MARKETPLACE

2027 Georgia



CareSource®



Clarity. Confidence. CareSource.

The health insurance Marketplace has changed — premiums are higher, choices are more complex and it's harder to understand what's really covered. CareSource cuts through the noise with straightforward answers, real support and coverage that fits your needs. This is what clear, dependable care looks like when you need it most.

SAVING MONEY ON HEALTH INSURANCE

Marketplace plans are the only plans that qualify for government-sponsored funds that help bring down the overall cost of the plan. APTC and CSR (see below) are calculated by the Health Insurance Marketplace (or your state insurance exchange) when you submit your household size and income information during the shopping and enrollment process at **Enroll.CareSource.com**. If you qualify, this can save you on your total cost of care, which includes your monthly premiums and what you pay each time you get medical services.

Advance Premium Tax Credit (APTC)

Tax credit taken in advance, in whole or in part, to lower monthly premium payments. If you qualify, this can be used if you enroll in a QHP-certified plan available through the exchange, or authorized enrollment site like **Enroll.CareSource.com**.

Cost-Sharing Reduction (CSR)

CSRs lower the amount you pay for deductibles, copayments and coinsurance. CSRs only apply to Silver plans, so if you qualify for a CSR, you must enroll in a Silver plan to get it#.

OFF EXCHANGE-ONLY PLAN OPTIONS

While all CareSource Marketplace plans are also available Off Exchange, Off Exchange-Only plans are designed and sold directly through CareSource, outside of the Health Insurance Marketplace. These plans are ACA-compliant and offer the same essential health benefits required by the Affordable Care Act.

Off Exchange plans may be a good option for individuals and families who do not qualify for Marketplace financial assistance or who prefer to purchase coverage directly from CareSource. However, unlike Marketplace plans, Off Exchange plans are not eligible for Advance Premium Tax Credits (APTCs) or Cost-Sharing Reductions (CSRs) that can help lower your health care costs.

Interested in an Off Exchange Plan?

To learn more about available Off Exchange plans, compare coverage options and costs, or enroll:

- Visit **Enroll.CareSource.com**
- Contact your insurance agent
- Call CareSource at **1-844-539-1733** (TTY: 711)

Our team can help you understand the differences between Marketplace and Off Exchange coverage and find the option that best fits your needs.



HEALTH SAVINGS ACCOUNTS (HSA)

Some of our Off Exchange-Only plans are HSA-compatible. A Health Savings Account is a tax-advantaged account that lets you set aside money to pay for qualified medical expenses. To be eligible to open an HSA, you must be enrolled in an HSA-compatible plan, have no other disqualifying health coverage, not be enrolled in Medicare and not be claimed as a tax dependent on someone else's return. HSA funds roll over year to year and can offer savings, convenience and ease of use for managing health care costs.

$0 SERVICES, DRUGS AND MEDICAL SUPPLIES

For members managing diabetes or heart-related conditions, CareSource offers plan options built around $0 cost-share for the medical services, medications and self-management supplies that matter most to that condition. While anyone can enroll in these plans, they're designed to reduce out-of-pocket expenses for members living with these conditions. Members on these plans also get a dedicated Care Manager as a single point of contact for questions and support.

- **$0 Diabetes Care** — $0 diabetes medical services (A1C testing, retinopathy eye screening, diabetic kidney disease screening, routine diabetic foot care and more), $0 diabetes medications and $0 self-management supplies (glucose meters and test strips, continuous glucose monitors and more).
- **$0 Healthy Heart Care** — $0 heart-related medical services (lipid panel, EKG and more), $0 heart medications and $0 medical supplies (blood pressure cuff, compression stockings).
- **$0 Preventive Diabetes & Healthy Heart Care** — $0 preventive diabetes and heart-related medical services, medications and self-management supplies, built for members who want a lower-premium, HSA-compatible plan. HDHP Silver is HSA-eligible.



Learn more, including which plans are available where you live, at:

- **CareSource.com/ga/plans/marketplace/diabetes**
- **CareSource.com/ga/plans/marketplace/healthy-heart**
- **CareSource.com/ga/plans/marketplace/hdhp**

Formulary Change Notice:

The drugs listed above, and on the formulary, may change throughout the year. When a generic equivalent becomes available, the generic may replace the brand-name drug on the formulary, or the brand-name drug may move to a higher cost tier. If you take a drug that is affected, we will notify you of the change.

$0 TELADOC HEALTH® TELEHEALTH

Every CareSource Marketplace plan also includes $0 copay Teladoc Health telehealth visits. Teladoc Health connects you with licensed doctors, therapists and health care professionals anytime, anywhere — right from your phone or computer. These virtual health care visits make it easy and convenient to get the care you need without waiting rooms or travel. You get 24/7/365 access to medical providers; behavioral health counseling by appointment 7 a.m. to 9 p.m., Eastern Time (ET). Both with $0 cost to you!



ENHANCED BENEFITS: VISION & FITNESS

CareSource's Marketplace-qualified Enhanced Benefit plans cover more than the essential health benefits. Our Enhanced Benefits packages add Vision and Fitness coverage to select plans.

- **Vision**, administered by EyeMed® — a comprehensive annual eye exam with dilation, plus a $250 eyewear allowance and discounts on frames, lenses and contacts beyond the allowance. A LASIK discount is also available.
- **Fitness**, administered through the Active&Fit® program — access to 10,000+ participating gyms and fitness centers nationwide, plus a digital option: an annual home fitness kit, on-demand workout videos and online classes.

For the full list of vision and fitness benefit details, scan the code below.

WANT THE FULL COST BREAKDOWN?

This guide is meant to help you understand how Marketplace coverage works. For side-by-side plan comparisons and complete cost-share detail across all our Gold, Silver, Bronze and Off Exchange-Only plans, see the Benefit Brochure, available in the Marketing Materials section of **CareSource.com**.

COVERAGE AREA

CareSource Marketplace plans are available in 131 counties in Georgia.







FIRST STEPS:

To make your application process as smooth as possible, you'll need to collect the following information for each family member you are enrolling:

- **Social Security number** or document number for legal immigrants
- **Employer and income information**; for example, wage and tax statements from pay stubs or W-2 forms
- If currently covered by health insurance, the policy number
- If eligible for employer health insurance coverage (even if the coverage is through another person like a spouse or parent), information about the employee's health insurance plan

QUESTIONS?

Call us at **1-844-539-1733** (TTY: 711).

We're open 8 a.m. to 6 p.m., Eastern Time (ET), Monday through Friday, during open enrollment to take your calls and answer any questions you have.

Help in Other Languages and Formats

You have the right to get help and information in the language or format of your choice at no cost. For more information, call Member Services at **1-833-230-2099** (TTY: 711) from 7 a.m. to 7 p.m., Eastern Time (ET), Monday through Friday.

HOW TO ENROLL:

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 **CareSource.com/marketplace** and go to the Plans/Plan Documents page to view current plan documents, see which medications are covered in our drug formulary or find CareSource in-network doctors and hospitals at **findadoctor.CareSource.com**.

Other Ways to Enroll:

- Contact your local insurance agent or agency
- Call us toll-free at **1-844-539-1733** (TTY: 711)
- Visit **HealthCare.gov** or contact the Marketplace at **1-800-318-2596** (TTY: 1-855-889-4325)
- Visit **GeorgiaAccess.gov** or call **1-888-687-1503** (TTY: 711)

IMPORTANT INFORMATION

*Some services may require approval.

#CSRs also applicable on Limited and Zero plans, available only to members of federally recognized tribes and ANCSA corporation shareholders.



CareSource®

At CareSource, your privacy matters to us. Learn more about our Privacy Practices at **CareSource.com**.

This is a solicitation for health insurance. 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 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 CareSource's 2027 Evidence of Coverage and Schedule of Benefits documents at **CareSource.com/marketplace**.

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.

CareSource *is a certified Georgia Access enrollment partner.*

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