MDwise Marketplace, Inc. is a Qualified Health Plan issuer in the Health Insurance Marketplace.

MDwise Marketplace complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. MDwise Marketplace does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.
What is the Health Insurance Marketplace?
MDwise Marketplace is part of the Health Insurance Marketplace created under the Affordable Care Act (ACA). It is a way to buy affordable health insurance. Anyone can apply, regardless of health status or pre-existing condition. In Indiana, enrollment will be facilitated by the federal government. Open enrollment begins yearly in the fall. Open enrollment for 2017 health coverage begins November 1, 2016 and ends January 31, 2017. Go to MDwiseMarketplace.org for more information.

Who is MDwise?
MDwise is a nonprofit health maintenance organization with more than 20 years experience taking care of Hoosiers. With our large network of doctors, specialists and hospitals throughout Indiana, we can help you make wise choices about your health and the health of your family. MDwise is accredited by a national organization that measures the quality of health care. It is called the National Committee for Quality Assurance (NCQA). MDwise takes pride in providing Indiana families with quality and affordable health coverage for the whole family.

Why Choose MDwise?
- MDwise has Indiana’s top ranked doctors and hospitals in-network and close to home. Our network includes Eskenazi Health, Franciscan Health, Indiana University Health, Parkview Health, St. Joseph Health System, Community Health Network and St. Vincent Health as well as many other hospital systems. This means our members have access to an extensive network of doctors and hospitals.
- MDwise knows your community and how to help you.
  We offer quality service that results in high member satisfaction.

97 percent of MDwise members surveyed would recommend MDwise to their family and friends.
(2016 MDwise Member Satisfaction Survey)

We can help you understand the Health Insurance Marketplace. Call 855-377-3650 or go to MDwiseMarketplace.org.
Who Qualifies for MDwise Marketplace?
You could qualify for MDwise Marketplace if you meet all of the following requirements:

• You are a U.S. citizen or national. Or you are a non-citizen who is lawfully present in the United States for the entire period for which enrollment is sought.

• You are between the ages of 0–64.

• You aren't currently incarcerated.

• You live in Indiana.

Can I Apply for MDwise Marketplace If I Have Health Coverage Through My Employer?
If you’re eligible for job-based insurance, you can consider switching to a Marketplace plan. However, you won’t qualify for lower costs on premiums or out-of-pocket costs in the Marketplace unless the job-based insurance is unaffordable or doesn’t meet the minimum essential coverage requirements under the Affordable Care Act. You also may lose any contribution your employer makes to your premiums.

Employer coverage is considered unaffordable if the employee’s total premium cost for the year, for self-only coverage, is greater than 9.66 percent of the annual household income. Learn more at HealthCare.gov/have-job-based-coverage.

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de MDwise Marketplace, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-417-5615.

如果您，或是您正在協助的對象，有關於 MDwise Marketplace 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 1-855-417-5615.
Do I Qualify for a Lower Monthly Premium or Out-of-Pocket Costs?

You can qualify for a lower monthly premium from subsidies or out-of-pocket costs for services in the Health Insurance Marketplace if your total household income is between 138 and 400 percent of the federal poverty level (FPL). It works based on family size and income level. The chart below shows the household incomes that can qualify for a lower monthly premium. The number of people that live in your household combined with your yearly income determines your FPL.

<table>
<thead>
<tr>
<th>Household size</th>
<th>138%</th>
<th>150%</th>
<th>200%</th>
<th>250%</th>
<th>300%</th>
<th>400%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$16,394</td>
<td>$17,820</td>
<td>$23,760</td>
<td>$29,700</td>
<td>$35,640</td>
<td>$47,520</td>
</tr>
<tr>
<td>2</td>
<td>$22,108</td>
<td>$24,030</td>
<td>$32,040</td>
<td>$40,050</td>
<td>$48,060</td>
<td>$64,080</td>
</tr>
<tr>
<td>3</td>
<td>$27,821</td>
<td>$30,240</td>
<td>$40,320</td>
<td>$50,400</td>
<td>$60,480</td>
<td>$80,640</td>
</tr>
<tr>
<td>4</td>
<td>$33,534</td>
<td>$36,450</td>
<td>$48,600</td>
<td>$60,750</td>
<td>$72,900</td>
<td>$97,200</td>
</tr>
<tr>
<td>5</td>
<td>$39,247</td>
<td>$42,660</td>
<td>$56,880</td>
<td>$71,100</td>
<td>$85,320</td>
<td>$113,760</td>
</tr>
<tr>
<td>6</td>
<td>$44,960</td>
<td>$48,870</td>
<td>$65,160</td>
<td>$81,450</td>
<td>$97,740</td>
<td>$130,320</td>
</tr>
<tr>
<td>7</td>
<td>$50,687</td>
<td>$55,095</td>
<td>$73,460</td>
<td>$91,825</td>
<td>$110,190</td>
<td>$146,920</td>
</tr>
<tr>
<td>8</td>
<td>$56,428</td>
<td>$61,335</td>
<td>$81,780</td>
<td>$102,225</td>
<td>$122,670</td>
<td>$163,560</td>
</tr>
</tbody>
</table>

See how low your rate will be with the easy-to-use MDwise Marketplace Rate Calculator at MDwise.org/ratecalculator.
What Are the 10 Essential Health Benefits?
All MDwise Marketplace products include ten essential health benefits. They are required under the Affordable Care Act. They include:

1. **Ambulatory patient services** (care you get without being admitted to a hospital, like at a clinic or doctor’s office)
2. **Emergency services**
3. **Hospitalization**
4. **Maternity and newborn care** (care given to women during pregnancy and care after baby is born)
5. **Mental health and substance use disorder services, including behavioral health treatment** (care for mental health and substance abuse)
6. **Prescription drugs**
7. **Rehabilitative and habilitative services and devices** (services and devices to help people with injuries, disabilities or chronic conditions gain or recover mental and physical skills)
8. **Laboratory services**
9. **Preventive and wellness services and chronic disease management** (includes routine physicals and immunizations/shots)
10. **Pediatric services** (services covered for children, includes vision care)

What Free Services are Included with MDwise Marketplace Plans?
MDwise Marketplace members get FREE preventive care. You won’t have to pay a copay or coinsurance for these services when they are delivered by your chosen doctor. They are grouped into three categories:

- **Preventive health services for adults**, like blood pressure and diabetes screenings, as well as immunization vaccines.
- **Preventive health services for women**, like cervical cancer screenings, well-woman visits and contraception.
- **Preventive health services for children**, like vision, hearing and obesity screenings, as well as immunization vaccines.

For the full list of free preventive services, go to [MDwise.org/marketplace/preventive](http://MDwise.org/marketplace/preventive).
MDwise Marketplace Coverage

Indiana’s top doctors and hospitals are with MDwise Marketplace. Coverage is available in all 92 Indiana counties. Go to MDwise.org/MarketplaceMap for current in-network hospitals by county.

How Do I Find a Doctor Close to Home?

When you sign up for MDwise Marketplace, you will choose a doctor (also called a primary medical provider, or PMP). The doctor you choose will be part of a hospital delivery system. He/she will work with you to keep you and your family healthy. Once you have enrolled in a MDwise Marketplace plan, you will need to call us at 855-417-5615 to choose your PMP.

MDwise Marketplace provides access to the top doctors and hospitals in Indiana. To find a doctor in the MDwise Marketplace network that is close to home, go to MDwise.org/marketplace/findadoctor.

The following information is available in the MDwise Marketplace member handbook on the MDwise Marketplace website, MDwise.org/mm-handbook.

- Prior Authorization (PA).
- Utilization Management (UM) procedures.
- Appeals and how to file an appeal.
- Information on how to access your medical records.
- Pharmacy benefits and information.

The following information is available in the MDwise Marketplace member policy on the MDwise Marketplace website, MDwise.org/mm/policy.

- Non-covered services and network.
- Service or benefit restrictions.

What’s Not Covered?

There are some health services that are not covered by MDwise Marketplace. For a complete list of these services, see the MDwise Marketplace member policy. The member policy is available on the MDwise website at MDwise.org/mm/policy.
What Health Coverage Options Do I Have?
MDwise Marketplace offers three categories of Marketplace insurance, called metal levels. The right plan for you and your family depends on your health and financial situation. A glossary of terms used below can be found on page 11.

**Bronze** offers the lowest monthly premium, with the highest cost sharing structure. This means you will have higher out-of-pocket costs, including copays, coinsurance and deductibles. While you will pay less for your insurance each month, it will cost more when you go to the doctor to get care. You may prefer this plan if you are healthy and don’t anticipate many doctor visits or prescriptions. Go to MDwise.org/marketplace/benefits/bronze to learn more.

**Silver** offers the second lowest premium and has smaller out-of-pocket costs than bronze. You can get even lower out-of-pocket costs if you qualify for subsidies. If you qualify for cost sharing subsidies, you must choose a Silver plan to get the savings. If you qualify for these savings, you’ll get the out-of-pocket savings benefits of a Gold plan for a Silver plan price. You can choose any category of plan, but you’ll only get the cost sharing reductions if you enroll in a Silver plan. Go to MDwise.org/marketplace/benefits/silver to learn more.

**Gold** has the highest monthly premium but a smaller out-of-pocket maximum. You will pay more for your insurance each month but will pay less out-of-pocket costs. This could be the best choice if you think you will need a lot of medical care and regular prescriptions. Go to MDwise.org/marketplace/benefits/gold to learn more.

Use the charts on the following pages to find out more about the out-of-pocket costs for each metal level.

**How Do I Know What Prescription Drugs Are Covered?**
Go to MDwise.org/marketplace/pharmacy to view a list of covered prescription drugs. You can also find a pharmacy in the MDwise Marketplace network that is closest to you.
What Will My Out-of-Pocket Cost be with MDwise Marketplace?

Use the charts below and on the next page to compare out-of-pocket and deductible options between Bronze, Silver and Gold products. The information provided is a brief summary, not a comprehensive description of benefits and costs.

### Basic

<table>
<thead>
<tr>
<th>Product</th>
<th>Individual Deductible/ Out-of-Pocket Maximum</th>
<th>Family Deductible/ Out-of-Pocket Maximum</th>
<th>Preventive Care Visit</th>
<th>Primary Medical Provider (PMP) Visit</th>
<th>Specialist Visit (non-PMP)</th>
<th>Pharmacy (preferred generic only)</th>
<th>Emergency Room*1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze Basic</td>
<td>$6,800/ $7,150</td>
<td>$13,600/ $14,300</td>
<td>$0</td>
<td>$30</td>
<td>$150</td>
<td>$70</td>
<td>$800</td>
</tr>
<tr>
<td>Silver Basic (251%+ FPL)</td>
<td>$5,000/ $7,150</td>
<td>$10,000/ $14,300</td>
<td>$0</td>
<td>$0</td>
<td>$60</td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Silver 73 Basic (201–250% FPL)</td>
<td>$4,700/ $5,700</td>
<td>$9,400/ $11,400</td>
<td>$0</td>
<td>$0</td>
<td>$50</td>
<td>$15</td>
<td>$200</td>
</tr>
<tr>
<td>Silver 87 Basic (151–200% FPL)</td>
<td>$1,200/ $1,900</td>
<td>$2,200/ $3,800</td>
<td>$0</td>
<td>$0</td>
<td>$35</td>
<td>$10</td>
<td>$100</td>
</tr>
<tr>
<td>Silver 94 Basic (138–150% FPL)</td>
<td>$800/ $800</td>
<td>$1,600/ $1,600</td>
<td>$0</td>
<td>$0</td>
<td>$30</td>
<td>$10</td>
<td>$50</td>
</tr>
</tbody>
</table>

### Plus

<table>
<thead>
<tr>
<th>Product</th>
<th>Individual Deductible/ Out-of-Pocket Maximum</th>
<th>Family Deductible/ Out-of-Pocket Maximum</th>
<th>Preventive Care Visit</th>
<th>Primary Medical Provider (PMP) Visit</th>
<th>Specialist Visit (non-PMP)</th>
<th>Pharmacy (preferred generic only)</th>
<th>Emergency Room*1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze Plus</td>
<td>$5,400/ $7,150</td>
<td>$10,800/ $14,300</td>
<td>$0</td>
<td>$20</td>
<td>$120</td>
<td>$55</td>
<td>$750</td>
</tr>
<tr>
<td>Silver Plus (251%+ FPL)</td>
<td>$3,100/ $6,000</td>
<td>$6,200/ $12,000</td>
<td>$0</td>
<td>$0</td>
<td>$60</td>
<td>$20</td>
<td>$350</td>
</tr>
<tr>
<td>Silver 73 Plus (201–250% FPL)</td>
<td>$2,750/ $5,500</td>
<td>$5,500/ $11,000</td>
<td>$0</td>
<td>$0</td>
<td>$50</td>
<td>$15</td>
<td>$350</td>
</tr>
<tr>
<td>Silver 87 Plus (151–200% FPL)</td>
<td>$850/ $1,400</td>
<td>$1,700/ $2,800</td>
<td>$0</td>
<td>$0</td>
<td>$35</td>
<td>$15</td>
<td>$250</td>
</tr>
<tr>
<td>Silver 94 Plus (138–150% FPL)</td>
<td>$550/ $550</td>
<td>$1,100/ $1,100</td>
<td>$0</td>
<td>$0</td>
<td>$30</td>
<td>$10</td>
<td>$100</td>
</tr>
</tbody>
</table>
### Plus with Vision

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Individual Deductible/Out-of-Pocket Maximum</th>
<th>Family Deductible/Out-of-Pocket Maximum</th>
<th>Preventive Care Visit</th>
<th>Primary Medical Provider (PMP) Visit</th>
<th>Specialist Visit (non-PMP)</th>
<th>Pharmacy (preferred generic only)</th>
<th>Emergency Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze Plus with Adult Vision</td>
<td>$5,400/$7,150</td>
<td>$10,800/$14,300</td>
<td>$0</td>
<td>$20</td>
<td>$120</td>
<td>$55</td>
<td>$750</td>
</tr>
<tr>
<td>Silver Plus with Adult Vision</td>
<td>$3,100/$6,00</td>
<td>$6,200/$12,00</td>
<td>$0</td>
<td>$0</td>
<td>$60</td>
<td>$20</td>
<td>$350</td>
</tr>
<tr>
<td>Silver 73 Plus with Adult Vision</td>
<td>$2,750/$5,500</td>
<td>$5,500/$11,00</td>
<td>$0</td>
<td>$0</td>
<td>$50</td>
<td>$15</td>
<td>$350</td>
</tr>
<tr>
<td>Silver 87 Plus with Adult Vision</td>
<td>$850/$1,400</td>
<td>$1,700/$2,800</td>
<td>$0</td>
<td>$0</td>
<td>$35</td>
<td>$15</td>
<td>$250</td>
</tr>
<tr>
<td>Silver 94 Plus with Adult Vision</td>
<td>$550/$550</td>
<td>$1,100/$1,100</td>
<td>$0</td>
<td>$0</td>
<td>$30</td>
<td>$10</td>
<td>$100</td>
</tr>
<tr>
<td>Gold Plus with Adult Vision</td>
<td>$1,500/$3,500</td>
<td>$3,000/$7,000</td>
<td>$0</td>
<td>$0</td>
<td>$50</td>
<td>$10</td>
<td>$300</td>
</tr>
</tbody>
</table>

### Coinsurance

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Individual Deductible/Out-of-Pocket Maximum</th>
<th>Family Deductible/Out-of-Pocket Maximum</th>
<th>Preventive Care Visit</th>
<th>Primary Medical Provider (PMP) Visit</th>
<th>Specialist Visit (non-PMP)</th>
<th>Pharmacy (preferred generic only)</th>
<th>Emergency Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>Silver Coinsurance (251%+ FPL)</td>
<td>$3,600/$6,400</td>
<td>$7,200/$12,800</td>
<td>$0</td>
<td>$0</td>
<td>15%</td>
<td>$30</td>
<td>15%</td>
</tr>
<tr>
<td>Silver 73 Coinsurance (201–250% FPL)</td>
<td>$3,500/$5,700</td>
<td>$7,000/$11,400</td>
<td>$0</td>
<td>$0</td>
<td>15%</td>
<td>$20</td>
<td>15%</td>
</tr>
<tr>
<td>Silver 87 Coinsurance (151–200% FPL)</td>
<td>$1,000/$2,000</td>
<td>$2,000/$4,000</td>
<td>$0</td>
<td>$0</td>
<td>10%</td>
<td>$10</td>
<td>10%</td>
</tr>
<tr>
<td>Silver 94 Coinsurance (138–150% FPL)</td>
<td>$600/$600</td>
<td>$1,200/$1,200</td>
<td>$0</td>
<td>$0</td>
<td>0%</td>
<td>$5</td>
<td>0%</td>
</tr>
</tbody>
</table>

You will only qualify for one of the Silver plan options. It is based on your income.

* Once deductible has been met. Copays do not count towards your deductible, but do count towards your out-of-pocket maximum.

1 If you are admitted into the hospital, you do not have to pay the emergency room copay.
How Can I Apply?
MDwise is here to help you understand the Health Insurance Marketplace.

- We can help you apply over the phone. Call MDwise Marketplace customer service at 855-377-3650.
- MDwise Marketplace guides will host community events where you can learn more about our plans. We can help you enroll for health coverage at these events. See our events calendar at MDwise.org/calendar to register for an event near you.

What if you are new to MDwise Marketplace and applying?
The 2017 open enrollment lasts until January 31, 2017. In order to enroll after this time frame, you must have a qualifying life event that gives you a special enrollment period. The next open enrollment period will be in the fall of 2017.

<table>
<thead>
<tr>
<th>If you enroll…</th>
<th>You must pay your premium by…</th>
<th>In order for coverage to begin on…</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between the first and 15th day of the month</td>
<td>The last day of the month you sign up</td>
<td>The first day of the following month</td>
</tr>
<tr>
<td>Between the 16th and the last day of the month</td>
<td>The last day of the month after the month you sign up</td>
<td>The first day of the second following month</td>
</tr>
</tbody>
</table>

For example, if you enroll on January 7 and pay your premium on January 30 your coverage will begin on February 1. If you enroll on January 16 and pay your premium on February 17, your coverage will begin on March 1.

What if I am currently a MDwise Marketplace member?
Because you’re already a MDwise Marketplace member, you don’t have to take any steps to renew your policy. However, you should update your Marketplace application to make sure all the information is still current and correct. The Marketplace uses this information to determine the amount of any advance credit payments (APTC) and lower copayments, coinsurance and deductibles you may be eligible for.

If you decide you want to change your plan, you will need to do that by December 15, 2016 to avoid a gap in coverage on January 1, 2017.
What If I Don't Have Health Insurance in 2017?
If you can afford health insurance but do not have coverage in 2017, you may have to pay a fee. This will be taken from your tax refund amount at the end of the year. In addition to paying a fee, if you need to go to the doctor or hospital, you will also have to pay the entire cost of all your medical care. You will not be protected from medical bills that could be very expensive.

Glossary of Terms (see full list of terms at MDwise.org/glossary)

• **Coinsurance**: The portion, calculated as a percent (like 20%), of what you pay for a covered health care service. You pay coinsurance plus any deductibles you owe. Your health plan pays the rest.

• **Copay**: The amount you pay for a covered health care service. You usually pay a copay when you receive the service. Copays do not count towards your deductible, but do count towards your out-of-pocket maximum.

• **Deductible**: The amount of money you have to pay before the health plan begins to pay. For example, if your deductible is $500, your health plan won’t pay for covered health services until you meet your $500 deductible.

• **Out-of-pocket costs**: Medical expenses that aren’t reimbursed by insurance and you have to pay. This includes costs for services that aren’t covered by your plan.

• **Premium**: The cost you pay for health insurance each month.

How Do I Pay My Premium?
If you have a monthly premium, MDwise provides the following payment options:

1. Major credit card
2. Debit card
3. By phone
4. Check
5. Money order
6. Electronic Funds Transfer (EFT)
7. Prepaid debit card

Make your check or money order payable to MDwise Marketplace, Inc.
Mail your payment to:
MDwise Marketplace Inc.
33216 Collection Center Drive
Chicago, Il 60693-0331

Si quiere que le mandemos esta información en español, favor de llamar a nuestro departamento de servicio al cliente de MDwise al 855-377-3650. También puede encontrar esta información en español en nuestra página web en MDwiseMarketplace.org.
Large Network of Doctors With Access Close to Home. MDwise has Indiana’s top doctors and hospitals near you that offer the highest quality of care.

High Member Satisfaction. 95 percent of MDwise members would recommend MDwise to their family and friends.

Indiana-Based. MDwise only takes care of individuals and families in Indiana.

Nonprofit Company. MDwise’s resources are only used to provide quality health care for our members.

Special Programs. MDwise offers many extra programs to help you and your family stay healthy.

MDwiseMarketplace.org