

Qualified Health Plans  
and  
Qualified Stand-Alone  
Dental Plans  
offered in the  
*Individual*  
market on kynect for  
plan year 2016

The following provides details about the Qualified Health Plans (QHP) and Qualified Stand-Alone Dental Plans (SADP) that will be offered in the *individual market* on kynect for plan year 2016.

**The following issuers will offer QHPs in the Individual Market:**

Aetna Health Inc.

- Aetna will offer 5 HMO plans in 10 counties in Kentucky.
  - See map for service area.
  - These plans will be offered in Catastrophic, Bronze, Silver, and Gold metal levels.
- Aetna will offer 1 Bronze plan with a HSA feature.

Anthem Health Plans of KY(Anthem BCBS)

- Anthem will offer 11 PPO plans in all 120 counties in Kentucky.
  - See map for service area.
  - These plans will be offered in Catastrophic, Bronze, Silver, and Gold metal levels.
- Anthem will offer 2 PPO plans that are Multi-State Plans in all 120 counties in Kentucky.
  - See map for service area.
  - These plans will be offered with Silver and Gold metal levels.
- Anthem will offer 4 HMO plans in 71 counties.
  - See map of service areas.
  - These plans will be offered in Bronze, Silver, and Gold metal levels.
- All plans offered by Anthem include embedded pediatric dental benefits.
- All plans offered by Anthem require the member to obtain maintenance medication via mail order after receiving the first 30 day supply plus one additional 30 day refill at the local pharmacy.

Baptist Health

- Baptist Health will offer 7 HMO plans in 18 counties in Kentucky.
  - See map for service area.
  - These plans will be offered in Catastrophic, Bronze, Silver, and Gold metal levels.
- Baptist Health will offer 3 PPO plans in 18 counties.
  - See map for service area.
  - These plans will be offered in Bronze and Silver metal levels.
  - These plans include a HSA feature.

CareSource Kentucky Co.

- CareSource will offer 4 HMO plans in each of 5 service areas: Lexington area, Cincinnati/Northern Kentucky area, Louisville area, London area, and Huntington-Ashland area. These areas represents 46 counties in Kentucky.
- See map for service area.
- CareSource will offer HMO plans in Catastrophic, Bronze, Silver, and Gold metal levels.

Humana Health Plan, Inc.

- HUMANA will offer HMO plans in each of three service areas:
  - Lexington area will offer 5 HMO plans.
  - Cincinnati/Northern Kentucky Area will offer 5 HMO plans.

- Louisville area will offer 5 HMO plans that utilize the Louisville HMOx network and 5 HMO plans that utilize the Norton + Just4Kids network. Note that the network named “Norton + Just4Kids” includes providers that care for both adults and children.
- These service areas represent 15 counties in Kentucky.
- See map for service areas.
- HUMANA will offer HMO plans in Catastrophic, Bronze, Silver, Gold, and Platinum metal levels.
- HUMANA will offer 1 Bronze plan in each area with a HSA feature.

#### United HealthCare

- United HealthCare will offer 10 HMO plans in all 120 counties in Kentucky.
- See map for service area.
- United HealthCare will offer HMO plans in Catastrophic, Bronze, Silver, and Gold metal levels.
- All plans offered by United HealthCare include embedded pediatric dental benefits.
- United HealthCare will offer 1 Silver and 1 Bronze plan with a HSA feature.

#### Wellcare Health Plans of Kentucky, Inc

- Wellcare will offer 3 HMO plans in 12 counties in Kentucky.
- See map for service area.
- Wellcare will offer HMO plans in Catastrophic, Silver, and Gold metal levels.
- All plans offered by Wellcare include embedded pediatric dental benefits.

QHPs are offered in the individual market with the following product types:

HMO Plans offered by Aetna, Anthem, Baptist Health, CareSource, HUMANA, United HealthCare and Wellcare.

- Claims only paid for care provided by in-network providers unless in an emergency or urgent care situation as defined by the issuer.
- Network: Within Kentucky or narrowed to specific counties within Kentucky.

PPO Plans offered by Anthem and Baptist Health.

- If in-network providers are utilized – lower cost to consumers
- If non-network providers are utilized – higher cost to consumers
- Network: Providers located inside and outside of Kentucky.

#### **The following issuers will offer Qualified Stand-Alone Dental Plans in the Individual Market:**

Anthem Health Plans of KY (Anthem BCBS)

- Anthem will offer 3 PPO plans in all 120 counties in Kentucky.
- See map for service area.

BEST Life and Health Insurance Company

- Best will offer 4 PPO plans in all 120 counties in Kentucky
- See map of service area.

Delta Dental of Kentucky, Inc.

- Delta Dental will offer 2 PPO plans in all 120 counties in Kentucky.
- See map for service area.

Dentegra Insurance Company

- Dentegra will offer 1 PPO plan in 48 counties in Kentucky.
- See map for service area.

The Dental Concern, Inc. (HUMANA)

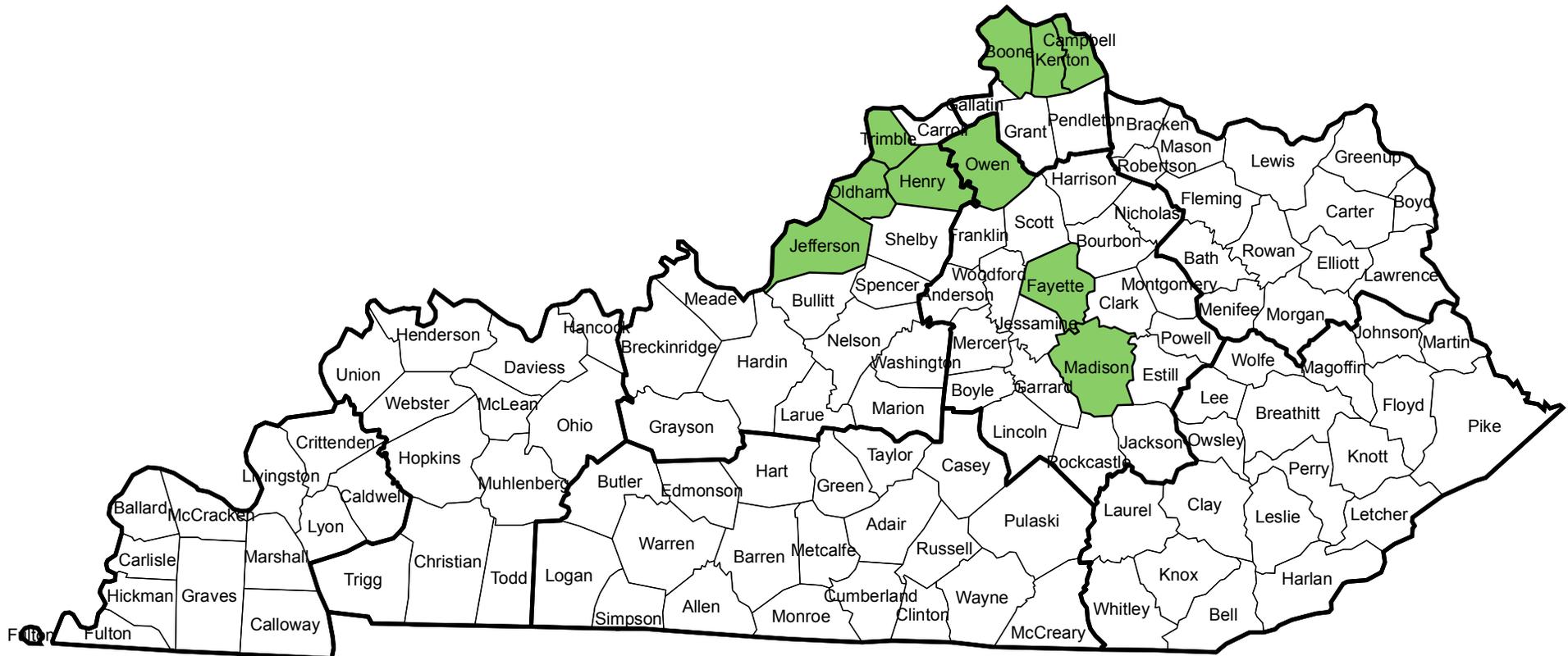
- Dental Concern (HUMANA) will offer 2 PPO plans in all 120 counties.
- See map for service area.

***Summary of Benefits and Coverage (SBC) and information related to Health Savings Accounts documents in English and Spanish (as they become available) for ALL plans offered on kynect in both the Individual and Small Group (SHOP) market may be found at: [http://healthbenefitexchange.ky.gov/Pages/Summary-of-Benefits-and-Coverage-\(SBC\).aspx](http://healthbenefitexchange.ky.gov/Pages/Summary-of-Benefits-and-Coverage-(SBC).aspx) .***

***Please click on the “More Information” tab and select “Summary of Benefits and Coverage”.***

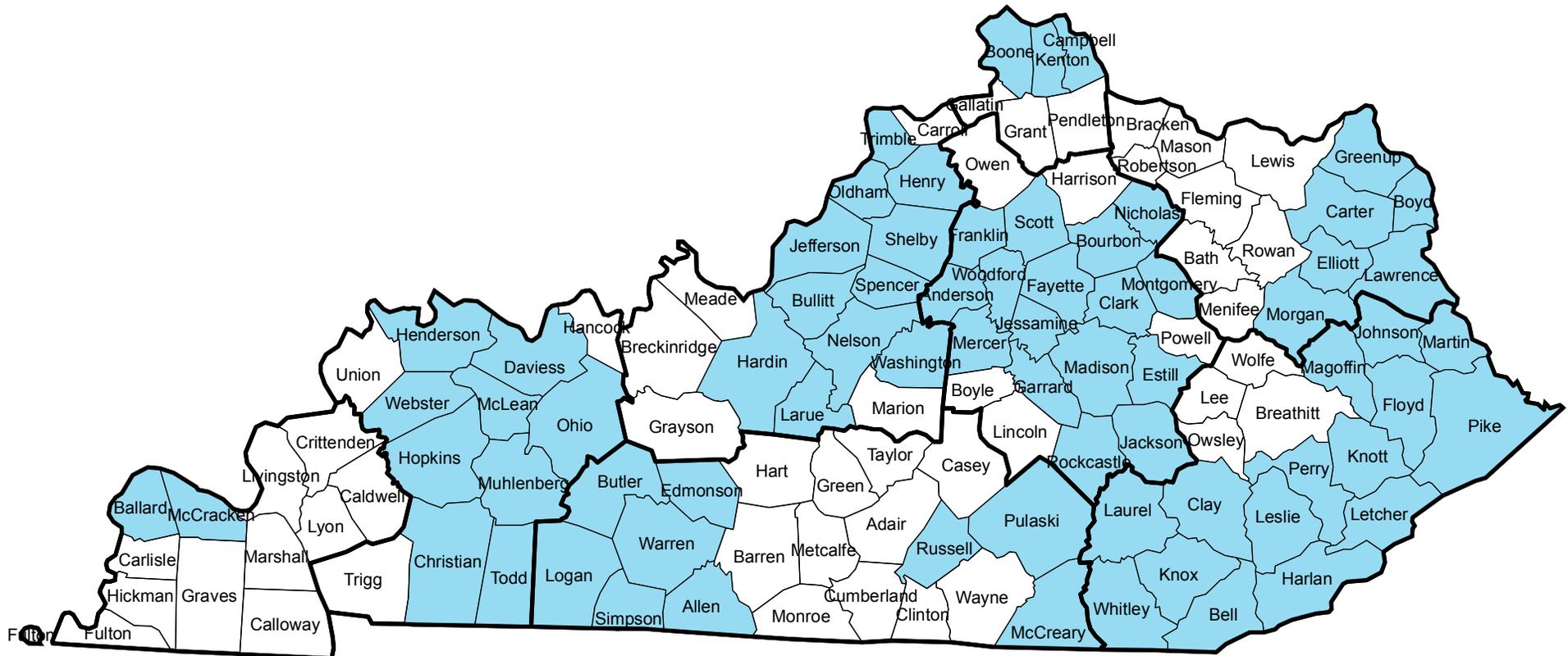
# Aetna Health - HMO Plans

Aetna Health Inc. Offers HMO Plans in the 2016 Individual Medical Market in the Following Counties



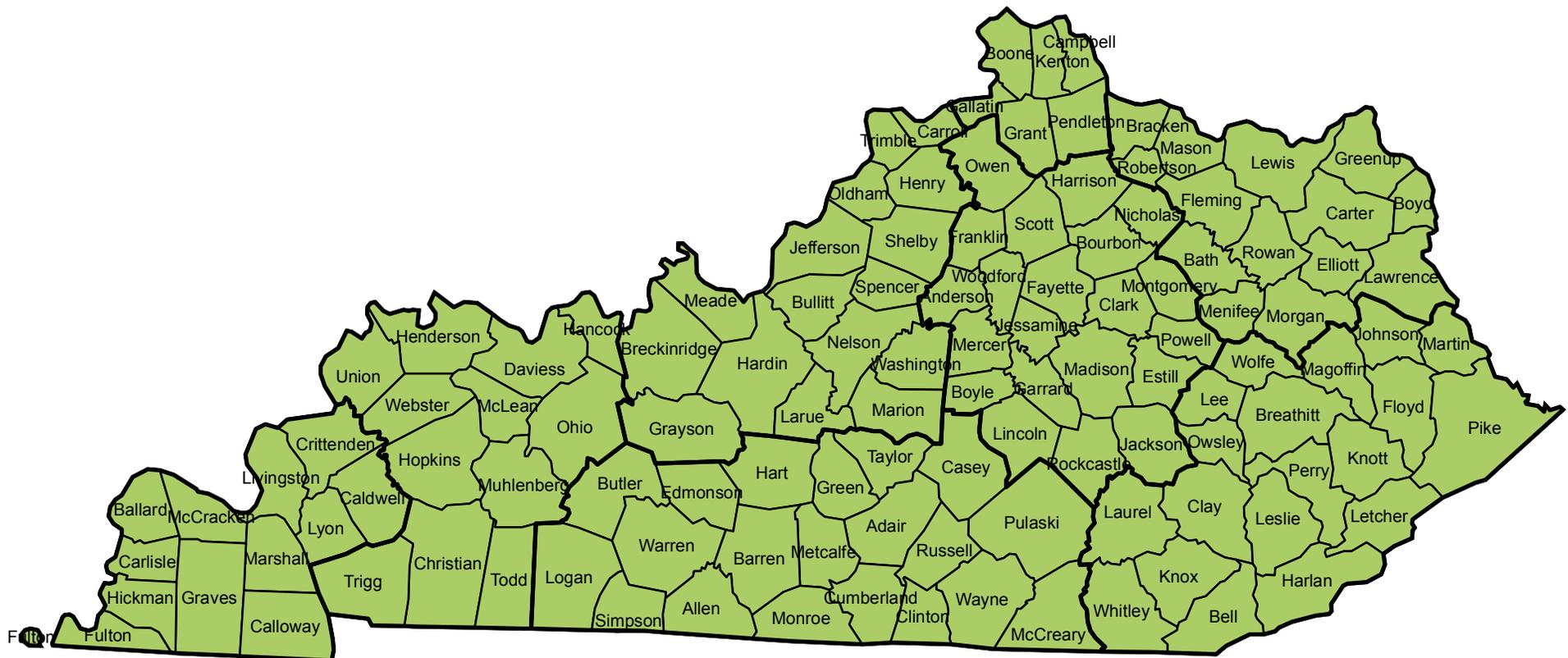
# Anthem - HMO Plans

Anthem Offers HMO Plans in the 2016 Individual Medical Market in the Following Counties



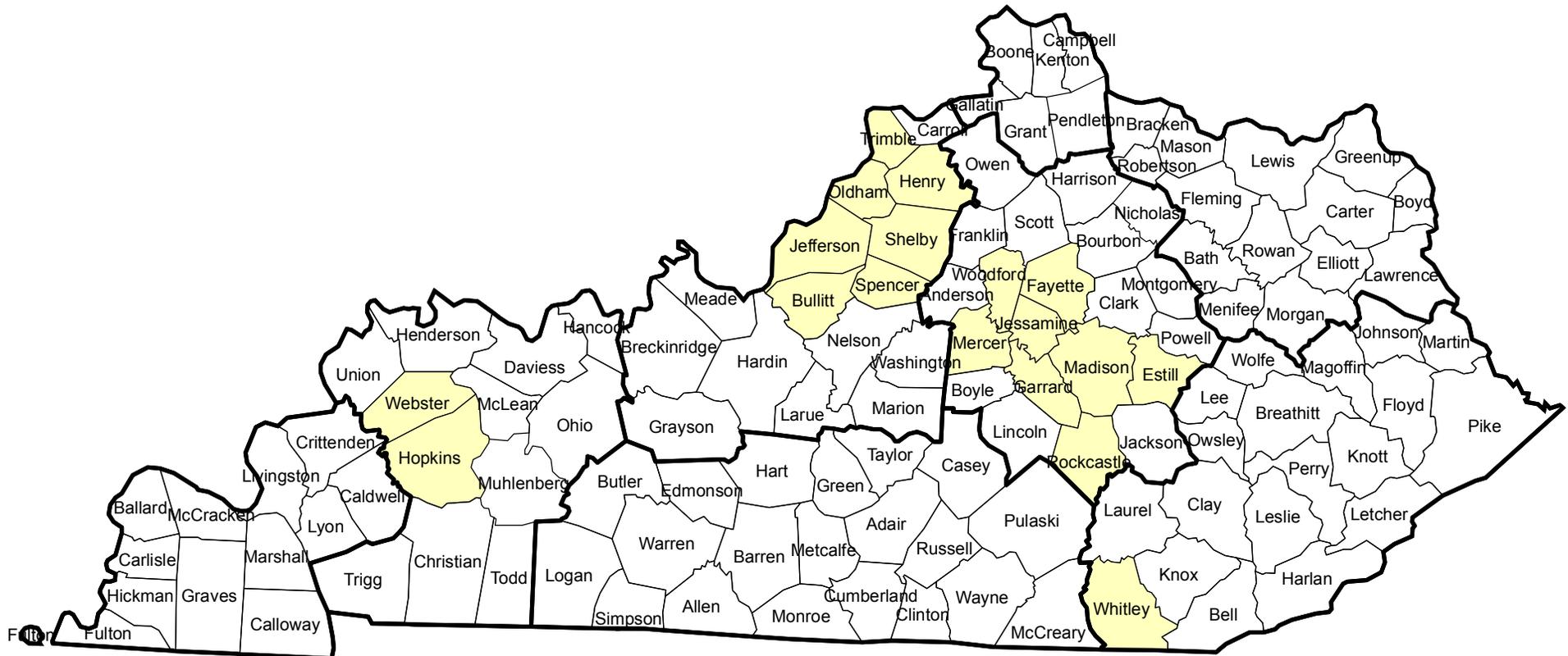
# Anthem - PPO Plans

Anthem and Anthem Multi-State Offers PPO Plans in the 2016 Individual Medical Market Statewide



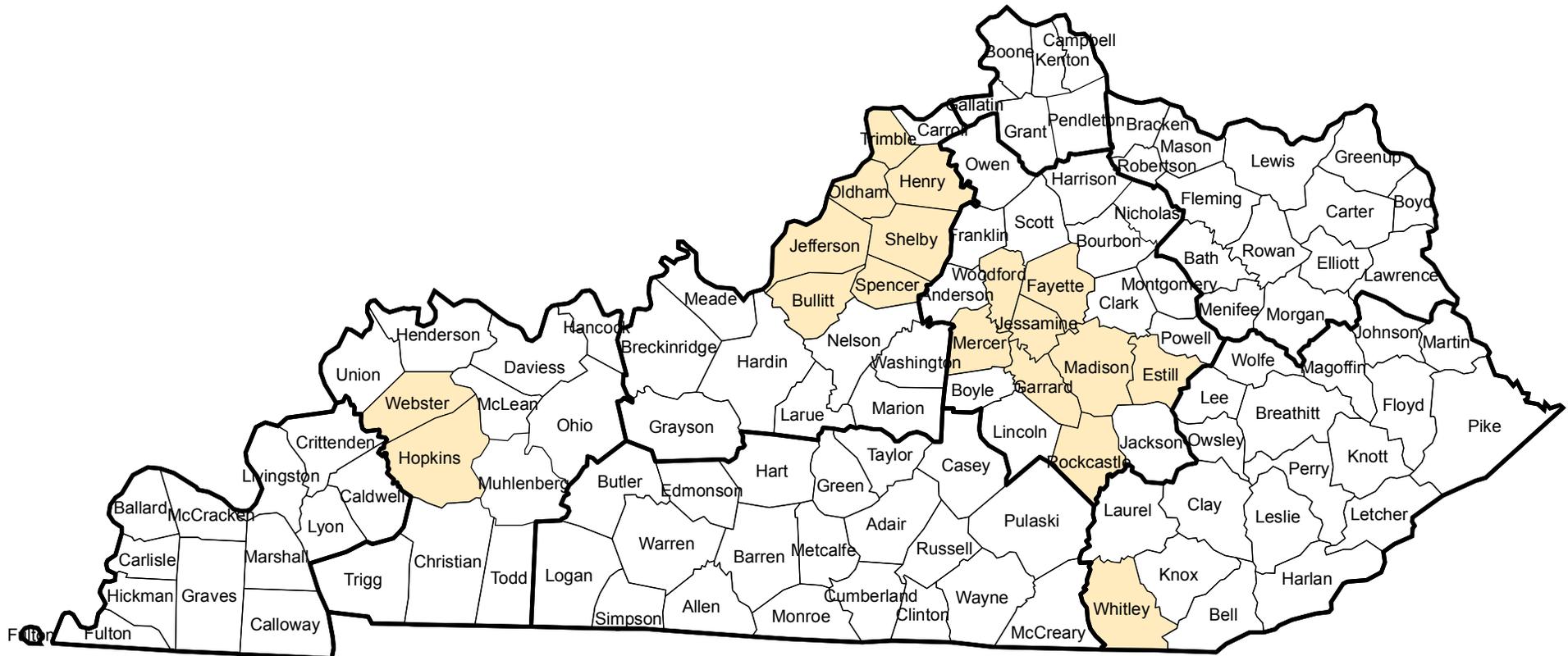
# Baptist Health - HMO Plans

Baptist Health Offers HMO Plans in the 2016 Individual Medical Market in the Following Counties



# Baptist Health - PPO Plans

Baptist Health Offers PPO Plans in the 2016 Individual Medical Market in the Following Counties



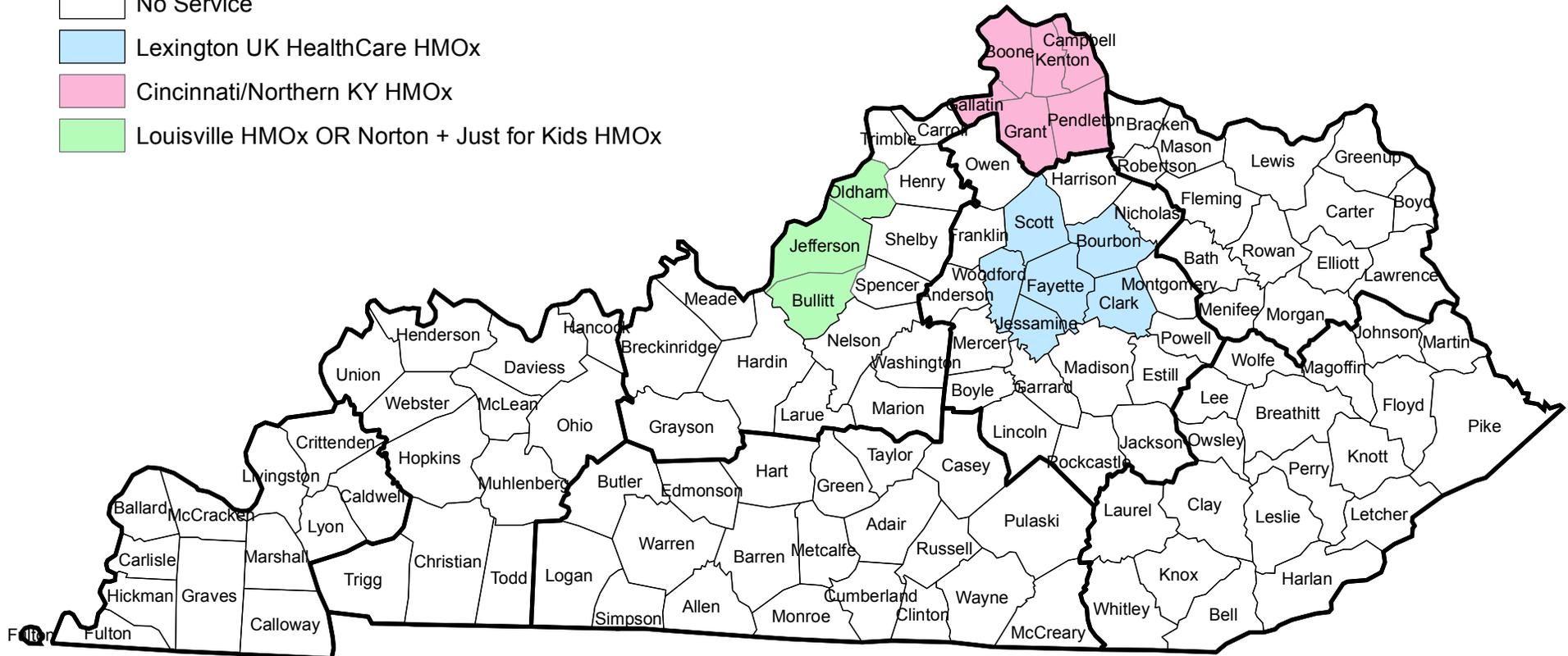


# HUMANA - HMO Plans

HUMANA Offers HMO Plans in the 2016 Individual Medical Market in the Following Counties

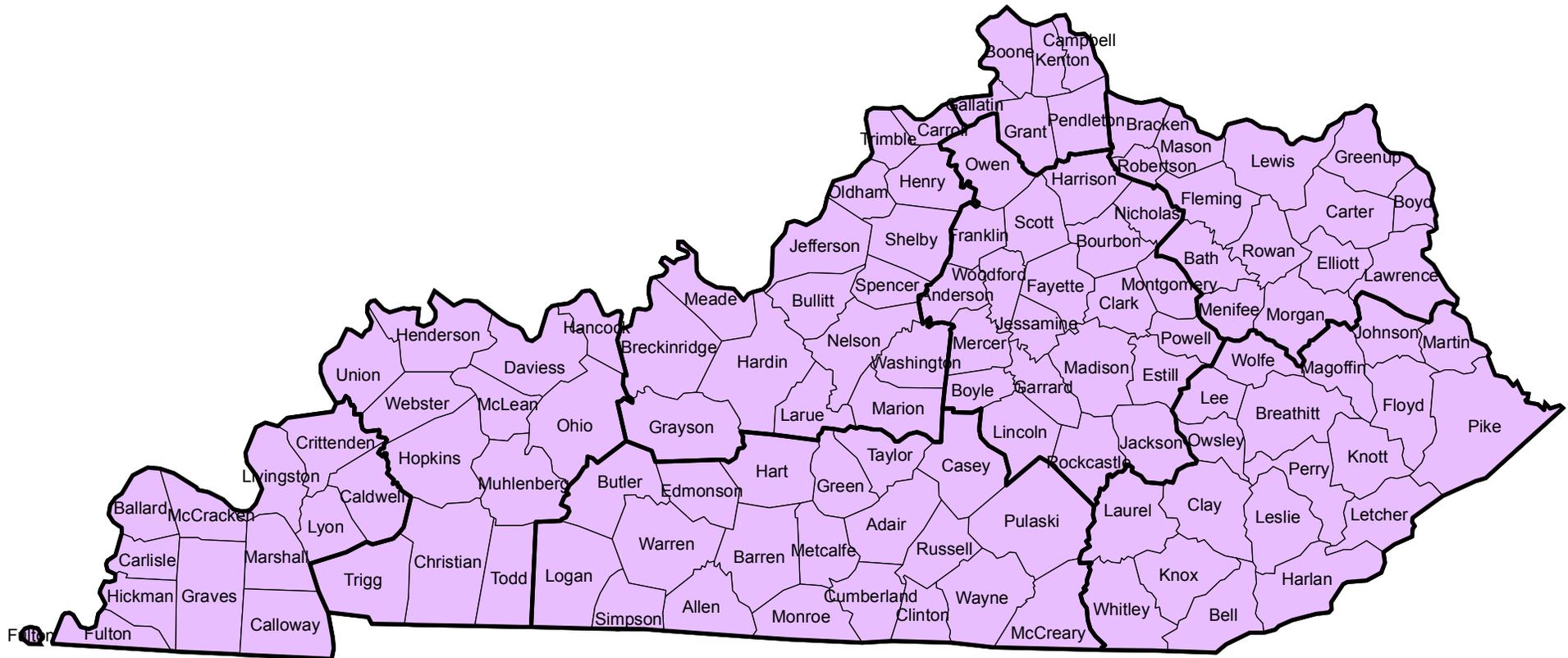
## Legend

- No Service
- Lexington UK HealthCare HMOx
- Cincinnati/Northern KY HMOx
- Louisville HMOx OR Norton + Just for Kids HMOx



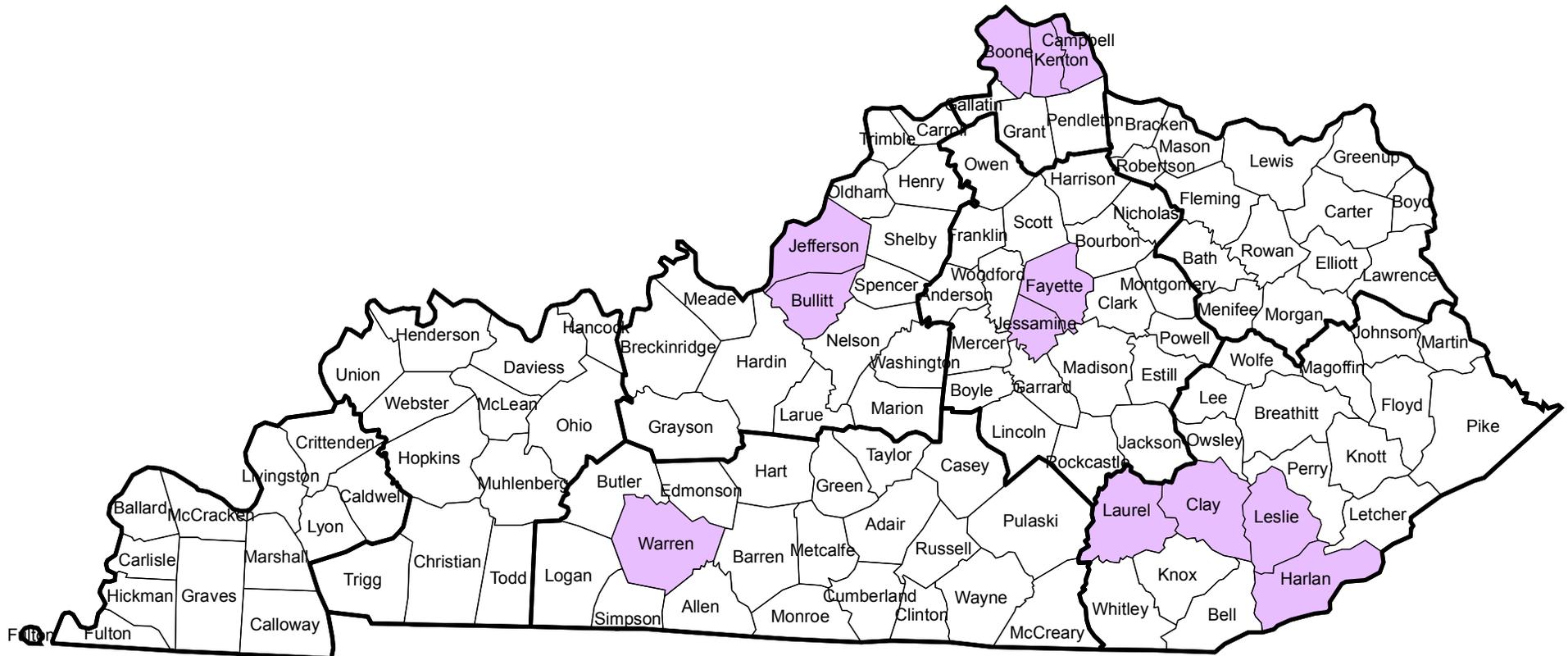
# United HealthCare - HMO

United HealthCare Offers HMO Plans in the 2016 Individual Medical Market Statewide



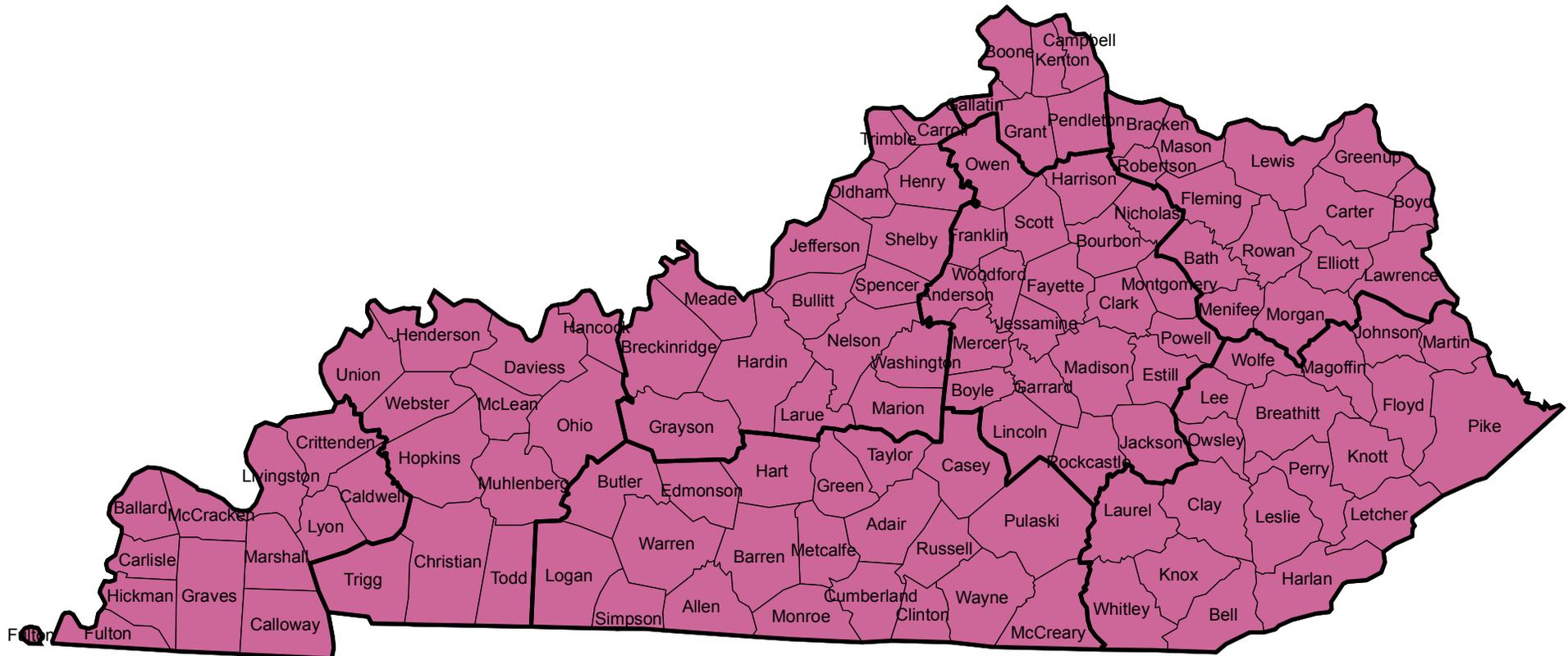
# WellCare - HMO Plans

WellCare Offers HMO Plans in the 2016 Individual Medical Market in the Following Counties



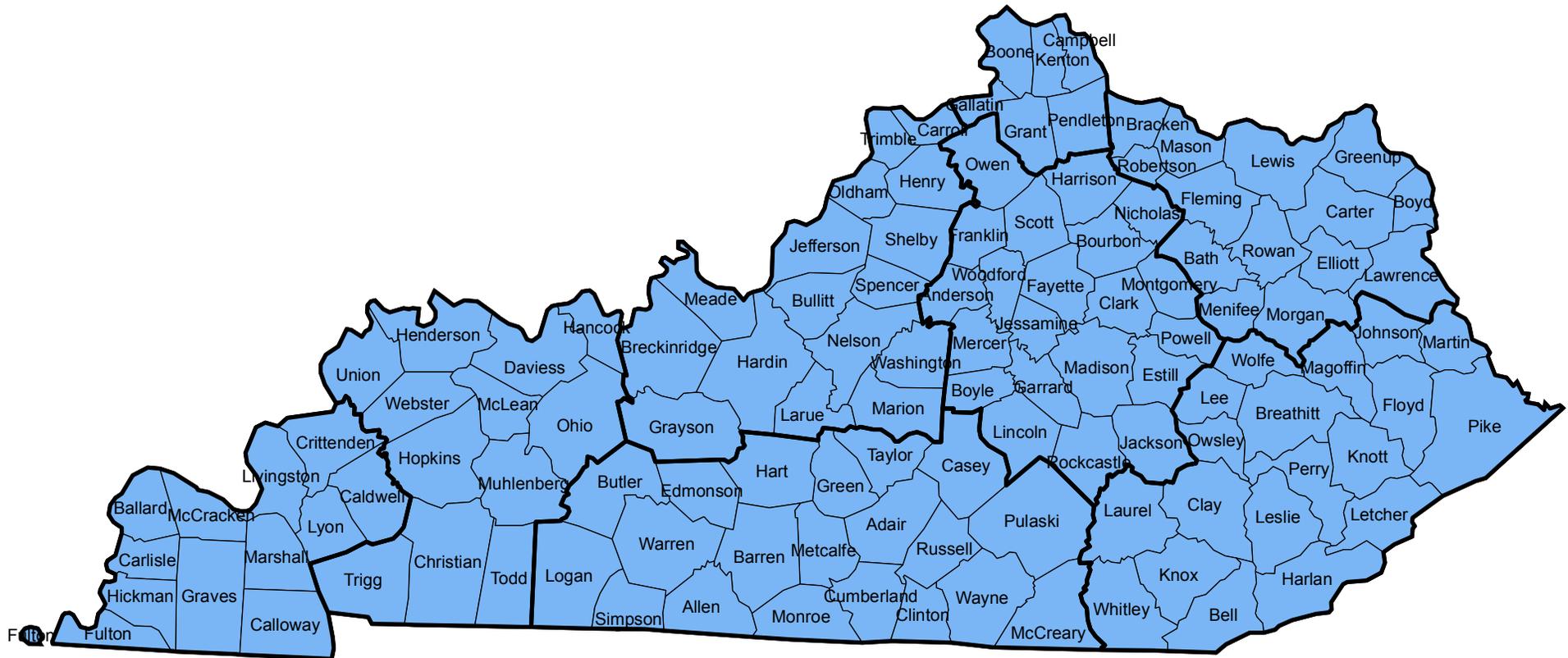
# Anthem - PPO Dental Plans

Anthem Offers PPO Stand-Alone Dental Plans in the 2016 Individual Dental Market Statewide



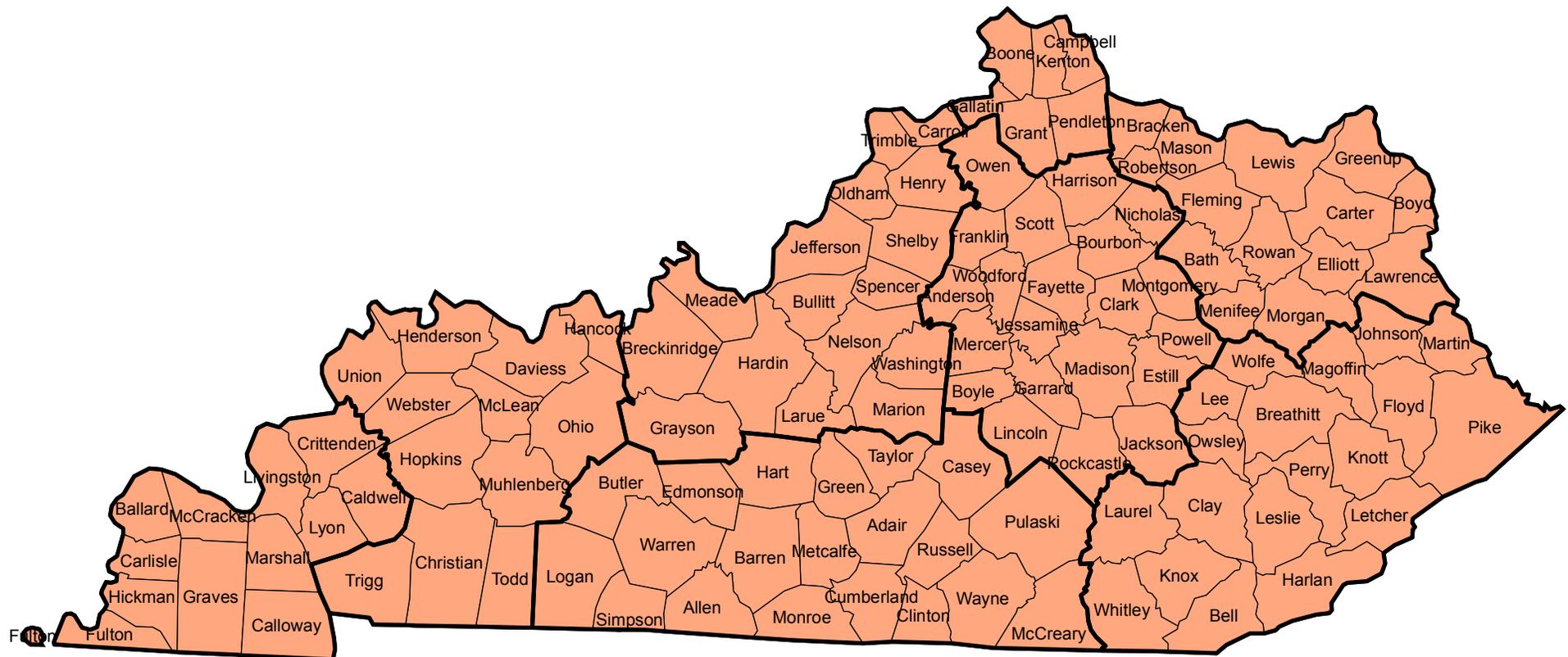
# Best - PPO Dental Plans

Best Offers PPO Stand-Alone Dental Plans in the 2016 Individual Dental Market Statewide



# Delta Dental - PPO Dental Plans

Delta Dental Offers PPO Stand-Alone Dental Plans in the 2016 Individual Dental Market Statewide



# Dental Concern - PPO Dental Plans

Dental Concern Offers PPO Stand-Alone Dental Plans in the 2016 Individual Dental Market Statewide

