

Oct. 18, 2016



CommunityCare™

OVERVIEW



CommunityCare™

Date Founded: 1993

Ownership:



CommunityCare™

- Over 450 employees located in both Tulsa and Oklahoma City
- Oklahoma's largest locally owned and governed health insurance carrier

Segment	Oklahomans Served	Description
CommunityCare HMO	88,000	Oklahoma's largest and best known HMO
Senior Health Plan	29,500	Oklahoma's premier Medicare Advantage plan
CommunityCare Life and Health Insurance Company	12,000	PPO insurance solutions for employers and individuals
<i>Preferred</i> CommunityChoice	15,000	CommunityCare's network of providers leased to selected other insurance carriers and Third Party Administrators (TPAs)
Employee Assistance Program	225,000	CommunityCare's Employee Assistance Program is in place at over 325 Oklahoma companies
WorkNet	72,000	Over 500 Oklahoma companies use WorkNet to lower Workers' Compensation costs

CommunityCare is proud to have been an option offered to State employees and affiliated employers since 1994.

- Membership reached a high of 35,000 in 2005.
- Current enrollment is 2,100 traditional members and 1,900 Medicare Advantage members.
- CommunityCare is currently only an option for members in our Select market area (northeastern Oklahoma).

2017 Current Employee Cumulative Premium Rates

MEDICAL	Employee	Add Spouse	Add Spouse and Child	Add Spouse and Children	Employee and Child	Employee and Children
Aetna HMO	\$572.56	\$1,511.36	\$1,894.96	\$1,894.96	\$956.16	\$956.16
CommunityCare HMO	\$850.52	\$2,089.42	\$2,522.60	\$2,782.52	\$1,283.70	\$1,543.62
GlobalHealth HMO	\$529.78	\$1,311.78	\$1,597.78	\$1,779.12	\$815.78	\$997.12
HealthChoice High/High Alternative	\$571.04	\$1,245.34	\$1,533.50	\$1,734.00	\$859.20	\$1,059.70
HealthChoice Basic/Basic Alternative	\$433.04	\$938.34	\$1,166.16	\$1,317.40	\$660.86	\$812.10
HealthChoice HDHP	\$372.60	\$807.72	\$1,004.80	\$1,133.70	\$569.68	\$698.58

Monthly Premiums for Medicare Eligible Members

Plan Year Jan. 1 through Dec. 31, 2017

MEDICARE SUPPLEMENT PLANS	
HealthChoice Silver Script High Option Medicare Supplement	\$375.58 per covered person
HealthChoice Silver Script Low Option Medicare Supplement	\$300.60 per covered person
MEDICARE ADVANTAGE PRESCRIPTION DRUG (MA-PD) PLANS	
Aetna Medicare	\$287.81 per covered person
CommunityCare Senior Health Plan	\$267.00 per covered person
Generations State of Oklahoma Retiree Plan by Global Health	\$189.00 per covered person

Current Employee Traditional Legacy HMO Benefits

\$0	Annual Deductible
\$35	PCP Office Visit Copay
\$50	Specialist Office Visit Copay
\$50	Urgent Care Copay
\$0	Preventive Care Copay
\$200	Inpatient Hospital Copay (applies to first 5 days)
\$0/\$15	Generic Rx Copays



Future Opportunities & Possibilities

- Structuring options of relatively equal actuarial value
- Non-legacy HMO benefit options
- Improved risk adjustment mechanisms

THANK YOU.

Questions?

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