



Anthem Blue Cross and Blue Shield  
Serving Hoosier Healthwise, Healthy Indiana  
Plan and Hoosier Care Connect

# **Anthem Blue Cross and Blue Shield (Anthem) 2018**

## **The value of Healthy Indiana Plan (HIP) Plus**

### **Getting the most value from HIP**



# The value of HIP Plus

HIP Plus gives members more bang for their buck!

Anthem wants to help members understand how HIP Plus will benefit them.

We need your help!



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and Hoosier Care Connect

# HIP Plus offers an enriched benefit package

**HIP Plus gives members additional health care benefits such as:**

- Dental care.
- Vision services.
- Chiropractic services as of January 1, 2018.
- No copays for HIP Plus members (unless they seek nonemergency care in the emergency department).

# HIP Plus offers an enriched benefit package (cont.)

**Anthem also offers extra benefits for qualified HIP Plus members such as:**

- Weight Watchers® membership.
- High School Equivalency exam assistance (TASC).
- Personal exercise kits.

# HIP Plus equates to more predictable costs

Both HIP Basic and HIP Plus members have cost-sharing requirements.

**HIP Plus:** Requires POWER Account contributions (PAC), a nominal and **predictable** monthly payment determined by one of five PAC tiers based on income. Members who use tobacco products will be assessed an additional 50% surcharge.

## POWER Account Tiers

| Federal Poverty Level | Single person                       |                                  | Spouses                                     |  |  |
|-----------------------|-------------------------------------|----------------------------------|---|--|--|
|                       | No tobacco use; single person pays: | Tobacco use single; person pays: | No tobacco use for both spouses; each pays: | Tobacco use for both spouses; each pays: | Spouse w with no tobacco use & spouse w with tobacco use; pay: |
| Less than 22%         | \$1                                 | \$1.50                           | \$1   | \$1.50                                   | \$1 & \$1.50   |
| 23%-50%               | \$5                                 | \$7.50                           | \$2.50                                      | \$3.75                                   | \$2.50 & \$3.75  |
| 51%-75%               | \$10                                | \$15                             | \$5   | \$7.50                                   | \$5 & \$7.50   |
| 76%-100%              | \$15                                | \$22.50                          | \$7.50                                      | \$11.25                                  | \$7.50 & \$11.25   |
| 101%-138%             | \$20                                | \$30                             | \$10  | \$15                                     | \$10 & \$15  |



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# HIP Plus equates to more predictable costs (cont.)

Both HIP Basic and HIP Plus members have cost-sharing requirements.

HIP Basic: The member does not make monthly payments, but instead has copays for most services, and expenses become unpredictable.

Dental, vision and chiropractic care are not covered for HIP Basic members.



# HIP Basic copays

These out-of-pocket expenses can add up! For example:

The member has an office visit and three preferred prescriptions filled at a pharmacy.

|                           |              |
|---------------------------|--------------|
| 1 office visit            | \$4          |
| 3 prescriptions (3 x \$4) | <u>+\$12</u> |
| <b>Total copay</b>        | <b>\$16</b>  |

# POWER Account payments

- **Time sensitive:** Initial payment must be made within 60 days of the Anthem invoice date.
- The member's HIP Plus coverage begins the first day of the month that the POWER Account payment is made.





# POWER Accounts

There may be opportunities for members to receive assistance with their POWER Account payments.

Organizations that may assist members with their payments could include:

- Employers.
- Local community resources.
- Churches.

These organizations can assist with HIP Plus members' POWER Account payments through the Anthem Third-Party Payment Center at **[www.anthem.com/Pay4HIP](http://www.anthem.com/Pay4HIP)**.



# Future cost savings

## HIP Plus:

- POWER Account money remaining at the end of the benefit year can roll over to the next benefit period.
- Rollover is **doubled** if the member received certain preventive services during the benefit period.
- Rollovers reduce or **eliminate** contributions in a subsequent benefit period.

# Future cost savings (cont.)

## HIP Plus:

- Example:
  - A member's PAC is \$5 per month (\$60 per benefit period). \$30 in POWER Account funds remain at the end of the benefit year. The member received preventive care, so the amount is doubled. This results in a \$60 rollover and no PAC for the subsequent period!

# Future cost savings (cont.)

HIP Basic members can get a discount of up to 50% of the cost of enrolling in HIP Plus if they:

- Received preventive services in the previous benefit year.
- Have money left in their POWER Account.

Two opportunities to switch to HIP Plus are:

- At the member's redetermination date.
- Approximately 120 days after the benefit year when the rollover amount is determined. This is known as the *rollover period*.

# HIP Plus members have better health outcomes

More HIP Plus members received **screenings for preventive services** versus HIP Basic members:

- 39% of Plus members received a breast cancer screening compared to 21% of Basic members.
- 27% of Plus members received a cervical cancer screening compared to 15% of Basic members.

HIP Plus members are **more likely to obtain follow-up care**:

- 77% of Plus members obtained appropriate follow-up care for angiotensin-converting-enzyme inhibitor use compared to 66% of Basic members.

# HIP Plus members have better health outcomes (cont.)

There is a positive impact on **access to prescription drugs**:

- 72% of Plus members used their prescription drug benefit compared to 49% of Basic members.
- 56% of Plus members used their prescription drug benefit in the first 90 days of enrollment compared to 35% of Basic members.

# HIP Plus members have better health outcomes (cont.)

HIP Plus members are **seeking care in more appropriate health care settings:**

- 21% lower emergency department use among Plus members compared to Basic.
- 58% decrease in inpatient utilization for members who transitioned from traditional Medicaid to HIP Plus.

# How do members move up to Plus?

Members can move up to Plus:

- At annual redetermination.
- During their rollover period.

Members simply contact their health plan to make a payment and move to Plus.

- **Time sensitive:** Members only have 60 days from the Anthem invoice date to make a payment and must stay current on their payments.

Members can learn more about HIP Plus at:

**[www.anthem.com/gethipplus](http://www.anthem.com/gethipplus).**



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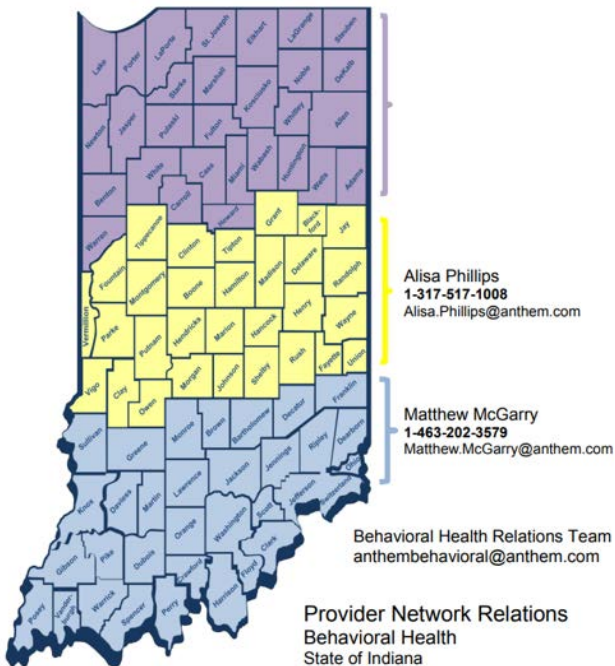


# Network education territory maps

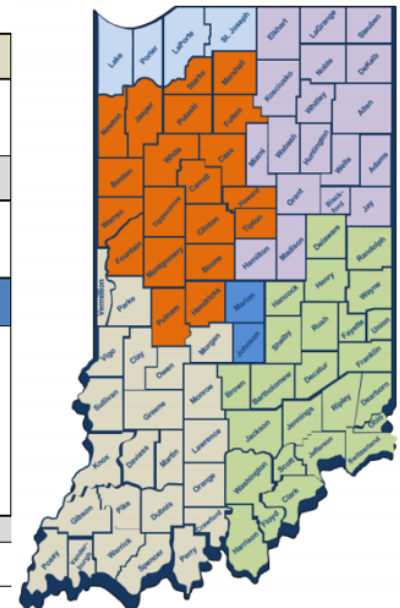
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## Network Relations — State of Indiana Territory Map

| Northwest Region/Franciscan   | Northeast Region/IU Health  | Southwest Region/Deaconess  |
|---|---|---|
| Randall Mills<br>randall.mills@anthem.com<br>1-317-452-6219   | Matt Swingendorf<br>matthew.swingendorf@anthem.com<br>1-317-306-0077  | Jonathan Hedrick<br>jonathan.hedrick@anthem.com<br>1-317-601-9474                 |
| West Central Region/St. Vincent   | Southeast Region  | Community Health  |
| Angelique Jones<br>angelique.jones@anthem.com<br>1-317-619-9241   | Sophia Brown<br>sophia.brown@anthem.com<br>1-317-775-9528   | Ron Gibson – Network Support Mgr.<br>rondinel.gibson@anthem.com<br>1-317-287-6429 |
| Central Region  |   |   |
| Marvin Davis<br>marvin.davis@anthem.com<br>1-317-501-7251<br><b>Marion County:</b><br>46280, 46240, 46250, 46256, 46236, 46216, 46235, 46229, 46220, 46205, 46226, 46218, 46201, 46219, 46203, 46239, 46107, 46259, 46237, 46227, 46204 | Tina Mason<br>tina.mason@anthem.com<br>1-463-201-3718<br><b>Marion County:</b><br>46290, 46260, 46268, 46278, 46254, 46228, 46208, 46202, 46222, 46224, 46214, 46234, 46221, 46225, 46217, 46221, 46241, 46231, 46183, 46113<br><b>Johnson County:</b><br>46162 (Needham), 46124 (Edinburgh), 46106 (Bargersville), 46181 (Trafalgar), 46142 and 46143 (Greenwood), 46164 (Nineveh) |   |
| Out-of-State Providers  |   |   |
| Nicole Bouye<br>1-317-517-8862  |   |   |



[www.anthem.com/inmedicaidoc](http://www.anthem.com/inmedicaidoc)



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# Thank you

## Questions?

**[www.anthem.com/inmedicaiddoc](http://www.anthem.com/inmedicaiddoc)**

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