

**CHRISTUS Health Plan**  
**Consumer choice plan disclosure statement**

**This health plan does not include the same level of benefits required in other plans.**

This HMO plan is a consumer choice plan. This plan doesn't include the same level of benefits that are in Texas health plans known as state-mandated plans. This plan does include all health benefits required by the Affordable Care Act.

**To see all benefits offered by this plan, go the plan's "Summary of Benefits and Coverage."**

<b>Benefit/coverage:</b>	<b>This plan:</b>	<b>A health plan with required benefits (state-mandated plan):</b>
<b>Deductible</b> The amount you pay for care before the plan begins to share the cost.	Has a deductible.	Has no deductibles for in-network care.
<b>Out-of-pocket costs</b> The amount you pay when you receive care, up to an annual limit.	Includes out-of-pocket costs that meet federal requirements but may sometimes be more than in a state-mandated plan.	A copay must be less than 50% of the total cost of the service. Annual out-of-pocket costs must be capped at 200% of your annual premium cost if you alert the plan.
<b>Habilitative and Rehabilitative care</b> Care that helps you keep or improve skills for daily living.	Includes a limit on the number of visits per year for speech therapy, occupational therapy, physical therapy and chiropractic care.  Limits do not apply for the treatment of acquired brain injury and autism spectrum disorder.	Has no limit on the amount of care if it is needed for medical reasons.
<b>Home Health</b>	Includes a limit for home health services.	Has no limits on home health services.
<b>Skilled Nursing Facility</b>	Does not cover therapies for treatment of developmental delay in children.	Covers certain development delay therapies for children with developmental delay, up to age three.

**If you want a plan with all state required benefits:**


We also offer a state-mandated plan that includes all required benefits. This plan is not on Healthcare.gov and does not allow you to get help with premiums and out-of-pocket costs. To learn more about this plan, call 1-844-282-3025 or visit [christushealthplan.org](http://christushealthplan.org).

**By signing your application to enroll in this plan, you acknowledge the following:**

- I understand the consumer choice plan I am applying for does not provide the same level of coverage required in other Texas health plans (state-mandated plans).
- I understand if my health changes and this plan does not meet my needs, in most cases I won't be able to get a new plan until the next open enrollment period.
- I understand I can get more information about consumer choice plans from the Texas Department of Insurance's website, [www.tdi.texas.gov/consumer/consumerchoice.html](http://www.tdi.texas.gov/consumer/consumerchoice.html), or by calling the Consumer Help Line at 1-800-252-3439.



## 2 Ways To Enroll

 CALL US TOLL FREE  
**844-635-0952** | TTY **711**  
Open 8 a.m. - 5 p.m. (CST), Mon. - Fri.

 VISIT US ONLINE  
**CHRISTUShealthplan.org**



MM2173



A marketplace plan  
that gives you easy  
access and good  
value from a name  
you know and trust.

INDIVIDUAL AND FAMILY  
HEALTH INSURANCE HMO  
EXCHANGE PLANS





## ABOUT

CHRISTUS Health Plan is a health insurance plan that makes it easy for people to get quality care at an affordable price. You will have access to a large network of doctors, hospitals and clinics in your community. And with multiple plans available, we make it easy to find one that fits your needs.

## GOOD HEALTH STARTS WITH THE RIGHT PLAN

By choosing CHRISTUS Health Plan, you know your doctor and your health plan are working together for your best care. You also have a local CHRISTUS office to answer any questions you might have about your coverage or course of treatment.

Our health plans give you Primary Care Provider coverage that includes doctor and hospital benefits, prescriptions and more. But it's not just any coverage, it's coverage that trusts your CHRISTUS doctor.

## BENEFITS

We are so happy that you are considering CHRISTUS Health Plan. And we want you to get off to a good start. Whatever your situation, CHRISTUS Health Plan has you covered with Bronze, Silver and Gold plans.

### ALL PLANS INCLUDE:

- ✓ 2 FREE PCP visits (\*Does not apply for catastrophic plans)
- ✓ Low generic Rx copays
- ✓ Easy access to your CHRISTUS providers
- ✓ 24-hour nurse hotline
- ✓ Virtual visits

We believe that you, your family, and your community are critical to your well-being. We will engage you in your health care decisions and give you the tools and support you need to manage your health and benefits.

## CHRISTUS Health Plan

## + WHAT INTEGRATED CARE MEANS FOR YOU

With your doctors and your insurance working together on the same side, you get a team that pays closer attention to both quality and efficiency. With everyone on the same page, we can make high-quality care more affordable. And we cut out the back and forth you might find with other plans.

For more information about enrollment, call CHRISTUS Health Plan's Customer Service toll free 844.282.3025 TTY: 711 8 a.m. to 5 p.m., Mon. - Fri., or visit us online at [Christushealthplan.org](https://Christushealthplan.org).

**844-635-0952** | TTY **711**  
**CHRISTUShealthplan.org**

**2023** | **NOV. 1**  
**ENROLLMENT** | **THRU**  
**DATES** | **JAN. 15**  
**2024**

## You may qualify for financial assistance

Depending on your family size and household income, you may qualify for a subsidy to lower premiums and/or lower out-of-pocket costs. To speak to a licensed agent, please call 844-635-0952 TTY: 711 8 a.m. to 5 p.m., Mon. - Fri. or visit us online at [CHRISTUShealthplan.org](https://CHRISTUShealthplan.org).

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