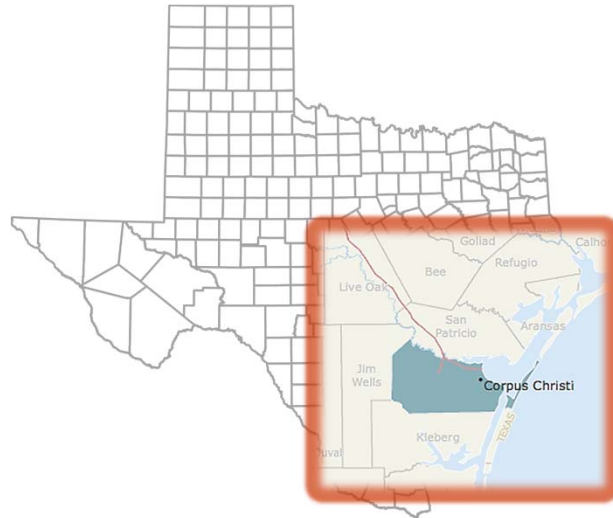


INCREASING HEALTH INSURANCE COVERAGE FOR NUECES COUNTY'S MOST VULNERABLE RESIDENTS



September 26, 2019

PROGRAM CONCEPT



- ❖ As an alternative to the Nueces Aid Program, CHRISTUS Spohn Health System is considering covering the premium cost for low-income Nueces County residents who enroll in a CHRISTUS health plan
- ❖ Individuals with incomes between 100% and 150% of the FPL would be eligible for premium assistance, and enrollment would be completely voluntary
- ❖ The goal would be to improve continuity of care for Nueces County's most vulnerable residents, permit access to a broader network of providers, and encourage better long-term utilization of healthcare services

Who is CHRISTUS Health Plan?



CHRISTUS Health Plan has experienced rapid product growth since it's inception:

- ❖ US Family Health Plan, since program inception in 1983
- ❖ HMO License in Texas and New Mexico
- ❖ Marketplace Health Insurance Exchange in Texas, 26 counties
- ❖ Marketplace Health Insurance Exchange in New Mexico, statewide
- ❖ Marketplace Health Insurance Exchange in Louisiana, 7 counties, 1/1/20
- ❖ Medicare Advantage in New Mexico, 4 counties
- ❖ Medicare Advantage in Texas, 13 counties
- ❖ NCQA and URAC Accreditation

11/10/2011	5/6/2014	12/2014	1/1/2015	1/1/2016	9/2017	1/1/2018	1/2020
• HMO License Awarded	• Licensed in Texas & New Mexico as a QHP	• Integrated operations of USFHP & relocation to Irving, TX	• Began Medicare Advantage and Health Insurance Exchange in New Mexico.	• Began Health Insurance Exchange in Texas	• Achieved NCQA and URAC Accreditation	• Began Medicare Advantage in Texas	• Begin Health Insurance Exchange in Louisiana

EXPANDED PROVIDER NETWORK



- ❖ Coverage for Nueces Aid beneficiaries is generally limited to Spohn facilities
- ❖ This network offers access to care within certain limitations and restricts coverage for Nueces Aid beneficiaries who seek treatment at non-Spohn facilities
- ❖ By enrolling in a CHRISTUS health plan, low-income Nueces County residents would experience access to an expanded provider network
- ❖ Within a 50-mile radius of Corpus Christi, CHRISTUS health plan enrollees would have access to the following number of providers:

Provider Type	Network Providers
Primary Care	311
Specialist	672
Pediatrics	90
Behavioral Health	101
Pharmacy	24
Hospital/Facility	110
Other Services	52

BROADER ARRAY OF SERVICES



- ❖ In addition to the essential health benefits covered under the Nueces Aid Program, CHRISTUS health plan enrollees would gain coverage for additional healthcare services, including chiropractic care, hearing aids, and routine eye care
- ❖ Coverage for mental health, behavioral health, and substance abuse services would be greater because of two Nueces Aid Program limitations:
 - Alcohol and drug abuse services are not covered unless provided in an acute care hospital and the admission is medically necessary for a physical condition other than the substance abuse
 - Psychologists' services are only covered if performed under the supervision of a physician and billed by a physician or hospital. Outpatient psychiatric services provided by a nurse or other mental health worker are not covered
- ❖ The CHRISTUS plan would address behavioral health services in a more comprehensive manner

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BETTER OUT-OF-POCKET PROTECTION



- ❖ Under the Nueces Aid Program, co-insurance is "the cost the recipient is asked to pay out-of-pocket and may differ based on the patient's benefit option and the type of service provided"
- ❖ The Nueces Aid Program includes the following income relationship for co-insurance:

FPL %	NCHD Payment %	Patient Co-Insurance
101 - 110%	90%	10%
111 - 120%	80%	20%
121 - 130%	70%	30%
131 - 138%	60%	40%
139 - 150%	50%	50%

- ❖ The Nueces Aid Program does not provide an overall out-of-pocket limit for beneficiaries, meaning there is no maximum limit for which beneficiaries could be responsible
- ❖ In contrast, the maximum amount for which a CHRISTUS health plan enrollee would be responsible is \$600 during the policy year for in-network services
- ❖ By capping enrollees' total healthcare spending, CHRISTUS health plan coverage would provide greater financial security and certainty for low-income Nueces County residents

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KEY TAKEAWAYS



- ❖ By enrolling in the CHRISTUS health plan, low-income Nueces County residents would experience:
 - Access to an expanded provider network and a broader array of services; and
 - Better out-of-pocket protection for total healthcare spending
- ❖ Enrollment in a CHRISTUS health plan would be completely voluntary – qualified Nueces County residents could choose not to enroll based on personal preference
- ❖ Spohn would continue to provide healthcare services to individuals who elect to maintain coverage under the Nueces Aid Program

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How to Enroll



- ❖ CHRISTUS Health Plan would need listing of potential members to contact and offer health insurance through the plan, and provide information on process for premium subsidy assistance
- ❖ CHRISTUS Health Plan would work with Nueces County to develop joint communication and mail to potential members
- ❖ Under the direction and supervision of NCHD enrollment center (sites), CHRISTUS Health Plan will provide enrollment agents to educate and enroll
- ❖ CHRISTUS Health Plan will provide education to the current NCHD enrollment staff on our plan, other enrollment sites, toll free number, etc.
- ❖ Local brokers in Corpus Christi, with at least six enrollment agents to qualify and sign individuals up
- ❖ CHRISTUS staff can be located at Hector P. Garcia to enroll potential members and educate them on the plan
- ❖ Call center, toll free, 844/282-3026 for information and future appointment scheduling

SUMMARY COMPARISON OF CHRISTUS HEALTH PLAN (SILVER LD) AND NUECES AID PROGRAM BENEFITS



Deductibles and Out-of-Pocket Limits	CHRISTUS Health Plan (Silver LD)	Nueces Aid Program
Overall Deductible - Individual	\$125, medical and pharmacy combined	No deductible; 10% - 50% co-insurance
Overall Deductible - Family	\$250, medical and pharmacy combined	No deductible; 10% - 50% co-insurance
Overall Out-of-Pocket Limit - Individual	\$600, medical and pharmacy combined	No overall out-of-pocket limit; 10% - 50% co-insurance
Overall Out-of-Pocket Limit - Family	\$1,200, medical and pharmacy combined	No overall out-of-pocket limit; 10% - 50% co-insurance
Covered Services	CHRISTUS Health Plan (Silver LD)	Nueces Aid Program
Primary Care Office Visit	\$10 co-payment per visit, deductible does not apply	\$5 co-payment per visit; 10% - 50% co-insurance
Specialist Office Visit	\$35 co-payment per visit, deductible does not apply	\$5 co-payment per visit; 10% - 50% co-insurance
Other Practitioner Office Visit	\$35 co-payment per visit, deductible does not apply	\$5 co-payment per visit; 10% - 50% co-insurance
Chiropractic Services	\$30 co-payment per visit, deductible applies	Not covered
Autism Spectrum Disorder	\$10 co-payment per visit, deductible does not apply	(Unclear if covered)
Preventive Care, Screenings, and Immunizations	No charge	10% - 50% co-insurance, if covered
Diagnostic Test (Blood Work)	35% co-insurance, deductible applies	10% - 50% co-insurance
Diagnostic Test (X-Ray)	\$30 co-payment per visit, deductible does not apply	10% - 50% co-insurance
Imaging (CT, PET, MRI)	\$250 co-payment per visit, deductible applies	10% - 50% co-insurance
Generic Drugs	\$5 co-payment per prescription, deductible does not apply	\$7 co-payment; 10% - 50% co-insurance
Preferred Drugs	\$60 co-payment per prescription, deductible applies	\$7 co-payment; 10% - 50% co-insurance
Non-Preferred Drugs	\$95 co-payment per prescription, deductible applies	\$7 co-payment; 10% - 50% co-insurance
Specialty Drugs	45% co-insurance, deductible applies	10% - 50% co-insurance
Outpatient Facility Fee	30% co-insurance, deductible applies	10% - 50% co-insurance

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SUMMARY COMPARISON OF CHRISTUS HEALTH PLAN (SILVER LD) AND NUECES AID PROGRAM BENEFITS



Covered Services	CHRISTUS Health Plan (Silver LD)	Nueces Aid Program
Outpatient Physician Surgeon Fee	30% co-insurance, deductible applies	10% - 50% co-insurance
Emergency Room Services	\$700 co-payment per visit, deductible applies	\$10 - \$50 co-payment; 10% - 50% co-insurance
Emergency Transportation	35% co-insurance, deductible applies	10% - 50% co-insurance
Urgent Care	\$35 co-payment per visit, deductible does not apply	10% - 50% co-insurance
Inpatient Facility Fee	\$700 co-payment per stay, deductible applies	10% - 50% co-insurance
Inpatient Physician Surgeon	No charge after deductible	10% - 50% co-insurance
Mental Health, Behavioral Health and Substance Abuse OP Services	\$30 co-payment per visit, deductible does not apply	10% - 50% co-insurance, if covered
Mental Health, Behavioral Health and Substance Abuse IP Services	\$600 co-payment per stay, deductible applies	10% - 50% co-insurance, if covered
Prenatal and Postnatal Care	\$35 co-payment per visit, deductible does not apply	10% - 50% co-insurance
Delivery and Inpatient Services	\$600 co-payment per stay, deductible applies	10% - 50% co-insurance
Home Health Care	30% co-insurance, deductible applies	10% - 50% co-insurance
Rehabilitation Services	\$30 co-payment per visit, deductible applies	10% - 50% co-insurance
Habilitation Services	\$30 co-payment per visit, deductible applies	10% - 50% co-insurance
Skilled Nursing Facility	35% co-insurance, deductible applies	10% - 50% co-insurance
Durable Medical Equipment	35% co-insurance, deductible applies	10% - 50% co-insurance
Hospice Service	35% co-insurance, deductible applies	(Unclear if covered)
Children's Eye Exam	No charge (1 exam per year limit)	Not covered
Children's Glasses	No charge (1 pair per year limit)	Not covered
Children's Dental Check-Up	No charge	\$7 co-payment

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QUESTIONS

