

**OVERVIEW OF NON – ACA OPTIONS**

How do NON-ACA options generally compare to/work with typical ACA plans?

	ACA	NON – ACA ALTERNATIVES						
	INSURANCE CARRIER	OPTION 1: MediShare	OPTION 2: Alera / Unity	OPTION 3: ALTRUA	OPTION 4: VEBA	OPTION 5: STM National General/UHO	OPTION 6: HI CUL/FL “Affordable Choice” & NG “Foundation Health” (SI)	OPTION 6: HI CUL/FL “Central Choice, Preferred, or FirstChoice” (GI)
<b>ISSUE-ABILITY</b>	Guaranteed during OEP or if SEP qualified	GI if Christian Faith and Lifestyle	GI (any) Faith (Tobacco accepted if quitting 1 yr)	Not GI – UW like a Med Supp	Not GI – UW like a Med Supp	SI or GI options (NG)	Simplified Issue	Guaranteed Issue (work 27 hours, No Medicare)
<b>PRE - EX</b>	None	Yes – 36 Mo	Yes – 24 Mo	24/24, no cancer for 12 mo. No surgery / 90 days unless life threat	12 month	Yes	Yes - 12 Mo	Yes – 12 Mo
<b>WELLNESS</b>	Yes	No (PPO discount)	Yes – all 63 ACA Requirements, Physical - 9 Mo	No	Yes, full ACA	No	Mam only	Mam/PAP/PSA
<b>COMPREHENSIVE ?</b>	Yes all 10 ACA Essential Benefits	“Major Med Type” w partial RX & No Wellness or Physical	No – “Hospital Surgical” model	No - \$1 lifetime on Gold / Silver plans. Less w Copper and Gold	Yes – ACA Compliant. Unlimited Annual and Lifetime max	Major Medical w/o wellness & physicals	No - Hospital Indemnity – Fee Based	No - Hospital Indemnity – Fee Based
<b>DOCTOR</b>	Yes	Yes – after AHP & \$35	Can upgrade to limited Dr. copay	Yes, varies by plan	Yes, varies by plan	Yes - After deductible	Yes - Limited	Yes - Limited
<b>OUTPATIENT</b>	Yes	Yes	No except surgery	Yes (some limits w Bronze & Copper	Yes	Yes	Yes – Limited	Only regarding surgery / accident

(Continued)

	<b>INSURANCE CARRIER</b>	<b>OPTION 1: MediShare</b>	<b>OPTION 2: Alieria / Unity</b>	<b>OPTION 3: ALTRUA</b>	<b>OPTION 4: VEBA</b>	<b>OPTION 5: STM National General/UHO</b>	<b>OPTION 6: HI CUL/FL "Affordable Choice" &amp; NG "Foundation Health" (SI)</b>	<b>OPTION 6: HI CUL/FL "Central Choice, Preferred, or FirstChoice" (GI)</b>
<b>DRUGS</b>	Yes	Limited, new conditions, 6 Mo	No - Discounts	No - Discounts	Yes – Full – Very limited injectable	After deduct. if not pre-ex	Limited on CUL "Elite" plan	No
<b>CANCER</b>	Yes	Yes	Not outpatient	Limited	Yes	Yes If no pre-ex	No	No
<b>CANCER PLAN</b>	Optional - CUL	Optional - CUL	<u>Must</u> be added	Recommended	Optional	Optional - CUL	Optional - CUL	Optional - CUL
<b>GAP</b>	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended	Not w same co	Not w same co
<b>DVH</b>	Not usually affordable	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended
<b>DRUG/ ALCOHOL REHAB</b>	Yes covered	Not covered	Not covered	Not covered	Yes	Not covered	Not covered	Not covered
<b>ANNUAL/ INCIDENT &amp; LIFETIME MAX</b>	None	None	Yes \$150 – 500k per - \$1m life	\$1 million on Gold/Silver, less on Copper / Bronze	None	Yes	Pays by Fee/Schedule	Pays by Fee/Schedule
<b>NETWORK</b>	Narrow, do <b>Not</b> go OUT	Large – w IN & Out coverage	Large – w IN & Out coverage	PHCS	PHCS	Large – w IN & Out coverage	Optional – Pays any provider	Optional – Pays any provider
<b>SIZE/ EXPERIENCE</b>	Large, ACA's future?'s	260k members, 24 years	Small membership	1999		Large - strong	Moderate – strong	Moderate – strong
<b>TYPICAL COSTS – FAMILY/IND</b>	High	Low	Moderate	Low - Moderate	Moderate - High	Low - Moderate	Low - Moderate	Low
<b>HSA OPTION</b>	Yes	No	No	No	Yes	No	No	No
<b>PRE TAX</b>	No	No	No	No	Yes	No	No	No
<b>GROUP</b>	Yes	No	No	No	Yes	No	No	No
<b>ACA Compliant</b>	Yes	Yes	Yes	Yes	Yes	No	No	No