

Overview of NON – ACA Options - How do NON-ACA options generally compare to/work with typical ACA plans?

	ACA	NON – ACA ALTERNATIVES						
COVERAGE	INSURANCE CARRIER	OPTION 1: Medi-Share	OPTION 2: Alieria	OPTION 3: ALTRUA	OPTION 4: Trump Association	OPTION 5: STM National General	OPTION 6: Hosp Indem 1 CUL/FL “Affordable Choice” & NG “Foundation Health”	OPTION 7: Hosp Indem 2 CUL/FL “Central Choice, Preferred, or FirstChoice”
ISSUE-ABILITY	Guaranteed Issue during OEP or if SEP qualified	GI if of Christian Faith <i>and</i> Lifestyle. No Tobacco, drugs, etc.	GI - <u>Any</u> Faith Tobacco accepted if quitting 1 yr	SI, but <u>Any</u> Faith. UW like a Med Supp, No Tobacco, drugs, etc.	TBD – Look for plans late 2019	SI if healthy – is better/deeper coverage. Also, GI options	Simplified Issue	Guaranteed Issue (work 27 hours, No Medicare/DI)
PRE - EX	None, all conditions covered upon effective date.	Yes – 36 Mo then, limited coverage if clear of condition.	Yes – 24 Mo. Won’t cover Cancer 12 mo. Some ben. have waiting period	Yes 24/24, no cancer for 12 mo. No surgery / 90 days unless life threat		Yes	Yes - 12 Mo	Yes – 12 Mo
WELLNESS	Yes - \$0 cost	None (PPO Discount)	Yes – all 63 ACA Requirements, Physical @ 9mo	No (PPO Discount)		No	limited	Mam/PAP/PSA
COMPREHENSIVE?	Yes - all 10 ACA Essential Benefits	“Major Med Model” w strong In/Out Patient benefits	No – uses a “Hospital Surgical” model w optional O/P	“Major Medical Model” w strong In/Out Patient benefits		SI is \$1 m” Major Medical,” GI is Lim. Benefit HI	No - Hospital Indemnity – Fee Based but some OP	No - Hospital Indemnity – Fee Based, some O/P
DOCTOR	Yes	Yes – after AHP & \$35 copay	Can upgrade to limited Dr. & OP copay	Yes, copays available by plan		SI - Yes - After deductible	Yes – Limited. Also has Telemedicine	Yes – Limited.
OUTPATIENT	Yes	Yes	None but surgery on base plan	Yes (No, w Bronze & Copper)		Yes, after ded	Yes – Limited	Only regarding surgery / accident
DRUGS	Yes	Limited, new conditions, 6 Mo. Does cover “Treatment” RX	No – Discounts only. <u>No</u> “Treatment” Rx coverage	No – Discounts. Treatment RX are covered		Yes, after deduct., if not pre-ex	Limited RX coverage	No, Discount only

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Coverage (Cont.)	INSURANCE CARRIER	OPTION 1: Medi-Share	OPTION 2: Alera	OPTION 3: ALTRUA	OPTION 4: Trump Association	OPTION 5: STM	OPTION 6: Hospital Indemnity 1	OPTION 7: Hospital Indemnity 2
CANCER	Yes	Yes	Not OP, No chemo/rad. No "Treatment RX"	Yes		Yes, If no pre-ex	No, except Hospital/Surg. related	No except Hospital/Surg. related
CANCER PLAN	Optional - CUL	Optional - CUL	Must be added	Optional		Optional - CUL	Must be added	Must be added
GAP	Recommended	Recommended	Recommended	Recommended		Recommended	Not w same co	Not w same co
DVH	Recommended	Recommended	Recommended	Recommended		Recommended	Recommended	Recommended
DRUG/ ALCOHOL REHAB	Yes, covered	Not covered	Not covered	Not covered		Not covered	Not covered	Not covered
ANNUAL/ INCIDENT & LIFETIME MAX	None	None except on Maternity and Pre-ex conditions	Yes \$500k per occurrence. Optional \$1m life max	\$1 – 3 million, less on Copper / Bronze		Yes, \$1 m on SI plan. GI is a limited/indemnity plan	Pays by Fee/Schedule	Pays by Fee/Schedule
NETWORK	Narrow, do Not go OUT	Large – w IN & Out of network coverage. PHCS	Large – w IN & Out coverage. PHCS	Large, w IN & Out of network coverage PHCS		Large – w IN & Out coverage	Optional – Pays any provider, also KARIS	Optional – Pays any provider
SIZE/ EXPERIENCE	BCBS – A+ rated	400k members, 25 years, 1993	Small membership	1999, under 50k		Large - strong	Moderate	Moderate
TYPICAL COSTS – FAMILY/IND.	High without subsidy	Low - Moderate	Moderate	Low - Moderate		Low - Moderate	Low	Low
HSA OPTION	Yes	No	No	No		No	No	No
PRE -TAX	No	No	No	No		No	No	No
GROUP	Yes, a different appointment	No	No	No		No	No	No
ACA Compliant/No Penalty	Yes	Yes	No	Yes		No	No	No

Primary “Hospital Indemnity” (Option 7) plans: US Health, Philadelphia American, Reserve National/Kemper, United Health One, National General, and CUL. Plans sold emphasizing Rates, No Deductible & Any Provider. Clients don’t know it’s an HI plan w scarce Chemo/Treatment RX!