

ARHealthNet Fact Sheet

Arkansas is implementing a new program that is a partnership between the federal government, state government, and private business to offer health benefits to uninsured workers.

The program targets businesses that have between 2 and 500 employees and have not offered health care coverage to their employees for at least one year (12 months).

NovaSys Health is administering the program for the Arkansas Department of Health and Human Services. Employers can contact NovaSys Health via phone (800) 540-7566 or by going to their website www.arhealthnet.com if they are interested in obtaining information on the program.

Employers can begin enrolling effective December 20, 2006, with employee benefits beginning in January 2007.

Basic Program Features

- Eligible employers will voluntarily determine whether they will participate in the program. Employers are eligible to participate only if they have not offered group health insurance for the 12 months leading up to their participation.
- Employees (and spouses) of participating employers will be eligible for the program and will be required to enroll unless they provide evidence of other group coverage.
- Individuals covered through the program will receive a benefit package as described below.
- Individuals covered through the program will be required to cost share. Cost sharing will be in the form of deductibles, coinsurance, and/or co-payments with an out-of-pocket maximum.

Basic Benefit Package. Covered employees and spouses will receive the following services in the benefit package:

- Six physician visits per year
- Seven inpatient hospital days per year (acute care hospital days)
- Two outpatient hospital services per year
- Two prescription drugs per month (using a tiered formulary)

The concept for ARHealthNet was developed by the Arkansas Health Insurance Expansion Initiative Roundtable and the Arkansas Center for Health Improvement in partnership with the Arkansas Department of Health and Human Services and guidance from the Arkansas Insurance Department. For more information visit www.achi.net.

ARHealthNet PLAN DESIGN

NOTE:

- Coverage is available only when services are provided by contracted providers. There is no coverage for services provided outside the state or from non-network providers, regardless of the emergent/urgent nature of services provided.
- Benefit limits apply regardless of medical necessity.
- No pre-existing illness limitations or waiting period

COST SHARING

Cost Sharing Category	Cost Sharing Amount
Prescription Drug Copays	\$5 Generic \$15 Brand Formulary \$30 Brand Non Formulary
Annual Deductible on selected services Individual Family Limit (employee and spouse)	\$100/year \$200/year
Coinsurance on selected services	15% after deductible
Maximum Out-of-Pocket Expense on selected services Individual	\$1,000/year
Family (employee and spouse)	\$1,500/year
Lifetime Maximum	None

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