

For brokers and producers only

Date: October 1, 2020

Market: Small Group ACA

2021 Small Group Updates

Each year, CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (CareFirst) review the portfolio and adjust the medical plans offered in the Small Group Affordable Care Act (ACA) market to ensure they are federally compliant. Effective January 1, 2021, there will be three new plan options per jurisdiction:

- **BlueChoice Advantage Gold 0**
- **BlueChoice HMO Value Bronze 6000**
- **BlueChoice Advantage Value Bronze 6000**

Along with these new plans, there are four plan options per jurisdiction that will no longer be offered in the 2021 Small Group ACA product portfolio. Starting this month, we will notify all affected groups of the changes to their plan options prior to their renewal packet release. The [group letter](#) will be mailed on a monthly basis and lists these four plans, along with the closest alternative for each.

Employer groups will be moved automatically into applicable plans upon their group renewal date. Members will be enrolled in the plan option most closely resembling their current plan (as noted in the letter). If a group doesn't want the closest plan alternative, **they must actively select a different plan** and get a new renewal quote with the account's required signature to make a change. In their upcoming renewal packets, groups will receive their plan options and will need your assistance selecting a different plan.

For all other existing plans in the product portfolio, please refer to this summary of cost-share and benefit changes that were made to comply with the ACA guidelines. Please review the plans with your broker sales executive to ensure understanding of all the changes from 2020 to 2021.

Maryland Small Business Health Options Program (On-SHOP)

To offer more choice to members who purchase On-SHOP, the following Off-Shop plans will also be available:

Bronze

- BlueChoice HMO HSA/HRA Bronze 6100
- BlueChoice Advantage HSA/HRA Bronze 6100
- BlueChoice HMO Value Bronze 6000
- BlueChoice HMO Referral 8250

Silver

- BlueChoice HMO HSA/HRA Silver 1500
- BlueChoice HMO HSA/HRA Silver 3000

- BlueChoice HMO Silver 5000
- BlueChoice Advantage HSA/HRA Silver 3000
- BlueChoice Advantage Silver 5000

Gold

- BlueChoice Advantage HSA/HRA Gold 1500
- BlueChoice HMO Gold 1500
- BlueChoice Advantage Gold 1000

Sales support

- This [account flier](#) is available for new and renewing accounts.
- 2021 benefit summaries will be posted on the broker portal soon.
- The 2021 Small Group ACA product portfolios will be available on the broker portal in the coming weeks.

For more information

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