

## For brokers and producers only

Date: February 3, 2022

**Markets: 51+ Fully Insured**

### Fully Insured Blue High Performance Network<sup>SM</sup> (BlueHPN<sup>SM</sup>) Plans Available

In the [September 16, 2021 broker news](#), we notified you about the expansion of the Blue High Performance Network<sup>SM</sup> (BlueHPN<sup>SM</sup>) for 2022.

We are excited to share that the BlueHPN product has been approved for the 51+ fully insured market in all jurisdictions. There are seven standard plans: five include a virtual care benefit enhancement and two are HSA/HRA compliant. These plans are effective April 1, 2022.

With BlueHPN, we're accelerating an industry-wide shift toward better outcomes and value—driving change in a way that only “Blue” can. Our reach means that when members select BlueHPN in a given market, they'll have seamless access to a network of high-quality primary care physicians, hospitals and specialists across 65 major U.S. markets, including the top 10 cities. Additionally, to help members navigate the new network, a \$0 virtual care benefit enhancement will be included on all non-HSA plans. The BlueHPN delivers, nationally, on average, cost savings of 11% (over our PPO) and up to 20% savings in some markets. And CareFirst will provide network-level information so accounts can easily see their program savings.

#### Overview of the New Plans:

- Plans will have in-network benefits only through the Blue High Performance Network, except for urgent and emergent care. The plans will use the PPO network for emergent care.
- There are variations in deductibles, out-of-pocket maximums and some cost-sharing.
- On the non-HSA plans, members who are 18 years of age or older can receive \$0 PCP visits, mental health visits and physical therapy, through CloseKnit, a virtual first primary care practice.
- BlueChoice rules will apply to the plans, like using LabCorp and prior authorizations for non-freestanding services.
- Groups can choose between Formularies 3 and 4 with different pharmacy cost-sharing options (for each formulary, eight options for non-HSA plans and four options for HSA plans.)
- Groups 100+ have the option to customize the BlueHPN plans. Note that benefits are available in-network only. Out-of-network benefits are not available to be added to plan designs.

**Note:** Self-insured accounts can opt into the virtual care benefit enhancement.

#### Materials and Resources

Marketing materials for accounts and members are available on the Broker Portal. The following materials are available for both self-insured and fully insured accounts:

Email template to share launch information with accounts	<a href="#">Self-insured</a>	<a href="#">Fully Insured</a>
Email template for accounts to promote BlueHPN to their employees	<a href="#">Self-insured</a>	<a href="#">Fully Insured</a>

HR/Benefits Guide	<a href="#">Self-insured</a>	<a href="#">Fully Insured</a>
Member Decision Guide	<a href="#">Self-insured</a>	<a href="#">Fully Insured</a>
Member Flyer with FAQs	<a href="#">Self-insured</a>	<a href="#">Fully Insured</a>

You will also find updated versions of the following on the Broker Portal:

- [Account Sell Sheet](#)
- [Account Slides](#) and [Talking Points](#)
- [FAQs](#)

Finally, we have launched a BlueHPN webpage on our [Employer](#) and [Broker](#) sites. You will find additional information about BlueHPN on the sites focused on national access, savings, quality and virtual care.

Stay tuned for more valuable information and materials, including a BlueHPN member webpage, as we move closer to the April 1, 2022 launch.

**For more information**

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