

AN AFFORDABLE LOCAL PLAN FOR SOUTHEAST TEXAS

Community Health Choice's Marketplace coverage is leading the greater Houston and Beaumont areas with six great plans.

A Healthy Life for Every Texan



CommunityHealthChoice.org



WHO IS COMMUNITY HEALTH CHOICE?

Community Health Choice is a local, non-profit health plan that exists to make sure people have health insurance coverage so they can get the care they need.

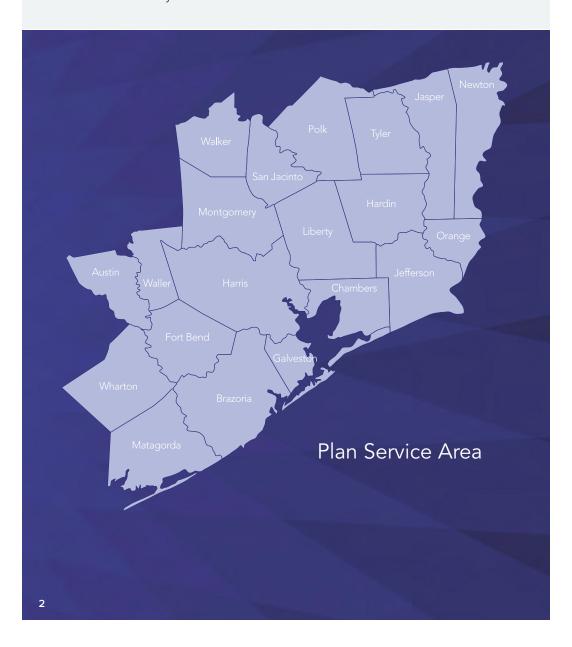
We've been offering Health Insurance Marketplace plans ever since they were introduced in **2014**. We've grown our plans and our service from the very beginning.

WHY PICK **COMMUNITY?**

- 1 Network Community Health Choice plans connect Members with the largest network of doctors and hospitals in Southeast Texas.
- **Telehealth** Telehealth lets Members access health care services remotely and manage their health care using digital information and communication technologies, such as computers, tablets, and mobile devices. Community Members have 24/7/365 access to quality medical care via video and telephone consultations, right in the privacy of their own home. Best of all, there's no copay.
- **3 Low copays for most services** Community provides easy-to-understand plans with low copays for most services, including primary care, basic laboratory and X-ray services, and generic prescriptions. This gives Members peace of mind knowing they can predict out-of-pocket costs.
- No-deductible plan With no deductible and copays for almost all services, the Community Health Choice HMO Gold 001 plan gives Members a clear understanding of out-of-pocket costs.
- Services never subject to a deductible To ensure
 Members get the care they need, Primary Care Provider
 visits, preventive care, urgent care, and generic
 prescriptions are never subject to a deductible with
 Community's plans, except for HSA-eligible plans.
 Members pay a copay only for these services.
- No referral needed to see a specialist Community provides access to our wide network of specialty Providers without requiring Members to get a referral from their primary care provider. To help manage costs, Members should always make sure their Provider and specialist participate in Community's network.

THE **NETWORK SOUTHEAST TEXAS** NEEDS

Service Area Expansion – Community expanded our Marketplace service area to include the following counties: Walker, San Jacinto, Polk, Tyler, Jasper, Newton, Hardin, Austin, Wharton, and Matagorda. This means we will now offer CHIP, STAR, and Marketplace in the same 20-county service area.

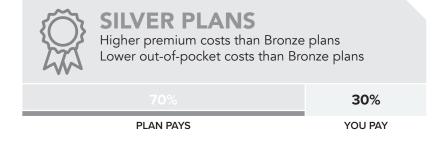


OUR PLANS

Your premium can be lower, based on your income.

No matter which metal category you choose, you can save a lot of money on your monthly premium based on your income. When you fill out a Marketplace insurance application, you'll find out if you qualify for these savings. Visit **HealthCare.gov** for more information.







BRONZE PLAN 003

LOWEST PREMIUMS HIGHER OUT-OF-POCKET COST FOR SERVICES



Important Features of 2020 Community Bronze Plan:

- 1. No copay increase
- 2. PCP, Specialists, urgent care, and generic drugs are available before deductible
- 3. Telehealth services available
- 4. Referrals not required to see Specialists
- 5. Preventive Care is available at no cost



- 1. Out-of-network services are not covered under this plan
- 2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

\$7,150
\$8,150
\$40*
\$70*
\$70*
30%
30%
Combined with Medical Deductible
\$15*
\$70
\$120
45%

 $^{^*}$ Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic Rx)

BRONZE PLAN 008

LOWEST PREMIUMS HEALTH SAVINGS ACCOUNT ELIGIBLE



Important Features of 2020 Community Bronze 008 HSA Plan:

- 1. You must pay all costs until deductible is met
- 2. Plan covers all costs after deductible is met
- 3. Telehealth services are not available
- 4. Referrals not required to see Specialists



- 1. Out-of-network services are not covered under this plan
- 2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

Medical Deductible (Individual)	\$6,750
Maximum Out-of-Pocket (Individual)	\$6,750
Primary Care Physician Office Visit	No charge after deductible
Specialist Office Visit	No charge after deductible
Urgent Care Visit	No charge after deductible
■ Emergency Room Visits	No charge after deductible
Inpatient Hospital Stay	No charge after deductible
Prescription Drug Deductible	No charge after deductible
Generic	No charge after deductible
Preferred Brand	No charge after deductible
Non-Preferred Brand	No charge after deductible
 Specialty High-Cost Drugs 	No charge after deductible

SILVER PLAN 004

MODERATE PREMIUMS LOW TO MODERATE COST-SHARING



Important Features of 2020 Community Silver Plan:

- 1. No copay increases
- 2. PCP, urgent care, and generic drugs are not subject to deductible
- 3. Telehealth services available
- 4. Referrals not required to see Specialists
- 5. Preventive Care is available at no cost

The Advanced Premium Tax Credit can lower your monthly payment. If you're eligible, you can apply it to any Bronze, Silver or Gold plan.



- 1. Out-of-network services are not covered under this plan
- 2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

Medical Deductible (Individual)	Medical and Drug: \$3,000
Maximum Out-of-Pocket (Individual)	\$7,900
Primary Care Physician Office Visit	\$30*
Specialist Office Visit	\$60*
Urgent Care Visit	\$60*
■ Emergency Room Visit	30%
Inpatient Hospital Stay	30%
Prescription Drug Deductible	Combined with Medical Deductible
■ Generic	\$10*
Preferred Brand	\$60
Non-Preferred Brand	\$100
Specialty High-Cost Drugs	45%

^{*}Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic Rx)

SILVER PLAN 009

MODERATE PREMIUMS LOW TO MODERATE COST-SHARING



Important Features of 2020 Community Silver Plan:

- 1. No copay increases
- 2. PCP, urgent care, and generic drugs are not subject to deductible
- 3. Telehealth services available
- 4. Referrals not required to see Specialists
- 5. Preventative Care is available at no cost

The Advanced Premium Tax Credit can lower your monthly payment. If you're eligible, you can apply it to any Bronze, Silver or Gold plan.



- 1. Out-of-network services are not covered under this plan
- 2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

Medical Deductible (Individual)	Medical and Drug: \$5,000
Maximum Out-of-Pocket (Individual)	\$7,000
Primary Care Physician Office Visit	\$30*
Specialist Office Visit	\$60
Urgent Care Visit	\$60*
■ Emergency Room Visit	30%
■ Inpatient Hospital Stay	30%
Prescription Drug Deductible	Combined with Medical Deductible
■ Generic	\$15*
Preferred Brand	\$70
Non-Preferred Brand	\$120
Specialty High-Cost Drugs	45%

 $^{^*}$ Services are exempt from deductible where indicated (PCP/Urgent Care/Generic Rx)

GOLD DEDUCTIBLE PLAN 005

HIGH MONTHLY PREMIUMS LOW TO MODERATE COST-SHARING



Important Features of 2020 Community Gold Plan:

- 1. PCP, urgent care, and generic drugs are not subject to deductible
- 2. Telehealth services available
- 3. Referrals not required to see Specialists
- 4. Preventive Care is available at no cost

The Advanced Premium Tax Credit can lower your monthly payment. If you're eligible, you can apply it to any Bronze, Silver or Gold plan.



- 1. Out-of-network services are not covered under this plan
- 2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

Medical Deductible (Individual)	Medical and Drug: \$750
Maximum Out-of-Pocket (Individual)	\$6,500
Primary Care Physician Office Visit	\$20*
Specialist Office Visit	\$40*
Urgent Care Visit	\$40*
Emergency Room Visit	20%
Inpatient Hospital Stay	20%
Prescription Drug Deductible	Combined with Medical Deductible
Generic	\$10*
Preferred Brand	\$40
Non-Preferred Brand	\$70
Specialty High-Cost Drugs	30%

 $^{^*}$ Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic RX)

GOLD COPAY PLAN 001

HIGH MONTHLY PREMIUMS LOW TO MODERATE COST-SHARING



Important Features of 2020 Community Gold Plan:

- 1. Telehealth services available
- 2. Referrals not required to see Specialists
- 3. Preventive Care is available at no cost

The Advanced Premium Tax Credit can lower your monthly payment. If you're eligible, you can apply it to any Bronze, Silver or Gold plan.



otherwise indicated

- 1. Out-of-network services are not covered under this plan
- 2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

Medical Deductible (Individual)	Medical and Drug: \$0/\$0
Maximum Out-of-Pocket (Individual)	\$8,150
Primary Care Physician Office Visit	\$30
Specialist Office Visit	\$65
Urgent Care Visit	\$65
Emergency Room Visit	\$700
Inpatient Hospital Stay	\$700**
Prescription Drug Deductible	Combined with Medical Deductible
Generic	\$20
Preferred Brand	\$40
Non-Preferred Brand	\$80
Specialty High-Cost Drugs	30%

^{**}Copay applies for first 5 days of admission for all inpatient services
For Deductible Plans: All coinsurance/copays apply after annual deductible has been met unless



FIND OUT **HOW YOU CAN GET COVERED** IN 2020!

Visit CommunityHealthChoice.org

Call us at 713.295.6704 or Toll-free at 1.855.315.5386

Email Marketplace@CommunityHealthChoice.org

A Healthy Life for Every Texan



CommunityHealthChoice.org