

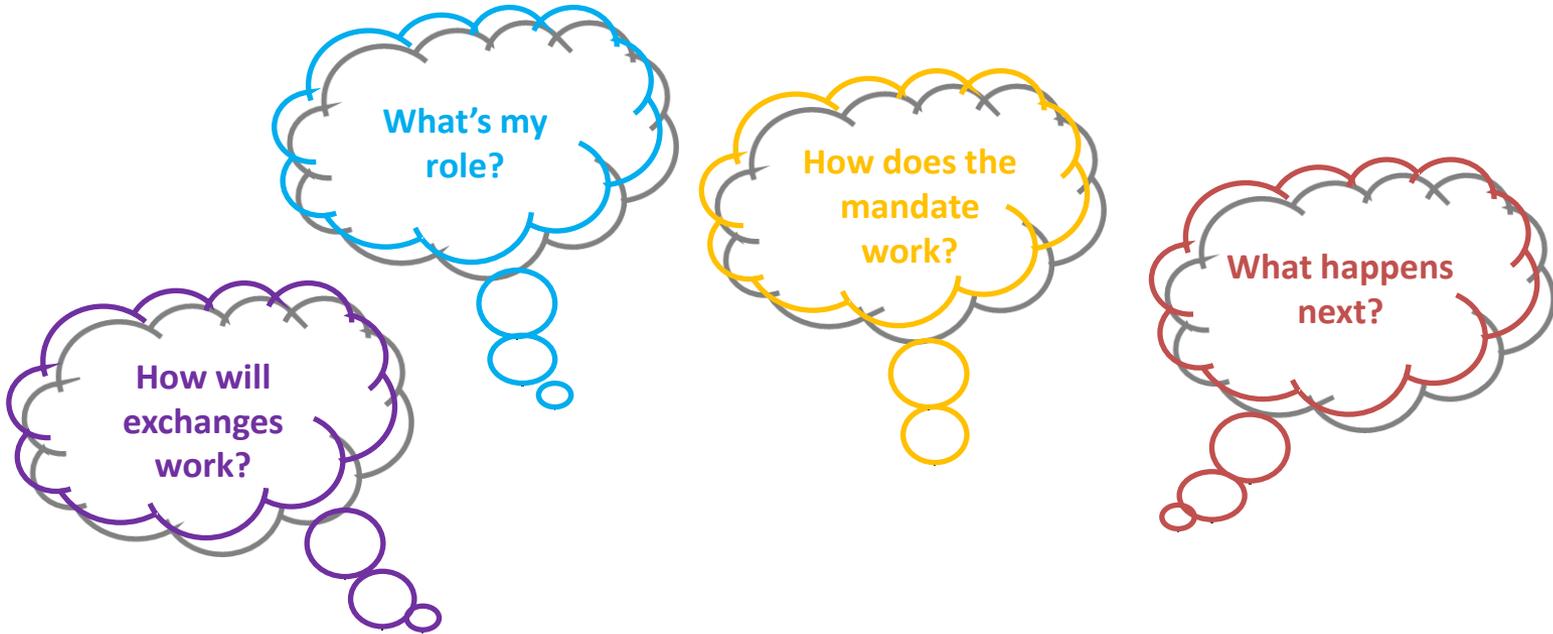
Health Insurance Exchanges: Are We Ready?

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Affordable Care Act: Questions About



The Bigger Picture: Health Care Transformation



- + Affordable Care Act
- + Cost Pressures
- + Value-Based Reimbursement
 - + Accountable Care Organizations
 - + Patient-Centered Medical Homes
 - + Episodic Bundled Payments
- + Consumerism

The Exchange: BCBSNC Product Offerings



	Catastrophic	 Bronze	 Silver	 Gold	 Platinum
Blue Advantage®	1	3	5	2	1
Blue Value™	1	3	5	2	1
Blue Select™			1	1	
Total	2	6	11	5	2

- + 26 total plans
- + Same plans on/off the exchange
- + Full, limited and tiered network options

The Exchange: BCBSNC Product Offerings



+ Identical benefit designs

+ Easy comparison shopping

	Blue Advantage FULL Network	Blue Value LIMITED Network	Blue Select TIERED Network
Traditional copay coverage type			
High deductible coverage type	 HSA eligible	 HSA eligible	
Hybrid coverage type			
U30 catastrophic coverage type			

What About Rates?



Monthly Premiums for BCBSNC's ACA- Qualified Health Plans for Individuals

	25 –year-old	40-year-old	60-year-old
Platinum Plan	\$318.86 - \$350.40	\$405.88 - \$446.02	\$861.94 - \$947.19
Gold Plan	\$283.77 - \$315.05	\$361.21 - \$401.02	\$767.08 - \$851.63
Silver Plan	\$216.91 - \$282.86	\$276.11 - \$360.05	\$586.36 - \$764.62
Bronze Plan	\$184.99 - \$219.71	\$235.47 - \$279.66	\$500.05 - \$593.90
Catastrophic Plan	\$145.18 - \$159.54		

- Prices listed do not reflect the impact of federal subsidies.
- Consumers who earn 100% - 400% of Federal Poverty Level qualify for federal subsidies, which will reduce the amount they pay for health insurance.
- Catastrophic plans available for customers under 30 and for those who receive hardship exemptions.

Consumer Education: Blue Map



- + Online tool offering personalized recommendations
- + Mobile optimized
- + Takes only minutes to generate results
- + Provides personalized, easy-to-understand, one-page action plan for consumers



Consumer Education: Retail Locations



Consumer Education: Events





More Information

- + www.bcbsnc.com
- + www.nchealthreform.com
- + www.LetsTalkCost.com