



FROM



arizona  
complete health™

**Ambetter 2023 Open  
Enrollment**

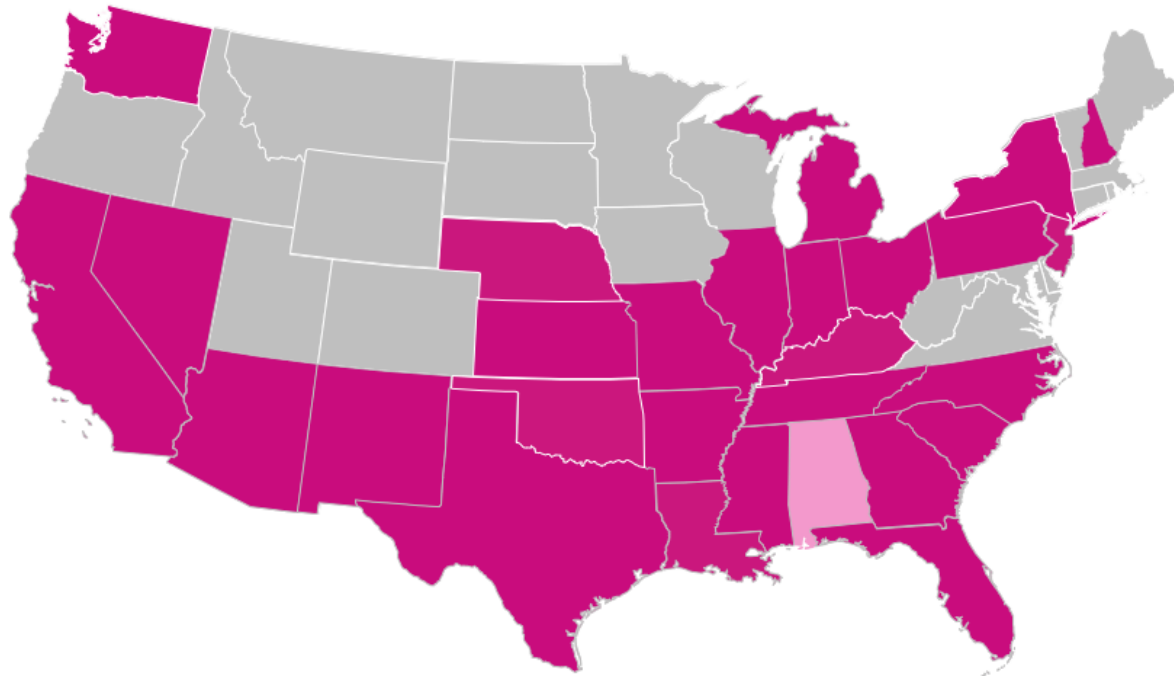
# Ambetter Big Picture



## Est. 2013

Ambetter is available in  
28 states across the country

Ambetter is offered by  
**Centene Corporation** and its  
**State Health Plans**



Centene is a  
**Fortune 26** company  
with over  
**30 years**  
in the managed care industry

**2 Million +**  
members

**#1 Marketplace**  
**carrier**  
nationally

**1 in 7**  
ACA shoppers choose Ambetter

Ambetter is  
**certified as a**  
**Qualified**  
**Health Plan**  
**issuer**

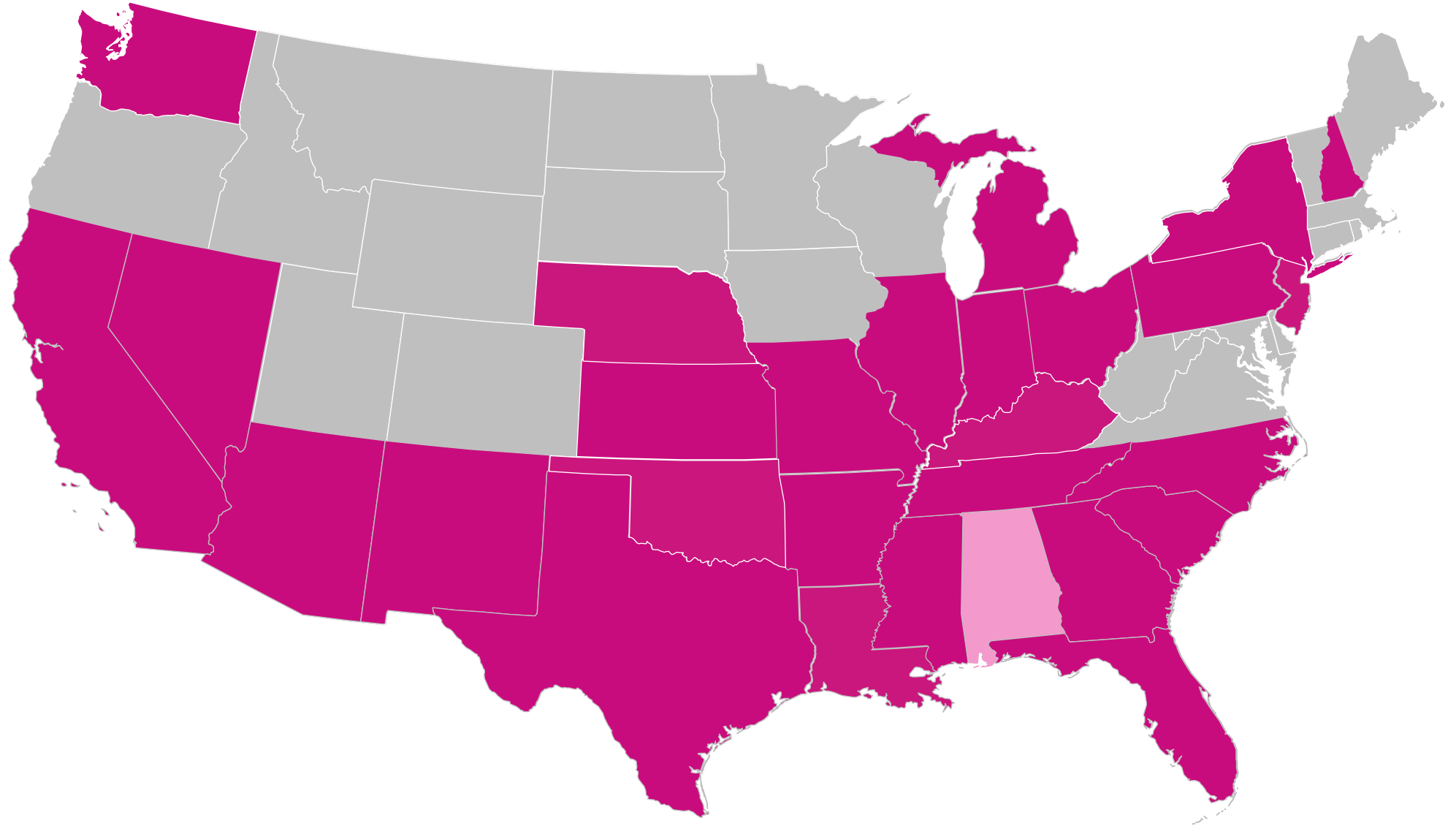
on the Health Insurance  
Marketplace

Plans are designed to deliver  
**high-quality,**  
**locally-based**  
**healthcare**  
to members

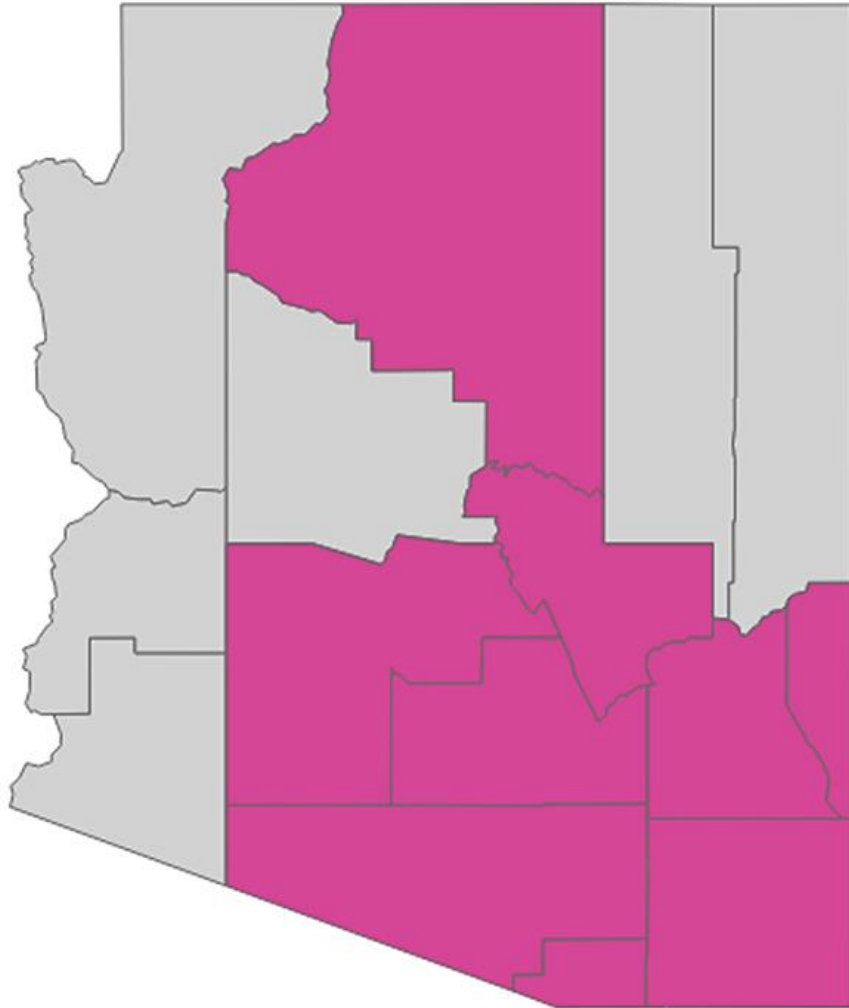
# 2023 Big Picture

- Open enrollment ends on January 15<sup>th</sup>, 2023
- Enhanced tax credits from the American Rescue Plan Act continue through 2023
- \$0 copay for Teladoc virtual urgent care visits including mental and behavioral health on most plans (\$0 after deductible for some plans including HSA plans)
- Introducing CMS Standardized plans for 2023
- Adding new Select portfolio plans to Maricopa, Pima and Pinal counties





# 2023 Coverage Area



## Arizona

Cochise

Coconino

Gila

Graham

Greenlee

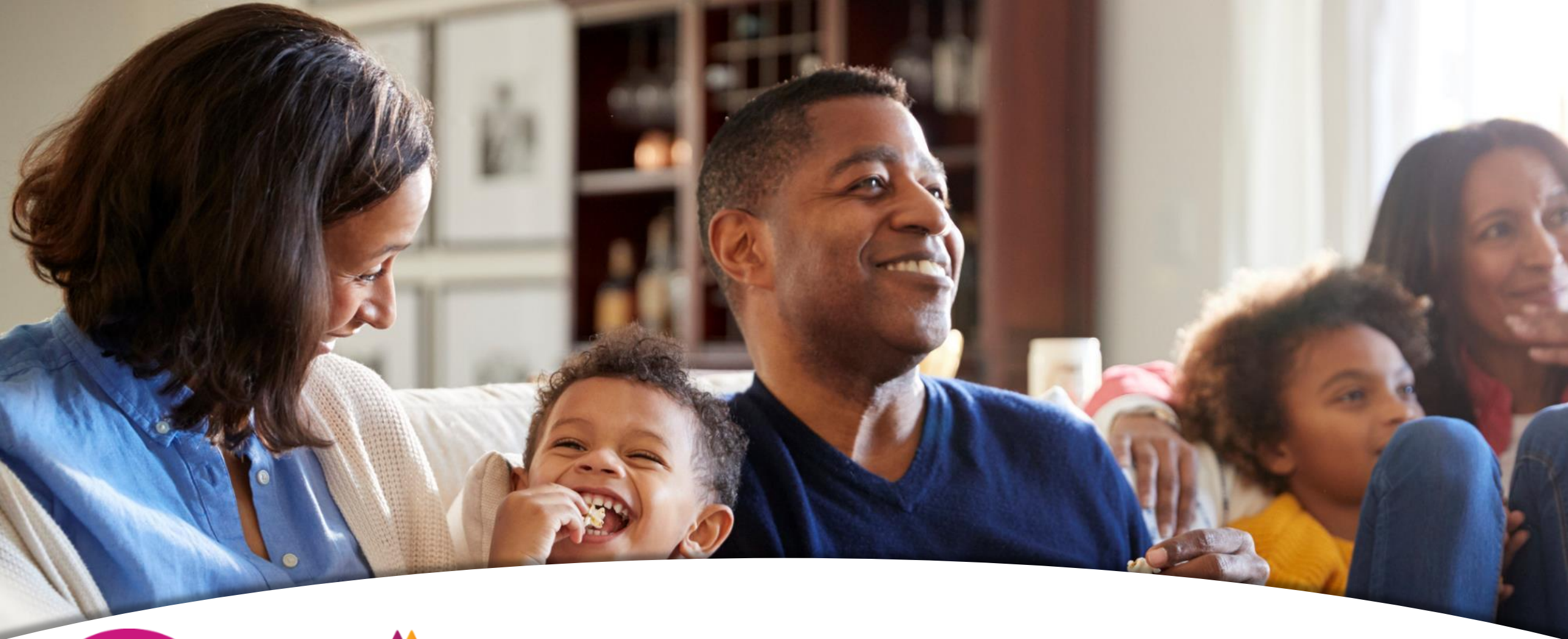
Maricopa

Pima

Pinal

Santa Cruz





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**2023 Featured Plans**

# 2023 New Ambetter Product Names



We're changing our Marketplace product names for 2023!

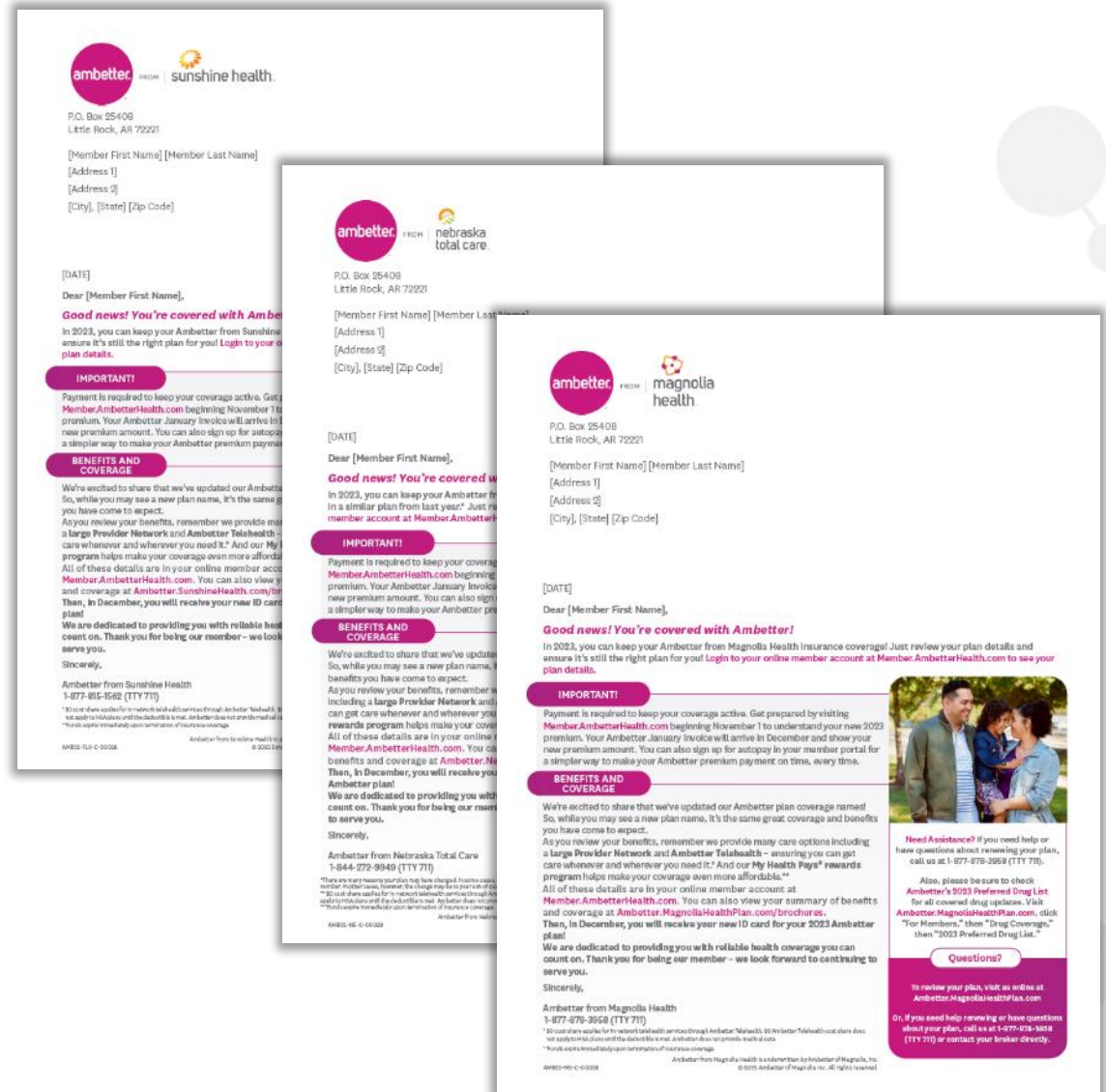
AR, AZ, FL, GA, IL, IN, KS, KY, LA, MI, MO, MS, NC, NE, NH, NM, NV, OH, OK, PA, SC, TN, TX		
Plan Level	2022 Product Name	New 2023 Product Name
Bronze	Essential Care 1	Clear Bronze
	Essential Care 2 HSA	Choice Bronze HSA
	Essential Care 5	Everyday Bronze
	Essential Care: \$0 Medical Deductible	Elite Bronze
Silver	Balanced Care 4	Premier Silver
	Balanced Care 11	Complete Silver
	Balanced Care 12	Everyday Silver
	Balanced Care 28	Elite Silver
	Balanced Care 30	Clear Silver
	Balanced Care 32	Focused Silver
Gold	Secure Care 5	Complete Gold
	Secure Care 20	Everyday Gold

Each Ambetter product has a different provider network. Help clients find in-network providers for their specific Ambetter product with the online [Ambetter Guide](#).

# Renewals

## Renewal Letters

- Most members will be informed that their plan has been renamed to a new Ambetter plan name – plan coverage and benefits remain the same.
- New ID Cards for 2023 Ambetter plans will be sent out in December.
- Some members will receive plan change letters if they have been automatically enrolled into a similar plan due to plan consolidation or termination.
- Renewal letters for Exchange plans will not contain plan premium amounts.





# Renewals

## Auto-renewals:

- Members who want to stay on their plan
  - No life changes to report
  - No income changes to report
  - Keep paying premium
- Renewal letters will be mailed on October 28, 2022

If members have life/income changes, they can edit from their Member Portal account!



# All Ambetter Plans Include

- Comprehensive major medical coverage
- My Health Pays and Rewards
- Medical management programs
- \$0 copay for virtual urgent care visits including mental and behavioral health on most plans (\$0 after deductible for some plans including HSA plans)\*
- No exclusions for pre-existing conditions
- Local health plan staff

# Ambetter Portfolio Overview

## Bronze | Silver | Gold (Core) Portfolio

- Features Ambetter's broadest provider network
- Choose Bronze | Silver | Gold network when searching Ambetter Guide
- Formerly referred to as Essential, Balanced and Secure Care; plans have been renamed to Bronze, Silver and Gold
- Members can visit any in-network provider (no referrals needed)
- Adult vision and adult dental buy-ups available on most plans
- Available in all Ambetter counties

## Select Portfolio

- Features Ambetter's tailored provider network
- Choose Ambetter Select network when searching Ambetter Guide
- Lower monthly premiums than the plans featuring Ambetter's broad provider network
- Members can visit any in-network provider (no referrals needed)
- No vision or dental buy-ups offered

# 2023 AZ Gold | Silver | Bronze Portfolio (Core)

## Gold

**Complete Gold**  
(SC 5)

**Elite Gold**

**Clear Gold**

## Silver

**Premier Silver**  
(BC 4)

**Complete Silver**  
(BC 11)

**Everyday Silver**  
(BC 12)

**Elite Silver**  
(BC 28)

**Clear Silver**  
(BC 30)

**Focused Silver**  
(BC 32)

## Bronze

**Clear Bronze**  
(EC 1)

**Choice Bronze HSA**  
(EC 2 HSA)

**Everyday Bronze**  
(EC 5)

**Elite Bronze**  
(EC \$0)

### CMS Standard – No Dental or Vision Offering

**CMS Standard Gold**

**CMS Standard Silver**

**CMS Standard Bronze**

**CMS Standard Bronze Expanded**

- Features Ambetter’s broadest provider network
- All plans have optional vision and dental offering (Excluding CMS Standard plans)
- Introduction of CMS Standardized plans for 2023
- Lowest premium Bronze: Clear Bronze
- Lowest premium Silver: Clear Silver
- Lowest cost Silver w/copays: Focused Silver
- New Plans: Clear Gold, Elite Gold



# 2023 Arizona Select Portfolio

## Gold

Clear SELECT Gold 

Everyday SELECT Gold  
(SC 20)

## Silver

Complete SELECT Silver  
(SS 11)

Clear SELECT Silver 

Focused SELECT Silver  
(SS 32)

## Bronze

Elite SELECT Silver  
(SB \$0)

### CMS Standard – No Dental or Vision Offering

CMS Standard Gold

CMS Standard Silver

CMS Standard Bronze  
Expanded

- Features Ambetter’s tailored provider network
- New Select Portfolio being offered in 2023 to the following counties:
  - Maricopa, Pima and Pinal counties
- Select Portfolio plans do not have vision and dental offering
- Introduction of CMS Standardized plans for 2023
- Lowest premium Silver: Clear SELECT
- Lowest premium Gold: Clear SELECT
- Lowest cost Silver w/copays: Focused SELECT Silver
- New Plans: Clear SELECT Gold & Silver, Everyday SELECT Gold, Complete SELECT Silver, Focused SELECT Silver

# New Silver Plan Comparison at the 94% AV Level

	<b>Focused Silver 94% AV</b>	<b>Clear Silver 94% AV</b>
<b>Deductible</b>	\$0	\$550
<b>Max Out of Pocket</b>	\$1,200	\$550
<b>Coinsurance</b>	30%	0%
<b>Telehealth/Virtual Care</b>	No Charge	No Charge
<b>PCP Visits</b>	\$0	\$0 AD
<b>Specialist Visits</b>	\$5	\$0 AD
<b>Lab</b>	\$0	\$0 AD
<b>Preferred Generic/Generic Rx</b>	\$0/\$0	\$0 AD
<b>Preferred Rx</b>	\$20	\$0 AD
<b>Urgent Care/Virtual UC*</b>	\$10/\$0	\$0 AD/\$0

# Adult Vision Add-on

19 years of age and older

In-Network Providers Only	
<b>Exams and Eyewear</b>	
Routine Eye Exam - 1 visit per year	\$0 copay
Eyeglasses (frames) -1 item per year	Covered up to \$130
<b>Lenses (per pair)</b>	
Single	
Bifocal	100% Covered
Trifocal	
Lenticular	
<b>Contact Lenses</b>	
Contact lenses (in lieu of glasses)	Covered up to \$130
Contact Lens Fitting	100% Covered
Specialty Lens Fitting	Covered up to \$50

# Adult Dental Add-on

19 years of age and older

	Cost for In-network Providers Only	Out-of-Network
<b>Benefit Maximum</b> (Dental out-of-pocket maximum does not apply toward any other maximums)	<b>\$1,000 per covered person, per calendar year</b>	Not Covered
<b>Routine Dental (Class 1) Preventative and Diagnostic</b>		
Routine Oral Exam	\$0 copay	Not Covered
Routine Cleaning	\$0 copay	Not Covered
X-rays, bite-wings, full-mouth and panoramic film	\$0 copay	Not Covered
<b>Basic Dental (Class 2) Minor Restorative</b>		
Minor restorative – metal and resin based fillings	50% coinsurance	Not Covered
Endodontic therapy	50% coinsurance	Not Covered
Periodontics - scaling and root planing and periodontal maintenance	50% coinsurance	Not Covered
Simple Extractions	50% coinsurance	Not Covered
Prosthodontics - relines, rebase, adjustments & repairs	50% coinsurance	Not Covered
<b>Major Dental (Class 3) Major Restorative</b>		
Crowns & Bridges	50% coinsurance	Not Covered
Dentures	50% coinsurance	Not Covered
More complex extractions and surgical services	50% coinsurance	Not Covered

**No waiting periods!**



← Back

Print page

# Gregory Fox, DO

Family Medicine, Hospitalist  
Fox Medical Centers - Downtown

✓ Accepting new patients   ✓ In network

🔍 Search on Google   🌐 Provider Website   📍 Directions   📌 Save

☎ (305) 545-9292

🏠 Virtual visits available

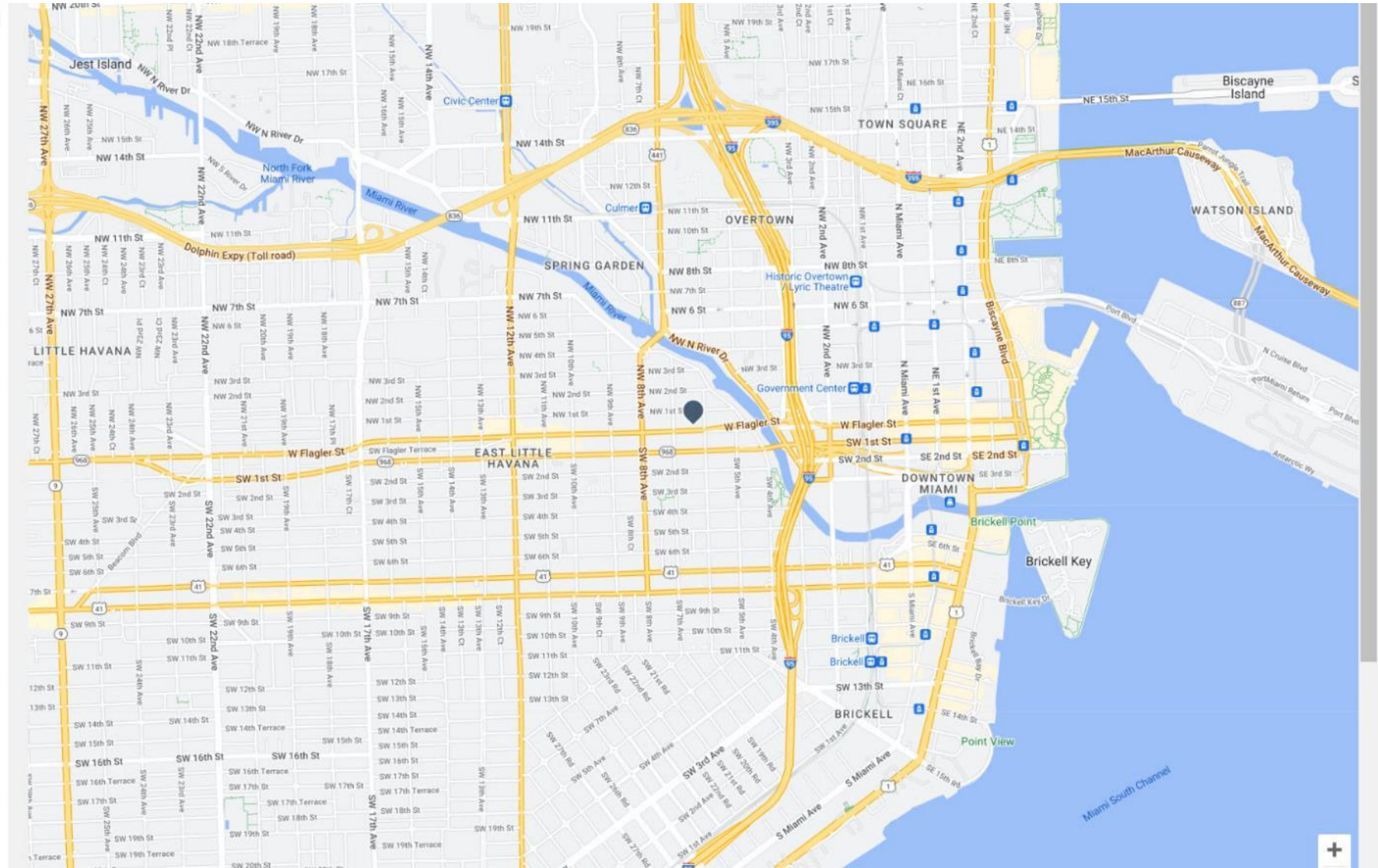
## Office Details

- 📍 606 West Flagler Street, Miami, FL, 33130  
1.2 mi. away
- ☎ (305) 545-9292
- 🗣 Languages spoken: Spanish, English, Creole
- 🕒 Open Weekends: No
- ♿ Wheelchair accessible
- 👤 Age Limitations: 0 mo(s) - 99 yr(s)

## Provider Details

- 👤 Male
- 🏠 Family Medicine  
Board Certified [View Details](#)
- 🏠 Hospitalist  
Board Certification Unknown [View Details](#)
- 🏠 Hospital Affiliations:  
None
- 🎓 Des Moines University, College of Osteopathic Medicine 1990  
Westchester General Hospital 1993
- 🏠 NPI: 1669439592

⚠ See a problem with this data? [Suggest an edit](#)



📍 (305) 545-9292

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📍 (305) 545-9292



# Payments

**PAY BILL**

PAYMENT HISTORY

INVOICES

Your total premium balance is

**\$0.00**

[View balance details](#)

[Set a reminder](#)

**Make a Payment**

## Other Ways to Pay

You can also make a payment via

Phone

To make a payment over the phone, call 1-877-687-1169 (Relay Florida 1-800-955-8770) from 8:00 a.m. to 8:00 p.m.

Mail

Mail your payment to:  
Ambetter from Sunshine Health  
PO Box 743948  
Atlanta, GA 30374-3948

MoneyGram®

A quick and easy way to make a same-day payment, and Ambetter covers the MoneyGram fee.

[Find a location near you](#)

## Payment Settings

In the Make a Payment page you will also be able to

Update Auto Pay

Update Auto Pay payment settings.

[View Settings](#)

Manage Your Wallet

Update your payment methods the way you want.

[View Payment Settings](#)

Enroll in Paperless

Paperless billing allows you to access your monthly statements online rather than receiving a mailed copy.

[Edit preferences](#)

Download Invoices

View and download electronic copies of your invoices.

[Download Invoices](#)

# My Health Pays

- Members can earn up to \$500 in rewards\*!
- Earn points by completing specific health screenings and participating in fun and easy activities
- Focus on eating right, moving more, being well and saving smart
- Use points to shop our online rewards store
- Convert points into dollars to pay healthcare-related costs



\*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. Visit [Member.AmbetterHealth.com](http://Member.AmbetterHealth.com) for more details. Funds expire immediately after termination of insurance coverage. Rewards program is subject to change. My Health Pays rewards can't be used for pharmacy copays.

This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. Card cannot be used everywhere Visa debit cards are accepted. See Cardholder Agreement for complete usage restrictions.



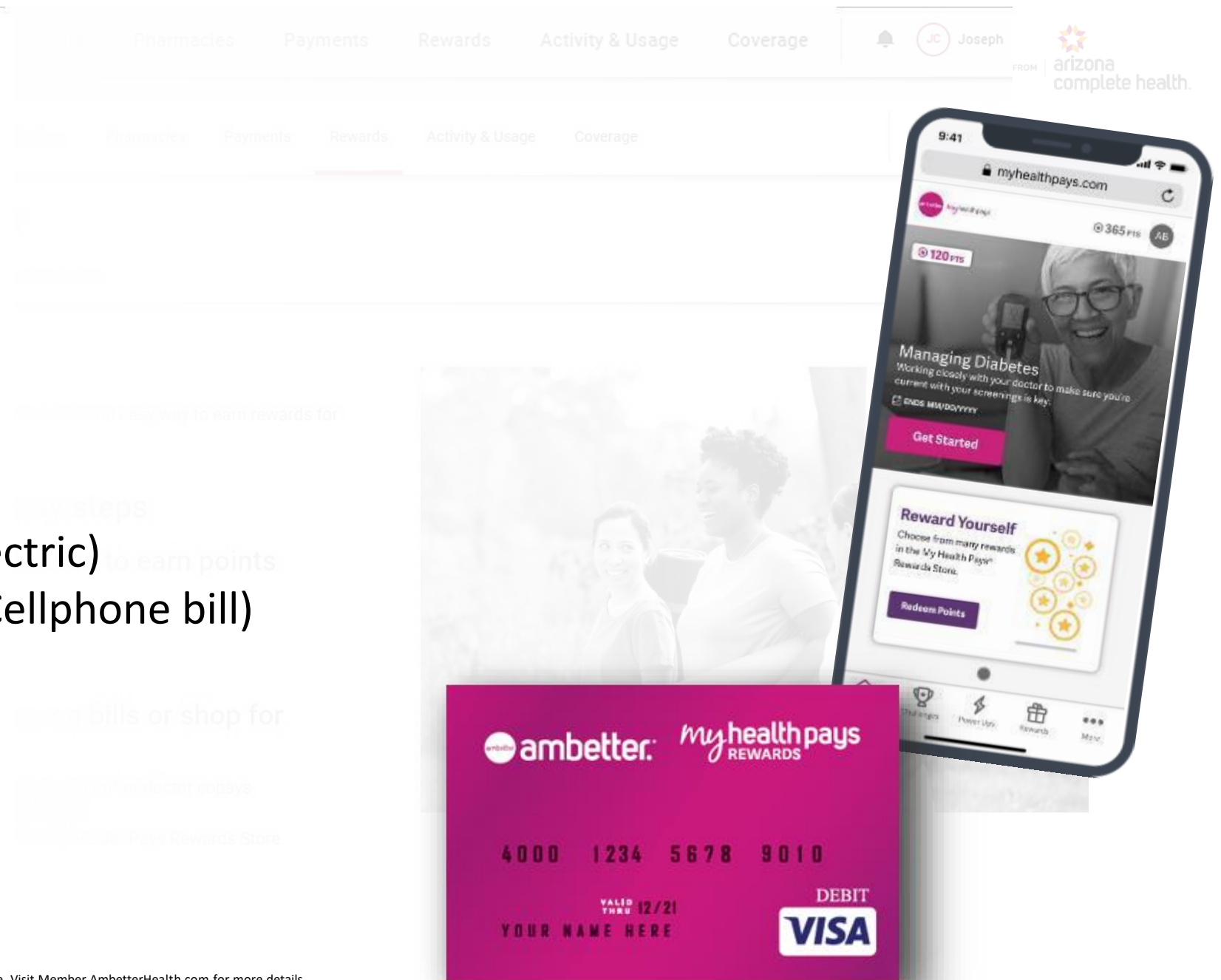
# My Health Pays

## Healthcare-related Costs:

- Doctor Copays
- Deductibles
- Coinsurance

## Monthly Bills:

- Utilities (gas, water, electric)
- Telecommunications (Cellphone bill)
- Transportation
- Education
- Rent



\*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. Visit Member.AmbetterHealth.com for more details. Funds expire immediately after termination of insurance coverage. Rewards program is subject to change. My Health Pays rewards can't be used for pharmacy copays.

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ARIZONA, NEVADA		
REWARD ACTIVITIES:	POINTS	\$ VALUE
Onboarding	500	\$50
Annual Wellness Exam & Preventive Screenings	Up to 2000	Up to \$200
Health Management (e.g.-diabetes management)	Up to 500	Up to \$50
Online Activities	Up to 2000	Up to \$200
REWARDS CAN BE USED FOR:		
<b>Healthcare-related Costs:</b> Doctor Copays**, Deductibles, Coinsurance		
<b>Monthly Bills:</b> Utilities (gas, electric, water), Telecommunications (cell phone bill), Transportation***, Education, Rent, Childcare		
<b>Merchandise</b>		
<b>Purchases at the My Health Pays Online Store</b>		

\*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. Visit [Member.AmbetterHealth.com](http://Member.AmbetterHealth.com) for more details.

\*\*My Health Pays rewards cannot be used for pharmacy copays. My Health Pays® rewards cannot be used to pay premiums.

\*\*\*Members will only be able to purchase public transportation directly from the agency either in-person or online. Passes cannot be purchased through retail locations such as grocery or convenience stores.

Some restrictions apply depending on your age and will limit your ability to complete certain My Health Pays activities. Members must be 18 years of age or older to complete the online Wellbeing Survey. Members under the age of 18, must have a parent or legal guardian complete the Wellbeing Survey on their behalf. Please contact Member Services with any questions you have regarding completion of the Wellbeing Survey for members under the age of 18.

Funds expire immediately upon termination of insurance coverage. Rewards program is subject to change. My Health Pays rewards and qualifying activities vary by state. Ambetter is committed to helping members achieve their best health. Rewards for participating in a wellness program are available to all members. If a member thinks they might be unable to meet a standard for a reward under this wellness program, they might qualify for an opportunity to earn the same reward by different means. Contact us and we will work with them (and, if they wish, with their doctor) to find a wellness program with the same reward that is right for them in light of their health status.

# My Health Pays Year-to-Date

- Nearly 300K Ambetter members have activated their My Health Pays accounts
- My Health Pays members have collectively earned over \$24M in rewards
- Members who activate My Health Pays are more likely to renew



\*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. Visit Member.AmbetterHealth.com for more details. Funds expire immediately after termination of insurance coverage. Rewards program is subject to change. My Health Pays rewards can't be used for pharmacy copays.

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## Post Application

- After enrollment members can expect a pre-member letter reminding them to make their payment if payment wasn't collected at time of enrollment.
- Once payment is received, members will receive their ID cards and a welcome packet in about 7 days.
  - Returning members should [sign in](#) to their member portal and complete the onboarding survey right away.
  - New members should [create a login](#) for their member portal and complete the onboarding survey right away.



FROM



arizona  
complete health™

**Thank you!**



# Thank you!



Website: [ambetter.azcompletehealth.com](http://ambetter.azcompletehealth.com)

Member Service: 866-918-4450

Email: [jegillespie@centene.com](mailto:jegillespie@centene.com)



# Everyday Bronze (2023)



Formerly known as EC5. Features copays for office visits, generic and preferred prescriptions.

Plan Highlights	Price
<b>Deductible</b>	\$8,300
<b>Max Out of Pocket</b>	\$8,700
<b>Coinsurance</b>	50% AD
<b>PCP Visit</b>	\$40
<b>Telehealth/Virtual Care</b>	No Charge
<b>Specialist Visit</b>	\$90
<b>Lab</b>	\$50
<b>Preferred Generic/Generic RX</b>	\$5/\$30
<b>Preferred RX</b>	50% AD
<b>Urgent Care/Virtual UC*</b>	\$50/\$0

# Clear Gold (2023)



New Gold plan for 2023! Lowest cost premium gold plan on the core portfolio. Features copays for generic medications and urgent care.

Plan Highlights	Price
<b>Deductible</b>	\$900
<b>Max Out of Pocket</b>	\$8,700
<b>Coinsurance</b>	30%
<b>PCP Visit</b>	\$25
<b>Telehealth/Virtual Care</b>	No Charge
<b>Specialist Visit</b>	\$60
<b>Lab</b>	30% AD
<b>Preferred Generic/Generic RX</b>	\$5/\$15
<b>Preferred RX</b>	\$40
<b>Urgent Care/Virtual UC*</b>	\$60/\$0

INT = Integrated Medical and Rx Deductible AD = After Deductible & NCAD = No Charge After Deductible

\*\$0 Virtual Care Visits only when powered by Teladoc