



# *Health Insurance Marketplace*

## *2017 Individual & Family Plans*

Underwritten by QualChoice Life  
and Health Insurance Company, Inc.

# Why QualChoice is the Quality Choice

We know health insurance can be confusing. We make it simple. QC Life & Health individual and family plans are the quality choice when shopping for coverage on the Health Insurance Marketplace.

## **Choose the Plan for Your Needs**

We offer a choice of Gold or Silver Affordable Care Act plans. Add our local, personal service and you have the quality choice for health insurance.

You must be a permanent Arkansas resident and a legal resident of the United States or a U.S. citizen.

You must use a Primary Care Physician (PCP) to direct your care.

*Some plans may not be offered in your area. Go to [MyQChoice.com](http://MyQChoice.com) to check availability.*

## **Great Customer Service**

Our 100% Arkansas-based staff knows choosing a health care plan can be hard. We make it simpler with our personal service. Just ask our members! Nearly 4 out of 5 would suggest us to friends and family.\*

## **24-Hour Access**

With **My Account** at [QualChoice.com](http://QualChoice.com) you can access your records any time. And it's mobile friendly, so you can manage your account on the go! View your claims, drug formulary or benefit booklet. Update your address, order ID cards or print a temporary card. Extras include questions to ask your doctor, a tool to find and compare hospitals and a library of health topics.

## **Health and Wellness Support**

Our QCARE programs — such as *Kick the Nic!*, to stop tobacco use — can help you get and stay healthy.

Registered nurse care managers can help you get the most from your plan. They can help you find the right doctors, handle health problems or improve your fitness.

## **Easy-to-Find Health Care Services**

Our broad statewide network offers thousands of doctors, hospitals and other providers across Arkansas. It's easy to find one with our Provider Search tool at [QualChoice.com](http://QualChoice.com). Plus, you're covered for emergency needs anywhere you travel.

## **A Broad Range of Covered Drugs**

You can save money with our drug list of over 1,000 brand name and less costly generic drugs.

## **Health and Fitness Savings**

Our QuicRewards program offers members savings on many health products. Things like weight loss programs, vision care, prescription drugs and home safety products.

\*Source: QualChoice Customer Satisfaction Survey, 2016.

# 4 Steps to Quality Health Insurance

## STEP 1

*Find out where to shop, based on your earnings.*

If you are not covered by an employer's plan, your earning level will impact where you shop for insurance. Go to [HealthCare.gov](https://www.healthcare.gov) to see if you can get government help or a tax credit.

|                                                                               |                                                                                                                                                                                                                                 |
|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| If you're above <b>400%</b> of the federal poverty level*                     | Shop for insurance at <a href="https://myIQChoice.com">myIQChoice.com</a> or with a broker for the most options.                                                                                                                |
| If you're <b>between 139% and 400%</b> of the federal poverty level*          | You may qualify for government help or a tax credit. Shop on the Health Insurance Marketplace at <a href="https://www.healthcare.gov">HealthCare.gov</a> .                                                                      |
| If you're <b>below 139%</b> of the federal poverty level* and not on Medicare | Apply for an Arkansas Works (formerly called Private Option) plan at <a href="https://www.access.arkansas.gov">Access.Arkansas.gov</a> . Or contact Arkansas Medicaid or the Children's Health Insurance Program to learn more. |

\*100% of the federal poverty level is \$11,880 for an individual. Learn more at [www.hhs.gov](https://www.hhs.gov).

## STEP 2

*Learn the meaning of insurance terms.*

- **Coinsurance:** Your share of the costs of a covered health care service, as a percent (for example, 20%) of the allowed amount for the service.
- **Copayment:** A fixed amount (such as \$25) you pay for a covered health care service, most often when you get the service. The amount can differ by the type of service.
- **Deductible:** The amount you owe for covered health care services before your health insurance plan starts to pay.
- **Out-of-Pocket Cost:** The fees you pay during a calendar year before your health insurance plan starts to pay 100% of the allowed amount.
- **PCP:** Primary Care Physician, or your family doctor. With the plans listed here you must use a PCP to direct your care and refer you to any specialists.

## STEP 3

*Choose the plan that's right for you.*

### Basic Coverage

#### Predictable Costs and Clearly Defined Copayments

Our QC Life & Health plans provide basic coverage, with copayments and deductibles, much like employer-sponsored plans.



#### Silver

- Lower costs for balanced coverage
- Preventive care covered at 100%
- Copayments for pharmacy
- Low prescription drug copayment
- Coverage for in-network or out-of-network services



#### Gold

- Enhanced coverage for your medical needs
- Preventive care covered at 100%
- Low office visit copayments
- Lowest prescription drug copayment
- Coverage for in-network or out-of-network services

| BASIC                                     | Silver Basic 4000     |                           | Gold Basic 2000       |                           |
|-------------------------------------------|-----------------------|---------------------------|-----------------------|---------------------------|
|                                           | In-Network<br>You Pay | Out-of-Network<br>You Pay | In-Network<br>You Pay | Out-of-Network<br>You Pay |
| Individual/Family Deductible              | \$4,000/\$8,000       | \$8,000/\$16,000          | \$2,000/\$4,000       | \$4,000/\$8,000           |
| Coinsurance                               | 40%                   | 50%                       | 30%                   | 50%                       |
| Individual/Family Out-of-Pocket Maximum   | \$7,150/\$14,300      | \$14,300/\$25,000         | \$3,500/\$7,000       | \$7,000/\$14,000          |
| Primary Care Physician (PCP) Office Visit | \$35                  | Deductible & Coinsurance  | \$25                  | Deductible & Coinsurance  |
| Specialty Physician Office Visit          | \$65                  | Deductible & Coinsurance  | \$50                  | Deductible & Coinsurance  |
| Emergency Services                        | \$350                 | \$350                     | \$100                 | \$100                     |
| Prescription Drugs                        | \$20/\$55/\$85/\$200  | Not Covered               | \$10/\$35/\$65/\$200  | Not Covered               |

## STEP 4

### *Sign up for coverage today!*

- Sign up online at **HealthCare.gov**, by phone or on paper.
- Sign up during the Open Enrollment Period (OEP). Dates may vary.
- You may qualify for a Special Enrollment Period (SEP) if you have a qualifying event (a life change such as the birth of a child, marriage or divorce).

Must be a permanent Arkansas resident and a legal resident of the United States or a U.S. citizen. You must use a Primary Care Physician (PCP) to direct your care.

To sign up, visit [HealthCare.gov](https://www.healthcare.gov).

QualChoice does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

