

For Consumer Direct contracted brokers only

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Follow-up from the October 18 Broker Forum *Your Questions Answered*

One of the most valuable takeaways from our broker forums is the opportunity to hear your insightful feedback, ideas and questions. To help you guide your clients to the best ACA products for their needs and follow up on the discussions from this event, we've compiled a list of FAQs and an attachment detailing the changes in member premiums and benefits.

Medical FAQs

What is the response to a Maryland member who is currently in the Bronze HSA and wants to keep the HSA?

The member may want to consider enrolling in CareFirst's 2019 Maryland Silver HSA Off Exchange plan. As shown in the chart below, this would enable the member to retain their HSA and receive a \$3,550 reduction in deductible over their 2018 plan. Due to decreases in Individual ACA premiums for 2019, the Silver HMO Off Exchange rate for 2019 is 1% lower than the 2018 Bronze HMO premium for the same age, and the Silver PPO Off Exchange rate for 2019 is 4% higher than the 2018 Bronze PPO premium for the same age. As a reminder, members experience annual premium increases due to age.

	Individual Deductible Change	Individual Out-of-Pocket Maximum Change	Cost-sharing Change	Premium Change for Same Age*
Example 1: Member moves from 2018 HMO HSA Bronze to 2019 HMO Silver HSA Off Exchange	\$3,550 deductible reduction 2018 (Bronze): \$6,550 2019 (Silver): \$3,000	\$100 out-of-pocket maximum increase 2018 (Bronze): \$6,550 2019 (Silver): \$6,650	Rather than having all non-preventive benefits after the deductible, the member will now have copays once they meet the deductible	1% decrease

***Does not include annual increases due to age.**

Why did you remove the HSA from the Bronze level in Maryland?

This was a strategic decision. CareFirst wanted to offer the lowest cost Bronze option possible in Maryland, maintain meaningful differences between metal levels, and offer an HSA in the portfolio. Offering the lowest cost Bronze plan required an increase in deductible and out-of-pocket maximum to \$7,900, which disqualified the plan from being an HSA (HSA plans cannot have an out-of-pocket maximum greater than \$6,750).

What is the price differential between the Maryland On Exchange Silver and the Off Exchange Silver?

Like 2018, there continues to be a difference between On and Off Exchange Silver rates in Maryland. Maryland HMO Silver Off Exchange rates are 22% less expensive than HMO Silver On Exchange premiums. Also, Maryland PPO Silver Off Exchange premiums are 10% less expensive than On Exchange premiums.

Dental FAQs

Do the Class I preventive service charges apply to the annual maximum for BlueDental Preferred?

The annual maximum refers to the total amount of benefits provided by CareFirst in the benefit period. The annual maximum does not include any deductible or coinsurance the member pays to the dentist. Class I, II, III and IV covered dental services apply to the \$1,000 annual maximum (combined in-network and out-of-network) per member age 19 and older.

For BlueDental Preferred, once the annual plan max is met, will an in-network dental provider charge the total charge or the allowed amount?

Once the annual maximum of \$1,000 is met, members are responsible for the dentist’s total charges associated with any dental treatment.

Is the ortho benefit the same in the embedded ACA pediatric benefit and the standalone BlueDental Preferred?

Yes, the ortho benefit is the same in the embedded ACA pediatric benefit and the standalone BlueDental Preferred plan. Class V (orthodontic) services are covered up to age 19. Class V services are not subject to the deductible. Members pay 50% of the Allowed Benefit in network and 65% of the Allowed Benefit out-of-network for services deemed medically necessary.

Is the ACA embedded pediatric benefit and network the same as the standalone BlueDental Preferred?

Yes, the network and benefit for the pediatric dental and the pediatric portion of the BlueDental Preferred plan is the same.

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



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- On August 22, 2018, the Department of Health and Human Services (HHS) and the Department of Treasury approved Maryland's application to establish a state-based reinsurance program – enabling CareFirst to decrease its rates for 2019.
- CareFirst was ultimately approved for a -17% average decrease over 2018 for HMO and a -11.1% average decrease for PPO.

CareFirst 2019 vs. 2018 HMO Rates

HMO	CareFirst	
	2019	2018
Platinum		
Gold	\$437	\$516
Silver ON	\$489	\$559
Silver OFF	\$383	\$465
Bronze	\$313	\$387

HMO	CareFirst	
	2019	2018
Platinum		
Gold	-15%	
Silver ON	-12%	
Silver OFF	-18%	
Bronze	-19%	

CareFirst 2019 vs. 2018 PPO Rates

PPO	CareFirst	
	2019	2018
Platinum		
Gold	\$663	\$761
Silver ON	\$693	\$789
Silver OFF	\$626	\$686
Bronze	\$552	\$600

PPO	CareFirst	
	2019	2018
Platinum		
Gold	-13%	
Silver ON	-12%	
Silver OFF	-9%	
Bronze	-8%	

Change in Benefits

- While premiums have decreased, there have also been changes to deductibles, out-of-pocket maximums, and HSA compatibility from 2018 to 2019.
 - Deductibles and out-of-pocket maximums increased on Gold, Bronze, and Catastrophic.
 - There were also changes to HSAs.
 - The Bronze plans are not HSA eligible for 2019 and the Silver plans are now HSA eligible. On the Silver plans, copays for non-preventive benefits are now after the deductible and the drug deductible is now integrated with medical.

Maryland Plan	Deductible Change	Out-of-Pocket Maximum Change	HSA Change
Gold HMO/PPO	2018: \$1,000 2019: \$1,750	2018: \$6,500 2019: \$6,650	No change (not HSA eligible)
Silver HMO/PPO	2018: \$3,500 2019: \$3,000	2018: \$7,350 2019: \$6,650	HSA eligible for 2019; copays for non-preventive benefits are now <u>after</u> the deductible and drug deductible is now integrated with medical
Bronze HMO/PPO	2018: \$6,550 2019: \$7,900	2018: \$6,550 2019: \$7,900	Not HSA eligible for 2019
Catastrophic HMO	2018: \$7,350 2019: \$7,900	2018: \$7,350 2019: \$7,900	No change (not HSA eligible)

- Given the reduction in premiums and changes to deductibles and out-of-pocket maximums on some plans, members may want to explore other plan options, including buying up to richer metal level plans.
- **Example 1: Member is enrolled in the Bronze HMO plan in 2018 and wants to keep their HSA**
 - For 2019, the member can enroll in a Silver Off Exchange plan for 2019 and keep their HSA, while receiving a comparable rate for a richer metal level and a significant decrease in deductible.
- **Example 2: Member is enrolled in a Silver HMO Off Exchange plan in 2018 and wants to keep their first dollar coverage**
 - For 2019, the member can enroll in a Gold plan and may be able to reduce their premium, while receiving a decrease in deductible and out-of-pocket maximum.

	Deductible Change	Out-of-Pocket Maximum Changes	Cost-sharing Change	Premium Change for Same Age*
Example 1: Member moves from 2018 HMO HSA Bronze to 2019 HMO Silver HSA Off Exchange	\$3,550 deductible reduction 2018 (Bronze): \$6,550 2019 (Silver): \$3,000	\$100 out-of-pocket maximum increase 2018 (Bronze): \$6,550 2019 (Silver): \$6,650	Rather than having all non-preventive benefits after the deductible, the member will now have copays once they meet the deductible	1% decrease
Example 2: Member moves from 2018 Silver HMO Off Exchange to 2019 Gold HMO	\$1,750 deductible reduction 2018 (Silver): \$3,500 2019 (Gold): \$1,750	\$700 out-of-pocket maximum reduction 2018 (Silver): \$7,350 2019 (Gold): \$6,650	Many benefits have lower copays, as well as a lower drug deductible	6% decrease