



Arkansas Insurance Department
Arkansas Health Insurance Marketplace
PY2021 Overview

Exhibit C-3



PY2021 Plan & Rate Information

As of December 17, 2020



A REPORT TO THE
ARKANSAS LEGISLATIVE COUNCIL - HEALTH INSURANCE MARKETPLACE LEGISLATIVE OVERSIGHT SUBCOMMITTEE
December 17, 2020

Alan McClain
Arkansas Insurance Commissioner



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Plan Year 2021 Observations

- ▶ Health Advantage is a new entrant.
- ▶ Premium Rates are uniform across regions for all companies.

Plan Offerings

		Gold	Silver	Bronze	Expanded Bronze
2021	Ambetter from Arkansas Health & Wellness	2	13	2	2
	Ambetter from Arkansas Health & Wellness (QualChoice)	1	2		1
	Ambetter from Arkansas Health & Wellness (QualChoiceLife)	1	2		
	Arkansas Blue Cross and Blue Shield	1	4		2
	Health Advantage	1	1		
	Total	6	22	2	5
2020	Ambetter of Arkansas	2	10		2
	Arkansas Blue Cross and Blue Shield	1	4		2
	QC Life and Health	1	2		
	QualChoice Health Insurance	1	2		1
	Total	5	18		5





Service Areas sought by Insurance Companies in Plan Year 2021

	Central	Northeast	Northwest	South Central	Southeast	Southwest	West Central
Ambetter from Arkansas Health & Wellness	✓	✓	✓	✓	✓	✓	✓
Ambetter from Arkansas Health & Wellness (QualChoice)	✓	✓	✓	✓	✓	✓	✓
Ambetter from Arkansas Health & Wellness (QualChoiceLife)	✓	✓	✓	✓	✓	✓	✓
Arkansas Blue Cross and Blue Shield	✓	✓	✓	✓	✓	✓	✓
Health Advantage	✓	✓	✓	✓	✓	✓	✓

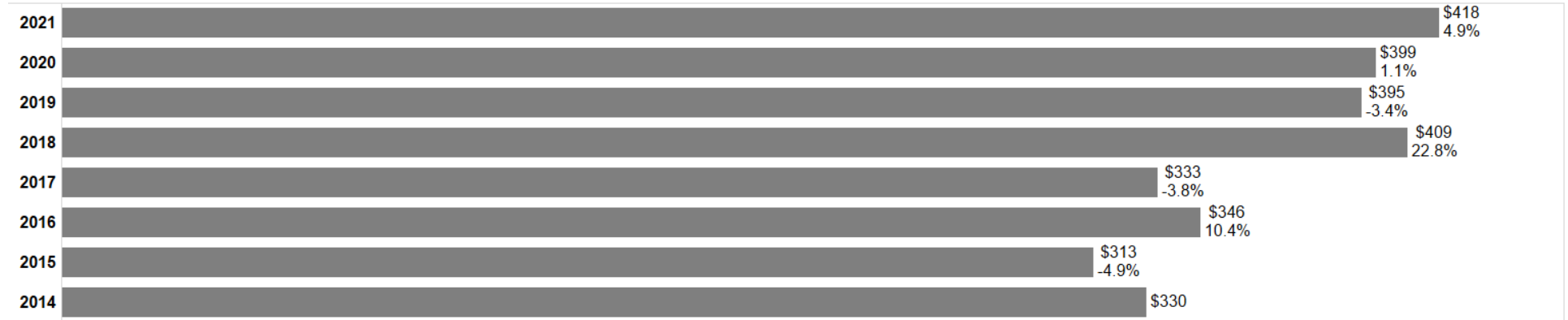
Rating Areas





Silver Rate Changes in Arkansas (PY2014-2021)

Change in **average** non-Tobacco Silver Rates for 40 year old across plan years





Arkansas Insurance Department Arkansas Health Insurance Marketplace PY2021 Overview



Plan Year 2021 Silver premiums for 40 year old before subsidies

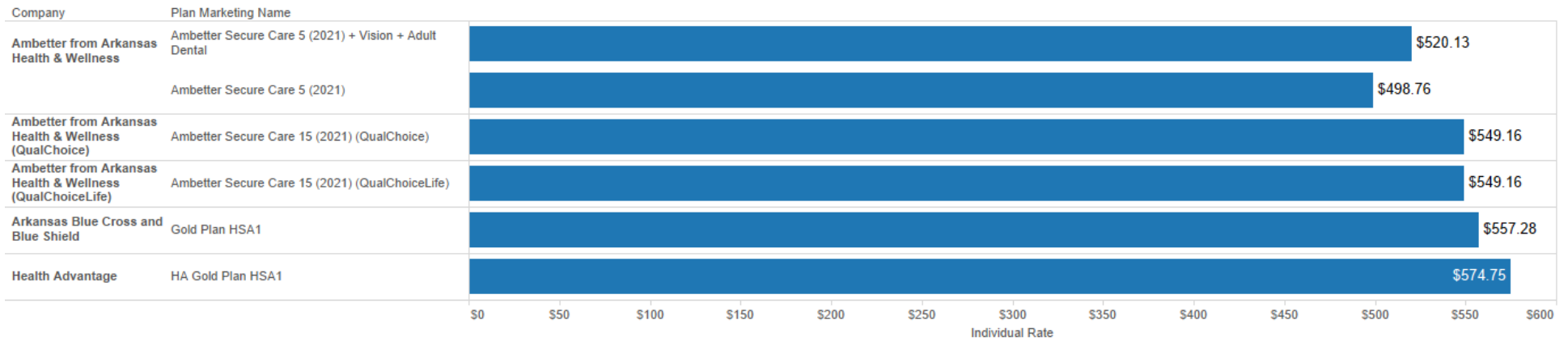
Company	Plan Marketing Name	Premium
Ambetter from Arkansas Health & Wellness	Ambetter Balanced Care 27 (2021) + Vision + Adult Dental	\$443.42
	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	\$442.90
	Ambetter Balanced Care 7 (2021) + Vision + Adult Dental	\$434.60
	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	\$427.34
	Ambetter Balanced Care 27 (2021)	\$425.20
	Ambetter Balanced Care 4 (2021) + Vision + Adult Dental	\$424.77
	Ambetter Balanced Care 28 (2021)	\$424.70
	Ambetter Balanced Care 7 (2021)	\$416.74
	Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	\$410.48
	Ambetter Balanced Care 25 HSA (2021)	\$409.78
	Ambetter Balanced Care 4 (2021)	\$407.32
	Ambetter Balanced Care 11 (2021)	\$393.61
	Ambetter Balanced Care 12 (2021)	\$386.74
Ambetter from Arkansas Health & Wellness (QualChoice)	Ambetter Balanced Care 7 (2021) (QualChoice)	\$428.81
	Ambetter Balanced Care 26 (2021) (QualChoice)	\$416.89
Ambetter from Arkansas Health & Wellness (QualChoiceLife)	Ambetter Balanced Care 7 (2021) (QualChoiceLife)	\$428.81
	Ambetter Balanced Care 26 (2021) (QualChoiceLife)	\$416.89
Arkansas Blue Cross and Blue Shield	Silver Plan 1	\$438.48
	Silver Plan HSA1	\$414.66
	Silver Plan AW1	\$399.75
	Silver Plan 2	\$398.66
Health Advantage	HA Silver Plan AW1	\$415.71



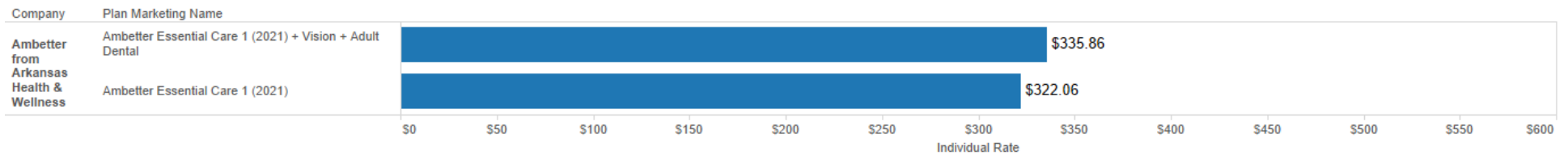
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Plan Year 2021 Gold premiums for 40 year old before subsidies



Plan Year 2021 Bronze premiums for 40 year old before subsidies



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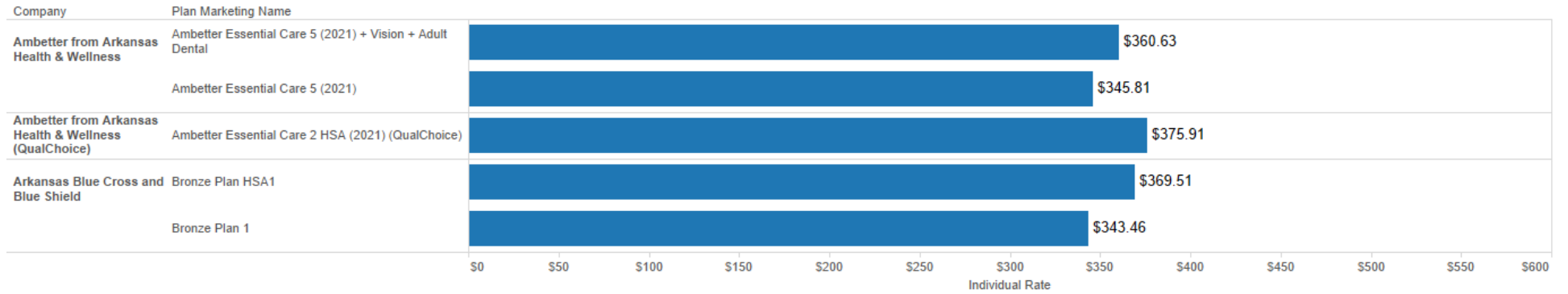




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Plan Year 2021 Expanded Bronze premiums for 40 year old before subsidies



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Plan Year 2021 rates (before subsidies) within a metal level can be compared at <http://rhld.insurance.arkansas.gov/Info/Public/CompareRates> by selecting a) County residing in b) Age and c) Metal level

COMPARE 2021 INDIVIDUAL RATES

County: [Select] Age: [Select] Plan Metal Level: [Bronze]

SHOW ME THE RESULTS (For explanation of Plan Metal Levels refer to Important Notes [below](#).)

Important Notes

The rates do NOT take into account [Advanced Premium Tax Credits](#), which eligible consumers with incomes between 100 percent and 400 percent of the FPL could receive, lowering their monthly premiums. Consumers with incomes between 100 percent and 250 percent of the [Federal Poverty Level \(FPL\)](#) are eligible for additional financial assistance to lower out-of-pocket costs if they enroll in a Silver level plan. To calculate your estimated rate including credits and subsidies you are eligible for, visit <https://www.healthcare.gov/see-plans/>.

The Arkansas Works program pays the entire premium for qualified individuals making 100 percent of the FPL or less. For those eligible and making between 101 and 138 percent of the FPL, the individual's responsibility towards the premium is \$13 per month with the balance covered by the program.

The majority of Arkansans getting coverage through the Health Insurance Marketplace received Advanced Premium Tax Credits.

Consumers earning 400 percent of the FPL or more are NOT eligible for financial assistance. These consumers would pay the amount listed.

The financial assistance (subsidy) only applies to those consumers buying federally-certified health insurance through the Marketplace in the individual market.

Regulatory Health Link

- Information Portal
- Insurer Resources
- Network Adequacy Regulation Program
- Find Agents, Brokers & Assistors
- Licensure Information
- Resources & Training
- Consumer FAQs
- Special Enrollment
- Consumer Protection
- Enroll in an Individual Plan





Plan Year 2021 benefits within the same metal level can be compared at <http://rhld.insurance.arkansas.gov/Info/Public/CompareBenefits> by selecting a) County and c) Metal level. The results are presented as a pdf document.

ARKANSAS Insurance Department

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CONSUMER ASSISTANCE INDUSTRY / REGULATION

RHLD: COMPARE 2021 INDIVIDUAL BENEFITS

County: Boone Metal Level: Silver

SHOW ME THE RESULTS

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Important Notes

Metal Levels:

Arkansas Individual plans are separated into four categories — Bronze, Expanded Bronze, Silver, and Gold. The "metal levels" indicate the average percentage the insurance company pays for covered medical services. The percentages on average that each metal level plan will pay are: Bronze, 60 percent (with a -4/+2 range); Expanded Bronze, 60 percent (with a -4/+5 range); Silver, 70 percent (with a -4/+2 range); and Gold, 80 percent (with a -4/+2 range). The consumer pays the difference up to a maximum out-of-pocket limit. Money spent by the consumer on monthly premiums is not included in the calculation for determining the metal level of a plan.

Individual plans will be available in the Marketplace for comparison and purchase during open enrollment period between November 1, 2020 and December 15, 2020 at www.healthcare.gov or by calling 1-800-318-2596 (24 hours a day, 7 days a week).

