



## FREQUENTLY ASKED QUESTIONS

### **Which employers are eligible for ARHealthNet?**

- ARHealthNet is available only to employers who have not offered a group health plan to their employees within the past 12 months or longer.
- Employer group size must be at least 2 and no more than 500 full-time (at least 30 hours per week) employees.
- All full-time employees must participate in ARHealthNet coverage or have documented coverage under another group health plan, for example coverage under a spouse's plan.
- At least one employee must qualify for subsidized premiums by having an annual household income at or below 200% of the Federal Poverty Level (for example, a family of four with an annual income of \$40,000 qualifies). Income guidelines are available at [www.arhealthnet.com](http://www.arhealthnet.com).

### **Which employees are eligible for ARHealthNet?**

- All employees who work more than 30 hours per week on average are considered full-time employees and must be offered coverage.
- Premiums will be subsidized through state and federal funds for employees who meet the following qualifications (coverage for all others will be at the basic premium rate based on gender and age):
  - Live in Arkansas
  - Be between the ages of 19 and 64
  - Be a U.S. citizen
  - Have an annual household income of no more than 200 percent of the Federal Poverty Level (income guidelines are available at [www.arhealthnet.com](http://www.arhealthnet.com).)
- Spouses who meet plan requirements are also eligible for coverage.

**How can my company enroll with ARHealthNet?** Employer groups can only enroll for ARHealthNet coverage through an appointed broker from NovaSys Health. You can search for an appointed broker in your area on the [www.arhealthnet.com](http://www.arhealthnet.com) website.

**What providers will accept ARHealthNet?** A number of contract providers are available throughout the state. A provider directory is available on the [www.arhealthnet.com](http://www.arhealthnet.com) website.

**How much will ARHealthNet cost?** Monthly premiums will range from approximately \$30 to \$300 based on gender, age and annual household income. Contact a NovaSys Health appointed

broker to get an estimate for your company's participation in ARHealthNet. You can find broker contact information on the [www.arhealthnet.com](http://www.arhealthnet.com) website.

**Can employers ask employees to cost share premiums?** Yes, as long as the required 100 percent participation mandate is met.

**What if some of my employees already have insurance coverage?** Employees covered under an existing group health plan that is not from their employer, for example coverage provided through a spouse, will be exempt from participating in ARHealthNet.

**Are there any pre-existing conditions not covered by ARHealthNet?** ARHealthNet does not exclude any pre-existing condition from being covered. Employees do not have to answer medical questions to be eligible for coverage.

**Is there a waiting period before coverage begins?** There is no waiting period for initial enrollment and benefits begin immediately.

**What are the covered benefits for ARHealthNet?** Every 12 months ARHealthNet will cover the following:

- 7 inpatient days
- 2 major outpatient services, including emergency room and major services performed in the office
- 6 physician office visits
- Two prescriptions per month
- Maximum annual benefit of \$100,000
- Ongoing discounts apply after benefits are exhausted

**How much are the deductible and co-payment?**

- \$100 annual deductible (does not apply to office visits and prescriptions)
- After deductible, 15% co-insurance will be required
- \$1,000 maximum out of pocket annually, including deductible
- NovaSys Health providers must be used for benefits to be paid (including emergency department services)

**What are the pharmacy benefits?**

- Two monthly prescriptions
- Subject to co-pay (but not deductible)
- \$5 generic
- \$10 brand formulary
- \$30 brand non formulary
- Program administered by Express Scripts
- Wide choice of pharmacies (no mail order)