



# CareFirst Sales Flash

**For Distribution to Brokers/General Producers/Full-Service Producers Only**  
**(Not intended for distribution to Groups and Members)**

Date: October 2, 2017

**Market: All new and renewing risk  
and non-risk groups (51-199, 200+)**

## Maximum Out-of-Pocket (MOOP) Limits for 2018

Beginning January 1, 2018, the Affordable Care Act (ACA) requires all new and renewing individual and group risk and non-risk plans to limit individual cost-sharing to the self-only annual MOOP value of \$7,350 for non-HSA plans and \$6,650 for HDHP/HSA plans during a benefit period.

| Plan Type           | 2017     | 2018     | Changes from previous year |
|---------------------|----------|----------|----------------------------|
| Non-HSA MOOP Limit  |          |          |                            |
| Self only*          | \$7,150  | \$7,350  | Increase of \$200          |
| Family              | \$14,300 | \$14,700 | Increase of \$400          |
| Plan Type           | 2017     | 2018     | Changes from previous year |
| HDHP/HSA MOOP Limit |          |          |                            |
| Self-only*          | \$6,550  | \$6,650  | Increase of \$100          |
| Family              | \$13,100 | \$13,300 | Increase of \$200          |

*\*The Department of Health and Human Services (HHS) has stated that a plan must apply the self-only annual limitation on cost sharing to out-of-pocket maximums for each individual in a family plan — even if this amount is below the family out-of-pocket maximum. This means that no individual can pay more than this amount, even in plans with other than just individual coverage.*

As a reminder for 2018, the Internal Revenue Services (IRS) defines a *high deductible health plan* under § 223(c)(2)(A) as a health plan with an annual deductible not less than \$1,350 for self-only coverage or \$2,700 for family coverage. The plan must also have annual out-of-pocket expenses (deductibles, copayments, coinsurance and other amounts, but not premiums) that do not exceed \$6,650 for self-only coverage or \$13,300 for family coverage.

Should you have any questions, please contact your broker sales representative.

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