

2023 ACA Individual & Family Plans

NORTHERN VIRGINIA



Why Choose Innovation Health

The coverage you expect from Innovation Health, plus the convenient care options of CVS[®] locations all at an affordable price.

- Quality care with Innovation Health's robust network of primary care doctors, specialists and hospitals anchored by Inova
- All plans offer nationwide access to MinuteClinic[®] locations at low-cost or no-cost.*
 - \$0 cost-share for Non-Qualified High Deductible Health Plans
 - \$0 after deductible for Bronze Qualified High Deductible Health Plan
- Monthly premiums can be paid in a CVS Pharmacy store location up to \$999.
- 24/7 \$0 virtual care through MinuteClinic Virtual Care[™].**
- Plans include mental health care at in-network providers.
- Service area includes***: Alexandria City, Arlington, Clarke, Fairfax City, Fairfax County, Falls Church City, Fauquier, Fredericksburg City, Loudoun, Manassas City, Manassas Park City, Prince William, Spotsylvania, Stafford, and Warren counties.



What's New for 2023

- \$0 deductible on Silver 94% cost share reduction plans
- \$0 deductible Silver 4 plans
- Member Rewards totaling \$75 in incentives per subscriber, plus \$50 per dependent over 18 years of age.[†]



Network Highlights

Network providers include, but are not limited to:

Northern Virginia

- Inova Health System
- Loudoun Medical Group
- Privia Medical Group
- Reston Hospital Center
- Valley Health

*For a complete list of participating walk-in clinics, log in to [innovationhealth.com](https://www.innovationhealth.com) and use our provider search tool. Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventative MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states. Access to MinuteClinic and other participating walk-in clinics may vary by geography. Walk-in appointments are based on availability and not guaranteed. Online scheduling is recommended.

**Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventative MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates

***Subject to regulatory approvals.

[†]Rewards shall be accepted as presented; no substitutions apply.

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No-Cost/Low-Cost Access to MinuteClinic[®] locations*

- Treatment of Minor Illnesses and Injuries
- Wellness Services/Screenings include, but are not limited to:
 - Monitoring of conditions such as diabetes and high blood pressure
 - Annual Wellness Exam (Age 18+)
- Select Physical Exams
- Immunizations, Vaccinations, & Injections
- Chronic Condition Diagnosis and Management
- Behavioral Health
- Skin Conditions
- Women's Health



Pharmacy

- The retail pharmacy network is the Innovation Health ACA Small Business/Individual RX Network, which consists of over 57,000 pharmacies nationwide including CVS Pharmacy[®], Walmart, Sam's club and Costco.**
- There are four prescription tiers for all Affordable Care Act plans: (All plans include a drug list and Preferred Pharmacy Network)
 - Preferred Generic
 - Preferred Brand
 - Non-Preferred Generic*** and Brand
 - Preferred and Non-Preferred Specialty



Benefit Highlights

- Outpatient mental health/substance abuse will follow primary care provider (PCP) (not specialist) cost share.
- All plans include acupuncture; this benefit follows PCP cost-share and allows up to 10 visits per calendar year.
- PCP and referrals are required.
- In-network providers must be used to receive benefits. Coverage outside network for emergencies only.
- Coverage is available at all MinuteClinic[®] locations nationally. Coverage for all essential health benefits:
 - Ambulatory patient services
 - Emergency services
 - Hospitalization
 - Pregnancy, maternity and newborn care
 - Mental health and substance use disorder services, including behavioral health treatment
 - Prescription drugs
 - Rehabilitative and habilitative services
 - Laboratory services
 - Preventive and wellness services and chronic disease management
 - Pediatric services, including oral and vision care

Helpful Resources

- Member Services and billing:
1-844-365-7375 (TTY: 711)
- Provider Lookup:
[Aetna/providersearch_innovationhealth](https://aetna.com/providersearch_innovationhealth)
- Pharmacy Lookup: [Aetna/ihpharmacy](https://aetna.com/ihpharmacy)

*Age and service restrictions may apply.

**For a complete list of participating pharmacy providers, log in to innovationhealth.com and use our provider search tool.

***Check your plan documents for coverage information. Some plans may cover all generics, including non-preferred generics, at the lowest cost tier. For the Centers for Medicare & Medicaid Services Standardized plans, all generics are in Tier 1 (generic preferred).



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Visit [Producer World®](#) to access market specific information including plan benefit grids, service area maps, SBC's and more.



<https://www.innovationhealth.com/>

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The information herein is current as of August 22, 2022 and is subject to change.

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