



Health Insurance the way it should be™



Sidecar Health Ohio ACA Plan Brochure 2022
Individual and Family Plans

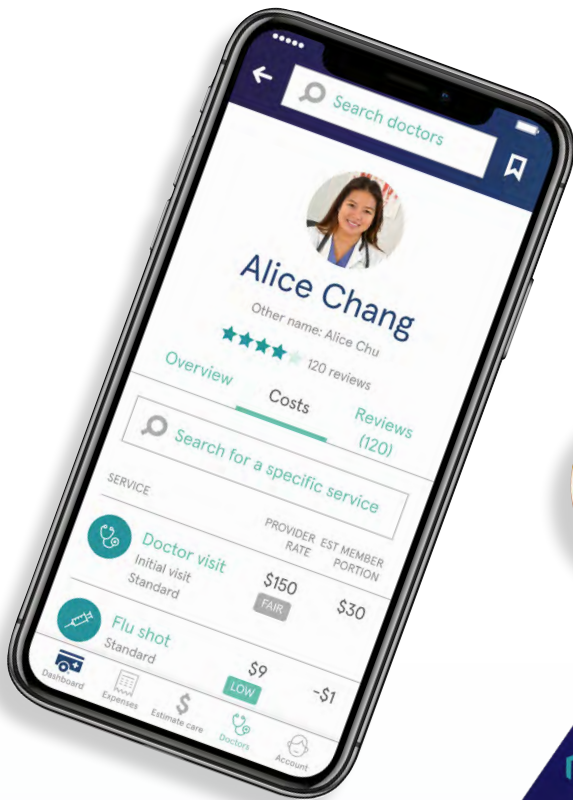
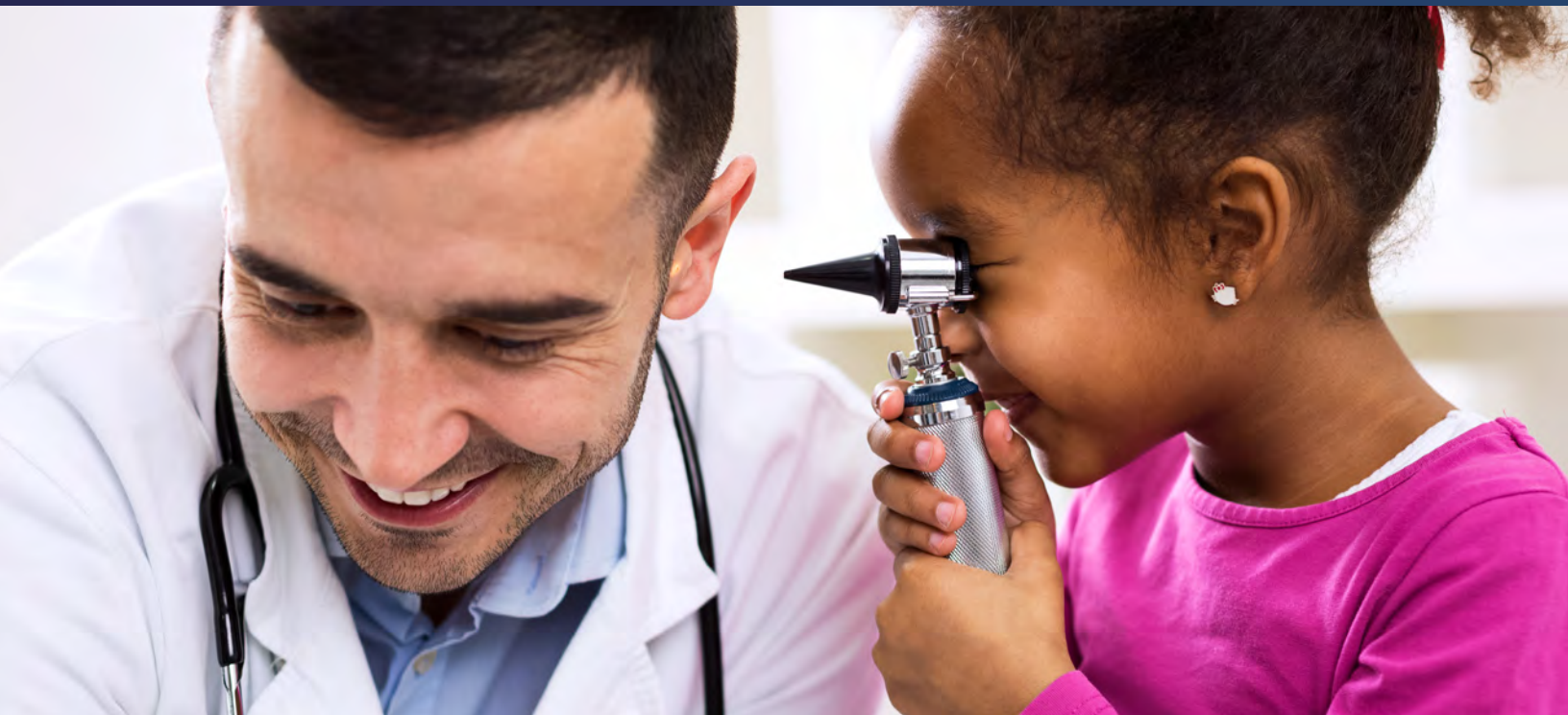




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Sidecar Health is health insurance the way it should be:



Affordable

You save on healthcare costs by paying cash prices.*



Simple

Check coverage, find doctors, and manage your plan in the Sidecar Health app.



Transparent

See exactly what your plan will cover so there are no surprises.

We are Sidecar Health

We're on a mission to change the way people think about health care and are turning the traditional approach to health insurance on its head. Instead of limiting patients to small networks and surprise pricing, you'll have the freedom to see any doctor you like while being empowered with tools and information to make smarter healthcare decisions.

THE RESULT: You'll be more in control of your care, have the potential to save money and avoid harsh surprise bills.

When you enroll, we'll send you a Sidecar Health VISA benefit card you use to pay your healthcare provider directly. Through our app, you can shop around for care knowing what your coverage and Benefit Amounts are, as well as prices charged by local healthcare providers. Your Sidecar Health VISA benefit card is linked to your app so when you have a healthcare charge, finalizing the claim is as easy as taking a picture of the invoice and submitting it through the app.

Because we remove the administrative overhead associated with big insurance, members save significantly more compared to traditional plans.*

*Savings estimate based on a study of more than 1 billion claims comparing self-pay (or cash pay) prices for a frequency-weighted market basket of procedures to insurer-negotiated rates for the same. Claims were collected between July 2017 and July 2019. R. Lawrence Van Horn, Arthur Laffer, Robert L. Metcalf. 2019. The Transformative Potential for Price Transparency in Healthcare: Benefits for Consumers and Providers. Health Management Policy and Innovation, Volume 4, Issue 3.

The Sidecar Health difference

We enable you to treat healthcare services as any other service you might get, like an oil change on your car or tax preparation from an accountant.

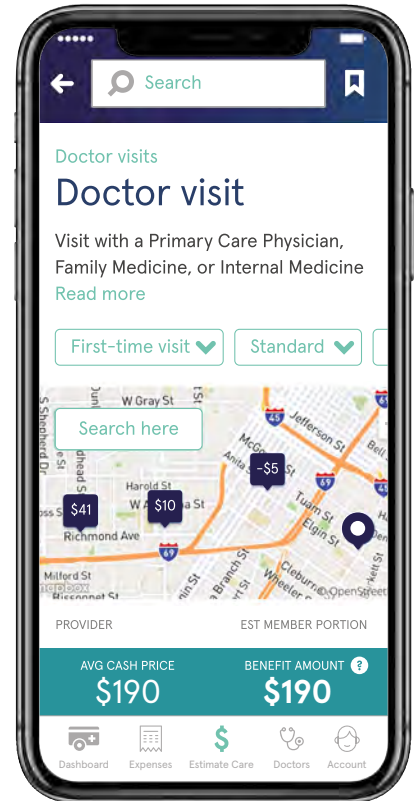
We tell you how much services SHOULD cost

Every doctor and/or healthcare facility sets pricing for their services, and those prices can be whatever the doctor or facility wants them to be. One doctor can charge \$85 for a visit, while another doctor on the same street can charge \$200 for the same visit.

So how do you know what the fair price is for a visit? We've taken multiple data points to come up with what procedures should cost and based the Benefit Amount on that. You can find the Benefit Amount and what procedures should cost through the Sidecar Health app or on our website.

Compare prices and providers using the Sidecar Health app

Wondering where the closest doctor is and what they charge, or what others' experience was like with that doctor? Use the Sidecar Health app to compare local doctors and their prices for the service needed. When you get care, prices and ratings get displayed for other Sidecar Health members to see, building a community that helps all members find the best prices and providers.



ALL OUR ACA PLANS COME WITH COMPREHENSIVE COVERAGE

Our Benefit Amount for a Doctor Visit is \$190*

You'll get the same benefit no matter which provider you see.
And you can always look up your Benefit Amount before you get your care.



Doctor's
Cash Price **\$205**

You'll Pay:
\$15



Doctor's
Cash Price **\$190**

You'll Pay:
\$0



Doctor's
Cash Price **\$180**

You'll Keep:
+\$10

*Actual Benefit Amount will vary depending on specific care received. You'll Pay and You'll Keep amounts are subject to deductible. Coverage and plan options may vary.

Here's how it works



STEP 1

Know your benefits

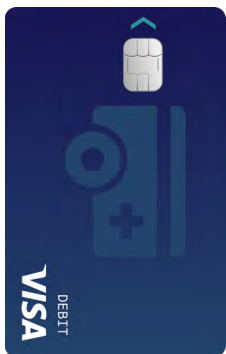
Use our website or app to find the exact Benefit Amount your plan pays for any procedure, test, or drug you need.



STEP 2

Choose your provider

Goodbye, networks! See the doctor you want; compare prices between doctors to find the best provider price.



STEP 3

Use your Sidecar Health VISA benefit card

This convenient card allows you to access your benefits and pay for medical services on the spot.



STEP 4

Submit your claim

Ask your provider for the itemized bill. Upload the bill and check the status of your claim on the app.

Insurance lingo 101

Traditional health insurance used to be confusing and unclear, but it doesn't need to be. At Sidecar Health, we believe insurance should be simple and transparent. So, we've broken down some of the most common health insurance terms in this easy-to-follow glossary.

Benefit Amount

The pre-set or fixed amounts a plan pays for covered services regardless of what a medical provider charges.

Covered Service

Any drug, device, procedure, service or supply that is medically necessary and not excluded by the policy. Sidecar Health covers services prescribed by a doctor for health reasons, but things like cosmetic and elective procedures may not be covered.

Deductible

How much you will pay for covered health care services before your plan starts to pay, other than preventive care. How much you will pay for covered health care services, other than preventive care, before your plan starts to pay. After you meet your deductible, you will be responsible for expenses over the Benefit Amount, with certain exceptions.

Premium

The amount you pay for your health insurance every month. In addition to your premium, you may have additional costs for your healthcare, including a deductible and your portion of any medical costs. Your portion is based on the difference between your provider's price and your Benefit Amount for any covered service. Unlike traditional insurance companies, Sidecar Health does not charge copayments or coinsurance.

Preventive Care




Routine health care that includes screenings, shots, check-ups, and patient counseling to prevent illnesses, disease, or other health problems. Preventive care is not subject to deductibles, which means you don't need to meet your deductible to receive a Benefit Amount for preventive care.

Unlike traditional health insurance companies, Sidecar Health doesn't restrict you to certain providers for preventive care.

Choose your ACA plan

Our Sidecar Health Ohio Marketplace ACA plans all offer access to see any doctor and premium member support. See what plan works best for you.

Sidecar Health ACA plan options

 Gold plans	Generous coverage and predictable costs.
 Silver plans	Moderate premiums and cost, best for occasional use.
 Bronze plans	Lower premium and higher costs with use.

Find the right plan for you

	Sidecar Health Ohio ACA Gold	Sidecar Health Ohio ACA Silver	Sidecar Health Ohio ACA Bronze
Deductible (Individual/Family)	\$2,850 / 5,700	\$4,500 / 9,000	\$8,250 / 16,500
Preventive care with no cost sharing	✓	✓	✓
Premium member support	✓	✓	✓
See any doctor	✓	✓	✓
Copay	x	x	x
Coinsurance	x	x	x

If you don't qualify for a subsidy on-Exchange, you may find our Silver off-Exchange plan is significantly more affordable than on-Exchange Silver plans.

Why Sidecar Health?

TRANSPARENT + SIMPLE

No surprises because coverage is transparent

All coverage is displayed through the Sidecar Health app. You can search for your Benefit Amount by procedure name, drug, code or location.

COMPREHENSIVE BENEFITS

You get great coverage with fixed Benefits Amounts

Our platform has more than 170,000 procedures, services, and prescription drugs built in everything from heart transplants to horse therapy. And if you're not sure if something is covered or can't find it in our app, our Member Care team is a call or chat away to help you out.

RELIABLE

Highly-rated on Trustpilot so you can feel confident

Sidecar Health has a 4.6 rating* on Trustpilot, and the reviews speak for themselves. Go ahead, take a look!

trustpilot.com/review/sidecarhealthinsurance.com

*As of 5/27/2021

For more information, visit us at:
sidecarhealth.com/aca

ANY DOCTOR

You can see any licensed healthcare provider or pharmacy, sharing prices so everyone saves

Each payment Sidecar Health makes becomes an anonymous data point on the map for all Sidecar Health members. With every additional member, local price transparency increases. We do not contract with providers, nor do we have networks, so you are able to see any licensed healthcare provider you'd like.



FAQs

What is the Sidecar Health ACA Plan?

Unlike traditional insurance, which sits between the patient and the doctor, our members pay for care directly. As a result, our members can see any doctor who accepts cash (also called “self-pay”) patients, and may save more on health care costs. Simply put, Sidecar Health is insurance the way it should be.

- No Total Policy Maximum: Get the coverage you need without an annual maximum coverage amount.
 - Preventive care is covered at 100% of your plan’s Benefit Amount regardless of whether you met your deductible.
 - All preexisting conditions are covered.
 - All essential health benefits are covered, including maternity and prescription coverage.
-

Do I have to enroll in an ACA Plan by a certain date?

Yes, ACA plans are available during the Open Enrollment Period. You can find the dates for the Open Enrollment period online at: healthcare.gov/glossary/open-enrollment-period

If you have a Qualifying Life Event, you may be eligible for a Special Enrollment Period that allows you to enroll in an ACA plan outside of the annual Open Enrollment Period. These include losing health coverage; changes in your household, such as getting married or divorced, or having a baby; changes in residence; and other qualifying events, such as a change in income that affects the coverage for which you qualify.

You can find out more information about Qualifying Life Events online at:

healthcare.gov/glossary/qualifying-life-event

What are my preventive care benefits?

With Sidecar Health ACA plans, preventive care services are covered at 100% of your plan’s Benefit Amount regardless of whether your deductible is met. This includes services such as blood pressure and HIV screening for adults, birth control and maternal depression screening for mothers at well-baby visits, and immunizations and well-child visits. You can view a list of services covered as preventive care online at:

healthcare.gov/coverage/preventive-care-benefits

How do I know how much my plan will pay for covered services I receive?

You can easily find the Benefit Amount for your covered service using the Sidecar Health app or website.

We also share information on doctor and health care provider prices that other Sidecar Health members have paid within the Sidecar Health app and website. However, it is important to understand that provider prices can vary, but the Benefit Amount(s) paid by your plan for a given service will remain the same regardless of the provider you choose or what the provider charges you for the service.

FAQs

What is an ACA Plan deductible?

A deductible is how much you will pay for covered health care services, other than preventative care, before your plan starts to pay. The Benefit Amount(s) the plan would have paid for non-preventive health care services are applied toward your deductible. After you meet your deductible, you will be responsible for expenses over the Benefit Amount, with certain exceptions.

Family deductibles are double the deductible for individual family members. For example, if your primary (individual) deductible is \$2,000, your family deductible is met for all family members as soon as \$4,000 in total eligible Benefit Amount(s) have applied to deductibles across all your family members. The \$4,000 in total eligible Benefit Amount(s) can be met across any combination of at least 2 members on your policy.

Please note: Preventive care is covered at 100% of your plan's Benefit Amount regardless of whether your deductible is met. Benefit Amounts applied to preventive care are not applied to your deductible. Please see the related FAQ regarding preventive services or contact our Member Care team at (877) 553-8246 to learn more about using your Sidecar Health ACA Plan to access preventive care services.

What if my medical bill is lower than what my plan pays?

Congrats! You made a great decision. In this case, you get to keep the difference between the Benefit Amount and your doctor's price. The difference will be added to your Sidecar Health account and, if unused, will be sent to you when your policy ends, or you can request a paper check in the same amount. Your plan pays the applicable Benefit Amount per service regardless of the provider's price for your treatment.

Is a referral required to see a specialist?

No. You can see any licensed doctor you want.

How do I get more information about plans, coverage, enrollment, or anything else I have questions about?

Give our Member Care team a call at (877) 653-6440. They are also available through live chat and at: membercare@sidecarhealth.com.



Sign up today. We've got you covered.

Grab a seat with us. With Sidecar Health, members get access to affordable care, transparent coverage, and the freedom to see any doctor.

Need more information or want to sign-up?



Visit us at:
sidecarhealth.com/aca



If you would like to be connected with one of our licensed insurance agents, please contact us at agent.aca.support@sidecarhealth.com