the BETTER BULLETIN

2020 Special Open Enrollment Edition

ambetter. FROM | home state health

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We've Got You: Looking Forward with Ambetter

As you reflect on the past year and what's next, the world looks different. These days, health insurance is more important than ever. Ambetter is shifting with you.

We're proud to be the coverage of choice for more than 2 million members and counting. Ambetter is committed to meeting members needs during the COVID-19 pandemic. We're staying affordable and preparing you for the open enrollment period.

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LOOKING FORWARD CONTINUED:

Meeting Your Needs During COVID-19

Ambetter will cover COVID-19-related testing and treatments at no cost to you. You do not need prior authorization. Giving our members access to $0 COVID-19 testing and treatment is just one way we've adapted to the current health climate*.

For members who have non-urgent health issues or who want to speak to a provider about their COVID-19 risk, we offer virtual visits through Ambetter Telehealth. Ambetter Telehealth gives you easy, 24-hour access to in-network healthcare providers for non-emergency health issues—all for a $0 copay*! Get medical advice, a diagnosis or a prescription by phone or video. Use Telehealth anytime or schedule an appointment for a time that's convenient for you.

Ambetter Telehealth is continuing to ensure there are providers to meet the growing demand for virtual visits. As the demand increases, Ambetter Telehealth is working steadily to make more providers available to meet the needs of our members.

Member Savings & Rewards

You may be surprised how much you can save on your Ambetter coverage. Beyond having affordable Ambetter plans to choose from, you may qualify for a discounted rate. Nine out of ten Ambetter members qualify for premium credits, or subsidies, that allow them to pay lower monthly premiums.

What's more is that Ambetter members can earn rewards on top of everything else! Through our My Health Pays® rewards program, you can earn rewards by completing healthy activities like eating right, moving more, saving smart and living well. Then, you can use those rewards to pay for healthcare costs like doctor copays and monthly premiums.* You can also use them to cover other expenses, like utilities, telecommunications, transportation, education, rent and childcare. This kind of savings makes a real impact. You can earn $500 in rewards** through My Health Pays. That's a lot!

You're All Set for 2021!

The 2021 Open Enrollment period runs from Sunday, November 1 to Tuesday, December 15, 2020. It's easy to renew! If you're happy with your Ambetter coverage, you are all set—you will be automatically renewed into the same or a similar plan. During open enrollment, just log in to your member account and review your 2021 plan for details.

*$0 copays are for in-network medical care. $0 Telehealth copay does not apply to plans with HSA until the deductible is met. Click here for more information.
**Restrictions apply. Members must qualify for and complete all activities to receive $500 or more. Visit Member.AmbetterHealth.com for more details.
My Health Pays® rewards cannot be used for pharmacy copays. Funds expire immediately upon termination of insurance coverage.
You will only be able to purchase public transportation directly from the agency either in-person or online. Passes can not be purchased through retail locations such as grocery or convenience stores.
Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all members. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-650-3789 (TTY 711) and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

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Save Bigger (and Simpler):

my health pays®

What's standing between you and bigger healthcare savings? With our My Health Pays® rewards program, you can earn simply by doing what you're already doing: taking care of your health.

If you're already taking steps to take charge of your health—like getting your yearly wellness exam—you're on the right track. My Health Pays rewards members for making simple and powerful moves just like this. When you complete healthy activities like eating right, moving more, saving smart and living well, you can rack up rewards and save big.

In 2020, Ambetter members have used their rewards to save on healthcare costs. Depending on your state, this can include things like your monthly premium, doctor copays*, deductibles and coinsurance.

Ambetter members can also spend their rewards on other needs. This might include monthly living expenses like gas, electric, water and phone bills; transportation; education; rent or childcare.

In 2021, as an Ambetter member, you can earn $500 in rewards.* There are many ways to earn with our My Health Pays program—like visiting your doctor for an annual wellness exam and completing your Wellbeing Survey. Set and reach goals at your own pace by completing quick activities to earn rewards.

With Ambetter, it pays to focus on your health. Simple.

*Restrictions apply. Members must qualify for and complete all activities to receive $500 or more. Visit Member.AmbetterHealth.com for more details.

Save thousands on out-of-pocket costs. Switch to an Ambetter Silver Plan.

Get complete coverage with a plan that's designed to help you save money. **The Ambetter Balanced Care Plan**—our Silver Plan—gives you the best value. By selecting this plan, you could save thousands on out-of-pocket costs if you have an unexpected illness or injury.

Remember!

- **Update your personal information** to determine your tax credit for the coming year and get the most out of your subsidy. This could mean you pay less each month!
- **Activate your member portal account—now with new features!** We've added enhancements to your online member portal. With these changes, getting the information you need on your coverage, claims, provider network and more is easier than ever.

Ambetter at a Glance

Ambetter gives you several plans to choose from, all with great benefits. Rest assured—from the essentials to the extras—we've got you covered.

Medical advice from the comfort of your home!

Do you enjoy traffic and long periods spent in the waiting room, all while you're not feeling your best? We didn't think so. Ambetter Telehealth offers a new kind of convenience: medical advice, a diagnosis or a prescription by phone or video. Get unlimited doctor visits—24-hour access to in-network Ambetter healthcare providers for non-emergency health issues—all for a $0 copay*. You can use Telehealth anytime or schedule an appointment for a time that works for you.

Maternity and Newborn Care

If you're pregnant, plan to get pregnant, or recently gave birth, Ambetter has you covered! Start Smart for Your Baby® is our special program for people who are pregnant or who have just had a baby. It helps you provide the best care possible for you and your baby.

Caring for a sick child and not sure what they need? Our free 24-hour Nurse Advice Line offers quick, reliable advice for medical situations that aren't life-threatening. Every time you call, you will speak to a registered nurse—because sometimes we need a little extra help.

Rx Coverage

Having your prescription delivered right to your doorstep may be just what you need to make the day go a little smoother. With our mail-order pharmacy service, you can get new prescriptions or refills safely and conveniently delivered to your home! It's all part of your plan's prescription coverage.

Behavioral Health Services

The health of your mind is just as important as the health of your body. These days, it's extra important to manage stress and make sure you're coping alright with the new normal. Think you need a consultation, but prefer to have it at home? You can set up an appointment with a behavioral health provider through Telehealth. With your Ambetter plan, you have access to the resources you need to care for your whole self.

*$0 copays are for in-network medical care. $0 Telehealth copay does not apply to plans with HSA until the deductible is met. Click here for more information.

S'More, Please!

You don't have to be gathered around a campfire to make this nostalgic treat. (But feel free to pretend like you are!) Eating s'mores is a sweet way to take yourself somewhere else, even if just in your mind. What's not to love about melty chocolate, toasty marshmallow and crunchy graham cracker? You can also get creative and use this dip to coat fruit for a healthier treat. Enjoy!

S'mores Dip

This gooey s'mores dip is full of melted milk chocolate and marshmallows, all oven baked to toasted perfection. Add some graham crackers, fruit and cookies for dipping and you've got a show stopping dessert that's ready in just 10 minutes.

Prep time:	2 minutes
Cook time:	8 minutes
Total time:	10 minutes
Servings:	10

INGREDIENTS

1 bag milk chocolate chips

1 bag large marshmallows

Graham crackers, cookies and fruit for serving

HOW YOU MAKE IT

1. Preheat oven to 350º F.
2. Pour chocolate chips into an 8 or 9 inch oven-proof skillet.
3. Bake for 3-4 minutes or until chocolate is melted.
4. Arrange the marshmallows over the top of the chocolate chips.
5. Bake for 2-3 minutes or until marshmallows are browned.
6. Serve immediately with graham crackers, cookies and fruit for dipping and enjoy!

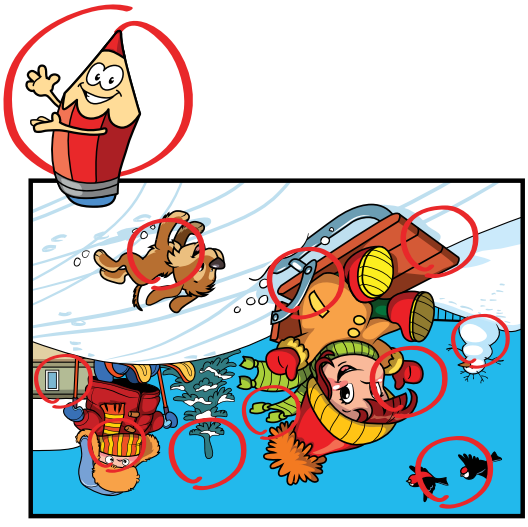
NUTRITION INFORMATION PER SERVING

Calories	Carbohydrates	Protein	Fat	Saturated Fat	Cholesterol	Sodium	Sugar	Calcium
232	42 g	1 g	6 g	4 g	4 mg	41 mg	34 mg	33 mg

Winter Games

Looking for a challenge? Make yourself a hot cup of coffee or cocoa and get settled in somewhere cozy to solve this puzzle. You'll notice that these images look almost identical, but they aren't. Can you spot the differences? Good luck!

Find 10 Differences!



Protect yourself (and the people close to you)!

How can you show your friends, family, and community how much you care about them? Get your flu shot this year! The flu shot helps protect you and everyone around you from getting sick—which is extra important right now. As an Ambetter member, your flu shot is available at no cost to you! Use our Find a Provider tool to locate a doctor or pharmacy close to you and get your flu shot this week.

YOUR ONLINE HEALTH PLAN RESOURCES

WHERE TO FIND MORE INFORMATION ABOUT YOUR HEALTH PLAN

WEBSITE Ambetter.HomeStateHealth.com	
SECURE ONLINE MEMBER ACCOUNT Member.AmbetterHealth.com	
PHONE 1-855-650-3789 (TTY 711)	
MEMBER HANDBOOK Your Member Handbook is a helpful resource. It provides you with information on how to get the most out of your plan. And it helps you better understand your health insurance coverage and services available to you.	Find your Member Handbook at Ambetter.HomeStateHealth.com. Click on the *Member Resources* Section and then on the *Forms and Materials* Link.
SUMMARY OF BENEFITS Your Summary of Benefits is a summary of your covered services. It lists covered benefits available to you and lets you know when you are eligible to receive them. It also has information about your specific copayment, cost sharing and deductible amounts.	Your Summary of Benefits and Major Medical Expense Policy can be found when you log in to your secure online member account at Member.AmbetterHealth.com. After you're logged in, go to: Coverage → Covered Services → 2020 Plan Documents
MAJOR MEDICAL EXPENSE POLICY Your Major Medical Expense Policy is a detailed document that lists all of the services and benefits that your particular plan covers. Your Major Medical Expense Policy can help you understand how to access medical care, what health services are covered by Ambetter and what portion of healthcare costs you will be required to pay.	

If you have any additional questions, please visit:

Ambetter.HomeStateHealth.com

Contact Member Services for print versions of all informational materials: 11-855-650-3789 (TTY 711)

Ambetter from Home State Health is underwritten by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Missouri Health Insurance Marketplace. Celtic Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This is a solicitation for insurance. Ambetter from Home State Health is underwritten by Celtic Insurance Company. © 2020 Home State Health Plan, Inc. All rights reserved. Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Home State Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-650-3789 (TTY/TDD 1-877-250-6113). 如果您，或是您正在協助的對象，有關於 Ambetter from Home State Health方面的問題，您有權利免費以您的母語得到幫助和訊息。如果要與一位翻譯員講話，請撥電話1-855-650-3789 (TTY/TDD 1-877-250-6113)。