

For Consumer Direct contracted brokers only

For additional information or supplies, please contact your Broker Sales Representative.

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Important Information About HSA Plans

For 2019, we are offering HSA plans in Maryland, DC, and Virginia. In Maryland, the Bronze metal level plans are no longer HSA-eligible, but HSAs have been added to the Silver metal level base plans in both Maryland and Virginia for 2019.

Cost-sharing reduction (CSR) plans are only available on the Silver metal level and are not eligible for an HSA due to IRS requirements. Subscribers in MD and VA passively or actively renewing into a 2019 On-Exchange Silver plan **may not** be eligible to receive an HSA plan due to their CSR. Only the Silver base plan is HSA-eligible in Maryland and Virginia. Silver plans in D.C. do not include an HSA.

After the CSR is applied to a subscriber's Silver level plan, the plan's deductible falls below the IRS required deductible for high deductible health plans. To qualify for an HSA, the plan's deductible **MUST** be above \$1,350 for an individual or \$2,700 for a family.

The CSR was designed to provide additional financial assistance for those with the lowest incomes to help them pay a portion of the out-of-pocket care costs (deductible, coinsurance, co-payments) not covered by the plan. Individuals who qualify for a CSR must fall within the defined Federal Poverty Level and choose a Silver metal level plan.

Reminder – HSA plans can **ONLY** be funded if the subscriber is currently enrolled in a high deductible health plan with an HSA. A subscriber can continue to use any previously contributed funds and maintain their HSA account. Additionally, a subscriber can enroll in an HSA plan and choose not to fund the HSA account.

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



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