

MARKETPLACE

# SAVE MORE ON YOUR CARE



**HAP CareSource**™



# We got you.

In keeping with our commitment to making a lasting difference in our member's lives, we are excited to offer new chronic condition health plans. These innovative plans support members living with diabetes and heart conditions, in addition to overall improved plan options. Ensuring we have your back every step of the way. **We Got You!** If you qualify for Advance Premium Tax Credits (APTC), they can help lower your premiums with both of these plans.

## No Reason to Wait. Enroll Now!

Go to **Enroll.CareSource.com** or speak to your agent or broker about enrolling in the plan that best fits your needs.

# NEW ENHANCED CHRONIC HEALTH CONDITION PLANS AVAILABLE!

## Diabetes Gold & Diabetes Silver Plans

### **\$0 Copay for Select Medications:**

- **Regular insulins:** Humulin<sup>®</sup> N, Novolin<sup>®</sup> N, Humulin<sup>®</sup> R, Novolin<sup>®</sup> R, Humulin<sup>®</sup> 70-30, Novolin<sup>®</sup> 70-30
- **Rapid-acting insulins:** Humalog<sup>®</sup>, insulin lispro, insulin aspart
- **Long-acting insulins:** Basaglar<sup>®</sup>, Rezvoglar<sup>™</sup>, Tresiba<sup>®</sup>
- **Generic oral drugs:** Acarbose, alogliptin, alogliptin-metformin, alogliptin-pioglitazone, glimepiride, glipizide, glipizide-metformin, glyburide, glyburide-metformin, metformin, miglitol, nateglinide, pioglitazone, pioglitazone-metformin, pioglitazone-glimepiride, repaglinide
- **Brand name oral drugs:** Jardiance<sup>®\*</sup>, Januvia<sup>®\*</sup>, Farxiga<sup>®\*</sup> and Synjardy<sup>®\*</sup>

### **\$0 Cost for Self-Management Supplies:**

- **Continuous glucose monitors** (Dexcom<sup>\*</sup>, Freestyle Libre<sup>\*</sup>)
- **Glucose meter and test strips** (OneTouch Verio<sup>®</sup>), lancing devices and lancets
- **Diabetes supplies** (pen needles, insulin syringes, alcohol swabs, urine ketone strips).

### **\$0 Copay for Select Medical Services**

*New for 2025!*

- Diabetes self-management education
- Nutritional counseling
- Routine diabetic foot care

### **Continued \$0 Copay Benefits**

- A1C screenings
- Retinopathy eye screening
- Diabetic kidney disease screening

### **Other Plan Highlights Include:**

- **A strong network of providers:** including networks for diabetes targeted health systems and other provider specialties for complex symptom management. Specialist visits do not require a referral from your primary care provider (PCP) or HAP CareSource.
- **Expanded formulary:** Includes drugs like Mounjaro<sup>®\*</sup>, Ozempic<sup>®\*</sup>, Trulicity<sup>®\*</sup> and Rybelsus<sup>®\*</sup>.
- **Home delivery option:** Use Express Scripts<sup>®</sup> to get 90-day supplies of your diabetes maintenance medications delivered directly to your home or doctor's office. 90-day supplies are 2.5 times the cost of the 30-day supplies.

**Diabetes coaching program:** Includes a member-centric care plan focused on diet, exercise, medication and lifestyle changes.

*\*Prior authorization or step therapy required for these medications, supplies and services.*

# Healthy Heart Gold & Healthy Heart Silver Plans

## \$0 Cost Coverage For:

- **Select Antiarrhythmics:**
  - **Generic drugs:** Amiodarone, Digoxin, Flecainide, Sotalol AF
  - **Brand name drugs:** Jardiance<sup>®\*</sup>, Farxiga<sup>®\*</sup>, Entresto<sup>™\*</sup>
- **Self-Management Supplies:**
  - Blood pressure monitor<sup>\*\*</sup>
  - Compression socks
- **Screenings and Tests:**
  - Lipid panel
  - Metabolic panel
  - Prothrombin
  - EKG

Enroll in a Healthy Heart Silver Plan and you may also qualify for Cost Share Reductions (CSRs) that can lower your out-of-pocket costs by up to 80%.



## Care Management for You

Work one-on-one with a Care Manager to set up a care plan. You also get help with health education, provider care coordination and explanations about your plan benefits. You can use your Care Manager as much or as little as you like.

## Healthy Heart Plans Have the Coverage You Want

- **Cardiac care network:** Access to a premium network of cardiologists and hospitals.
- **Specialist visits:** No referral needed for visits to cardiologists and other specialists for comprehensive care, covered with a low copay.
- **Advanced treatment options:** Coverage for advanced cardiac treatments and procedures.
- **Cardiac rehabilitation:**
  - Regular sessions are essential for recovery and supporting heart health, including one-on-one health coaching sessions focused on diet, exercise and lifestyle changes to improve your heart health.
  - Regular monitoring and check-ups include scheduled reminders and follow-ups for check-ups and screenings.
- **Expanded drug formulary:** Easier access to drugs that you need to treat your heart condition.
- **Medication management:** Support from pharmacists to manage heart and other medications and avoid potential drug interactions.
- **Emergency care coverage:** When you need it, you have peace of mind knowing you have comprehensive coverage for emergency services related to heart conditions, including ambulance services and ER visits.

\*Prior authorization or step therapy required for these medications, supplies and services.

\*\*Limit of one monitor per member.

# HDHP Preventive Silver and Preventive Silver Plans

## \$0 Cost Coverage For:

### • Screenings and Tests:

- Retinopathy eye screening
- A1C Test
- Low density lipoprotein (LDL)

### • \$0 Preventive Drugs:

- **ACE inhibitors** – Benazepril, captopril, enalapril, fosinopril, lisinopril, quinapril, ramipril, trandolapril, benzapril-hctz, captopril-hctz, enalapril-hctz, fosinopril-hctz, lisinopril-hctz, quinapril-hctz
- **Beta-blockers** – Acebutolol, atenolol, bisoprolol, metoprolol succinate (ER), metoprolol tartrate (IR), nadolol, propranolol, sotalol, sotalol AF, timolol
- **Statins** – Atorvastatin, fluvastatin, lovastatin, pravastatin, rosuvastatin, simvastatin

### • Anti-diabetics\*:

- **Generics:** Acarbose, alogliptin, alogliptin-metformin, alogliptin-pioglitazone, glimepiride, glipizide, glipizide-metformin, glyburide, glyburide-metformin, metformin, miglitol, nateglinide, pioglitazone, pioglitazone-metformin, pioglitazone-glimepiride, repaglinide
- **Brand name:** Farxiga<sup>®</sup>\*, Jardiance<sup>®</sup>\*, Synjardy<sup>®</sup>\*, Januvia<sup>®</sup>\*, Janumet<sup>®</sup>\*
- **Insulins:** Basaglar<sup>®</sup>, Rezvoglar<sup>™</sup>, Tresiba<sup>®</sup>, Humalog<sup>®</sup>, Humulin<sup>®</sup> N, Humulin<sup>®</sup> R, Humulin<sup>®</sup> 70-30, insulin aspart, insulin lispro, Novolin<sup>®</sup> N, Novolin<sup>®</sup> R, Novolin<sup>®</sup> 70-30

## \$0 Self-Management Supplies on Prescription Drug List:

- **Diabetic supplies:** Alcohol swabs, glucose meter and test strips (OneTouch Verio<sup>®</sup>), lancets/lancing device, pen needles, insulin syringes/needles, urine ketone test strips



## Special Programs and Support

We have created benefits and special support programs that will provide comprehensive coverage for your family members who may have diabetes or a heart condition, as well as overall health and well-being. It combines features from both our Diabetes and Healthy Heart plans to provide enhanced coverage for both conditions.

- **Care Management Program:**
  - Work with a Care Manager to learn more about your condition and how to take care of yourself better, take your medications correctly, coordinate doctor visits and more.
  - Care Managers can be your single point of contact with HAP CareSource to help you navigate and understand your health benefits.
- **Medication Management:**
  - Special expanded formulary provides zero-cost brand name and generic drugs for common treatments.
  - Support from pharmacists to help you manage medications and avoid potential drug interactions.

This comprehensive HDHP Preventive Plan gives you the best possible benefits for managing your health condition, as well as giving you the coverage you need to ensure you and your family stay healthy and well-supported.

\*Prior authorization or step therapy required for these medications, supplies and services.

## ADDITIONAL BENEFITS FOR ALL MEMBERS

All members enrolled in a Healthy Heart plan get comprehensive HAP CareSource coverage, including:

- **24-Hour Nurse Advice Line:** Not sure where to go for care, or have a health-related question? Call the 24-Hour Nurse Advice Line 24/7/365 at the number on the back of your member ID card or use the mobile app to talk to a nurse.
- **Teladoc® telehealth:** 24/7/365 access to medical providers; behavioral health counseling by appointment 7 a.m. to 9 p.m., both with \$0 cost to you!
- **\$0 cost preventive care and screenings:** Annual check-ups, immunizations and preventive screenings are covered to help you keep your good health and catch potential issues early.
- **Digital tools for health and wellness:** MyHealth and myStrength<sup>SM</sup> for your physical and mental well-being.
- **Rewards for healthy activities:** Earn up to \$150 for completing healthy activities, including \$75 for diabetes-related activities.
- **Hearing benefit:** Annual hearing test and discounted hearing aids if needed.
- **Convenience care retail clinics:** Easy access to care with extended hours at clinics inside local pharmacy and retail stores like Walmart® and CVS®.

## Providers to Support You!

**Diabetic support systems** include Henry Ford, Corewell, Michigan Medicine (University of Michigan), Ascension and Trinity.

**Heart support systems** include Henry Ford, Corewell, Michigan Medicine (University of Michigan), Ascension and Detroit Medical Center.

## Optional Adult Vision and Fitness Plans!

Our Adult Vision and Fitness Plans are available for as little as \$4 per month. Adults on the plan get eye care through EyeMed®. EyeMed offers \$250 annual allowance for eyewear, low-cost exams and extra discounts through EyeMed, one of the nation's largest eye care providers.

The fitness benefit is through Active&Fit®, which provides adults 18 and over a membership to a network of fitness centers, a home fitness kit and virtual workouts, PLUS one-on-one sessions with a wellness coach!

## When You Enroll

- You'll receive a welcome kit with more detailed information about the special benefits included with your plan.
- Get newsletters written to help you manage your condition and learn how to use all your benefits to their fullest.
- Get access to our heart-focused Care Management programs — another resource that can help you on your journey to better health.

## Don't Wait, Enroll Now!

Contact your agent or head to **Enroll.CareSource.com** to find out if you qualify for CSRs or APTCs, shop and compare plans, and enroll in the plan that best fits your needs! You can also visit **HAPCareSource.com/marketplace** to view current plan documents, see which medications are covered in our drug formulary, or find HAP CareSource in-network doctors and hospitals at **findadoctor.CareSource.com**.



## Questions?

To find the best plan for your needs, contact your agent or call us at **1-844-539-1733** (TTY: 711) from 8 a.m. to 6 p.m. to speak with a HAP CareSource licensed agent or broker about enrolling in HAP CareSource.



## Other Ways to Enroll:

- Contact your insurance agent or agency.
- Call us toll-free at **1-844-539-1733** (TTY: 711).
- Visit [HealthCare.gov](https://www.healthcare.gov) or contact the Marketplace at 1-800-318-2596.

At HAP CareSource, your privacy matters to us. Learn more about our Privacy Practices at [HAPCareSource.com](https://www.HAPCareSource.com).

### IMPORTANT REMINDER FOR HDHP HSA PLANS:

Your coverage includes a preventive drug benefit. This means that preventive drugs (medications to help prevent chronic conditions and illnesses) are covered outside of your plan's deductible.

These drugs can, at times be prescribed for treatment purposes. As a result, the listing of a drug does not mean that it will be covered by your benefit plan before your HDHP deductible is satisfied. If your doctor has prescribed a listed drug for treatment purposes (and not preventive purposes) then your plan does not provide coverage for that drug before your HDHP deductible is satisfied. Please be reminded that Health Savings Accounts (HSAs) have tax and legal ramifications. [CareSource/HAP CareSource] cannot guarantee or provide any legal advice on the way these products are prescribed for preventive purposes or that the IRS would agree that all satisfy the definition under §223 NOTICE 2019-45.





As everyone's medical circumstances are different, and because proper classification is necessary for you to ensure you are complying with applicable HDHP tax regulations, it is important for you to confirm the purpose of the prescription with your doctor. Please call the number on your member ID card when your doctor confirms for you that they prescribed one of the listed drugs for treatment purposes so your claims can be processed correctly. Unless you provide us with this information, claims for the drugs listed in the will be processed as "preventive," and you or your doctor may be asked by us to provide medical records showing that the drug you're taking is being used for prevention. Remember, if you improperly classify the drug, it may result in adverse tax consequences so please be sure to take the confirming step to properly classify your claim.

Please follow these steps to make sure you are properly classifying the purpose of your prescription:

1. Find your drug on the list.
2. Talk to your doctor about whether your drug is in fact being prescribed for preventive purposes (and not treatment purposes).
3. If prescribed for treatment purposes, call the number on your member ID card to let us know.
4. If prescribed for preventive purposes, there is no need to call.

This is a solicitation for health insurance. HAP CareSource Marketplace plans have exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. Premiums, deductibles, coinsurance and copays may vary based upon individual circumstances and plan selection. Benefits and costs vary based upon plan selection. Not all plans and products offered by HAP CareSource cover the same services and benefits. Covered services and benefits may vary for each plan. For costs and complete details of coverage, please review HAP CareSource's 2025 Evidence of Coverage and Schedule of Benefits documents at: [HAPCareSource.com/marketplace](https://HAPCareSource.com/marketplace).

HAP CareSource does not discriminate on the basis of race, color, national origin, disability, age, gender, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

***HAP CareSource is a Qualified Health Plan issuer in the***

