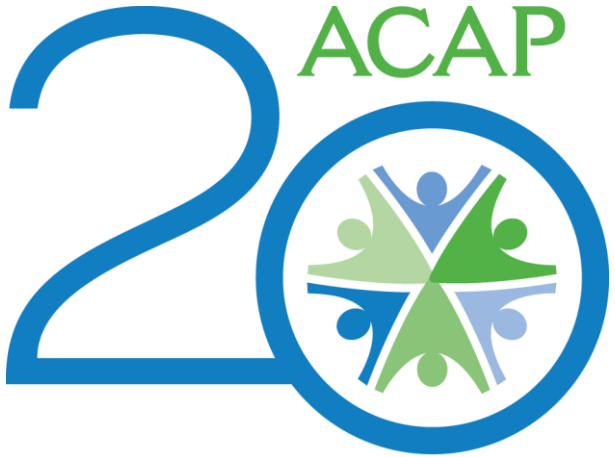


Overlap Plans: Providing Continuity of Care from Medicaid to Marketplace

Christina L. Turner

Executive Vice President, Strategy & Business Development

CareSource

Association for Community Affiliated Plans

Strengthening the Safety Net Since 2000

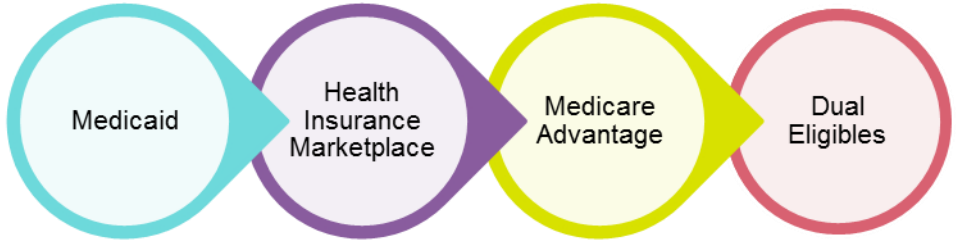
CareSource

CARESOURCE

- A national leader in Managed Care
- 30-year history of serving low-income populations across multiple states and insurance products
- Currently serving members in Georgia, Indiana, Kentucky, Ohio and West Virginia
- 4,500+ employees located across 30+ states

Our MISSION

To make a lasting difference in our members' lives by improving their health and well-being.



1.8M
members

The Value of Overlap Plans

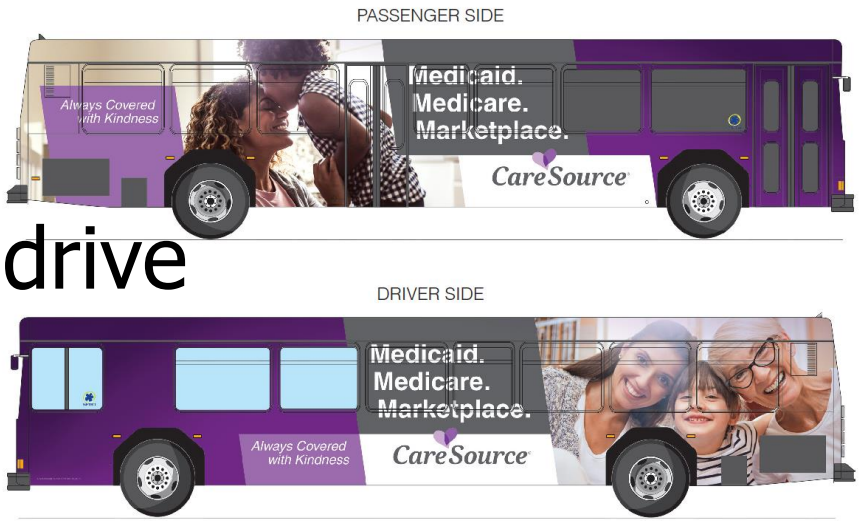
- ACA filled a hole for working poor through the expansion of Medicaid eligibility and the creation of the Marketplace and subsidies to support enrollment
- CareSource was an early adopter of Marketplace; sold one of the first plans in the nation in October 2013.
  - Our commitment has not wavered; covered last bare county in the nation
  - Comprehensive coverage that align with our mission
- Our mission led us to provide a continuum of care across plans

A Lifetime of Care

	Medicaid	Marketplace	Dual Eligible	Medicare
Members	**1,500,000**	**183,000**	**29,100**	**3,400**

CareSource's Overlap Strategy

- Price Marketplace product to cater to those who are subsidy eligible
  - Price is king in selection
- Use our established CareSource brand to drive Marketplace awareness and choice
  - Market "family of products"
- Match filing areas to correspond with Medicaid footprint



CareSource's Overlap Strategy

- Build enhanced benefits into standard Marketplace product to more closely follow Medicaid product design
- Core offering is aligned with ACA compliant essential health benefits to maximize the members ability to gain as much premium subsidy as possible
- Offer supplemental benefits package for Adults including dental and vision to mirror Medicaid coverage

CareSource's Overlap Strategy

- Mirror Network
  - Consistency in network
  - Continuity of care with same provider
  - Allows for easier transition
- Unique identifier on membership file for members who are switching products
  - Allows Care Management coordination
  - Keep members engaged in care management

Product Churn

- Brand awareness and high market share and voluntary selection in Medicaid correlates to Marketplace market share in same region
  - Experience "word-of-mouth" referrals to Marketplace product
- 71% of Marketplace enrollees receive subsidy
  - Demonstrates the consumer we attract and the churn we experience between our Medicaid and Marketplace products

Closing Thoughts

- Product Positioning
  - Fills a gap in the "Lifetime of Care"
  - Promotes family unity when various members are in a variety of products
  - Allows us to capture and retain members across the spectrum
- Benefit Design and Product Positioning
  - Ease transitions for members who move
  - Optimize outcomes – members retain relationships and care plans
  - Drive lower costs and allow full capture of subsidy for eligible subscribers