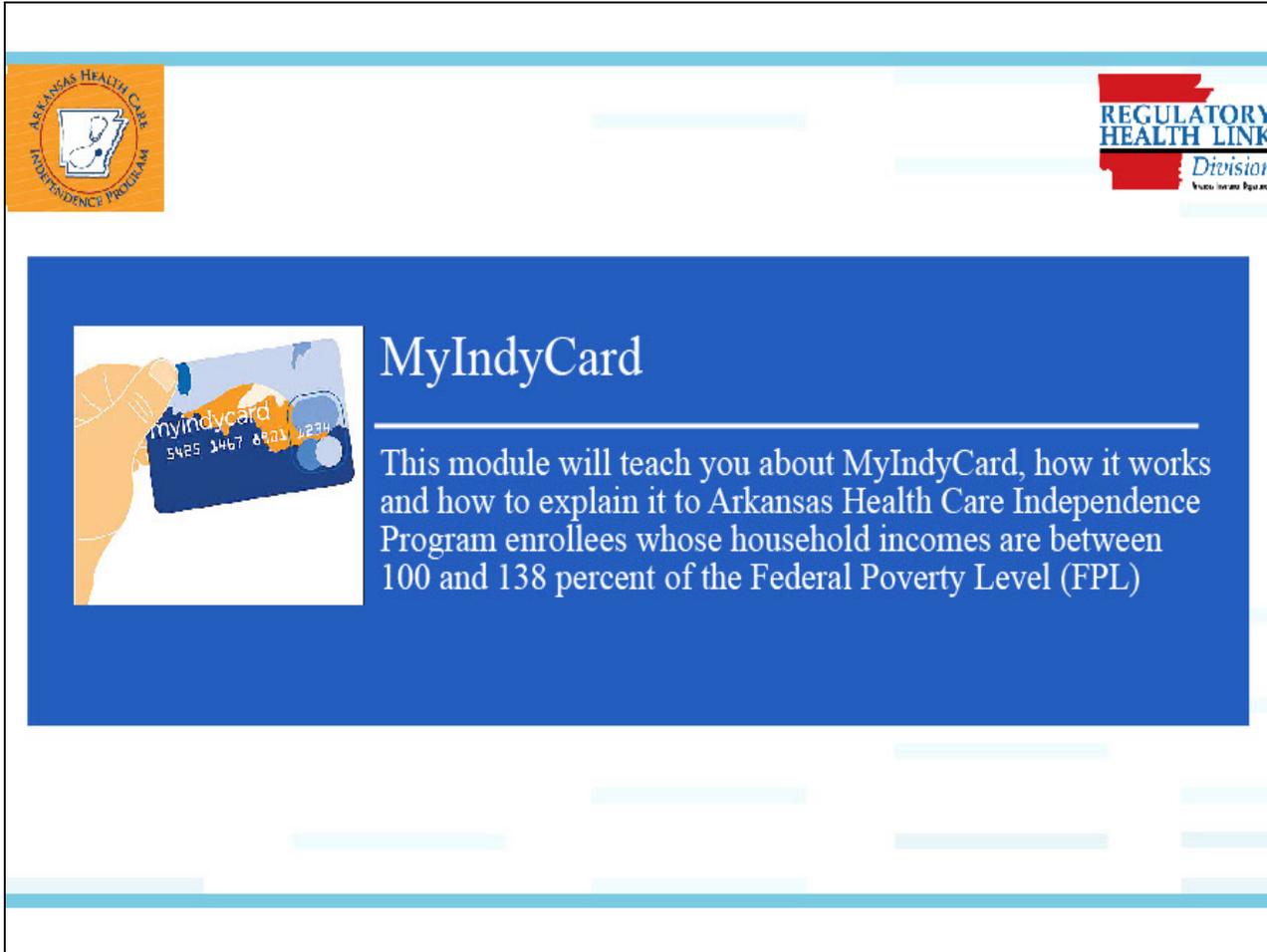


Slide 1 - MyIndyCard Intro



The slide content area features a light blue background with horizontal stripes. In the top left corner is the Arkansas Health Care Independence Program logo, which includes a map of Arkansas and a stethoscope. In the top right corner is the Regulatory Health Link Division logo, featuring a red outline of Arkansas and the text 'REGULATORY HEALTH LINK Division'. The main content is a blue rectangular box containing an illustration of a hand holding a MyIndyCard with the number 5425 1467 8901 1234. To the right of the illustration, the text reads: 'MyIndyCard' followed by a horizontal line and 'This module will teach you about MyIndyCard, how it works and how to explain it to Arkansas Health Care Independence Program enrollees whose household incomes are between 100 and 138 percent of the Federal Poverty Level (FPL)'.

Slide notes

MyIndyCard; This module will teach you about MyIndyCard, how it works and how to explain it to Arkansas Health Care Independence Program enrollees whose household incomes are between 100 and 138 percent of the Federal Poverty Level.

Slide 2 - Overview

MyIndyCard - Overview



MyIndyCard is a part of the Arkansas Health Care Independence Program (HCIP) is an Arkansas program that started in January 2014. The monetary contributions that HCIP enrollees make goes to help people access healthcare coverage.

Slide notes

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Slide 3 - HIA

MyIndyCard - Health Independence Accounts



In 2015, Arkansas added a new feature to HCIP called health independence accounts (HIA). A consumer covered under a HCIP plan will pay a monthly contribution to help cover their out-of-pocket health care costs. Each monthly payment will cover co-pays or co-insurance for the next month of coverage.

Consumers with household incomes between 100-117% of the FPL will pay \$10 a month.

Consumers with a household income of 118 – 138% of FPL will pay \$15 a month.

Slide notes

In 2015, Arkansas added a new feature to HCIP called health independence accounts (HIA). A consumer covered under a HCIP plan will pay a monthly contribution to help cover their out-of-pocket health care costs. The HIA keeps track of this monthly payment. Each monthly payment will cover co-pays or co-insurance for the next month of coverage.

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Consumers with a household income of 118 – 138% of FPL will pay \$15 a month.

Slide 4 - Purpose**MyIndyCard - Overview**

Eligible HCIP enrollees will be mailed a MyIndyCard.

Consumers will need to activate their cards before they can receive cost sharing reduction benefits.

Cost Sharing reduction is defined as a discount that lowers the amount you have to pay out-of-pocket for deductibles, coinsurance, and copayments.

To activate their cards, HCIP enrollees can call 1-866-207-3028 or log onto www.myindycard.org.

Slide notes

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Slide 5 - Cost Sharing

Cost Sharing Examples



Income	Actuarial Value	Primary Care	Specialist Visit	Generic Drugs	Preventive Services	Mental Health Outpatient
Over 250% FPL	Standard Silver (70%)	\$40	\$75	\$20	\$0	\$40
200-250%	73%	25	30	15	0	25
150-200%	87%	10	20	10	0	10
100-150%	94%	8	10	4	0	4
0-100%	100%	0	0	0	0	0

Slide notes

Here are a few cost sharing examples to help explain the difference between cost sharing levels.

Slide 6 - MIC pays for part

MyIndyCard



MyIndyCard pays for part of the cost of visiting the doctor, including co-pays at the doctor's offices, inpatient hospital coinsurance, pharmacy co-pays and other provider office co-pays.

MyIndyCard only works if the consumer has made their monthly payment. If a consumer misses a monthly payment, they will be responsible for any cost sharing for the next month.

When accessing services at a provider's office, hospital, or pharmacy and asked to pay a co-pay or coinsurance, the consumer can use their MyIndyCard to cover the cost.

No pin number is required with MyIndyCard. Therefore, if given the option of choosing credit or debit, the HCIP enrollee should choose credit.

Slide notes

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Slide 7 - HCIP enrollees that want

MyIndyCard



HCIP enrollees that want to cover cost-sharing out of pocket costs while accessing healthcare will have to make monthly payments, which depend on household income.

The amount enrollees pay is written on their monthly statements, which they can receive by email or through postal mail each month.

HCIP enrollees can go to MyIndyCard.org to make a payment, pay by check, cashier's check or money order.

Payments can be mailed to:
MyIndyCard
PO Box 9664
Conway, AR 72033

Slide notes

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Conway, AR 72033

Slide 8 - the monthly statement

MyIndyCard



An enrollee's monthly statement will show:

- The payment amount due
- The payment due date
- The enrollee's payment history

If an enrollee misses a payment, their card will not work for the following month. However, they can make payments in future months, and be covered for their cost-sharing for each following month they make their payment.

If consumers make at least six payments in a single year, they can receive up to \$200 to help with the costs of other health insurance once they leave the HCIP.

Slide notes

An enrollee's monthly statement will show: The payment amount due; The payment due date; The enrollee's payment history

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If consumers make at least six payments in a single year, they can receive up to \$200 to help with the costs of other health insurance once they leave the HCIP.

Slide 9 - MIC Statement

MyIndyCard - Billing







THIS IS A BILL
(Make payment to:
MyIndyCard
P.O. Box 9366
Conway, AR 72033)

myindycard

Notice for: Participant Name

Account Number: 1234567890

Service Period: 01/01/2015-01/31/2015

Total Amount Due: \$10.00

Date Due: 12/31/2014

Re: MyIndyCard Statement

The MyIndyCard is a new part of your health insurance program and is used to pay your out-of-pocket expenses at Doctors or Pharmacies.

- You must pay the amount below to keep your MyIndyCard working.
- Please include the pay stub below with your monthly payment. You can pay with Check or Money Order. You can also pay online at MyIndyCard.org.
- You must write your Account Number on your check.

If you have any questions, go to MyIndyCard.org or call 866-207-3028

Sign up for e-statements at MyIndyCard.org

The Statement below **MUST BE DETACHED AND RETURNED** with your payment.

Coverage For:	Account Number:	Period:	Amount Due:
Participant Name Street Address City, State, Zip	1234567890	01/01/2015-01/31/2015	\$10.00

Amount Due: \$10.00

Date Due: 12/31/2014

Total Enclosed:

\$

**Write Account Number on check.
Make check payable to MyIndyCard.
Include this stub with your payment.**

0123456789000 103 1234567890

Slide notes

These are the forms of payment that MyIndyCard accepts along with a sample billing statement.

Slide 10 - MIC Statement 2

MyIndyCard - Billing



This is the address where you send your monthly payment:
You can also pay online at MyIndyCard.org.

Service period:
This is the month that your payment will cover. If you make your monthly payment, your co-pays will be covered during this time.





THIS IS A BILL
Make payment to:
MyIndyCard
P.O. Box 9654
Conway, AR 72033

myindycard

Participant Name
Street Address
City, State Zip

Notice for: Participant Name

Account Number: 1234567890

Service Period: 01/01/2015 - 01/31/2015

Total Amount Due: \$10.00

Date Due: 12/20/2014

File: MyIndyCard Statement

The MyIndyCard is a new part of... and is u...
expenses at Doctors or Pharma... rd work...
to pay... also pay... ment.
your Ac... your Ac...
s, go to... 7-3028

This is your name and address:
Always make sure this information is correct.

Account number:
This is your HIA number. Include this number on the check or money order when you make your payment.

Total amount due:
This is how much you will pay for that month. Write your check or money order for this amount.

Date due:
You must make your payment by this date.

Slide notes

This is a more detailed example of the billing statement for MyIndyCard. 1. Address; 2. Service Period; 3. Enrollee name and address; 4. Account number; 5. Amount due.

Slide 12 - HCIP enrollees can use MIC

Where to Use MyIndyCard



Enrollees can use MyIndyCard's at doctor's offices, hospitals or pharmacies that accept their health insurance plans., and consumers must use in-network providers for their cost sharing to be covered.

MyIndyCard holders may call their insurance company to find in-network providers; or ask their doctor or pharmacist if they belong to their insurance company's network.

The list of in-network providers can also be found on the insurance company's website.

Slide notes

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Slide 13 - If the consumer forgets

MyIndyCard



If a consumer forgets to bring or use their MyIndyCard while accessing services from a provider or pharmacy, they may have to pay their cost-sharing on their own. However, MyIndyCard may reimburse the consumer. Consumers can submit a receipt from their visit, and complete a MyIndyCard Reimbursement Request Form. There are three ways to submit the form and receipt:

- Scan the form and receipts, and email to MyIndyCard@dpath.com
- Fax the form and receipts to 501-801-8296
- Mail the form and receipt to: MyIndyCard, P.O. Box 55330, Little Rock, AR 72215

The consumer will be reimbursed for their cost sharing by check in the mail.

Slide notes

If a consumer forgets to bring or use their MyIndyCard while accessing services from a provider or pharmacy, they may have to pay their cost-sharing on their own. However, MyIndyCard may reimburse the consumer. Consumers can submit a receipt from their visit, and complete a MyIndyCard Reimbursement Request Form. There are three ways to submit the form and receipt: Scan the form and receipts and email to MyIndyCard@dpath.com; Fax the form and receipts to 501-801-8296; Mail the form and receipt to: MyIndyCard, P.O. Box 55330, Little Rock, AR 72215; The consumer will be reimbursed for their cost sharing by check in the mail.

Slide 14 - IN vs OON

MyIndyCard - In-Network vs. Out-Of-Network Services



Insurance companies contract with doctors and hospitals to pay for services at a set price. These contracted doctors and hospitals are considered 'in-network'. Generally in-network doctor's co-pays and other costs are lower. Using out of network providers may result in higher out-of-pocket costs. MyIndyCards will only work with doctors and hospitals that are in-network.

Slide notes

In-Network vs. Out-Of-Network Services;

Insurance companies contract with doctors and hospitals to pay for services at a set price. These contracted doctors and hospitals are considered 'in-network'. Generally in-network doctor's co-pays and other costs are lower. Using out-of-network providers may result in higher out-of-pocket costs. MyIndyCards will only work with doctors and hospitals that are in-network.

Slide 15 - Problems with MIC

MyIndyCard - Problems with MyIndyCard



If there are any issues or problems with MyIndyCard, enrollees can call 1-866-207-3028 and talk with a representative to get help with:

- Damaged or destroyed cards
- Lost or stolen cards
- Cards that aren't working properly
- Help with any questions or issues with their MyIndyCards

Slide notes

Problems with MyIndyCard

If there are any issues or problems with MyIndyCard, enrollees can call 1-866-207-3028 and talk with a representative to get help with: damaged or destroyed cards; Lost or stolen cards; Cards that aren't working properly; Help with any questions or issues with their MyIndyCards

Slide 16 - Contact MIC

MyIndyCard - Contact Us



To Contact MyIndyCard:

Consumers can email myindycard@dpath.com, or to speak to a MyIndyCard customer service representative they can call:

1-866-207-3028

- For card activation
- For questions about statements
- For providers or participants to call if their card doesn't work
- For any other questions or information

MyIndyCard hours of operation are 8 a.m. to 4:30 p.m., CT, Monday-Friday

Slide notes

To Contact MyIndyCard:

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MyIndyCard hours of operation are 8 a.m. to 4:30 p.m., Central Standard Time, Monday through Friday

Slide 17 - MIC Scenario # 1

MyIndyCard - Scenario 1



Kim was enrolled into the Health Care Independence Program by her local assister, and later received her MyIndyCard. Two weeks later she had a doctors appointment and she gave the receptionist her MyIndyCard, which did not work.

What did Kim not do?

It could be either of the following: Kim did not activate her MyIndyCard, or she did not make her monthly contribution.

Slide notes

Kim was enrolled into the Health Care Independence Program by her local assister, and later received her MyIndyCard. Two weeks later, she has a doctors appointment and she gave the receptionist her MyIndyCard, which did not work. What did Kim not do? It could be either of the following: Kim did not activate her MyIndyCard, or she did not make her monthly contribution.

Slide 18 - MIC Scenario #2

MyIndyCard - Scenario 2



Jacob traveled to a neighboring state. While there, he realized he left his medication in Arkansas, and needs to refill his prescription. Jacob went to a pharmacy in a neighboring state to do so.

Will his MyIndyCard work there?

Yes it will work, but will not be beneficial since this is out of his network plan he will pay a higher cost.

Always check to make sure that you are covered in your network at your plans website.

Slide notes

Jacob traveled to a neighboring state. While there, he realized he left his medication in Arkansas and needs to refill his prescription. Jacob went to a pharmacy in a neighboring state to do so. Will his MyIndyCard work there? Yes it will work, but will not be beneficial since this is out of his network plan he will pay a higher cost. Always check to make sure that you are covered in your network at your plans website.

Slide 19 - MIC Scenario # 3

MyIndyCard - Scenario 3



Jim Bob went to visit Dr. Herndon, he did not make his monthly payment toward his MyIndyCard.

How much of his copay is he required to cover?

Jim Bob will be required to pay 100% of his copay at his doctor or pharmacy for not making his monthly contributions.

Slide notes

Jim Bob went to visit Dr. Herndon, he did not make his monthly payment toward his MyIndyCard. How much of his copay is he required to cover? Jim Bob will be required to pay 100% of his copay at his doctor or pharmacy for not making his monthly contributions.

Slide 20 - MIC Scenario # 4

MyIndyCard - Scenario 4



Emily goes to Walmart to fill her prescription. While she is waiting, she decides to purchase a television as well. She tries to use her MyIndyCard to pay for the television.

Will this work?

The payment will not be approved for the electronic non-health related item. Emily can only use this in Walmart to pay for her prescription co-pays.

Slide notes

Emily goes to Walmart to fill her prescription. While she is waiting she decides to purchase a television as well. She tries to use her MyIndyCard to pay for the television. Will this work? The payment will not be approved for the electronic non-health related item. Emily can only use this in Walmart to pay for her prescription co-pays.

Slide 21 - MIC Scenario # 5

MyIndyCard - Scenario 5



Leah would like to make her monthly contribution toward her MyIndyCard and wants to pay with cash.

Where can she make a cash payment?

Cash is not accepted. She can pay online or pay by cashiers check or money order.

Slide notes

Leah would like to make her monthly contribution toward her MyIndyCard and wants to pay with cash. Where can she make a cash payment? Cash is not accepted. She can pay online or pay by cashiers check or money order.

Slide 22 - MIC Scenario #6

MyIndyCard - Scenario 6



Todd goes to the doctor and reaches in his wallet to pull out his MyIndyCard.
He notices he has lost his card.

Where does he go to stop it from being used and order a replacement?

Todd can call 1-866-207-3028, or visit MyIndyCard.org to get a his situation addressed.

Slide notes

Todd goes to the doctor and reaches in his wallet to pull out his MyIndyCard. He notices he has lost his card. Where does he go to stop it from being used and order a replacement? Todd can call 1-866-207-3028 or visit MyIndyCard.org to get his situation addressed.

Slide 23 - MIC Scenario # 7

MyIndyCard - Scenario 7



Jacquelyn does not understand her MyIndyCard statement. She calls her sister Tina to help her with the statement. Tina knows nothing about the MyIndyCard as she is not enrolled in the program.

Where can she go to get more information?

Tina can log on to MyIndyCard.org or contact a customer service representative at 1-866-207-3028

Slide notes

Jacquelyn does not understand her MyIndyCard statement. She calls her sister Tina to help her with the statement. Tina knows nothing about the MyIndyCard as she is not enrolled in the program. Where can she go to get more information? Tina can log on to MyIndyCard.org or contact a customer service representative at 1-866-207-3028

Slide 24 - MIC Scenario #8

MyIndyCard - Scenario 8



Ariel would like to review her MyIndyCard information online. She went to Access.Arkansas.gov to locate the information but is unable to view her account?

Ariel went to the wrong website she needs to go to MyIndyCard.org for all her Health Care Independence Program needs.

Slide notes

Ariel would like to review her MyIndyCard information online. She went to AccessArkansas to locate the information but is unable to view her account?

Why is she unable to view her account? Ariel went to the wrong website she needs to go to MyIndyCard.org for all her Health Care Independence Program needs.

Slide 25 - Final Slide

MyIndyCard



REGULATORY
HEALTH LINK
Division

Congratulations! You have successfully completed this segment.

Slide notes

Congratulations! You have successfully completed this segment.