



# 2023 ACA UPDATES FOR SMALL GROUP

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*November 2022*

**Proprietary and Confidential**

# AGENDA

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- I. Introduction
- II. 2023 Changes
- III. Dental Updates
- IV. Miscellaneous / Communications Updates
- V. Appendix

The primary factors driving CareFirst’s premium rate changes are:

- Increase in the cost of medical care
- Impact of fee changes required by ACA
- Changes in level of sickness of members insured by CareFirst
- Impact of changes to ACA risk adjustment program

2023 Average Rate Changes* Q1 2022 – Q1 2023		
Maryland	HMO	10.8%
	PPO	0.0%
DC	HMO	15.5%
	PPO	12.6%
Virginia	HMO	12.4%
	PPO	1.3%

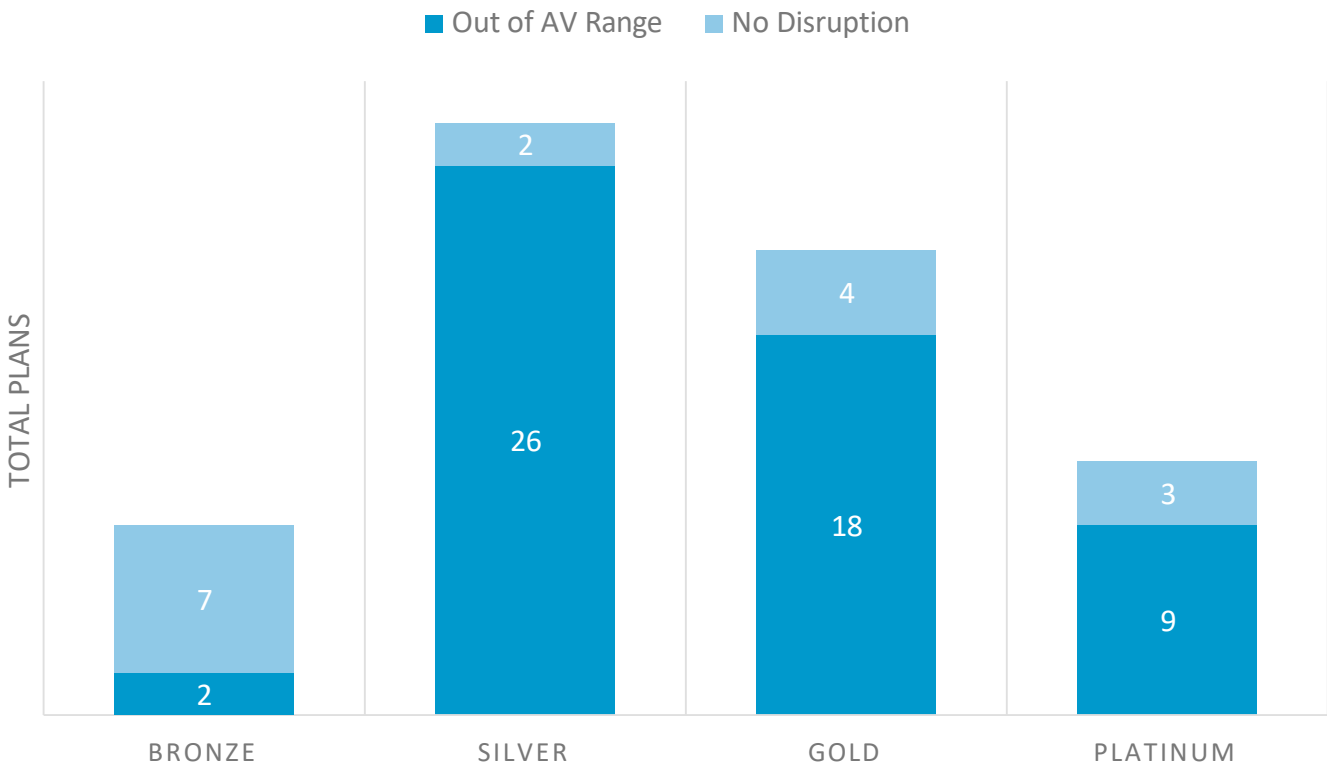
\*Average rate changes do not include demographic changes to members or members aging up.

# 2023 Changes

Initiative	Details
Virtual Connect through CloseKnit (on select plans)	\$0 PCP and mental health visits using Virtual Connect providers (for 2023, CloseKnit only)
Blue Rewards Changes	Changes to eligibility requirements for health coaching, incentive timing and incentive amount/distribution
Name Change from Wellness to Wellbeing	New CareFirst Wellbeing application effective 1/1/2023; Our updated wellness application (powered by Sharecare) will be white labeled to match CareFirst's branding
Plan Changes – mostly deductible and OOP limits	Majority of products required benefit changes this year due to the AV calculator changes; Last year no changes were made as a result of COVID
DC Standard Plans – 10 new plans added – DCHL only	Added DC standard plans to the Small Group Market. These plans are the same DC standard plans that are currently in the Individual Market. All carriers in DC must include in their 2023 portfolio.
DC - Value Based Insurance Design (VBID) benefits added to 8 of the 10 DC standard plans (non-HSA)	\$0 benefits available for certain services for members diagnosed with type 2 diabetes
MD Abortion Care and Insulin Mandates	Maryland Abortion Care and Insulin mandates effective with new and renewing business 1/1/2023
MD SHOP – Reduction of plan offerings	New for 2023, the <b>MHBE limits plan designs offered on the Exchange to four per metal level</b> ; CareFirst is required to withdraw the plans over the four-plan limit.
HSA/HRA Changes	Further has changed its name to Further by Health Equity; New HSA limits for 2023; HRA administration still available on all plans with \$1,000 and higher deductible.

Out of 71 unique plan designs, 55 fell out of Actuarial Value range in all jurisdictions.

## 2023 AV CALCULATOR DISRUPTION



In Maryland, on-exchange, (3) plans exited in 2023

# 2023 MANDATES

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# Maryland Insulin Benefit Change

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- Effective **January 1, 2023**, for all **fully insured plans new and upon renewal** in MD
- Member copayments/coinsurance for all prescription **insulin** drugs will **not exceed \$30 for a 30-day supply** regardless of the quantity or type of covered insulin used to fill the prescription

## What does this mean for SG ACA plans?

- **No changes to benefits** – CareFirst ACA plans already cover preferred insulin at \$0 and non-preferred insulin at \$30 copay for a 30-day supply for MD/DC/VA

- Effective **January 1, 2023**, for all **fully insured plans new and upon renewal** in MD
- Medical plans that provide labor and delivery coverage to individuals or groups are required to modify plans to **eliminate cost sharing**, including deductibles, coinsurance, and copayments, for abortion care services (exception for HSA-eligible plans, services are not available at zero cost share UNTIL after their deductible is met)
- In plans providing coverage **for prescription drugs**, the carrier must provide abortion care medications, with **no cost sharing**
- Insurers will provide information to members about abortion care coverage using the terminology “**abortion care**” to describe the coverage. The bill does not define “abortion care”.

## What does this mean for SG ACA plans?

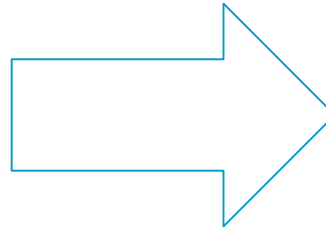
- Updated MD contract language to refer to “abortion care”
- Generic abortion care medications will be covered at \$0 in MD
  - Non-HSA plans: Deductible does not apply
  - HSA plans: Deductible applies
- DC/VA will continue to follow the plan tier cost shares for abortion drugs based on the Exchange Formulary



# New Maryland On-Exchange Mandate

- New for 2023, the **MHBE limits plan designs offered on the Exchange to four per metal level**
- CareFirst is required to withdraw plans over the four-plan limit
- Only the on-exchange version will be exited, members will be passively renewed into the most like plan
- Plans exited on MD SHOP:

2022 Exited Plan Name
BlueChoice HMO HSA/HRA Bronze 6100
BlueChoice HMO HSA/HRA Silver 3000
BlueChoice Advantage HSA/HRA Silver 3000



Will Be Mapped Into 2023 Plan Name
BlueChoice HMO Referral HSA/HRA Bronze 6200
BlueChoice HMO HSA/HRA Silver 2750
BlueChoice Advantage Silver 6500

# 2023 DC SMALL GROUP NEW STANDARD PLANS

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# DC Only: Small Group New Standard Plans\*

Effective 1/1/2023 New & Upon Renewal



Metal Level	2023 Plan Name	VBID Benefits
Bronze	BlueChoice HMO HSA Standard Bronze \$6,350	<b>N/A</b> <b>(No VBID benefits on HSA eligible DC Standard Plans)</b>
Bronze	BluePreferred PPO HSA Standard Bronze \$6,350	
Bronze	BlueChoice HMO Standard Bronze \$7,500	<b>The new VBID (Value Based Insurance Design) includes</b> the following benefits covered at no cost in-network for members with a diagnosis of type 2 diabetes: <ul style="list-style-type: none"> <li>• <b>PCP</b> <ul style="list-style-type: none"> <li>• 1 dilatated retinal exam</li> <li>• 1 diabetic foot exam</li> <li>• Unlimited nutritional counseling visits per year</li> </ul> </li> <li>• <b>Labs</b> <ul style="list-style-type: none"> <li>• Lipid panel test (1x per year)</li> <li>• Hemoglobin A1C (2x per year)</li> <li>• Microalbumin urine test or nephrology visit (1x per year)</li> <li>• Basic metabolic panel (1x per year)</li> <li>• Liver function test (1x per year)</li> </ul> </li> <li>• <b>Prescription Drugs</b> <ul style="list-style-type: none"> <li>• Select list of diabetic drugs and supplies available at no cost</li> </ul> </li> </ul>
Bronze	BluePreferred PPO Standard Bronze \$7,500	
Silver	BlueChoice HMO Standard Silver \$4,850	
Silver	BluePreferred PPO Standard Silver \$4,850	
Gold	BlueChoice HMO Standard Gold \$500	
Gold	BluePreferred PPO Standard Gold \$500	
Platinum	BlueChoice HMO Standard Platinum \$0	
Platinum	BluePreferred PPO Standard Platinum \$0	

\*Standard plans are new to Small Group in 2023 and are required to be offered by all carriers in DC. They are designed by a DC Health Benefit Exchange led workgroup. They have identical cost shares for benefits regardless of carrier and include many in-network medical services before the deductible.

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# CLOSEKNIT

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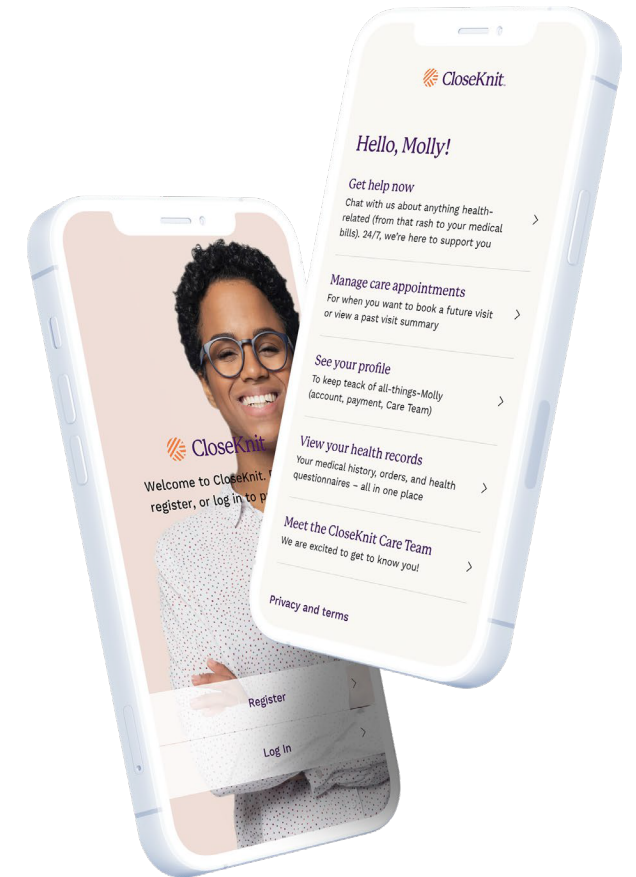
# Redefining Primary Care



## A virtual-first primary care practice

- **Open 24/7/365** through an easy-to-use-app
- **4.96 out of 5** average satisfaction rating
- **Behavioral and mental health** support
- **Same-day prescription orders**, insurance navigation and help with billing questions
- **Dedicated care teams** support whole health, adhering to the highest clinical standards

**16,000 MEMBERS** and growing since launching fall 2021



CloseKnit is a registered Trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit does not provide Blue Cross Blue Shield products or services and is providing telehealth services to CareFirst members.

# VIRTUAL CONNECT

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# Overview Of SG Virtual Connect Expansion

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## Embed Virtual Connect program (\$0 benefit for PCP and mental health visits)

- **What problem does it solve?**
  - Provides convenience and affordability to members by making \$0 virtual care available through CloseKnit.
- **Why are we doing this?**
  - Aligns with CareFirst's mission—affordability and access, including for mental health support
  - Meets market needs for employers and members
  - Achieves competitive parity/advantage
  - Provides members with additional convenient options for primary and mental health, two key areas for overall health

All current virtual care options (CareFirst Video Visit, etc.) will still be available using the existing cost share.

# Virtual Connect

Enhanced \$0 virtual care  
PCP and mental health  
benefit for members  
through CloseKnit.

- **Available 1/1/2023 upon renewal**
- **Members pay \$0:**  
PCP visits, mental health visits

*Virtual Connect is included in the following 2023 plans:*

- BlueChoice HMO Gold 3000 Virtual Connect
- BlueChoice Advantage Gold 3000 Virtual Connect
- BlueChoice HMO Referral Silver 5350 Virtual Connect
- BlueChoice Advantage Silver 5350 Virtual Connect



Affordable for  
employer and  
members



Patient-centric care  
focused on a member's  
whole health, including care  
coordination and chronic  
condition management



Flexibility with  
24/7/365 care



Available in  
all 50 states



Same-day or scheduled  
appointments



Complete, long-term PCP  
option for members



Meets need and demand  
for more virtual care



Full-time, dedicated  
and highly credentialed  
providers



All healthcare needs  
managed through  
CloseKnit app



# Small Group Virtual Connect Plans for 2023

- Virtual Connect will be added to 4 plans across all jurisdictions for 2023 (2 Silver and 2 Gold).

Jurisdiction	2022 Plan Name	2023 Plan Name
All	BlueChoice Advantage Gold 3000	BlueChoice Advantage Gold 3000 Virtual Connect
All	BlueChoice HMO Gold 3000	BlueChoice HMO Gold 3000 Virtual Connect
All	BlueChoice Advantage Silver 4000	BlueChoice Advantage Silver 5350 Virtual Connect
All	BlueChoice HMO Referral Silver 4000	BlueChoice HMO Referral Silver 5350 Virtual Connect

# 2023 BLUE REWARDS UPDATES

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# Blue Rewards Changes – 2023 New and Upon Renewal



Beginning on January 1, 2023, the current Sharecare wellness program will transition to CareFirst WellBeing. The new site will feature all the tools, resources and support members rely on, but in a clearer and more cohesive platform. Current Sharecare users will not lose any information in their wellness accounts as it will carry over.



## Health Coaching

- Members can now sign up for health coaching without special identification by CareFirst. They can earn up to \$200 by completing 3 coaching sessions.



## Incentive Timing

- The time frames for selecting a PCP/completing a health screening and taking the RealAge/consenting to receive wellness emails were extended from within 120 days of the plan effective date to 180 days.
- The time frame was shortened for retaking Real Age from after six months to at least 90 days after initial completion.



## HSA Deductible Requirements

- Please note, members with a high-deductible health plan must reach their plan deductible before being able to use their Blue Rewards medical expense debit card

# Blue Rewards Incentive Updates for 2023



## Earn \$50

Consent to receive wellness emails and take the RealAge® test

The RealAge test is a simple questionnaire that will help you determine the physical age of your body compared to your calendar age.

*Must complete within 180 days of your effective date.*



## Earn \$25

Retake the RealAge® test

If you earned the reward for taking the test initially, you can earn an additional reward for retaking it after 90 days.

*RealAge answers must be updated or confirmed no earlier than 90 days after the original assessment, and before the end of the benefit period.*



## Earn \$100

Select a primary care provider (PCP) and complete a health screening

You can visit your PCP or a CVS MinuteClinic® to complete your screening.

*Must complete within 180 days of your effective date.*



## Earn up to \$200

Participate in health coaching

- Session 1 = \$30
- Session 2 = \$70
- Session 3 = \$100

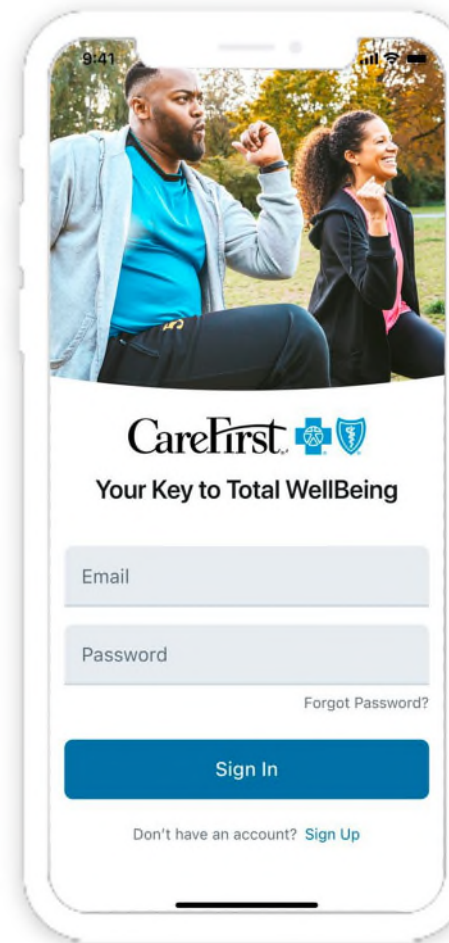
*Sessions must be held 2-60 days apart and must be completed before end of benefit period.*

# CAREFIRST WELLBEING<sup>SM</sup>

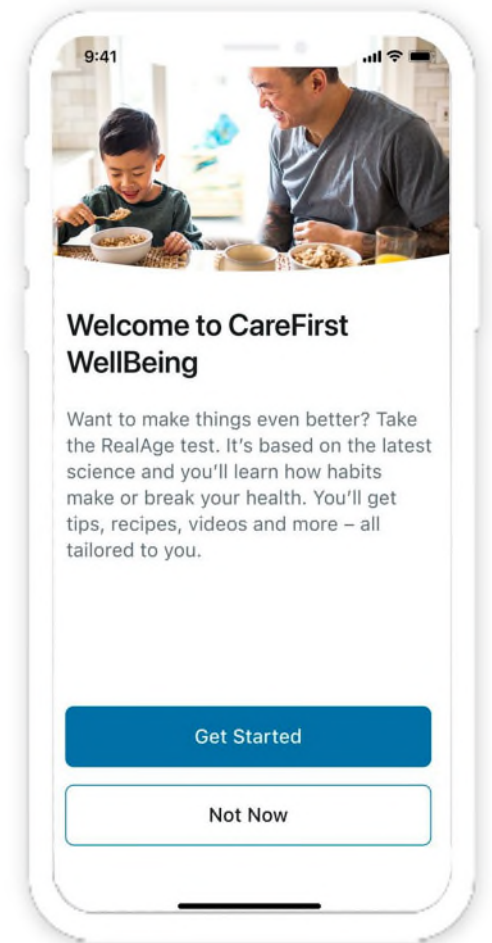
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# Member Experience

Well-being application (currently Sharecare), communications and materials will all be re-branded as CareFirst WellBeing.



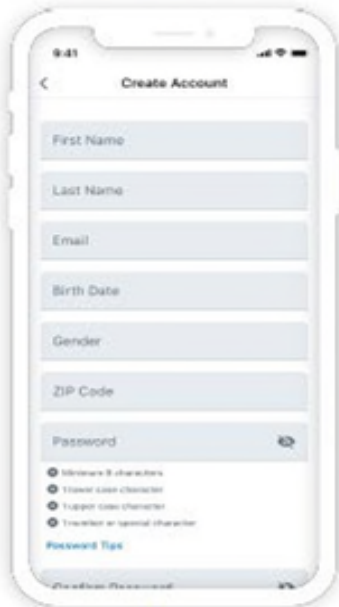
Registration



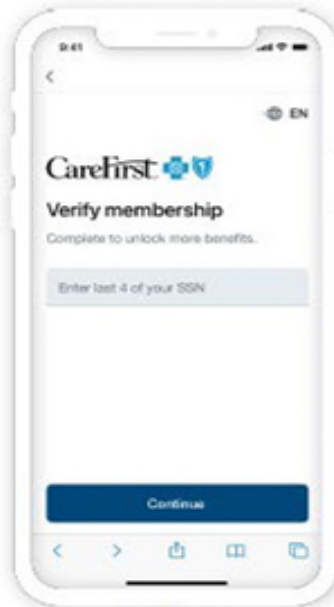
Welcome Screen

## Simple Registration

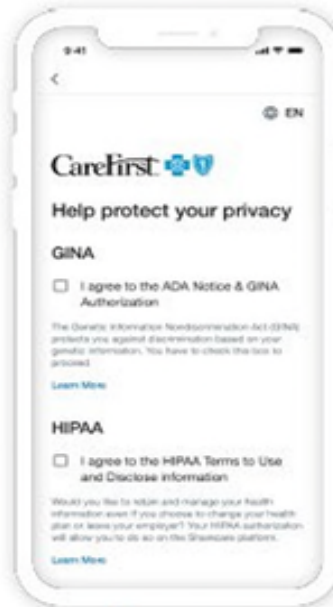
- Direct registration capabilities into CareFirst WellBeing app
- Guided transition experience to members currently registered on Sharecare app

The screen shows a 'Create Account' form with fields for First Name, Last Name, Email, Birth Date, Gender, ZIP Code, and Password. The Password field has a strength indicator showing four dots. Below the fields are four icons representing password requirements: minimum 8 characters, lower case character, upper case character, and number or special character. A 'Forgot Password' link is at the bottom.

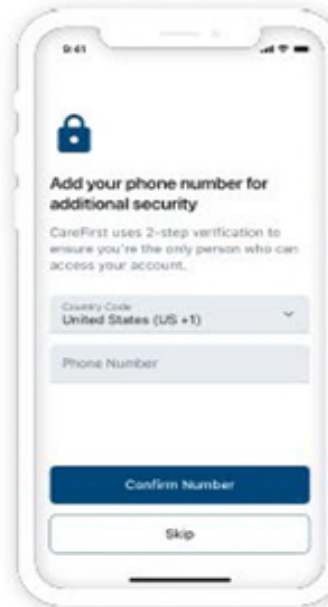
Create Account

The screen displays the CareFirst logo and the title 'Verify membership'. Below the title, it says 'Complete to unlock more benefits.' and provides a text input field for 'Enter last 4 of your SSN'. A blue 'Continue' button is at the bottom.

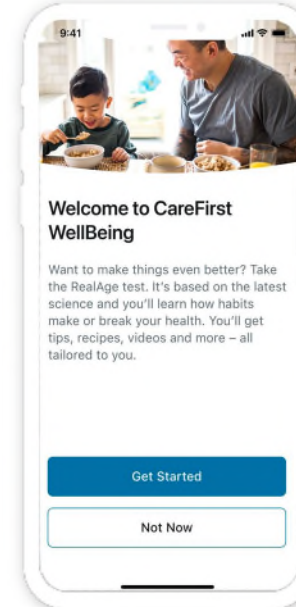
Verify Membership

The screen is titled 'Help protect your privacy' and contains two sections: 'GINA' and 'HIPAA'. Each section has a checkbox for agreement and a 'Learn More' link. The GINA section includes a small paragraph about the Genetic Information Nondiscrimination Act (GINA).

Authorizations

The screen is titled 'Add your phone number for additional security'. It explains that CareFirst uses 2-step verification. There is a dropdown menu for 'Country Code' set to 'United States (US +1)', a text input field for 'Phone Number', and two buttons: 'Confirm Number' and 'Skip'.

Add Phone

The screen features a photo of a man and a child eating. Below the photo, it says 'Welcome to CareFirst WellBeing'. A paragraph describes the 'RealAge' test. At the bottom are two buttons: 'Get Started' and 'Not Now'.

Welcome Screen

# 2023 ACA DETAILED BENEFIT CHANGES

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# 2023 ACA Detailed Changes Overview

- In 2023, most changes were to the deductible and/or MOOP.
- Other changes:
  - Silver plans (6): additional changes to physician services, both in network and out of network; ER copays increased.
  - Silver plans (2): minimal changes to Rx copays.
  - Bronze (2) and Silver (4) plans: copay changes to non-hospital laboratory tests out of network only.
  - On-exchange plans: metal level added to the plan name to avoid confusion.
  - Silver (2) and Gold (2) plans include Virtual Connect enhancements: product name will include Virtual Connect.



See appendix for charts with high level updates by plan

# 2023 DENTAL UPDATES

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# 2023 Small Group Standalone Dental (ACA-Compliant)\*

On-SHOP, DC



## BlueDental Traditional

Individual Deductible	Family Deductible	Deductible Applies	Annual Maximum for Class I, II, III & IV Members Over 19	Out-of-Pocket Maximum Members Under 19	Class I Coinsurance <sup>1</sup>	Class II Coinsurance <sup>1</sup>	Class III Coinsurance <sup>1</sup>	Class IV Coinsurance <sup>1</sup>	Class V Coinsurance <sup>1</sup> Members Under 19, Medically Necessary Ortho <sup>2</sup>
\$50	\$150	2, 3 & 4	\$1,500	\$375 for 1 member, \$750 for 2+ members	100%	80%	80%	50%	50%

## BlueDental Preferred

Individual Deductible		Family Deductible		Deductible Applies	Annual Maximum for Class I, II, III & IV Members Over 19	Out-of-Pocket Maximum Members Under 19	Class I Coinsurance <sup>1</sup>		Class II Coinsurance <sup>1</sup>		Class III Coinsurance <sup>1</sup>		Class IV Coinsurance <sup>1</sup>		Class V Coinsurance <sup>1</sup> Members Under 19, Medically Necessary Ortho <sup>2</sup>	
In	Out	In	Out				In	Out	In	Out	In	Out	In	Out	In	Out
\$50	\$100	\$150	\$300	2, 3 & 4 (In & Out)	\$1,000	\$375 for 1 member, \$750 for 2+ members	100%	80%	80%	60%	80%	60%	50%	35%	50%	35%

**Note:** Plans are available as employer-sponsored only, not voluntary. Plans do not include Deductible Carryover or Deductible Credit provisions.

<sup>1</sup> Coinsurance shown is the percentage the **plan** pays. CareFirst payments are based on the CareFirst Allowed Benefit. Participating and Preferred Dentists accept 100% of the CareFirst Allowed Benefits as payment in full for covered services. Non-participating dentists may bill the member for the difference between the Allowed Benefit and their charges.

<sup>2</sup> Qualifications to be medically necessary vary by jurisdiction

\*These plans are typically sold to satisfy the pediatric dental requirements if other carriers don't embed pediatric dental in their ACA medical plans. Member level rated.

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# COMMUNICATIONS

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- **Benefit Summaries:**

- 2023 Benefit Summaries will be available on SOS and broker portal, November 2022.
  - On-SHOP benefit summaries will be accessible in the Off-SHOP section of the broker portal.

- **Product Portfolios:**

- Will be available in November on broker portal.

- **Enrollment Forms and Group Contract Applications:**

- 2023 enrollment forms are not yet available in the SOS or broker portal. They will be available in the upcoming weeks.

- **Renewal Letters:**

- For January 1, 2023, renewals – renewal packages sent mid-October.

# LARGE GROUP 2023 UPDATES

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# 2023 Health Savings Account (HSA) Compatible 51+ Plans Changes

- The Internal Revenue Service released the 2023 limits for health plans paired with a Health Savings Account (HSA).

HSA Plans			
Contribution Limits	2022	2023	Change
Individual (self-only)	\$3,650	\$3,850	+ \$200
Family	\$7,300	\$7,750	+ \$450
55+ catchup contributions	\$1,000	\$1,000	No Change
Minimum Deductible	2022	2023	Change
Individual (self-only)	\$1,400	\$1,500	+ \$100
Individual as part of a family*	\$2,800	\$3,000	+ \$200
Family	\$2,800	\$3,000	+ \$200
Maximum Out of Pocket	2022	2023	Change
Individual (self-only)	\$7,050	\$7,500	+ \$450
Individual as part of a family**	\$8,700	\$9,100	+ \$400
Family	\$14,100	\$15,000	+ \$900
All Non-HSA Plans			
Compliant Maximum Out of Pocket	2022	2023	Change
Individual (self-only)	\$8,700	\$9,100	+ \$400
Individual as part of a family**	\$8,700	\$9,100	+ \$400
Family	\$17,400	\$18,200	+ \$800

# 2023 Health Savings Account (HSA) Compatible 51+ Plans Changes

- Based on the new 2023 HSA limits, CareFirst is making small adjustments to some 51+ Standard Medical plans effective January 1, 2023.
- A formal communication was distributed in October 2022.

Integrated Plan Changes		
Effective Date	Plan Name	Impact
1/1	BlueChoice Advantage HSA/HRA Option 1	Updating the deductibles and out-of-pocket maximums so plan remains HSA compliant
	BlueChoice Advantage Options 11, 12 and 13	Small changes made to plans to pass Mental Health Parity (MHP) testing
	BlueChoice – Maryland Only BlueChoice Open Access Plus – Maryland Only	Small changes due to contract errors so that the Maryland contract matches the Washington, D.C. and Virginia contracts



# 2023 Health Savings Account (HSA) Compatible 51+ Plans Changes

- Virtual Connect through CloseKnit
- Dental & Vision Rate Changes:
  - **Dental:** Historically, CareFirst dental and vision rates have remained unchanged for the past four and seven years respectively, with modest changes being implemented in the past 18 months as a result of periodic provider fee schedule updates.

Dental Product Lines	MD %	DC %
Traditional	1.2%	0.0%
Voluntary Traditional	1.2%	0.0%
PPO	1.3%	0.0%
Voluntary PPO	1.3%	0.0%
BlueDental Plus Standard (Option 1)	0.6%	5.0%
BlueDental Plus 90th Percentile (Option 2)	5.6%	10.8%

# 2023 Health Savings Account (HSA) Compatible 51+ Plans Changes

- Dental & Vision Rate Changes (cont.):
  - **Vision:** Changes to our Vision Plans tier rate factors will affect rate changes by rate tier:
    - Rates for plans 1-4 will mostly increase in all jurisdictions
    - Rates for plans A-D will mostly decrease in all jurisdictions

Vision Plans 1-4	MD %	DC %	VA %
<b>Employer-Sponsored</b>			
Option 1: \$0 exam copay, 12/12/12	0.8%	1.1%	0.3%
Option 2: \$0 exam copay, 24/24/24	0.5%	0.9%	0.2%
Option 3: \$10 exam copay, 12/12/12	5.8%	1.2%	0.2%
Option 4: \$10 exam copay, 24/24/24	38.1%	33.9%	38.9%
<b>Voluntary</b>			
Option 1: \$0 exam copay, 12/12/12	1.6%	1.3%	-0.3%
Option 2: \$0 exam copay, 24/24/24	2.1%	1.7%	0.1%
Option 3: \$10 exam copay, 12/12/12	1.8%	1.3%	-0.2%
Option 4: \$10 exam copay, 24/24/24	1.3%	1.1%	-0.6%

Vision Plans A-D	MD %	DC %	VA %
<b>Employer-Sponsored</b>			
Option A: \$0 exam copay, 12/12/24	-14.1%	-20.1%	-16.9%
Option B: \$10 exam copay, 12/12/24	0.7%	-2.6%	1.4%
Option C: \$0 exam copay, 12/12/12	-14.9%	-25.9%	-22.9%
Option D: \$10 exam copay, 12/12/12	-14.4%	-21.8%	-18.7%
<b>Voluntary</b>			
Option A: \$0 exam copay, 12/12/24	-1.5%	-20.1%	-17.0%
Option B: \$10 exam copay, 12/12/24	-2.0%	-5.3%	-1.6%
Option C: \$0 exam copay, 12/12/12	-1.6%	-13.0%	-9.7%
Option D: \$10 exam copay, 12/12/12	-1.6%	-9.1%	-5.6%

Vision rate changes effective January 1, 2023

# Large Group 2023 Updates

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- MD Expands Access to Abortion Care
- Medication-Assisted Treatment (MAT) for Substance Use Disorders
- 2023 Pharmacy Management Strategy
  - MD Insulin Cost Reduction Mandate
  - Zero Dollar Diabetic Supply

- **WellSet:**

- Available as a buy-up for fully and self-insured accounts.
- Accounts may contract directly with WellSet for 1- or 2-year memberships.
- Provides access to live and on-demand virtual group emotional self-care classes.

- **Virtual Care Benefit**

- Virtual Connect – launching Jan 1, 2023.
- Embedded in all fully insured large group plans.

- **CareFirst Wellbeing:**

- partnered with Sharecare to enhance and expand our Wellness and Disease Management program.
- Also introducing **Memento**

# APPENDIX

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- Under ACA, the minimum enrollment requirements do not apply to a small employer that submits an application between November 15 and December 15 of any calendar year for a 1/1 effective date. Otherwise, all other groups must enroll and maintain the minimum enrollment requirements for medical coverage.
- Maryland Jurisdiction: groups can be written during the annual open enrollment if only the owner is enrolling, with all other common law employees waiving coverage.
- If offering Dental/Vision, these benefits are still subject to participation during the annual open enrollment, and waivers are still required.

# 2023 Actuarial Value Calculator—On/Off-SHOP

- This chart shows all plans with 2022 plan names
- A total of 55 plans fell out of AV for 2023 in all jurisdictions:
  - 2 out of 9 existing Bronze
  - 26 of 28 existing Silver
  - 18 of 22 existing Gold
  - 9 of 12 existing Platinum

Plan Name—Bronze	2023 Status
BlueChoice HMO Referral Bronze 8250	In-Range—no changes
BlueChoice HSA/HRA Bronze 6100	In-Range—no changes
BlueChoice Plus HSA/HRA Bronze 6100	Benefit changes due to AV
BlueChoice Advantage HSA/HRA Bronze 6100	Benefit changes due to AV
BlueChoice HMO Referral HSA/HRA 6200	In-Range—no changes
BluePreferred PPO HSA/HRA 6200	In-Range—no changes
BlueChoice HMO HSA/HRA Bronze 6500 90	In-Range—no changes
BlueChoice HMO Value Bronze 6000	In-Range—no changes
BlueChoice Advantage Value Bronze 6000	In-Range—no changes
BlueChoice HMO HSA Standard Bronze 6350	New for 2023
BluePreferred PPO HSA Standard Bronze 6350	New for 2023
BlueChoice HMO Standard Bronze 7500	New for 2023
BluePreferred PPO Standard Bronze 7500	New for 2023

Plan Name—Silver	2023 Status
BlueChoice HMO HSA/HRA Silver 1500	Benefit changes due to AV
BlueChoice Plus HSA/HRA Silver 1500	Benefit changes due to AV
BlueChoice Advantage HSA/HRA Silver 1500	Benefit changes due to AV
BluePreferred PPO HSA/HRA Silver 1500	Benefit changes due to AV
BlueChoice Advantage Silver 1500 BlueFund HSA	Benefit changes due to AV
BluePreferred PPO Silver 1500 BlueFund HSA	Benefit changes due to AV
BlueChoice HMO Silver 1500	Benefit changes due to AV
BluePreferred PPO Silver 1500	Benefit changes due to AV
BlueChoice HMO HSA/HRA Silver 2100 70	Benefit changes due to AV
BlueChoice Advantage HSA/HRA Silver 2100 70	Benefit changes due to AV
BluePreferred PPO HSA/HRA Silver 2100 70	Benefit changes due to AV
BlueChoice HMO HSA/HRA Silver 3000 70	In-Range—no changes
BlueChoice Advantage HSA/HRA Silver 3000 70	In-Range—no changes
BlueChoice HMO HSA/HRA Silver 2400	Benefit changes due to AV
BlueChoice HMO HSA/HRA Silver 2400 SE	Benefit changes due to AV
BluePreferred PPO HSA/HRA Silver 2400 80%/60%	Benefit changes due to AV
BluePreferred PPO HSA/HRA Silver 2400 80%/60% SE	Benefit changes due to AV
BlueChoice HMO HSA/HRA Silver 2000	Benefit changes due to AV
BlueChoice Advantage HSA/HRA Silver 2000	Benefit changes due to AV
BluePreferred PPO HSA/HRA Silver 2000	Benefit changes due to AV
BlueChoice HMO Referral Silver 4000	Benefit changes due to AV
BlueChoice Advantage Silver 4000	Benefit changes due to AV
BlueChoice Plus HSA/HRA Silver 2500	Benefit changes due to AV
BlueChoice HMO HSA/HRA Silver 3000	Benefit changes due to AV
BlueChoice Plus HSA/HRA Silver 3000	Benefit changes due to AV
BlueChoice Advantage HSA/HRA Silver 3000	Benefit changes due to AV
BlueChoice HMO Silver 5000	Benefit changes due to AV
BlueChoice Advantage Silver 5000	Benefit changes due to AV
BlueChoice HMO Standard Silver 4850	New for 2023
BluePreferred PPO Standard Silver 4850	New for 2023

Plan Name—Gold	2023 Status
BlueChoice Advantage Gold 0	Benefit changes due to AV
BlueChoice Advantage HSA/HRA Gold 1500 90	In-Range—no changes
BlueChoice HMO HSA/HRA Gold 1500 90	In-Range—no changes
BlueChoice HMO 1000	Benefit changes due to AV
BlueChoice HMO 1000 SE	Benefit changes due to AV
BluePreferred PPO 1000 90%/70%	Benefit changes due to AV
BluePreferred PPO 1000 90%/70% SE	Benefit changes due to AV
BlueChoice Advantage HSA/HRA Gold 1500	Benefit changes due to AV
BlueChoice HMO HSA/HRA Gold 1500	Benefit changes due to AV
BlueChoice HMO Gold 1500	Benefit changes due to AV
BluePreferred PPO Gold 1500	Benefit changes due to AV
BlueChoice Advantage Gold 1000	Benefit changes due to AV
BlueChoice Plus Gold 1000	Benefit changes due to AV
BluePreferred PPO Gold 1000	Benefit changes due to AV
BlueChoice Advantage Gold 3000	In-Range—no changes
BlueChoice HMO Gold 3000	In-Range—no changes
BlueChoice HMO Referral Gold 0	Benefit changes due to AV
BlueChoice Advantage Gold 500	Benefit changes due to AV
BlueChoice HMO Gold 500	Benefit changes due to AV
BlueChoice HMO Referral Gold 500	Benefit changes due to AV
BlueChoice Plus Gold 500	Benefit changes due to AV
BluePreferred PPO Gold 500	Benefit changes due to AV
BlueChoice HMO Standard Gold 500	New for 2023
BluePreferred PPO Standard Gold 500	New for 2023

Plan Name—Platinum	2023 Status
BluePreferred PPO 100%/80%	Benefit changes due to AV
BluePreferred PPO 100%/80% SE	Benefit changes due to AV
BlueChoice Advantage 90%/70%	Benefit changes due to AV
BlueChoice Advantage 90%/70% SE	Benefit changes due to AV
BlueChoice HMO Referral Platinum 0	Benefit changes due to AV
BlueChoice HMO Platinum 0	Benefit changes due to AV
BlueChoice Plus Opt-Out Platinum 0	Benefit changes due to AV
BlueChoice Advantage Platinum 0	Benefit changes due to AV
BluePreferred PPO Platinum 0	Benefit changes due to AV
BluePreferred PPO Platinum 500	In-Range—no changes
HealthyBlue Plus Platinum 500	In-Range—no changes
HealthyBlue Advantage Platinum 500	In-Range—no changes
BlueChoice HMO Standard Platinum 0	New for 2023
BluePreferred PPO Standard Platinum 0	New for 2023

## Key:

Plans removed from MD Shop\*

Benefit changes

New DCHL Only

\*ON-SHOP ONLY 3 MD plans were removed effective 1/1/2023.



# 2023 Small Group Portfolio—On/Off-SHOP

Deductible Levels by Metal Level	Platinum	Gold	Gold HSA/HRA	Silver	Silver HSA/HRA	Bronze	Bronze HSA/HRA
	\$0 (non-integrated)	\$0 (non-integrated)	\$1500 (Integrated)	<del>\$1500</del> →\$1900 (non-integrated)	<del>\$1500</del> →\$1600 (Integrated)	\$6000 (Integrated) (Value Bronze*)	\$6200 (MD only) (Integrated)
	\$500 (non-integrated)	\$500 new plan! (non-integrated) (DCHL Only)		\$4850 new plan! (non-integrated) (DCHL Only)	\$2000 (Integrated)	\$7500 new plan! (non-integrated) (DCHL Only)	\$6100 (Integrated) (Removed from MD On-SHOP)
		<del>\$500</del> →\$800 (non-integrated)		<del>\$4000</del> →\$5350 (non-integrated)	<del>\$2100</del> →\$2400 (Integrated)	\$8250 (Integrated)	\$6350 new plan! (non-integrated) (DCHL Only)
		\$1000 (non-integrated)		<del>\$5000</del> →\$6500 (non-integrated)	Plus \$2500 (Integrated)		\$6500 (Integrated)
		<del>\$1000</del> →\$1100 (Integrated)			<del>\$2400</del> →\$2750 (Integrated)		
		\$1500 (non-integrated)			\$3000 (Integrated) (Removed from MD On-SHOP)		
		\$3000 (non-integrated)					
Total	2	7	1	4	6	3	4

## Small Group Product Counts

	MD	DC	N. VA	Total
<b>Platinum</b>	8	10	10	28
<b>Gold</b>	20	21	20	61
<b>Silver</b>	24	27	24	75
<b>Bronze</b>	9	11	7	27
<b>Total</b>	61	69	61	191

## 2023 Portfolio Results:

- **27** distinct deductible levels
- **10** new Standard plans (DCHL)
- **3** plan exits (MD On-SHOP only CFMI & GHMSI)
- **15** SHOP offerings in MD
- Total plan count increased from **181** in 2022 to **191** in 2023

\*Value plans are defined by the Maryland Health Exchange. These plans are required to contain certain deductible amounts and first dollar coverage on the Individual ACA market. Most non-CDH CareFirst plans in Small Group already include this “value-based” design.



# 2023 Small Group Bronze Plan Updates



Jurisdictions Sold	2022 Plan Name	2023 Plan Name - CHANGES IN RED	In Network Changes	OON Changes
MD On/Off	BlueChoice HMO Ref HSA/HRA 6200	BlueChoice HMO Referral HSA/HRA <b>Bronze</b> 6200	Add <b>Bronze</b> to plan name no change to benefits	N/A
MD On/Off	BluePreferred PPO HSA/HRA 6200	BluePreferred PPO HSA/HRA <b>Bronze</b> 6200	Add <b>Bronze</b> to plan name no change to benefits	no change
DC On/VA Off MD Off	BlueChoice HSA/HRA Bronze 6100	BlueChoice HSA/HRA Bronze 6100	no change	N/A
DC On/VA Off MD Off	BlueChoice Plus HSA/HRA Bronze 6100	BlueChoice Plus HSA/HRA Bronze 6100	no change	Laboratory Tests (independent non-hospital laboratory) 100 --> <b>120</b>
DC On/VA Off MD On/Off	BlueChoice Advantage HSA/HRA Bronze 6100	BlueChoice Advantage HSA/HRA Bronze 6100	no change	Laboratory Tests (independent non-hospital laboratory) 100 --> <b>120</b>
DC On/VA Off MD On/Off	BlueChoice HMO Referral Bronze 8250	BlueChoice HMO Referral Bronze 8250	no change	N/A
DC On/VA Off MD Off	BlueChoice HMO HSA/HRA Bronze 6500 90	BlueChoice HMO HSA/HRA Bronze 6500 90	no change	N/A
DC On/VA Off MD On/Off	BlueChoice HMO Value Bronze 6000	BlueChoice HMO Value Bronze 6000	no change	N/A
DC On/VA Off MD Off	BlueChoice Advantage Value Bronze 6000	BlueChoice Advantage Value Bronze 6000	no change	no change

# 2023 Small Group Silver Plan Updates



Jurisdictions Sold	2022 Plan Name	2023 Plan Name - CHANGES IN RED	In Network Changes	OON Changes
DC On	BlueChoice Advantage Silver 1500 BlueFund HSA	BlueChoice Advantage Silver <b>1600</b> BlueFund HSA	Deductible 1500 --> <b>1600</b> MOOP 6700 --> <b>7300</b> IP/OP Physician Services 50 --> <b>85*</b> ER 250 --> <b>350</b>	Deductible 3000 --> <b>3200</b> MOOP 9000 --> <b>14000</b> IP/OP Physician Services 70 --> <b>100*</b>
DC On	BluePreferred PPO Silver 1500 BlueFund HSA	BluePreferred PPO Silver <b>1600</b> BlueFund HSA	Deductible 1500 --> <b>1600</b> MOOP 6700 --> <b>7300</b> IP/OP Physician Services 50 --> <b>85*</b> ER 250 --> <b>350</b>	Deductible 3000 --> <b>3200</b> MOOP 9000 --> <b>14000</b> IP/OP Physician Services 70 --> <b>100*</b>
DC On/VA Off MD On/Off	BlueChoice HMO HSA/HRA Silver 1500	BlueChoice HMO HSA/HRA Silver <b>1600</b>	Deductible 1500 --> <b>1600</b> MOOP 6700 --> <b>7500</b> IP/OP Physician Services 50 --> <b>85*</b> ER 250 --> <b>350</b>	N/A
DC On/VA Off MD Off	BlueChoice Plus HSA/HRA Silver 1500	BlueChoice Plus HSA/HRA Silver <b>1600</b>	Deductible 1500 --> <b>1600</b> MOOP 6700 --> <b>7500</b> IP/OP Physician Services 50 --> <b>85*</b> ER 250 --> <b>350</b>	Deductible 3000 --> <b>3200</b> MOOP 9000 --> <b>14000</b> IP/OP Physician Services 70 --> <b>100*</b>

\*Inpatient (IP) / Outpatient (OP) Physician services include the following categories:

- Outpatient Surgical Professional Services Provided at an Ambulatory Care Facility,
- Outpatient Surgical Professional Services Provided at an Outpatient Hospital,
- Inpatient Professional Services,
- Hospital Emergency Room - Professional Services,
- Emergency Ambulance,
- Non-Emergency Ambulance (where applicable, MD HMO products only),
- Professional Services for Delivery

# 2023 Small Group Silver Plan Updates



Jurisdictions Sold	2022 Plan Name	2023 Plan Name - CHANGES IN RED	In Network Changes	OON Changes
DC On/VA Off MD Off	BlueChoice Advantage HSA/HRA Silver 1500	BlueChoice Advantage HSA/HRA Silver <b>1600</b>	Deductible 1500 --> <b>1600</b> MOOP 6700 --> <b>7500</b> IP/OP Physician Services 50 --> <b>85*</b> ER 250 --> <b>350</b>	Deductible 3000 --> <b>3200</b> MOOP 9000 --> <b>14000</b> IP/OP Physician Services 70 --> <b>100*</b>
DC On/VA Off MD Off	BluePreferred PPO HSA/HRA Silver 1500	BluePreferred PPO HSA/HRA Silver <b>1600</b>	Deductible 1500 --> <b>1600</b> MOOP 6700 --> <b>7500</b> IP/OP Physician Services 50 --> <b>85*</b> ER 250 --> <b>350</b>	Deductible 3000 --> <b>3200</b> MOOP 9000 --> <b>14000</b> IP/OP Physician Services 70 --> <b>100*</b>
DC On/VA Off MD Off	BlueChoice HMO Silver 1500	BlueChoice HMO Silver <b>1900</b>	Deductible 1500 --> <b>1900</b> MOOP 8150 --> <b>8800</b>	N/A
DC On/VA Off MD Off	BluePreferred PPO Silver 1500	BluePreferred PPO Silver <b>1900</b>	Deductible 1500 --> <b>1900</b> MOOP 8150 --> <b>8800</b>	Deductible 3000 --> <b>3800</b> MOOP 16300 --> <b>17600</b> Laboratory Tests (Independent non-hospital laboratory) 75 --> <b>120</b>
DC On/VA Off MD Off	BlueChoice HMO HSA/HRA Silver 2000	BlueChoice HMO HSA/HRA Silver 2000	MOOP 5750 --> <b>7500</b>	N/A
DC On/VA Off MD Off	BlueChoice Advantage HSA/HRA Silver 2000	BlueChoice Advantage HSA/HRA Silver 2000	MOOP 5750 --> <b>7500</b>	MOOP 9000 --> <b>14000</b>

\*Inpatient (IP) / Outpatient (OP) Physician services include the following categories:

- Outpatient Surgical Professional Services Provided at an Ambulatory Care Facility,
- Outpatient Surgical Professional Services Provided at an Outpatient Hospital,
- Inpatient Professional Services,

- Hospital Emergency Room - Professional Services,
- Emergency Ambulance,
- Non-Emergency Ambulance (where applicable, MD HMO products only),
- Professional Services for Delivery

Proprietary and Confidential

# 2023 Small Group Silver Plan Updates



Jurisdictions Sold	2022 Plan Name	2023 Plan Name - CHANGES IN RED	In Network Changes	OON Changes
DC On/VA Off MD Off	BluePreferred PPO HSA/HRA Silver 2000	BluePreferred PPO HSA/HRA Silver 2000	MOOP 5750 --> <b>7500</b>	MOOP 9000 --> <b>14000</b>
DC On/VA Off MD Off	BlueChoice HMO HSA/HRA Silver 2100 70	BlueChoice HMO HSA/HRA Silver <b>2400</b> 70	Deductible 2100 --> <b>2400</b> MOOP 6900 --> <b>7500</b>	N/A
DC On/VA Off MD Off	BlueChoice Advantage HSA/HRA Silver 2100 70	BlueChoice Advantage HSA/HRA Silver <b>2400</b> 70	Deductible 2100 --> <b>2400</b> MOOP 6900 --> <b>7500</b>	Deductible 4200 --> <b>4800</b> MOOP 13500 --> <b>15000</b>
DC On/VA Off MD Off	BluePreferred PPO HSA/HRA Silver 2100 70	BluePreferred PPO HSA/HRA Silver <b>2400</b> 70	Deductible 2100 --> <b>2400</b> MOOP 6900 --> <b>7500</b>	Deductible 4200 --> <b>4800</b> MOOP 13500 --> <b>15000</b>
VA On/Off MD On/Off	BlueChoice HMO HSA/HRA 2400	BlueChoice HMO HSA/HRA <b>Silver 2750</b>	<b>Add Silver to plan name</b> Deductible 2400 --> <b>2750</b> MOOP 6900 --> <b>7500</b>	N/A
All	BluePreferred PPO HSA/HRA 2400 80%/60%	BluePreferred PPO HSA/HRA <b>Silver 2750</b> 80%/60%	<b>Add Silver to plan name</b> Deductible 2400 --> <b>2750</b> MOOP 6900 --> <b>7500</b>	Deductible 4800 --> <b>5500</b> MOOP 13800 --> <b>15000</b>
DC On/VA Off MD Off	BlueChoice Plus HSA/HRA Silver 2500	BlueChoice Plus HSA/HRA Silver 2500	MOOP 6000 --> <b>7500</b> ER 150 --> <b>350</b>	Laboratory Tests (independent non-hospital laboratory) 50 --> <b>60</b> MOOP 12000 --> <b>15000</b>
DC On/VA Off MD Off	BlueChoice HMO HSA/HRA Silver 3000	BlueChoice HMO HSA/HRA Silver 3000	MOOP 4750 --> <b>5450</b>	N/A
DC On/VA Off MD Off	BlueChoice Plus HSA/HRA Silver 3000	BlueChoice Plus HSA/HRA Silver 3000	MOOP 4750 --> <b>5450</b>	MOOP 9000 --> <b>10900</b>

# 2023 Small Group Silver Plan Updates



Jurisdictions Sold	2022 Plan Name	2023 Plan Name - CHANGES IN RED	In Network Changes	OON Changes
DC On/VA Off MD Off	BlueChoice Advantage HSA/HRA Silver 3000	BlueChoice Advantage HSA/HRA Silver 3000	MOOP 4750 --> <b>5450</b>	MOOP 9000 --> <b>10900</b>
DC On/VA Off MD Off	BlueChoice HMO HSA/HRA Silver 3000 70	BlueChoice HMO HSA/HRA Silver 3000 70	no change	N/A
DC On/VA Off MD Off	BlueChoice Advantage HSA/HRA Silver 3000 70	BlueChoice Advantage HSA/HRA Silver 3000 70	no change	no change
DC On/VA Off MD Off	BlueChoice HMO Referral Silver 4000	BlueChoice HMO Referral Silver <b>5350 Virtual Connect</b>	Deductible 4000 --> <b>5350</b> Rx deductible 400 --> <b>450</b> MOOP 8150 --> <b>8800</b> <b>Virtual Connect: Virtual with CK only \$0 PCP, MH Office</b>	N/A
DC On/VA Off MD Off	BlueChoice Advantage Silver 4000	BlueChoice Advantage Silver <b>5350 Virtual Connect</b>	Deductible 4000 --> <b>5350</b> Rx deductible 400 --> <b>450</b> MOOP 8150 --> <b>8800</b> <b>Virtual Connect: Virtual with CK only \$0 PCP, MH Office</b>	Deductible 8000 --> <b>10700</b> MOOP 16300 --> <b>17600</b> Laboratory Tests (independent non-hospital laboratory) \$50 --> <b>\$70</b>
DC On/VA Off MD On/Off	BlueChoice HMO Silver 5000	BlueChoice HMO Silver <b>6500</b>	Deductible 5000 --> <b>6500</b> MOOP 8300 --> <b>8800</b> Generic 10 --> <b>15</b> Preferred 40 --> <b>45</b> Specialty 70 --> <b>65</b>	N/A
DC On/VA Off MD On/Off	BlueChoice Advantage Silver 5000	BlueChoice Advantage Silver <b>6500</b>	Deductible 5000 --> <b>6500</b> MOOP 8300 --> <b>8800</b> Generic 10 --> <b>15</b> Preferred 40 --> <b>45</b> Specialty 70 --> <b>65</b>	Deductible 10000 --> <b>13000</b> MOOP 16600 --> <b>17600</b> Laboratory Tests (independent non-hospital laboratory) 50 --> <b>70</b>

# 2023 Small Group Gold Plan Updates



Jurisdiction s Sold	2022 Plan Name	2023 Plan Name - CHANGES IN RED	In Network Changes	OON Changes
DC On/VA Off MD Off	BlueChoice HMO Referral Gold 0	BlueChoice HMO Referral Gold 0	MOOP 6500 --> <b>8600</b>	N/A
DC On/VA Off MD Off	BlueChoice Advantage Gold 0	BlueChoice Advantage Gold 0	MOOP 6500 --> <b>8600</b>	MOOP 13000 --> <b>17200</b>
DC On/VA Off MD Off	BlueChoice HMO Referral Gold 500	BlueChoice HMO Referral Gold <b>800</b>	Deductible 500 --> <b>800</b> MOOP 7900 --> <b>8650</b>	N/A
DC On/VA Off MD Off	BlueChoice HMO Gold 500	BlueChoice HMO Gold <b>800</b>	Deductible 500 --> <b>800</b> MOOP 7900 --> <b>8650</b>	N/A
DC On/VA Off MD Off	BlueChoice Plus Gold 500	BlueChoice Plus Gold <b>800</b>	Deductible 500 --> <b>800</b> MOOP 7900 --> <b>8650</b>	Deductible 1000 --> <b>1600</b> MOOP 15800 --> <b>17300</b>
DC On/VA Off MD Off	BlueChoice Advantage Gold 500	BlueChoice Advantage Gold <b>800</b>	Deductible 500 --> <b>800</b> MOOP 7900 --> <b>8650</b>	Deductible 1000 --> <b>1600</b> MOOP 15800 --> <b>17300</b>
DC On/VA Off MD Off	BluePreferred PPO Gold 500	BluePreferred PPO Gold <b>800</b>	Deductible 500 --> <b>800</b> MOOP 7900 --> <b>8650</b>	Deductible 1000 --> <b>1600</b> MOOP 15800 --> <b>17300</b>
VA Off MD On/Off	BlueChoice HMO 1000	BlueChoice HMO <b>Gold</b> 1000	<b>Add Gold to plan name</b> MOOP 4550 --> <b>5150</b>	N/A

# 2023 Small Group Gold Plan Updates



Jurisdictions Sold	2022 Plan Name	2023 Plan Name - CHANGES IN RED	In Network Changes	OON Changes
DC On/VA Off MD Off	BlueChoice Plus Gold 1000	BlueChoice Plus Gold 1000	MOOP 5750 --> <b>7300</b>	MOOP 11500 --> <b>14600</b>
DC On/VA Off MD On/Off	BlueChoice Advantage Gold 1000	BlueChoice Advantage Gold 1000	MOOP 5750 --> <b>7300</b>	MOOP 11500 --> <b>14600</b>
DC On/VA Off MD Off	BluePreferred PPO Gold 1000	BluePreferred PPO Gold 1000	MOOP 5750 --> <b>7300</b>	MOOP 11500 --> <b>14600</b>
All	BluePreferred PPO 1000 90%/70%	BluePreferred PPO <b>Gold 1100</b> 90%/70%	Deductible 1000 --> <b>1100</b> MOOP 7350 --> <b>7500</b>	Deductible 2000 --> <b>2200</b> MOOP 14700 --> <b>15000</b>
DC On/VA Off MD On/Off	BlueChoice HMO Gold 1500	BlueChoice HMO Gold 1500	MOOP 5100 --> <b>5900</b>	N/A
DC On/VA Off MD Off	BluePreferred PPO Gold 1500	BluePreferred PPO Gold 1500	MOOP 5100 --> <b>5900</b>	MOOP 10,200 --> <b>11800</b>
DC On/VA Off MD Off	BlueChoice HMO HSA/HRA Gold 1500	BlueChoice HMO HSA/HRA Gold 1500	MOOP 3200 --> <b>3750</b>	N/A
DC On/VA Off MD On/Off	BlueChoice Advantage HSA/HRA Gold 1500	BlueChoice Advantage HSA/HRA Gold 1500	MOOP 3200 --> <b>3750</b>	MOOP 6400 --> <b>7500</b>

# 2023 Small Group Gold Plan Updates



Jurisdictions Sold	2022 Plan Name	2023 Plan Name - CHANGES IN RED	In Network Changes	OON Changes
DC On/VA Off MD Off	BlueChoice HMO HSA/HRA Gold 1500 90	BlueChoice HMO HSA/HRA Gold 1500 90	no change	N/A
DC On/VA Off MD Off	BlueChoice Advantage HSA/HRA Gold 1500 90	BlueChoice Advantage HSA/HRA Gold 1500 90	no change	no change
DC On/VA Off MD Off	BlueChoice HMO Gold 3000	BlueChoice HMO Gold 3000 Virtual Connect	Virtual Connect: Virtual with CK only \$0 PCP, MH Office	N/A
DC On/VA Off MD Off	BlueChoice Advantage Gold 3000	BlueChoice Advantage Gold 3000 Virtual Connect	Virtual Connect: Virtual with CK only \$0 PCP, MH Office	N/A



# 2023 Small Group Platinum Plan Updates



Jurisdictions Sold	2022 Plan Name	2023 Plan Name - CHANGES IN RED	In Network Changes	OON Changes
VA On/Off	BlueChoice Advantage 90%/70%	BlueChoice Advantage <b>Platinum 0</b> 90%/70%	MOOP 3100 --> <b>3400</b>	MOOP 6200 --> <b>6800</b>
VA On/Off	BluePreferred PPO 100%/80%	BluePreferred PPO <b>Platinum 0</b> 100%/80%	MOOP 3700 --> <b>4200</b>	MOOP 7400 --> <b>8400</b>
DC On/VA Off MD Off	BlueChoice HMO Referral Platinum 0	BlueChoice HMO Referral Platinum 0	MOOP 1600 --> <b>1900</b>	N/A
DC On/VA Off MD Off	BlueChoice HMO Platinum 0	BlueChoice HMO Platinum 0	MOOP 1600 --> <b>1900</b>	N/A
DC On/VA Off MD Off	BlueChoice Plus Opt-Out Platinum 0	BlueChoice Plus Opt-Out Platinum 0	MOOP 1600 --> <b>1900</b>	MOOP 3200 --> <b>3800</b>
DC On/VA Off MD Off	BlueChoice Advantage Platinum 0	BlueChoice Advantage Platinum 0	MOOP 1600 --> <b>1900</b>	MOOP 3200 --> <b>3800</b>
DC On/VA Off MD Off	BluePreferred PPO Platinum 0	BluePreferred PPO Platinum 0	MOOP 1600 --> <b>1900</b>	MOOP 3200 --> <b>3800</b>
DC On/VA Off MD Off	BluePreferred PPO Platinum 500	BluePreferred PPO Platinum 500	no change	no change

# 2023 Small Group Platinum Plan Updates



Jurisdictions Sold	2022 Plan Name	2023 Plan Name - CHANGES IN RED	In Network Changes	OON Changes
DC On/VA Off MD Off	HealthyBlue Plus Platinum 500	HealthyBlue Plus Platinum 500	no change	no change
DC On/VA Off MD Off	HealthyBlue Advantage Platinum 500	HealthyBlue Advantage Platinum 500	no change	no change

# 2023 Health Saving Account Plan Limits

HSA Plans			
Contribution Limits	2022	2023	Change
Individual (Self-only)	\$3,650	\$3,850	+ \$200
Family	\$7,300	\$7,750	+ \$450
55+ catchup contributions	\$1,000	\$1,000	No Change
Minimum Deductible	2022	2023	Change
Individual (Self-only)	\$1,400	\$1,500	+ \$100
Individual as part of a family*	\$2,800	\$3,000	+ \$200
Family	\$2,800	\$3,000	+ \$200
Maximum Out-of-Pocket	2022	2023	Change
Individual (Self-only)	\$7,050	\$7,500	+ \$450
Individual as part of a family**	\$8,700	\$9,100	+ \$400
Family	\$14,100	\$15,000	+ \$900



# THANK YOU

*For more information, contact*