

### **Elevate**



Denver Health Medical Plan Inc.



### Introductions

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## **Agenda**

- Overview of DHHA and DHMP
- 2023 Elevate Exchange Plans
  - Rates
  - Providers
  - Benefits
- 2023 Elevate Colorado Option
- Member Financial Aid Resources
- Important Links
- Contact Us



# Denver Health & Hospital Authority

- Denver Health was founded as City Hospital in 1860 to serve the health care needs of the rapidly developing city of Denver.
  - As the story goes, two men dueled in a gunfight on Denver's dusty streets. Only one was left standing. The other was brought to the city's hospital, which would later become Denver Health.
- Today, Denver Health delivers preventative, primary and acute care services.



# Denver Health & Hospital Authority







### **Denver Health Medical Plan**

- DHMP is LOCAL. NONPROFIT. HEALTH INSURANCE.
- Established in 1997, DHMP was designed to provide quality, accessible and affordable health insurance.
- DHMP provides health insurance coverage to over 100,000 members in the Denver Metro Area.
  - Elevate Exchange is licensed to offer plans to residents of Adams, Arapahoe, Jefferson and Denver County.
- DHMP offers plans for:
  - Employer groups
  - Exchange (both on and off)
  - Medicare
  - Medicaid
  - CHP+



### **Denver Health Medical Plan**

### **DHMP Mission**

To provide affordable, high quality healthcare coverage for all, in partnership with DHHA.

In partnership with our providers, we continually seek to improve the health and well-being of our members by:

- Promoting wellness and disease prevention
- Providing access to culturally diverse comprehensive health services
- Enabling members to play an active role in their health care
- Delivering our services with responsibility and respect to all



# **2023 Elevate Exchange Plans**

- Bronze HDHP
- Bronze Standard
- 4 Silver Select Plans
- 4 Silver Standard Plans
- Gold Select
- Gold Standard
- New this year are 7 Elevate CO option plans



## **Premium Rates**

Rates further reduced by
2.8% (avg)
compared to 11% increase in the Denver Metro
Area



### **Provider Network**

ELEVATE GIVES YOU ACCESS TO THE ENTIRE DENVER HEALTH NETWORK, WHICH INCLUDES:







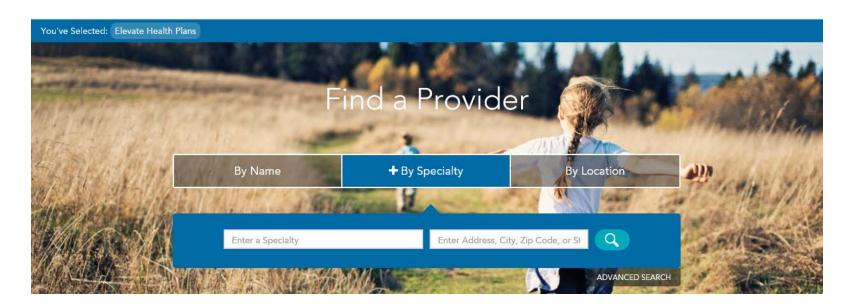
\*Plus access to Cofinity providers for outpatient behavioral health services.\*



### How to Find a Provider

Within the DH network:

https://www.denverhealthmedicalplan.org/find-doctor





### How to Find a Provider

Within the Cofinity network\*:

https://www.cofinity.net/





Together First Health® and Cofinity® now offer more cost-savings solutions. We offer an expanded product suite that provides stronger medical cost containment solutions with simple implementation and administration. At Cofinity and First Health we value

- · Network Quality and Stability
- Conside Eventlemen
- Operational and Administrative Ease
- Flexibilit

#### Find a Provider

Check your medical identification (ID) card to confirm your network name (Cofinity or First Health) before clicking on one of the links below.

Cofinity Group Health and First Health

\*For outpatient behavioral health services only.



### **Bronze Plans**

# Bronze HDHP

• Ded: \$6,950/\$13,900

• MOOP: \$7,000/\$14,000

• Coins: 50%

# Bronze Standard Rx Copay

• Ded: \$8,550/\$17,100

• MOOP: \$8,550/\$17,100

• Coins: 0%

Rx: all copays



### **Silver Plans**

## Silver Select

• Ded: \$6,500/\$13,000

• MOOP: \$9,100/\$18,200

• Coins: 50%

# Silver Standard Rx Copay

• Ded: \$4,250/\$8,500

• MOOP: \$7,500/\$15,000

• Coins: 30%

Rx: all copays



### **Gold Plans**

## Gold Select

• Ded: \$3,000/\$6,000

• MOOP: \$8,000/\$16,000

• Coins: 10%

# Gold Standard Rx Copay

• Ded: \$2,750/\$5,500

• MOOP: \$7,000/\$14,000

• Coins: 10%

Rx: all copays



## **Plan Benefits**



#### New! Dental and Vision Now Included

Dental and vision benefits are now included with your Elevate plan for adults (age 19+).

#### **Telehealth Services**

All Denver Health providers are available for appointments via telephone/video.



#### Save Big on Prescription Costs

You can save up to 50-75% off prescription costs at Denver Health pharmacies with a prescription written by a Denver Health provider.

#### When You Need Care Today

You are covered at any urgent care center or emergency department, anywhere in the U.S.



#### **Getting Care**

- You have access to the entire Denver Health Network, which includes 9 Family Health Centers, many School-Based Health Centers and Denver Health Medical Center.
- The Denver Health NurseLine is staffed by experienced nurses 24 hours a day, seven days a week to answer your medical questions and prescribe certain prescriptions.



#### DispatchHealth Will Come to Your Home

DispatchHealth is in our network and acts as urgent care on-the-go. They can treat a range of injuries and illnesses in the comfort of your home. 8am to 10pm | 365 days a year



#### **Easy Access With MyChart**

Denver Health providers use MyChart to give you access to your health records. You can message your provider, schedule an appointment, request prescription refills and more from your smart phone or computer.



### **Benefit Information Resources**

Found on the DHMP website:

OE Guide Quick Reference Guide

Member Handbook (EOC)



# Financial Resources for Elevate Exchange Members

- Advance Premium Tax Credits (APTC)
  - Income-based premium subsidy from the federal government per ACA regulation
  - Members must apply through C4 to qualify
- Colorado Health Network (CHN)
  - Contracted by the Colorado State Drug Assistance Program, which includes the Colorado AIDS Drug Assistance Program (ADAP)
  - Uses funds from the Ryan White Foundation to cover members' premiums, Rx copays and medical copays/coinsurance/deductible
  - CHN employees aid members with enrolling on Exchange plans
- American Kidney Foundation (AKF)
  - Grant funds used to cover members' premiums



# **Important Links**

- 1. DENVER HEALTH MEDICAL PLAN: <a href="https://www.denverhealthmedicalplan.org/">https://www.denverhealthmedicalplan.org/</a>
- 2. BECOME AN ELEVATE MEMBER: Elevate Exchange Plans | Denver Health Medical Plan
- 3. CURRENT ELEVATE MEMBERS: Elevate Exchange Plans | Denver Health Medical Plan
- 4. DENVER HEALTH AND HOSPITAL AUTHORITY: https://www.denverhealth.org/
- 5. CONNECT FOR HEALTH COLORADO: https://connectforhealthco.com/
- 6. US PREVENTIVE TASKFORCE RECOMMENDATIONS: https://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations-by-date/
- 7. WOMEN'S PREVENTIVE SERVICES GUIDELINES: https://www.hrsa.gov/womens-guidelines/index.html
- 8. DHMP MEMBER PORTAL: My Member Portal | Denver Health Medical Plan



# **Elevate Colorado Option**

- Designed to improve access, affordability, and racial health equity
- Standardized plans across all carriers, risk adjusted and administered identical to current Elevate Exchange product
- Health insurance carriers are required to lower premiums on Colorado Option plans for individuals, families, and small businesses by 15% by 2025.
- Three metal tiers (Bronze, Silver with CSR variants, and Gold)
  - On-Exchange through Connect for Health Colorado (C4)
  - Off-Exchange through Colorado Connect (CoCo)



# Elevate Colorado Option (cont.)

- Covers EHBs, doesn't cover Dental & Vision
  - EHBs defined by ACA and CO DOI, nationwide EHBs include hospitalization & maternity, CO specific include gender affirming care and acupuncture
- Lower premiums and OOP costs, higher deductibles



# **Elevate Colorado Option Bronze (Standardized)**

## Bronze

- Ded: \$7,000/\$14,000
- MOOP: \$9,100/\$18,200
- Coins: 50%
- Rx: All Copays



# **Elevate Colorado Option Silver** (Standardized)

# Silver

• Ded: \$5,000/\$10,000

• MOOP:\$8,550/\$17,100

• Coins: 40%

Rx: All Copays



# Elevate Colorado Option Gold (Standardized)

# Gold

• Ded: \$1,600/\$3,200

• MOOP: \$7,800/\$15,600

• Coins: 30%

Rx: All Copays



### **Contact Us**

### **Health Plan Services**

- Available 8am 5pm, Monday Friday
- Phone: 303-602-2090 (1-855-823-8872)
- Fax: 303-602-2138
- Email: <u>DHMPmemberservices@dhha.org</u>

### Sales Team (Broker Contact)

• Email: <u>Elevatebroker@dhha.org</u>



# Questions?

