

Health Insurance Marketplace

2016 Individual & Family Plans



QualChoice[®]
HEALTH INSURANCE

Underwritten by QCA Health Plan, Inc.

Why QualChoice is the Quality Choice

QualChoice individual and family plans are the quality choice when shopping for coverage on the Health Insurance Marketplace. We offer a choice of plans to meet your needs. Whether you need the highest or lowest coverage — we have the answer for you!

Many Choices for Your Needs

We offer Affordable Care Act health plans (Bronze, Silver, Gold and Catastrophic) designed to meet your special needs. Add our local, personal service and you have the quality choice for health insurance in Arkansas!

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 Help

At **QualChoice.com** you can get in touch with a health care expert 24 hours a day. You can also view your claims or print an ID Card. Extras include an online health assessment and our large library of health topics with links to added health care facts.

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. 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, 2014.

5 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 400% of the federal poverty level*	Shop for insurance at myIQChoice.com or with a broker for the most options.
If you're between 139% and 400% of the federal poverty level*	You may qualify for government help or a tax credit. Shop on the Health Insurance Marketplace at HealthCare.gov .
If you're below 139% of the federal poverty level* and not on Medicare	Shop for the <i>private option</i> — expanded Medicaid — at Arkansas Medicaid, the Children's Health Insurance Program or HealthCare.gov .

*100% of the federal poverty level is \$11,770 for an individual. Learn more at 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.

STEP 3

Choose the type of coverage that's right for you.

Classic Coverage

Predictable Costs and Clearly Defined Copayments

Our Classic plans provide traditional coverage, with copayments and deductibles, much like in employer-sponsored plans. They're great for budget-minded people who want to know up front what their costs will be for common services — and who need coverage for the unexpected. Deductible and coinsurance apply to less commonly used services.



Silver Classic

- Lower costs for balanced coverage
 - Preventive care covered at 100%
 - Lower premium with higher shared costs (copayments)
 - Low prescription drug copayment
- Coverage for in-network or out-of-network services



Gold Classic

- 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



Bronze Classic Saver

- Basic coverage for accidents and illness
- Preventive care covered at 100%
- Low-cost protection for peace of mind
- Coverage for in-network or out-of-network services



Silver Classic Saver

- Basic coverage for accidents and illness
- Preventive care covered at 100%
- Low-cost protection for peace of mind
- Low Coinsurance
- Coverage for in-network or out-of-network services

Catastrophic

- For people between the ages of 18 and 30 or those who qualify for a *hardship exemption* (are excused from paying a fine for not having health insurance)
- Coverage for unexpected illness and injury
- First three primary care visits are free
- Preventive care covered at 100%



STEP 4

Choose the plan that's right for you.

CLASSIC	Silver Classic 2500		Gold Classic 2000	
	In-Network You Pay	Out-of-Network You Pay	In-Network You Pay	Out-of-Network You Pay
Individual/Family Deductible	\$2,500/\$5,000	\$5,000/\$10,000	\$2,000/\$4,000	\$4,000/\$8,000
Coinsurance	30%	50%	30%	50%
Individual/Family Out-of-Pocket Maximum	\$6,850/\$13,700	\$13,700/\$25,000	\$3,500/\$7,000	\$7,000/\$14,000
Primary Care Physician (PCP) Office Visit	\$25	Deductible & Coinsurance	\$25	Deductible & Coinsurance
Specialty Physician Office Visit	\$50	Deductible & Coinsurance	\$50	Deductible & Coinsurance
Prescription Drugs	\$15/\$45/\$75/\$200	Not Covered	\$10/\$35/\$65/\$200	Not Covered
Emergency Services	\$250	\$250	\$100	\$100

CLASSIC SAVER	Bronze Classic Saver 3500*		Bronze Classic Saver 5000*		Silver Classic Saver 3000*	
	In-Network You Pay	Out-of-Network You Pay	In-Network You Pay	Out-of-Network You Pay	In-Network You Pay	Out-of-Network You Pay
Individual/Family Deductible	\$3,500/\$7,000	\$7,000/\$14,000	\$5,000/\$10,000	\$10,000/\$20,000	\$3,000/\$6,000	\$6,000/\$12,000
Coinsurance	50%	50%	50%	50%	10%	30%
Individual/Family Out-of-Pocket Maximum	\$6,450/\$12,900	\$12,900/\$25,000	\$6,450/\$12,900	\$12,900/\$25,000	\$4,000/\$8,000	\$8,000/\$16,000
Primary Care Physician (PCP) Office Visit	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Specialty Physician Office Visit	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Prescription Drugs	Deductible & Coinsurance	Not Covered	Deductible & Coinsurance	Not Covered	Deductible & Coinsurance	Not Covered
Emergency Services	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance

*HSA-qualified High Deductible Health Plan (HDHP). Any type of dependent coverage (Spouse, Children, or Family) will cause the Individual Deductible to double. Deductibles on Family Coverage are not considered satisfied until the entire family Deductible amount is reached. Once the family deductible is met, benefits will be paid at the coinsurance level. An individual covered under a family HSA-qualified HDHP will not have to pay more than \$6,850 out-of-pocket for In-Network services.

CATASTROPHIC**	In-Network You Pay	Out-of-Network You Pay
Individual/Family Deductible	\$6,850/\$13,700	\$12,000/\$24,000
Coinsurance	0%	20%
Individual/Family Out-of-Pocket Maximum	\$6,850/\$13,700	\$13,700/\$25,000
Primary Care Physician (PCP) Office Visit <i>Note: First three (3) PCP office visits per calendar year are provided at no cost to you.</i>	Deductible (after 3rd visit)	Deductible & Coinsurance
Specialty Physician Office Visit	Deductible	Deductible & Coinsurance
Prescription Drugs	Deductible	Not Covered
Emergency Services	Deductible	Deductible

**For people age 18-30 or those who qualify for a hardship exemption (are excused from paying a fine for not having health insurance). No Child Only policies.

STEP 5

Sign up for coverage today!

- Sign up online at **HealthCare.gov**, by phone or on paper.
- Sign up during an 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.

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

