



## Bright Health

Bright Health offers smart, simple and affordable health insurance that connects you to top physicians and outstanding care – in-person, online and on-the-go. Bright Health is partnering exclusively with Centura Health Network to create affordable plan. So your health insurance and your doctors can work together to help you achieve better health. Together.



### Company Statistics

*Founded In:* 2015

*Website:* [www.BrightHealthPlan.com](http://www.BrightHealthPlan.com)

*Coverage Area (EPO Network):*

Colorado (8 counties)

*Colorado Membership (2015):*

**Individual Market Membership:** Not Applicable

**Small Group Market Membership:** Not Applicable

*Network Summary:*

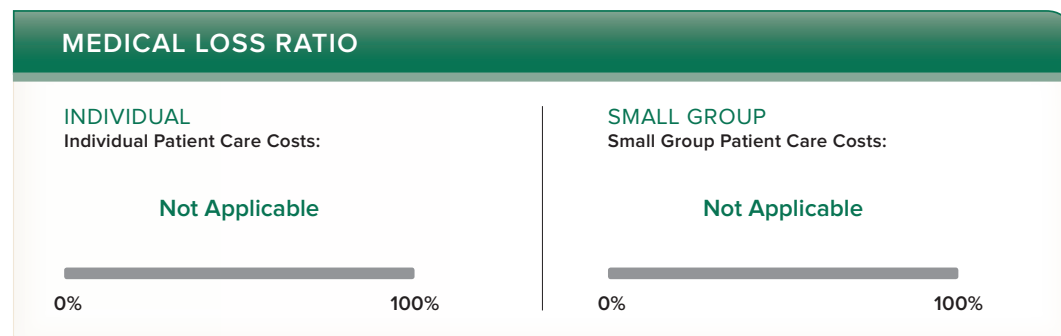
Bright is partnering with Centura Health and Centura Health Network, a highly integrated care delivery system with a large clinically integrated network of providers in Colorado. Other key participants in the Network include Children’s Hospital Colorado, UPI Pediatric providers and Delta Dental for pediatric dental.

### COMPANY AT A GLANCE

- Bright Health partners with leading health systems to deliver affordable plans with outstanding care.
- The Bright Health experience is built around you and your lifestyle. Right care, right time, right place.

## MEDICAL LOSS RATIO (MLR)

MLR is a basic financial measurement used to encourage companies to provide value to enrollees. If an insurer uses 80 cents out of every premium dollar to pay its customers’ medical claims and activities that improve the quality of care, the company has a medical loss ratio of 80%. A medical loss ratio of 80% indicates that the insurer is using the remaining 20 cents of each premium dollar to pay overhead expenses, such as marketing, profits, health plan salaries, administrative costs such as customer service, and agent commissions.



*The Affordable Care Act requires MLR target of 80% for individuals and small groups. If the MLR is below that, the purchaser will get a rebate on their premium.*

If a MLR is more than 100%, that company spent more money on medical care than it received in premium dollars. Company supplied data is based on the most current annual information available.

## IF YOU ARE PURCHASING A HEALTH SAVINGS ACCOUNT (HSA) PLAN

*If you are purchasing an HSA plan from this company, your family deductible will be:* Embedded

### *Types of Family Deductibles for HSA Plans:*

#### **Embedded Family Deductible and Out-of-Pocket Maximum**

If you are on a family (two or more members covered) medical plan with an embedded deductible, your plan contains two components, an individual deductible and a family deductible. Having two components to the deductible allows each member of your family the opportunity to get her medical bills covered prior to the entire dollar amount of the family deductible being met. The individual deductible is embedded in the family deductible.

#### **Aggregate Family Deductible and Out-of-Pocket Maximum**

If your insurance policy contains an aggregate family deductible, an individual deductible is not embedded in the family deductible. In this situation, before your insurance helps you pay for any of your family's medical bills, the entire amount of the deductible must be met. It can be met by one family member or by a combination of family members. There are no benefits until expenses equaling the deductible amount have been incurred.

## → UNIQUE OFFERINGS AND PROGRAMS

- No charge for primary care visits on some plans, including dental/vision for children
- DispatchHealth — On-Demand urgent care, in the comfort of your home or work
- Exclusive network of care through Centura Health system
- Member-first experience, including a program that rewards you for prioritizing your health

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## ➔ AWARDS AND RECOGNITION

Not applicable

## ➔ IN THE COMMUNITY

Not applicable



For more information please visit  
[ConnectforHealthCO.com](http://ConnectforHealthCO.com)