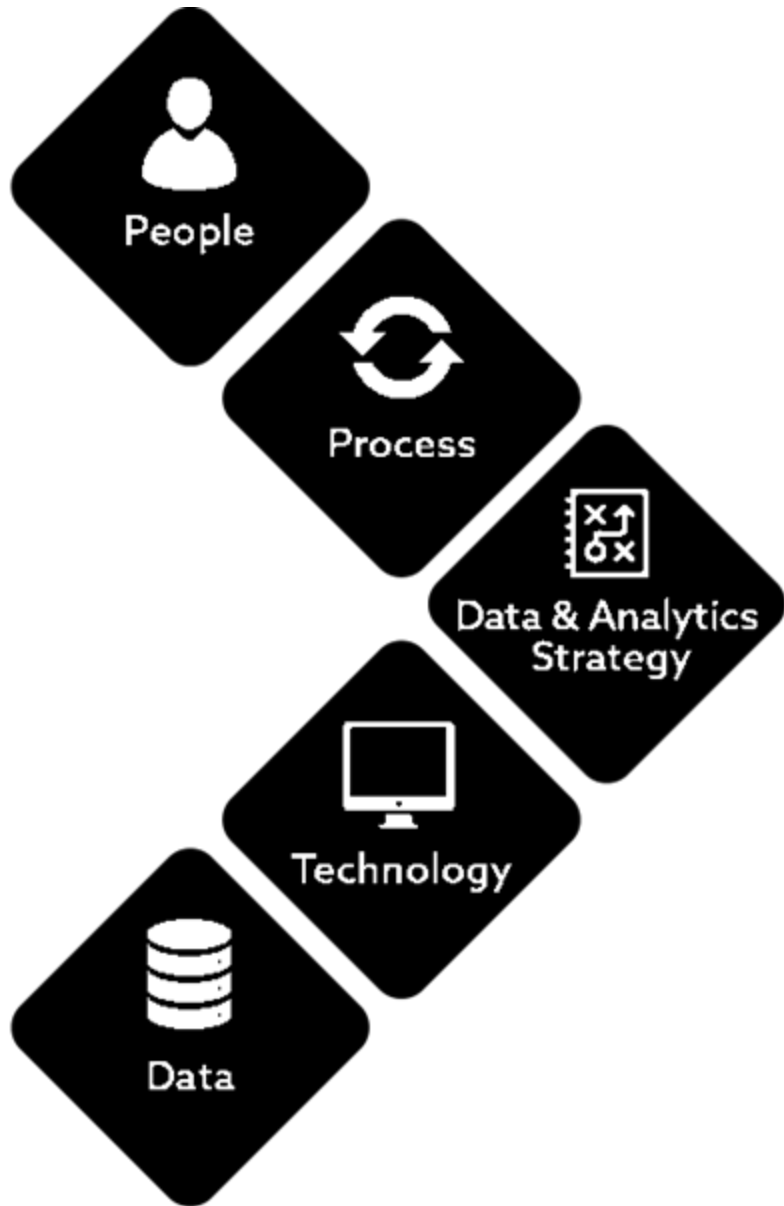


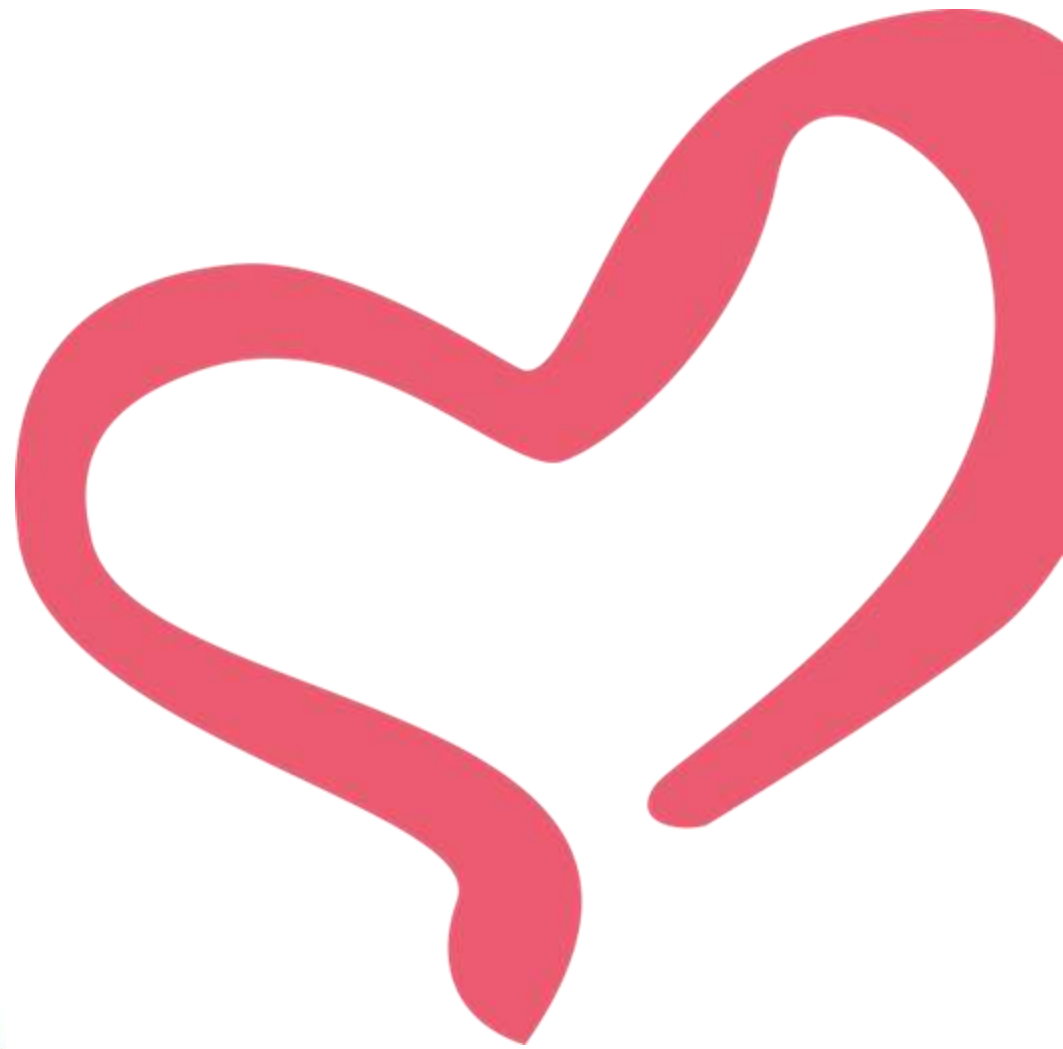


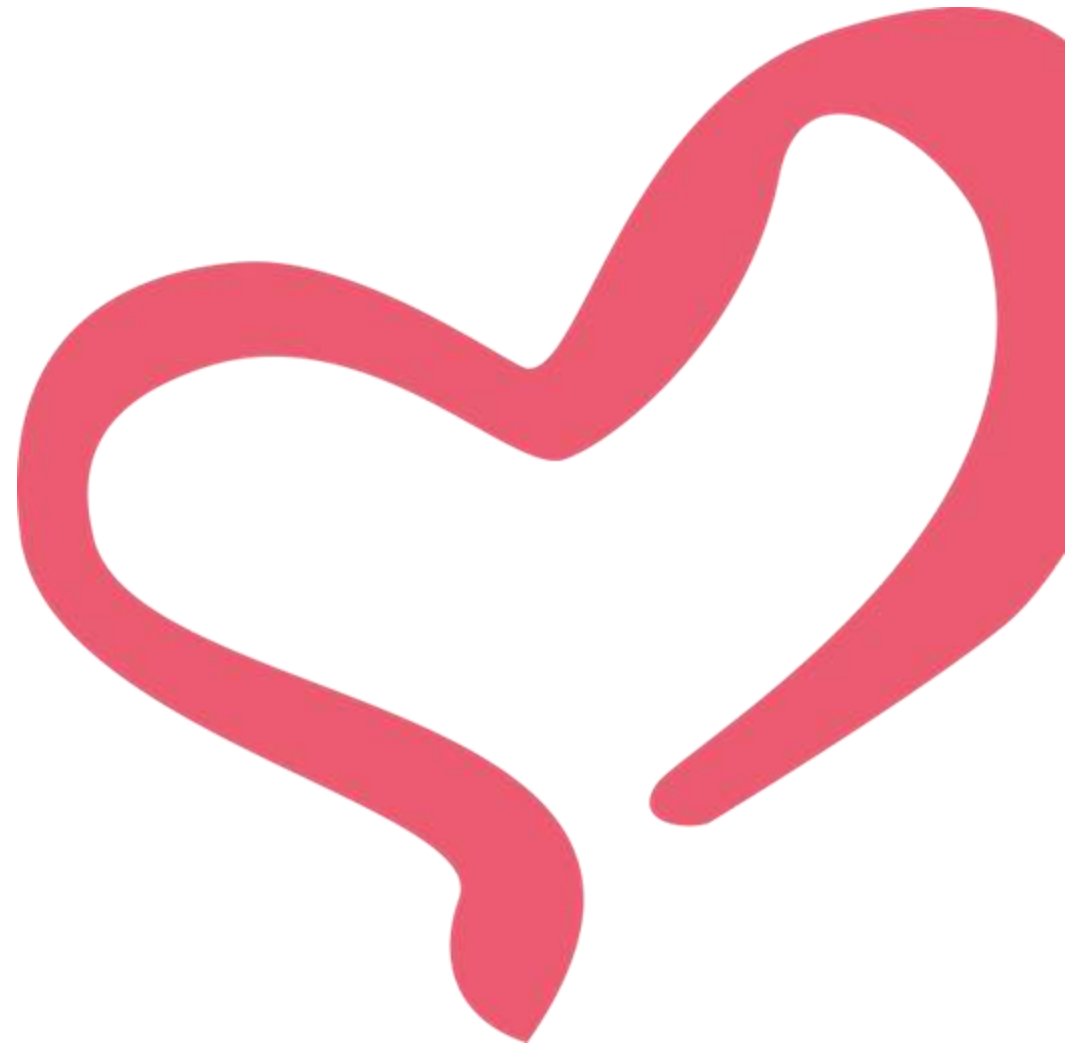
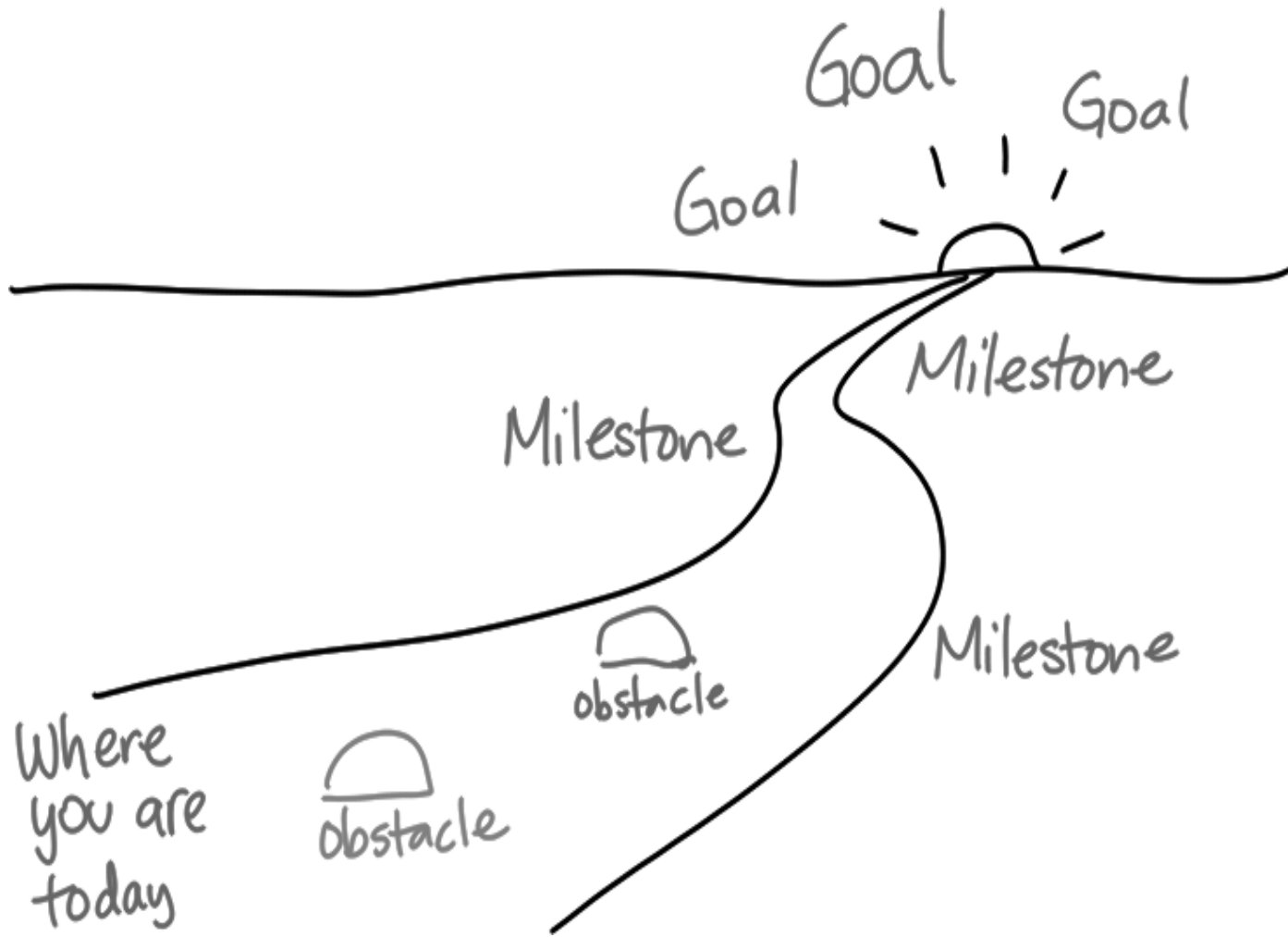












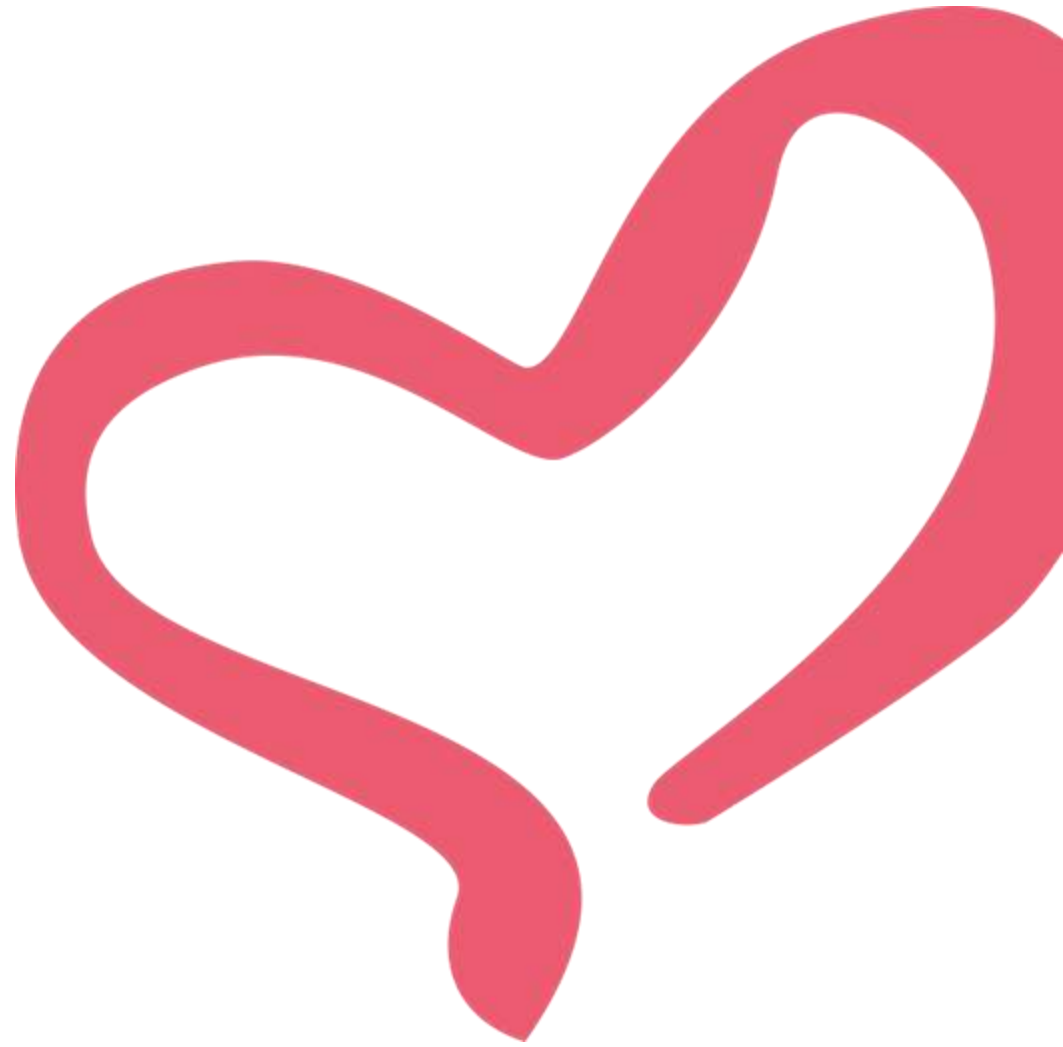
Questions



Small Group

Connor Deck

Director of Sales & Marketing



2024 Small Group Plan Changes

Plan Design Changes:

- 2024 AV Calculator had Significant Impact to Deductibles and Cost Shares
- Metal Tiers have a Plus, HSA, and Base Option
- All Gold Plans and Silver Plus Remain No Deductible
- All other Options Now Contain a Deductible
- Added Coinsurance Where Required by AV Calculator
- Copays for Most Highly Utilized Benefits
- Benefits Mirror Across Products (HMO, EPO, and PPO)
- Benefits Mirror Between Small Group and AHP

2024 Small Group Plan Portfolio

- **All Plans Offered as HMO, EPO, & PPO**

2 Gold Plans – 6 Total Options

- Plus & Base

3 Silver Plans – 9 Total Options

- Plus, HSA, & Base
- Base Silver is CYD, then 100%

3 Bronze Plans – 9 Total Options

- Plus, HSA, & Base
- Base Bronze is CYD, then 100%

Gold X is Now...

Congrats to Assured Partners

- Top Broker for 2024 New Gold X Membership

Naming rights for 2024 Gold X

- Gold X in 2024 will be called the...

Battle Born Gold

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2024 Enhancement Reminders

Referral Free HMO

- Still must use Renown PCP, but referral to specialist is not required
- Specialist may still require a doctor-to-doctor referral

Doctoroo Available at Urgent Care Benefit

- Replacing Dispatch Health effective immediately

2024 Small Group Rates

HMO – Rating Areas 2 & 3

EPO – Rating Areas 1, 2, 3, & 4 (except White Pine & Elko)

PPO – Rating Areas 2 & 3

Product	Average Rate Change
HMO & EPO	3.7%
PPO	4.7%

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Questions



Association Health Plans

Connor Deck

Director of Sales & Marketing



New Association Health Plan
Launching October 1, 2023



Carson City Chamber of Commerce AHP

- Service and Manufacturing categories with 2-50 employees
- All Groups Underwritten – No MAFs Required!
- Submit a Quote Through Your Account Specialist
- Open to all Nevada based businesses
- Carson City Chamber membership required to enroll
- Savings up to 20% vs. Traditional ACA
- Quoting LIVE Now for 10/1 Effective Dates

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Underwriting Guidelines

- Service and Manufacturing Categories
 - Business eligibility determined by NAICS code (Required to Quote)
 - Construction Businesses and Government Agencies are Ineligible
- Census with First Name, Last Name, DOB, Gender, and Home Zips Required
 - Excel in Hometown Templated Format Required
 - Required for all Employees (Both Enrolling and Waiving)
 - Dependent Census Info Preferred
 - Quoted rates only valid for EE's listed on census
- Existing Hometown Health Groups Eligible at Renewal
 - Cannot move Off-Anniversary

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Bringing Nevada Businesses Money-Saving Association Health Plans.

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HOMETOWN HEALTH IS PROUD TO PARTNER WITH THE
CARSON CITY CHAMBER OF COMMERCE

-
- Savings of up to 20% when compared to Hometown Health Small Employer Group offerings!
 - Access all of Hometown Health's amazing products and networks at a significant cost savings (HMO, EPO, and PPO).
 - Benefits and plans mirror Hometown Health's other Association Health Plan offerings.
 - Provides access to Renown and Carson Tahoe providers.
-

Contact your Health Insurance Broker to learn more about Hometown Health's Association Health Plans.

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Carson City Chamber of Commerce • carsoncitychamber.com • 775-882-1565

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Effective October 1, 2023 - In-Network Benefits

TECHNICAL NAMES

	Gold X	Gold	Silver	Silver HDHP	Bronze	Bronze HDHP	Bronze D9100
	23 AP [H/E/P] 10-CO 2000 A D0000X2	23 AP [H/E/P] 20-CO 3000 A D0000X2	23 AP [H/E/P] 50-CO 4000 A D0000X2	23 AP [H/E/P] 50-CO 3200 E D3200X2 HSA	23 AP [H/E/P] 80-CO 4000 A D0000X2	23 AP [H/E/P] 80-CO 3750 E D3750X2 HSA	23 AP [H/E/P] 00-NA 0000 A D9100X2
CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax							
Individual Medical Deductible	N/A	N/A	N/A	\$3,200	N/A	\$3,750	\$9,100
Family Medical Deductible	N/A	N/A	N/A	\$6,400	N/A	\$7,500	\$18,200
Individual Out of Pocket Max	\$5,700	\$6,900	\$9,100	\$6,400	\$9,100	\$7,500	\$9,100
Family Out of Pocket Max	\$11,400	\$13,800	\$18,200	\$12,800	\$18,200	\$15,000	\$18,200
MEDICAL BENEFIT COST SHARING (all plans)							
PHYSICIAN OFFICE VISITS							
PCP Visit (HMO must use RMG PCP)	3 free vists then \$10	3 free vists then \$20	3 free vists then \$50	CYD, \$50	3 free vists then \$80	CYD, \$80	3 free vists then CYD
Specialist Visit	\$30	\$40	\$100	CYD, \$100	\$160	CYD, \$160	CYD, \$0
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS							
Routine Lab Services	\$30	\$40	\$100	CYD, \$100	\$160	CYD, \$160	CYD, \$0
Diagnostic and X-Ray	\$30	\$40	\$100	CYD, \$100	\$160	CYD, \$160	CYD, \$0
Imaging (CT / PET / MRI)	\$200	\$250	\$500	CYD, \$500	\$500	CYD, \$500	CYD, \$0
FACILITY / SURGICAL							
All Inpatient Hospital Services (inc. MH / SUD)	\$2,000	\$3,000	\$4,000	CYD, \$3,200	\$4,000	CYD, \$3,750	CYD, \$0
Outpatient Surgical Services	\$200	\$200	\$500	CYD, \$500	\$500	CYD, \$500	CYD, \$0
EMERGENCY AND URGENT CARE							
Urgent Care Center Services	\$50	\$50	\$50	CYD, \$50	\$50	CYD, \$50	CYD, \$0
Emergency Room Services	\$1,000	\$1,500	\$2,000	CYD, \$2000	\$2,500	CYD, \$2,500	CYD, \$0
Ambulance Services (ground / air / water)	20%	20%	30%	CYD, 30%	40%	CYD, 40%	CYD, \$0
Rx							
Rx - Generic Drugs	\$5	\$10	\$20	CYD, \$20	\$40	CYD, \$40	CYD, \$0
Rx - Preferred Brand Drugs	\$40	\$50	\$80	CYD, \$80	\$200	CYD, \$200	CYD, \$0
Rx - Non-Preferred Drugs	\$150	\$200	\$250	CYD, \$250	\$500	CYD, \$500	CYD, \$0
Special Pharmaceuticals	50%	50%	50%	CYD, 50%	50%	CYD, 50%	CYD, \$0
OTHER							
Teladoc - General Med / Urgent Care	\$0	\$0	\$0	CYD, \$0	\$0	CYD, \$0	\$0
Teladoc - Specialist	\$20	\$20	\$20	CYD, \$20	\$20	CYD, \$20	\$20

Hannah Hanrahan

Account Specialist

Small Group & AHP Renewals & New Business

Office: 775-982-3642

Email: hannah.hanrahan@hometownhealth.com



Rod Cortez

Account Specialist

Small Group & AHP

Small Group & AHP Renewals & New Business

Office: 775-982-3194

Email: rod.cortez@hometownhealth.com



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The Builders Association AHP

Jon Hager

Asset Solutions Group



Composite Plans

- 2 HMO, 4 EPO and 5 PPO plans
- Look more like large group plans
- Up to 40% discounts
- Underwriting at application and renewal
- Select up to 2 plans
- Broker compensation 6%
- All composite plans renew 7/1



Save up to
40%
on your
Health
Insurance
Premiums

Contact your
Health Insurance
Agent or
Broker today

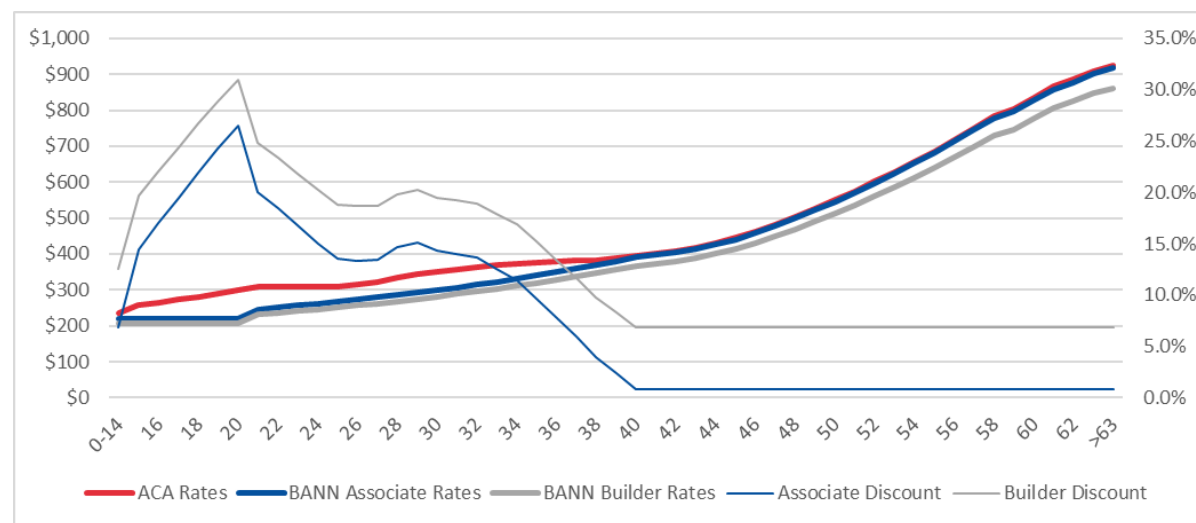
With ever-increasing cost in all areas of the construction industry today, and the critical need for employee retention, let The Builders Association Health Plan and Hometown Health save you money and provide you and your employees with quality and flexible health insurance plans from Hometown Health and other employee benefits at up to 40% savings to your company.

Builders Association Members save up to 40% on premiums with the new low-cost tier rated plans for qualifying groups.

- Guaranteed Issue age-banded rates save up to 20%
- Dental, Vision and Life Insurance plans available through Unum
- ACA Compliant - Plans meet minimum essential coverage guidelines

Age Banded Plans

- Two sets of age banded rates
 - Associate Members; Builder Developers
- Same plans as the ACA plans with small coverage differences
- Guaranteed issue
- Up to 20% discounts
- Select up to 3 plans
- Broker compensation same as ACA
- Renews throughout year



Hometown Health 

New This Year for The Builders!

- **Effective 7/1/23**
 - No more Medical Assessment Forms for any size group!
 - Composite rates and plans available to 51+ (as well as 5-50)
 - Age banded groups that grow larger than 50 can stay on plan (subject to underwriting)
- **Effective 1/1/24**
 - All groups (age banded and composite) underwritten at application and renewal
 - Well-running associate members may be eligible for better rates
 - Adoption agreement and eligibility attestation will be combined

Asset Solutions Group

- **Founded in 1997**
- **Built on Trust**
 - ASG focuses only on associations
 - ASG does not compete with brokers for direct group sales
- **Four areas of focus:**
 - MEWA Compliance and trust set up
 - Insurer efficiency
 - Broker outreach
 - Long-term, sustainable growth



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Asset Solutions Group

- **Your success is our success**
 - **No barriers to sell**
 - **No difference in broker compensation between direct market plans and association health plans**
 - **We refer employers back to their current broker and follow up with that broker to resolve any issues**
 - **We provide training and answer questions; call us any time**



*Hometown
Health* 

IFP On & Off-Exchange

Connor Deck

Director of Sales and Marketing



2024 IFP On-Exchange Plan Changes

- 2024 Plan Design Changes:
 - Shifting from Copay to Coinsurance & Deductible Driven
 - Wide Variety of Offerings (Increased Silver Offerings)
 - Targeting Affordability for those with Subsidies
 - HMO Offerings Only
 - Benefits Mirrored for On & Off-Exchange

2024 IFP On-Exchange Plan Portfolio

Only HMO Plans Offered On-Exchange

- 11 Plans Total

Gold Plan – 1 Total Option

- 1 HMO

Silver Plans – 7 Total Options

- 5 HMOs
- 2 HSAs

Bronze Plans – 4 Total Options

- 3 HMOs
- 1 HSA

IFP Off-Exchange



2024 IFP Off-Exchange Plan Changes

- 2024 Plan Design Changes:
 - 2 Copay Driven Options Still Available (Gold Plus & Silver Plus)
 - All Other Options Mix of Copays & Coinsurance
 - 4 Exclusive Off-Exchange Options
 - On-Exchange Options Available Off-Exchange
 - Fewer PPO & EPO Options
- Improved Offerings:
 - Exclusive Off-Exchange Silver Offerings with Increased Savings

2024 IFP Off-Exchange Plan Portfolio

- HMO, EPO, and PPO Plans Offered Off-Exchange
 - 25 Plans Total
 - On-Exchange Offerings available Off-Exchange
 - 4 Off-Exchange Only Offerings

Gold Plan – 5 Total Options

- 2 HMOs, 2 EPOs, 1 PPO

Silver Plans – 13 Total Options

- 9 HMOs, 3 EPOs, 1 PPO

Bronze Plans – 7 Total Options

- 3 HMOs, 3 EPOs, 1 PPO





Effective January 1, 2024 • In-Network Benefits

	Gold Plus	Gold	Silver Plus	Silver - 20	Silver - 10	Silver - 5	Silver - 0
CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax							
Individual Medical Deductible	\$0	\$2,200	\$0	\$4,590	\$4,665	\$4,705	\$4,725
Family Medical Deductible	\$0	\$4,400	\$0	\$9,180	\$9,330	\$9,410	\$9,450
Individual Out of Pocket Max	\$6,500	\$4,400	\$9,450	\$9,180	\$9,330	\$9,410	\$9,450
Family Out of Pocket Max	\$13,000	\$8,800	\$18,900	\$18,360	\$18,660	\$18,820	\$18,900
PHYSICIAN OFFICE VISITS							
PCP Visit (HMO must use RMG PCP)	\$5	\$5	\$40	\$20	\$10	\$5	\$0
Specialist Visit	\$50	\$50	\$80	\$80	\$80	\$80	\$80
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS							
Routine Lab Services	\$50	CYD, 30%	\$80	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%
Diagnostic and X-Ray	\$50	CYD, 30%	\$80	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%
Imaging (CT / PET / MRI)	\$200	CYD, 30%	\$500	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%
FACILITY / SURGICAL							
All Inpatient Hospital Services (inc. MH / SUD)	30%	CYD, 30%	50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%
Outpatient Surgical Services	\$100	CYD, 30%	\$200	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%
EMERGENCY AND URGENT CARE							
Urgent Care Center Services	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Emergency Room Services	\$500	CYD, 30%	\$1,500	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%
Ambulance Services (ground / air / water)	30%	CYD, 30%	50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%
Rx							
Rx - Generic Drugs	\$5	\$5	\$15	\$15	\$15	\$15	\$15
Rx - Preferred Brand Drugs	\$40	\$40	\$65	\$65	\$65	\$65	\$65
Rx - Non-Preferred Drugs	\$200	CYD, 50%	50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%
Special Pharmaceuticals	50%	CYD, 50%	50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%
PRODUCT TYPE(S)	HMO / EPO / PPO	HMO / EPO	HMO / EPO / PPO	HMO ONLY	HMO ONLY	HMO ONLY	HMO ONLY
EXCHANGE - HMO ONLY (ON / OFF)	OFF ONLY	ON & OFF	OFF ONLY	ON & OFF	ON & OFF	ON & OFF	ON & OFF



Effective January 1, 2024 • In-Network Benefits

Silver 70 - HSA

Silver 68 - HSA

Silver 70

Silver 68

Bronze Plus

Bronze - HSA

Bronze

Catastrophic

CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax								
Individual Medical Deductible	\$3,295	\$3,750	\$5,765	\$6,525	\$4,725	\$4,025	\$9,450	\$9,450
Family Medical Deductible	\$6,590	\$7,500	\$11,530	\$13,050	\$9,450	\$8,050	\$18,900	\$18,900
Individual Out of Pocket Max	\$6,590	\$7,500	\$5,765	\$6,525	\$9,450	\$8,050	\$9,450	\$9,450
Family Out of Pocket Max	\$13,180	\$15,000	\$11,530	\$13,050	\$18,900	\$16,100	\$18,900	\$18,900
PHYSICIAN OFFICE VISITS								
PCP Visit (HMO must use RMG PCP)	CYD, \$0	CYD, \$0	CYD, 100%	CYD, 100%	\$55	CYD, \$55	CYD, 100%	3 Visits at \$55, CYD then \$0
Specialist Visit	CYD, \$80	CYD, \$80	CYD, 100%	CYD, 100%	\$100	CYD, \$100	CYD, 100%	CYD, \$0
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS								
Routine Lab Services	CYD, 50%	CYD, 50%	CYD, 100%	CYD, 100%	CYD, 50%	CYD, 50%	CYD, 100%	CYD, \$0
Diagnostic and X-Ray	CYD, 50%	CYD, 50%	CYD, 100%	CYD, 100%	CYD, 50%	CYD, 50%	CYD, 100%	CYD, \$0
Imaging (CT / PET / MRI)	CYD, 50%	CYD, 50%	CYD, 100%	CYD, 100%	CYD, 50%	CYD, 50%	CYD, 100%	CYD, \$0
FACILITY / SURGICAL								
All Inpatient Hospital Services (inc. MH / SUD)	CYD, 50%	CYD, 50%	CYD, 100%	CYD, 100%	CYD, 50%	CYD, 50%	CYD, 100%	CYD, \$0
Outpatient Surgical Services	CYD, 50%	CYD, 50%	CYD, 100%	CYD, 100%	CYD, 50%	CYD, 50%	CYD, 100%	CYD, \$0
EMERGENCY AND URGENT CARE								
Urgent Care Center Services	CYD, \$50	CYD, \$50	\$50	\$50	\$50	CYD, \$50	\$50	CYD, \$0
Emergency Room Services	CYD, 50%	CYD, 50%	CYD, 100%	CYD, 100%	CYD, 50%	CYD, 50%	CYD, 100%	CYD, \$0
Ambulance Services (ground / air / water)	CYD, 50%	CYD, 50%	CYD, 100%	CYD, 100%	CYD, 50%	CYD, 50%	CYD, 100%	CYD, \$0
Rx								
Rx - Generic Drugs	CYD, \$15	CYD, \$15	CYD, \$0	CYD, \$0	\$20	CYD, \$20	CYD, \$0	CYD, \$0
Rx - Preferred Brand Drugs	CYD, \$65	CYD, \$65	CYD, \$0	CYD, \$0	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0
Rx - Non-Preferred Drugs	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0
Special Pharmaceuticals	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0
PRODUCT TYPE(S)	HMO ONLY	HMO / EPO	HMO ONLY	HMO / EPO	HMO / EPO / PPO	HMO / EPO	HMO / EPO	HMO ONLY
EXCHANGE - HMO ONLY (ON / OFF)	ON & OFF	OFF ONLY	ON & OFF	OFF ONLY	ON & OFF	ON & OFF	ON & OFF	ON ONLY



Dayna Clark

Account Specialist

IFP Renewals & New Business

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2024 IFP Rates

- HMO – Rating Areas 2 & 3
- EPO – Rating Areas 1, 2, 3, & 4 (except White Pine & Elko)
- PPO – Rating Areas 2 & 3

Product	Average Rate Change
HMO & EPO	-8.3%
PPO	3.5%

Friday Health Plan

- Friday Health Plan Dissolved and Out of Business
- IFP Membership can Move to Hometown effective On or Off-exchange for 2023 and 2024 Effective Dates
- Savings in both 2023 & 2024
- Even Greater Savings Available in 2024
- Enrollments received after 8/31 will be considered for 10/1/23 effective date or later
- Keep Your Renown Provider by Coming to Hometown Health!

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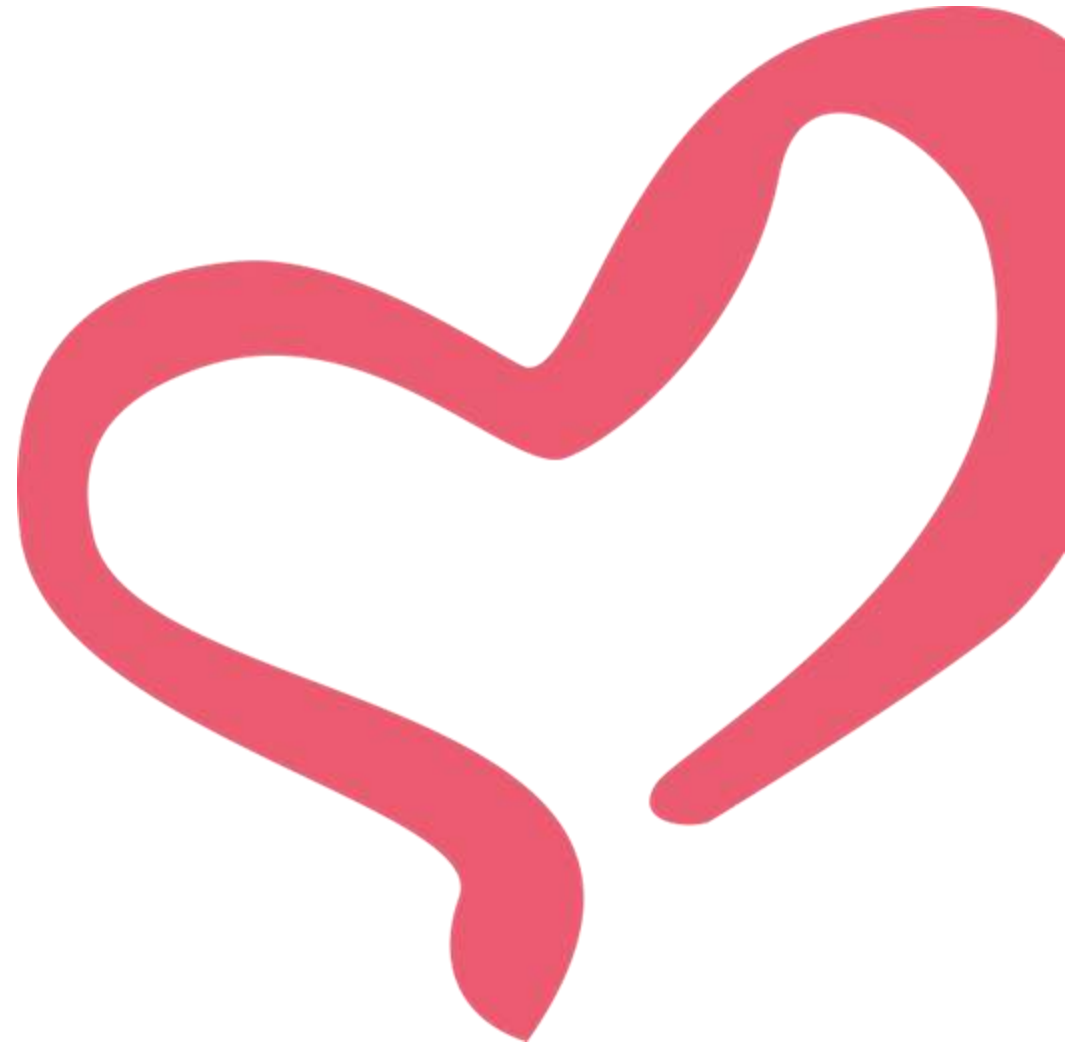
Important IFP Reminders

- IFP HMO Still Requires Referral from Renown PCP
- Off-Exchange OE begins 11/1 – 12/15
- On-Exchange OE begins 11/1 – 1/15

Upcoming Trainings

Brenda Grace-Smith

Manager of Sales & Retention



Monthly Link and Evolve Trainings

- Link – Monthly Trainings beginning in September
 - First training will be held September 27 from 2 – 3:00 PM
 - Billing and Eligibility Portal Best Practices
 - Hosted by Audrey Simich
- Evolve – Monthly Trainings beginning in September
 - First training will be held September 27 from 10 – 11:00 AM
 - Broker Commission Portal Best Practices
 - Hosted by Monica Vazquez
- Keep your eye on our Broker Newsletter to register!

Audrey Simich

Account Manager

Small Group, AHP, and Large Group Support

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Monica Vazquez

Account Manager

Small Group, AHP, and Large Group Support

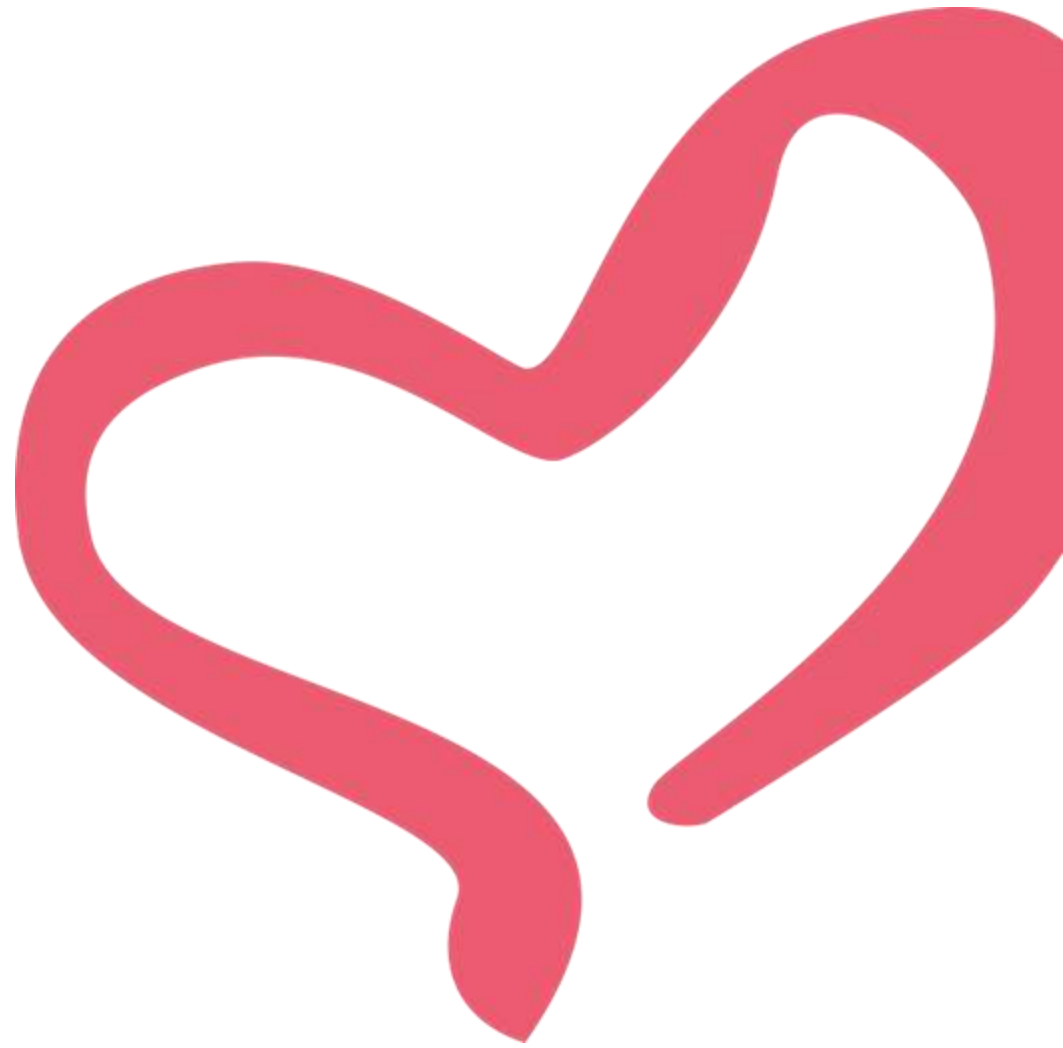
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Raffle & Adjourn



Thank you!

