



Final Award of the 2024 Seal of Approval (VOTE)

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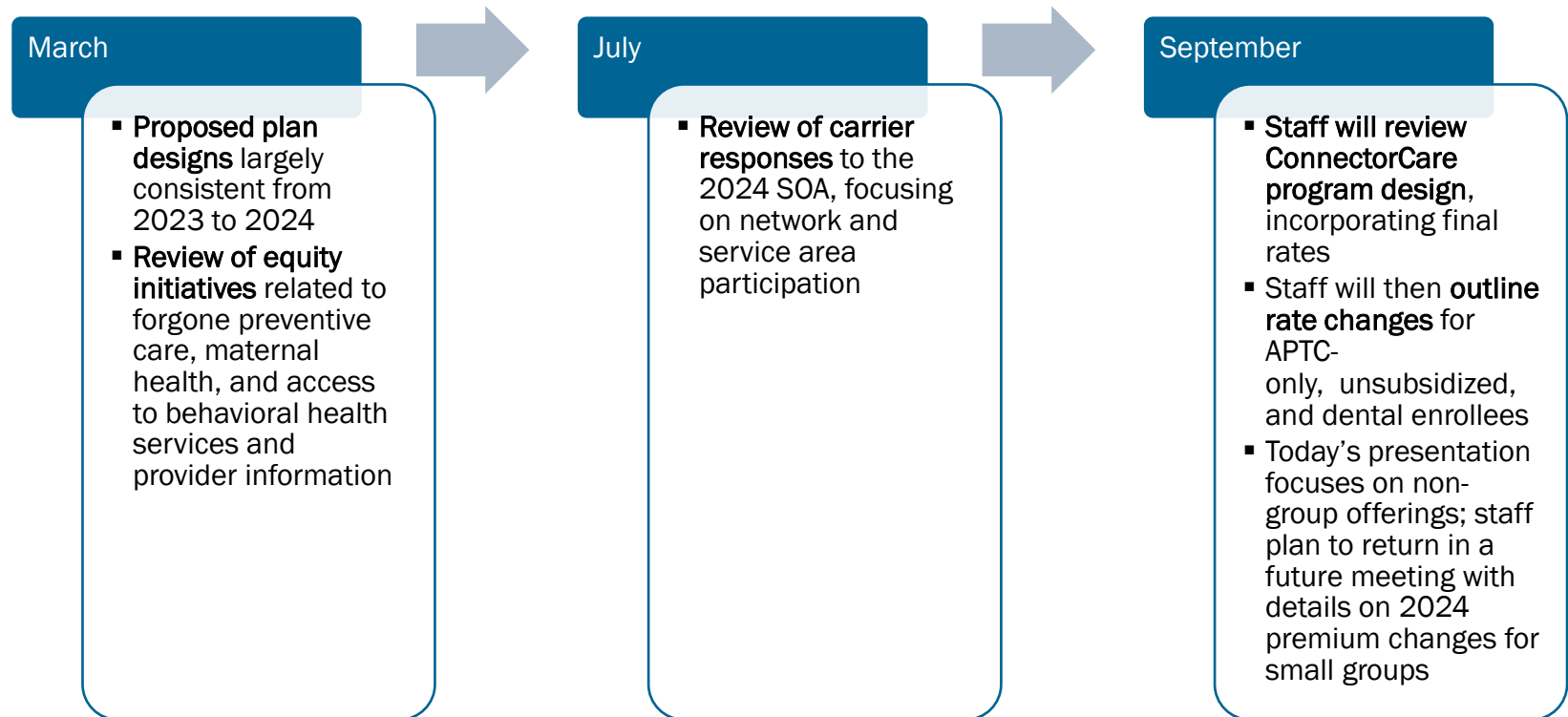
EDITH BOUCHER CALVAO, FSA, MAAA
Actuary

Board of Directors Meeting, September 14, 2023

2024 SOA Process Overview

Today, staff share their recommendation for the award of the Final Seal of Approval (SOA) for Qualified Health and Dental Plans for the 2024 Plan Year (PY), as well as our recommendation for the PY 2024 ConnectorCare program.

- A vote today authorizing the Final SOA allows us to offer these plans for sale through the Health Connector for coverage starting January 1, 2024



Context for 2024

The Health Connector has crafted its approach for 2024 in light of a dynamic market with several complex initiatives underway heading into 2024.

Medicaid redeterminations	Over 30,000 individuals have already moved into Health Connector coverage from MassHealth, and individual market growth will continue for January and beyond. Staff sought to make Health Connector coverage a hospitable “landing place” for these individuals
ConnectorCare expansion pilot	Tens of thousands of individuals will newly qualify for ConnectorCare coverage beginning in January, with ideally seamless transitions
Carrier participation rule changes	For the first time, all carriers on the Health Connector’s shelf will be required to participate in ConnectorCare
Division of Insurance (DOI) rate filing and review changes	DOI amended its rate review process, including the addition of a public comment opportunity and publication of rate filings and rate filing summaries prepared by carriers, available at https://www.mass.gov/info-details/2024-health-insurance-rates
Affordability challenges	Individuals and small businesses continue to cite affordability as their biggest barrier to insurance coverage

2024 Seal of Approval: Market Response Overview

The proposed final 2024 Qualified Health and Dental Plan shelves will offer a range of plan designs and price points that seek to prioritize high-value, comprehensive coverage for members.

- The 2024 SOA approach incorporates equity goals alongside stability in benefit designs with
 - Eight medical carriers submitting a total of 46 non-group and 56 small group Qualified Health Plans (QHPs)
 - Two dental carriers submitting a total of 12 Qualified Dental Plans (QDPs) for on-Exchange sale*
- The merged market average increase of 3.2 percent before aging is less than half of the 6.6 percent increase for 2023 and considerably lower than other states

Average Changes in Non-Group Health Connector Premiums (without member aging): 2023-2024

Merged Market Total ¹	Unsubsidized & APTC-only Medical Plans ²	ConnectorCare Base Silver Medical Plans ³	Dental Plans ⁴
	54,835 members ⁵	151,153 members	102,287 members
3.2%	3.8%	3.4%	-3.1%

* Consistent with Plan Year 2023, one additional carrier is recommended for certification of off-Exchange Qualified Dental Plans, and waiver of sale on-exchange.

¹ For 2024, the total Division of Insurance merged market enrollment-weighted base rate change without member aging for 2024 non-group and Q1 2024 small group, inclusive of the Health Connector, is 3.2% (2024)

² Enrollment-weighted non-group premium change without member aging (~1.7%), assumes mapping to 2024 renewal plan

³ Enrollment-weighted non-group premium change from 2023 base silver plan to 2024 base silver plan without member aging (~1.5%); premium increases not directly reflected in ConnectorCare enrollee contributions. These rate increases exclude the ConnectorCare Pilot Expansion population.

⁴ Enrollment-weighted non-group average premiums without member aging

⁵ Enrollment data as of August 2023

A faint, light blue graphic of a scale of justice is visible in the background of the slide. It features a central vertical pillar with a curved arm extending from the top, holding a horizontal beam. The scale is positioned on the left side of the slide, with the right side being a plain light blue background.

Qualified Health Plans: Unsubsidized and APTC-Only

Overview of Qualified Health Plans

Eight medical carriers responded to the 2024 Seal of Approval, submitting a total of 46 non-group Qualified Health Plans (QHPs).

- Carriers continue to adhere to the requirement to offer standard platinum, high gold, high silver, low silver (small group only) and bronze plans; a non-standard low gold plan; and a PPO plan for small groups
- Plan designs for 2024 are not significantly different from those available in 2023; adjustments primarily account for changes needed to stay within federally required actuarial value ranges



QHPs: Unsubsidized & APTC-only Non-Group Premium Changes

On average, unsubsidized and APTC-only non-group members will experience a 3.8 percent rate increase before aging, and 5.5 percent after accounting for aging, though increases vary by metallic tier.

Unsubsidized & APTC-only Average Changes in Premium by Tier, before Subsidies: 2023 to 2024 ^{1,2}

	Platinum	Gold	Silver	Bronze	Catastrophic	Total
	2,270	7,581	19,534	24,861	589	54,835
All Plans without "aging"	-1.0%	3.0%	8.4%	0.9%	0.7%	3.8%
All Plans with "aging"	0.7%	4.7%	10.2%	2.5%	2.4%	5.5%

¹ Non-group enrollment data from August 2023

² Enrollment-weighted premium change with and without member aging (1.7%); assumes mapping to 2024 renewal plan

QHPs: Unsubsidized & APTC-only Non-Group Premium Changes (cont'd)

Premium changes vary by carrier compared to average increases.

Unsubsidized & APTC-only Average Changes in Premium by Carrier: 2023 to 2024

Carriers	Membership Share ¹	Premium Change (without aging) ²	Premium Change (with aging) ²	Example of 2024 Silver Plan Monthly Premium ³
Tufts Health Plan – Direct	28,422	0.7%	2.3%	\$472.05
WellSense	4,825	-3.6%	-2.0%	\$434.39
Harvard Pilgrim Health Care	8,740	9.1%	10.9%	\$656.87
Blue Cross Blue Shield	5,644	7.0%	8.8%	\$804.42
MGB Health Plan - Complete Network	4,578	6.9%	8.7%	\$702.43
Health New England	1,318	5.8%	7.3%	\$543.59
Fallon Health	852	-0.2%	1.5%	\$460.09
UnitedHealthcare	456	11.2%	13.1%	\$861.53
OVERALL	54,835	3.8%	5.5%	

¹ Enrollment data as of August 2023

² Enrollment-weighted non-group premium change (2023 actuals to 2024 calculated) with and without member aging (~1.7%); assumes mapping to 2024 renewal plan

³ 2023 silver premium for an unsubsidized 40-year-old in Worcester for all carriers except HNE and MGB Select. HNE's premium in the table reflects rates in the West region because it will no longer participate in Worcester in 2024. MGB's smaller network plan is not included in this table as it is not offered in Worcester. However, it is offered in some other towns in region B where the rate for a 40-year-old is \$574.24



Qualified Health Plans: ConnectorCare

2024 ConnectorCare Program Design

The 2024 ConnectorCare program landscape reflects significant expansions in carrier participation and eligibility thresholds.

- New carrier entrants Blue Cross Blue Shield (BCBS), Harvard Pilgrim Health Care (HPHC), United, and Massachusetts General Brigham Health Plan's (MGBHP's) Complete network will join existing ConnectorCare carriers, Fallon, MGBHP-Select, Health New England, Tufts Direct, and WellSense in 2024
- Pursuant to language in the FY2024 state budget as signed by Governor Healey in August, the Health Connector will implement an expansion of the ConnectorCare program to individuals with income up to 500 percent FPL on a pilot basis for 2024 and 2025
 - Over 38,000 existing Health Connector members appear eligible to access ConnectorCare plan designs with \$0 deductible and low copayments through the pilot, based on current income information
- Staff recommend providing premium smoothing consistent with the example outlined in the Seal of Approval RFR, but not for plans significantly more expensive than the lowest-cost plan, unless there are limited “smoothed” choices in the region

What is Premium Smoothing?

“Premium smoothing” reduces the difference between the lowest cost ConnectorCare plan and higher cost plans to ensure a wider variety of affordable options for members while incentivizing enrollment in low-cost plans.

- Smoothing helps the Health Connector shape the ConnectorCare program to meet the needs of members at different income levels and different points in their health insurance experience, where members transition across MassHealth, ConnectorCare, and employer coverage
- Determining a methodology for smoothing is challenging because of competing goals:
 - Premium stability and affordability for members
 - Ensuring multiple carrier choices for low-income enrollees
 - Administrative predictability for carriers
 - Ensuring sustainability of the ConnectorCare program
 - Incentivizing cost containment approaches and competitively priced premiums
- The Health Connector has adjusted the smoothing approach over time in pursuit of each of these goals, and in response to observed member impacts of different approaches

Proposed 2024 Premium Smoothing Approach

The proposed 2024 approach focuses smoothing on lower-income enrollees and low- and mid-cost plans.

- The approach is consistent with 2023 and with the illustrative approach outlined in the 2024 Seal of Approval RFR
- The RFR was amended in August to reflect no intention to provide smoothing for the pilot population between 300 and 500 percent FPL

	Percent of the ConnectorCare Plan rate difference that may be subsidized						
	Plan Type 1 0-100% FPL	Plan Type 2A 100.1-150% FPL	Plan Type 2B 150.1-200% FPL	Plan Type 3A 200.1-250% FPL	Plan Type 3B 250.1-300% FPL	Plan Type 3C 300.1-400% FPL	Plan Type 3D 400.1-500% FPL
Eligible plans within \$55 of lowest plan	100.0%	100.0%	65.0%	20.0%	15.0%	0%	0%
Eligible plans greater than \$55 but less than \$375 (unless fewer than four smoothed plans)	50.0%	50.0%	32.5%	10.0%	7.5%	0%	0%

Premium Smoothing Considerations and Recommendation

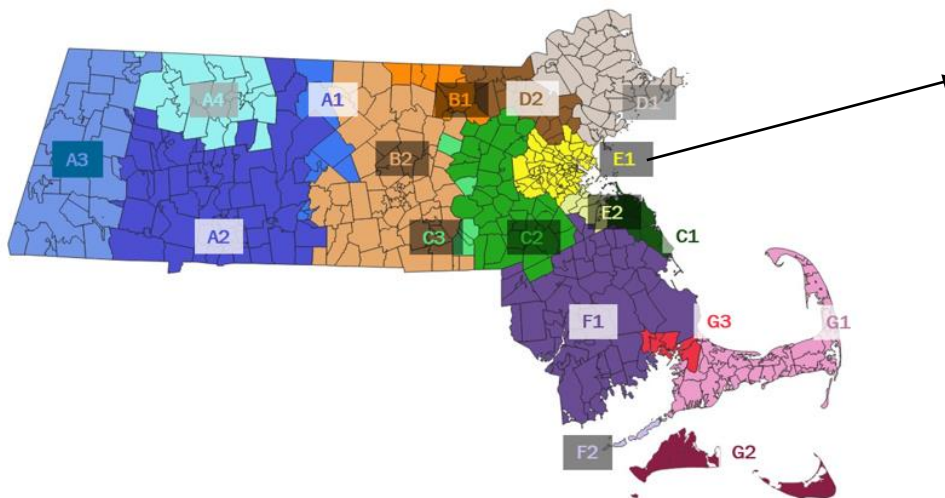
Staff recommend providing “premium smoothing” for 2024 ConnectorCare rates using the methodology outlined in the 2024 Seal of Approval RFR, but not for plans significantly more expensive than the lowest-cost plan.

- The recommended methodology would smooth (in part) plans within \$375 of the lowest cost plan in a given region, after which “cap” individuals would pay the full difference for a higher cost plan
- However, staff recommend allowing for smoothing up to higher levels in the limited number of regions of the state where otherwise fewer than four choices would be reasonably affordable to enrollees
- Important considerations in this recommendation include:
 - Expanding access for members
 - Targeted member support focused on the lowest-income members
 - Cost containment
 - Program stability

2024 Enrollee Contributions

The proposed 2024 ConnectorCare enrollee contributions are designed to promote competitive pricing, affordability, and choice for members.

- ConnectorCare members, regardless of where they reside, will have access to at least one ConnectorCare plan at the Affordability Schedule-defined monthly cost
- Sample premiums for Boston below show how this approach would appear for members, with red text highlighting where no smoothing would be applied



		Enrollee Premium Contribution By Plan Type						
		1	2A	2B	3A	3B	3C	3D
1	WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2	Tufts Direct	\$0	\$0	\$49	\$96	\$165	\$247	\$285
3	Fallon	\$0	\$0	\$49	\$101	\$184	\$269	\$308
4	MGB Select	\$99	\$99	\$158	\$269	\$356	\$447	\$497
5	HPHC	\$165	\$165	\$251	\$393	\$483	\$580	\$639
6	MGB Complete	\$351	\$351	\$391	\$450	\$531	\$600	\$660
7	BCBS	\$494	\$494	\$539	\$598	\$678	\$744	\$813
8	United	\$566	\$566	\$614	\$672	\$753	\$817	\$890



Qualified Dental Plans (QDPs)

QDPs: Overview and Premium Changes

The Qualified Dental Plan designs are similar to PY 2023, with the same 12 plans available from two carriers and an average combined decrease in premiums of 3.0 percent.

Non-group Dental
Average Changes in Premium by Tier: 2023 to 2024 ¹

Family High	Family Low	Pediatric-only
27,400 members ²	74,772 members	115 members
-1.9%	-4.2%	-3.7%

Small Group Dental
Average Changes in Premium by Tier: 2023 to 2024 ¹

Family High	Family Low
4,006 members ²	1,500 members
-0.1%	0.2%

Dental Average Changes in Premium by Carrier: 2023-2024

Carriers	Non-Group Membership Share ²	Non-Group Premium Change ¹	Small Group Membership Share ²	Small Group Premium Change ¹
Altus Dental	13.3%	4.1%	9.5%	4.7%
Delta Dental of MA	86.7%	-4.6%	90.5%	-0.5%
OVERALL				-3.0%

¹ Enrollment-weighted average premiums for plans sold through the Health Connector only without member aging.

² Enrollment as of August 2023



Next Steps and Early PY 2025 Planning

Next Steps and 2025 Planning

In addition to preparations for the 2024 Open Enrollment period, staff are beginning to develop 2025 SOA policy priorities and seek Board feedback as policy development continues.

- A vote on today's final SOA will allow staff to proceed with use for QHPs and QDPs for activities in preparation for Open Enrollment, including APTC calculation, generation and mailing of renewal notices, and opening of shopping on November 1
- As we begin the second decade of ACA coverage, there are more federal and state subsidies available than ever before for individuals, but many households and small businesses still face significant affordability challenges
- Early SOA 2025 planning is underway, including continuing to build upon the Health Connector's existing health equity initiatives in recent plan years, as well as consideration of additional ways the Health Connector can support affordability and cost containment initiatives for individuals and small businesses
- Staff will seek input from the Board and other stakeholders over the course of the fall on ways to further equity and affordability goals prior to releasing the 2025 RFR in early 2024



Board Vote

VOTE

The Health Connector recommends awarding the 2024 Final Seal of Approval to all QHPs and QDPs recommended herein, proposed by the following carriers:

- Altus Dental
- Blue Cross Blue Shield of MA
- Delta Dental of MA
- Fallon Health
- Harvard Pilgrim Health Care
- Health New England
- Mass General Brigham Health Plan
- Tufts Health Plan – Direct
- UnitedHealthcare
- WellSense Health Plan

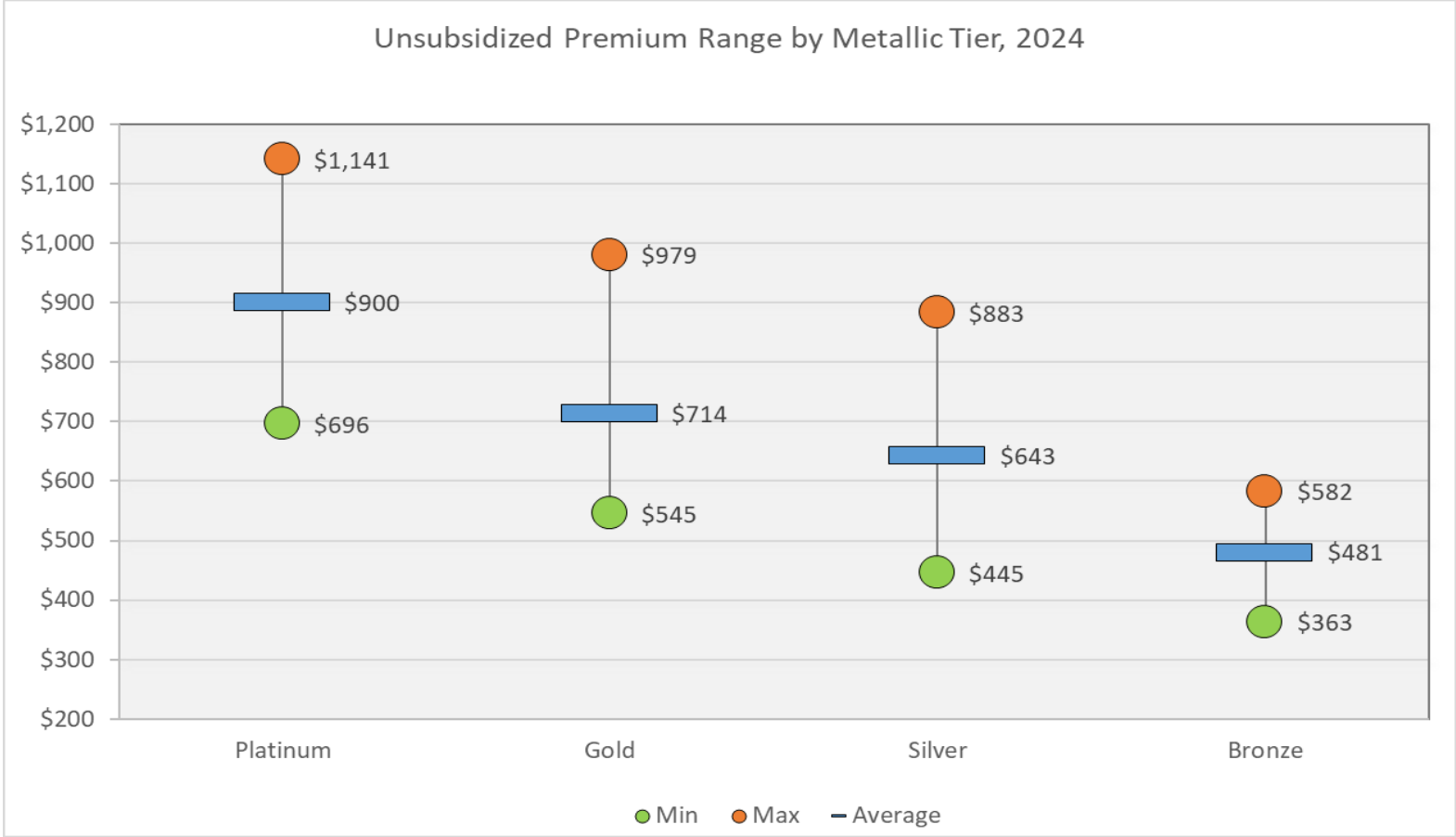


2024 Seal of Approval: Supplemental Materials

2024 QHP Standardized Designs

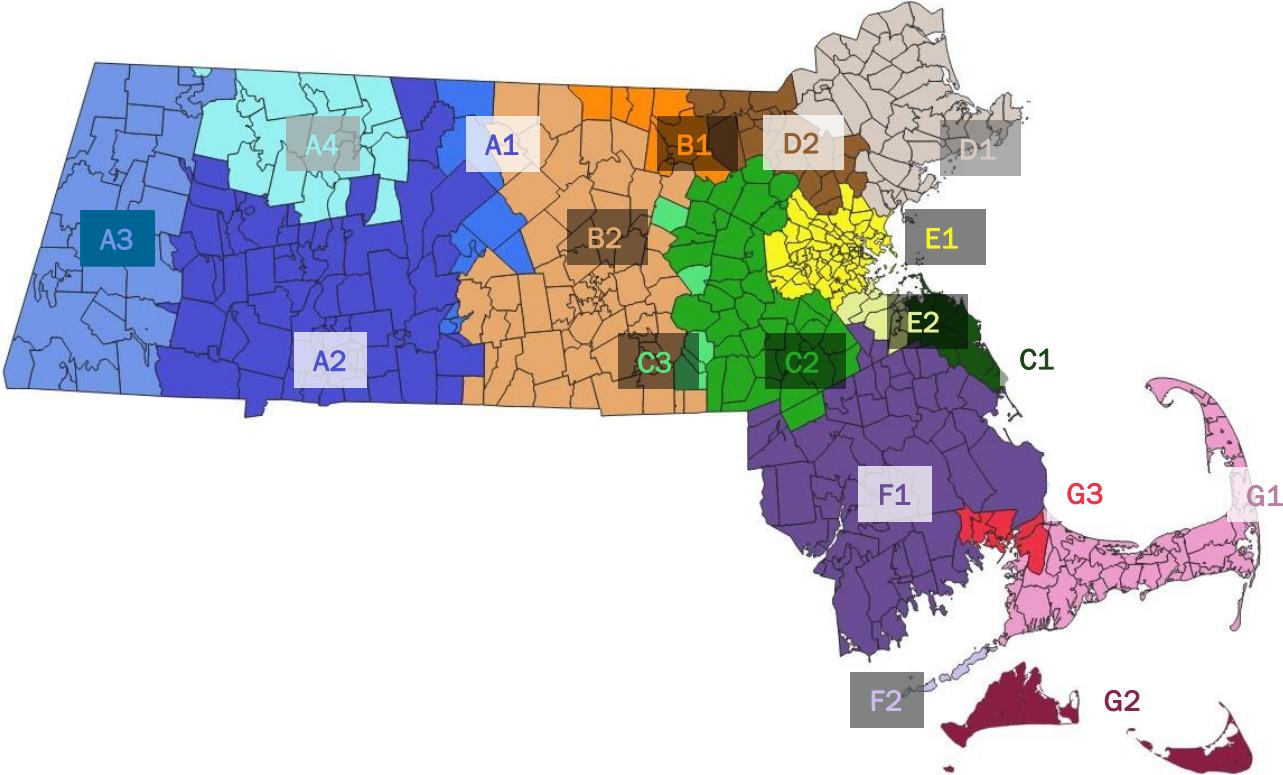
Plan Feature/ Service <i>Note: "Deductible then..." means the member must first meet the plan's deductible; then, the member pays only the copay as listed for in-network services.</i>		Platinum	High Gold	High Silver	Low Silver (HSA compatible, Small Group Only)	Bronze #1	Bronze #2 (HSA compatible)
Annual Deductible – Combined		\$0	\$0	\$2,000	\$2,000	\$2,850	\$3,600
		\$0	\$0	\$4,000	\$4,000	\$5,700	\$7,200
Annual Deductible – Medical		N/A	N/A	N/A	N/A	N/A	N/A
		N/A	N/A	N/A	N/A	N/A	N/A
Annual Deductible – Prescription Drugs		N/A	N/A	N/A	N/A	N/A	N/A
		N/A	N/A	N/A	N/A	N/A	N/A
Annual Out-of-Pocket Maximum		\$3,000	\$6,000	\$9,450	\$7,050	\$9,450	\$8,000
		\$6,000	\$12,000	\$18,900	\$14,100	\$18,900	\$16,000
Primary Care Provider (PCP) Office Visits and Mental/Behavioral Health Outpatient Services		\$20	\$30	\$25	Deductible then \$30	Deductible then \$30	Deductible then \$60
Specialist Office Visits		\$40	\$55	\$60	Deductible then \$60	Deductible then \$65	Deductible then \$90
Urgent Care		\$40	\$55	\$60	Deductible then \$60	Deductible then \$65	Deductible then \$90
Emergency Room		\$150	\$350	Deductible then \$350	Deductible then \$300	Deductible then \$400	Deductible then \$875
Emergency Transportation		\$0	\$0	Deductible then \$0	Deductible then \$0	Deductible then \$0	Deductible then \$0
Inpatient Hospitalization		\$500	\$750	Deductible then \$1,000	Deductible then \$750	Deductible then \$1,000	Deductible then \$1,500
Skilled Nursing Facility		\$500	\$750	Deductible then \$1,000	Deductible then \$750	Deductible then \$1,000	Deductible then \$1,500
Durable Medical Equipment		20 percent	20 percent	Deductible then 20 percent	Deductible then 20 percent	Deductible then 20 percent	Deductible then 20 percent
Rehabilitative Occupational and Rehabilitative Physical Therapy		\$40	\$55	\$60	Deductible then \$60	Deductible then \$65	Deductible then \$90
Laboratory Outpatient and Professional Services		\$0	\$25	Deductible then \$25	Deductible then \$60	Deductible then \$50	Deductible then \$55
X-rays and Diagnostic Imaging		\$0	\$75	Deductible then \$50	Deductible then \$75	Deductible then \$100	Deductible then \$135
High-Cost Imaging		\$150	\$250	Deductible then \$350	Deductible then \$500	Deductible then \$350	Deductible then \$750
Outpatient Surgery: Ambulatory Surgery Center		\$250	\$500	Deductible then \$500	Deductible then \$500	Deductible then \$500	Deductible then \$500
Outpatient Surgery: Physician/Surgical Services		\$0	\$0	Deductible then \$0	Deductible then \$0	Deductible then \$0	Deductible then \$0
Prescription Drug	Retail Tier 1	\$10	\$30	\$30	Deductible then \$30	\$30	Deductible then \$30
	Retail Tier 2	\$25	\$60	\$55	Deductible then \$60	Deductible then \$65	Deductible then \$120
	Retail Tier 3	\$50	\$90	Deductible then \$75	Deductible then \$105	Deductible then \$100	Deductible then \$200
	Mail Tier 1	\$20	\$60	\$60	Deductible then \$60	\$60	Deductible then \$60
	Mail Tier 2	\$50	\$120	\$110	Deductible then \$120	Deductible then \$130	Deductible then \$240
	Mail Tier 3	\$150	\$270	Deductible then \$225	Deductible then \$315	Deductible then \$300	Deductible then \$600
Federal Actuarial Value Calculator		90.35 percent	81.62%	71.82%	71.66 percent	64.74 percent	64.98 percent

2024 Unsubsidized and APTC-Only Non-Group Premium Ranges



Premiums reflect an unsubsidized 42-year-old individual in Worcester

PY 2024 ConnectorCare Map



PY 2024 ConnectorCare Enrollee Contributions* (Page 1 of 2)

Region A1	Enrollee Premium Contribution By Plan Type							
	1	2A	2B	3A	3B	3C	3D	
1	WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2	Tufts Direct	\$0	\$0	\$49	\$96	\$165	\$249	\$286
3	Fallon	\$0	\$0	\$49	\$101	\$185	\$273	\$310
4	HNE	\$65	\$63	\$109	\$204	\$291	\$385	\$425
5	HPHC	\$118	\$114	\$180	\$300	\$392	\$495	\$537
6	MGB Complete	\$134	\$130	\$203	\$330	\$423	\$529	\$573
7	BCBS	\$359	\$348	\$390	\$452	\$539	\$623	\$669
8	United	\$471	\$457	\$504	\$565	\$655	\$740	\$788

Region B1	Enrollee Premium Contribution By Plan Type							
	1	2A	2B	3A	3B	3C	3D	
1	WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2	Fallon	\$0	\$0	\$49	\$96	\$166	\$249	\$287
3	Tufts Direct	\$0	\$0	\$49	\$96	\$178	\$264	\$301
4	MGB Select	\$69	\$65	\$111	\$208	\$294	\$385	\$427
5	HPHC	\$119	\$112	\$177	\$296	\$386	\$482	\$529
6	MGB Complete	\$146	\$138	\$213	\$344	\$436	\$536	\$585
7	BCBS	\$415	\$391	\$435	\$496	\$582	\$657	\$710
8	United	\$484	\$456	\$502	\$564	\$650	\$724	\$781

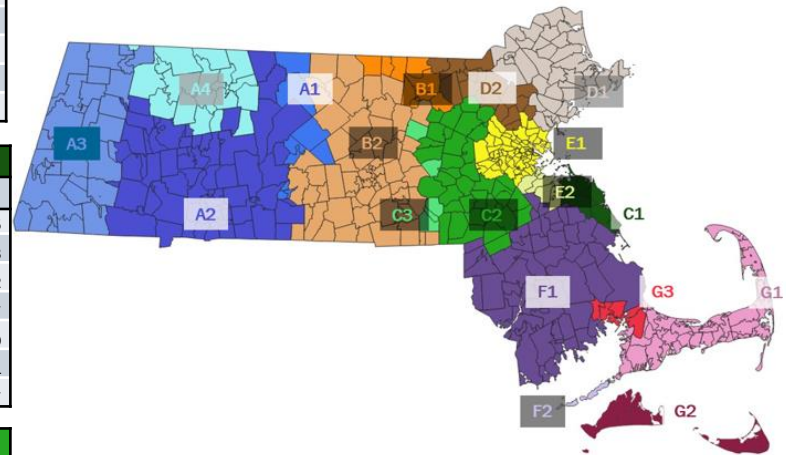
Region C3	Enrollee Premium Contribution By Plan Type							
	1	2A	2B	3A	3B	3C	3D	
1	WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2	Tufts Direct	\$0	\$0	\$49	\$96	\$165	\$246	\$283
3	Fallon	\$0	\$0	\$49	\$101	\$185	\$270	\$308
4	MGB Complete	\$167	\$159	\$238	\$376	\$469	\$569	\$617
5	HPHC	\$169	\$160	\$240	\$378	\$472	\$572	\$620
6	BCBS	\$520	\$492	\$531	\$589	\$676	\$747	\$801
7	United	\$575	\$545	\$584	\$643	\$730	\$801	\$857

Region A2	Enrollee Premium Contribution By Plan Type							
	1	2A	2B	3A	3B	3C	3D	
1	WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2	Tufts Direct	\$0	\$0	\$49	\$96	\$165	\$249	\$286
3	HNE	\$65	\$63	\$109	\$204	\$291	\$385	\$425
4	HPHC	\$118	\$114	\$180	\$300	\$392	\$495	\$537
5	MGB Complete	\$134	\$130	\$203	\$330	\$423	\$529	\$573
6	BCBS	\$359	\$348	\$390	\$452	\$539	\$623	\$669
7	United	\$471	\$457	\$504	\$565	\$655	\$740	\$788

Region B2	Enrollee Premium Contribution By Plan Type							
	1	2A	2B	3A	3B	3C	3D	
1	WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2	Fallon	\$0	\$0	\$49	\$96	\$166	\$249	\$287
3	Tufts Direct	\$0	\$0	\$49	\$96	\$178	\$264	\$301
4	HPHC	\$119	\$112	\$177	\$296	\$386	\$482	\$529
5	MGB Complete	\$146	\$138	\$213	\$344	\$436	\$536	\$585
6	BCBS	\$415	\$391	\$435	\$496	\$582	\$657	\$710
7	United	\$484	\$456	\$502	\$564	\$650	\$724	\$781

Region A3	Enrollee Premium Contribution By Plan Type							
	1	2A	2B	3A	3B	3C	3D	
1	Tufts Direct	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2	Fallon	\$0	\$0	\$49	\$96	\$162	\$243	\$279
3	HNE	\$54	\$53	\$95	\$185	\$266	\$355	\$394
4	HPHC	\$107	\$104	\$167	\$281	\$367	\$465	\$506
5	MGB Complete	\$124	\$120	\$189	\$312	\$398	\$499	\$542
6	BCBS	\$169	\$164	\$251	\$394	\$484	\$593	\$638
7	United	\$450	\$436	\$482	\$544	\$627	\$710	\$757

Region C1	Enrollee Premium Contribution By Plan Type							
	1	2A	2B	3A	3B	3C	3D	
1	WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2	Tufts Direct	\$0	\$0	\$49	\$96	\$165	\$246	\$283
3	MGB Select	\$89	\$85	\$136	\$241	\$328	\$419	\$462
4	MGB Complete	\$167	\$159	\$238	\$376	\$469	\$569	\$617
5	HPHC	\$169	\$160	\$240	\$378	\$472	\$572	\$620
6	BCBS	\$520	\$492	\$531	\$589	\$676	\$747	\$801
7	United	\$575	\$545	\$584	\$643	\$730	\$801	\$857



Region A4	Enrollee Premium Contribution By Plan Type							
	1	2A	2B	3A	3B	3C	3D	
1	Tufts Direct	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2	HNE	\$2	\$2	\$49	\$96	\$162	\$265	\$364
3	HPHC	\$54	\$53	\$94	\$179	\$263	\$375	\$476
4	MGB Complete	\$71	\$69	\$116	\$209	\$294	\$409	\$511
5	BCBS	\$116	\$112	\$178	\$291	\$380	\$503	\$607
6	United	\$344	\$334	\$375	\$437	\$524	\$620	\$727

Region C2	Enrollee Premium Contribution By Plan Type							
	1	2A	2B	3A	3B	3C	3D	
1	WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2	Tufts Direct	\$0	\$0	\$49	\$96	\$165	\$246	\$283
3	Fallon	\$0	\$0	\$49	\$101	\$185	\$270	\$308
4	MGB Select	\$89	\$85	\$136	\$241	\$328	\$419	\$462
5	MGB Complete	\$167	\$159	\$238	\$376	\$469	\$569	\$617
6	HPHC	\$169	\$160	\$240	\$378	\$472	\$572	\$620
7	BCBS	\$520	\$492	\$531	\$589	\$676	\$747	\$801
8	United	\$575	\$545	\$584	\$643	\$730	\$801	\$857

*Enrollee contribution amounts represent the **maximum** a member would pay based on their sub-region, plan type, and carrier chosen. Actual enrollee contributions may be lower according to a member's specific age, sub-region, and income particularly because of increased APTC via the American Rescue Plan/Inflation Reduction Act.

PY 2024 ConnectorCare Enrollee Contributions* (Page 1 of 2)

Region D1	Enrollee Premium Contribution By Plan Type						
	1	2A	2B	3A	3B	3C	3D
1 WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2 Tufts Direct	\$0	\$0	\$49	\$96	\$165	\$246	\$283
3 MGB Select	\$78	\$77	\$128	\$229	\$316	\$405	\$449
4 MGB Complete	\$150	\$146	\$226	\$360	\$451	\$550	\$599
5 HPHC	\$171	\$167	\$256	\$400	\$493	\$594	\$645
6 BCBS	\$475	\$463	\$512	\$571	\$656	\$728	\$784
7 United	\$496	\$484	\$534	\$593	\$678	\$750	\$807

Region F1	Enrollee Premium Contribution By Plan Type						
	1	2A	2B	3A	3B	3C	3D
1 WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2 Tufts Direct	\$0	\$0	\$49	\$96	\$165	\$246	\$284
3 MGB Select	\$98	\$97	\$153	\$265	\$353	\$445	\$499
4 HPHC	\$172	\$169	\$253	\$399	\$491	\$593	\$660
5 MGB Complete	\$347	\$341	\$376	\$440	\$523	\$596	\$664
6 BCBS	\$489	\$482	\$520	\$584	\$668	\$740	\$819
7 United	\$512	\$504	\$542	\$607	\$691	\$762	\$844

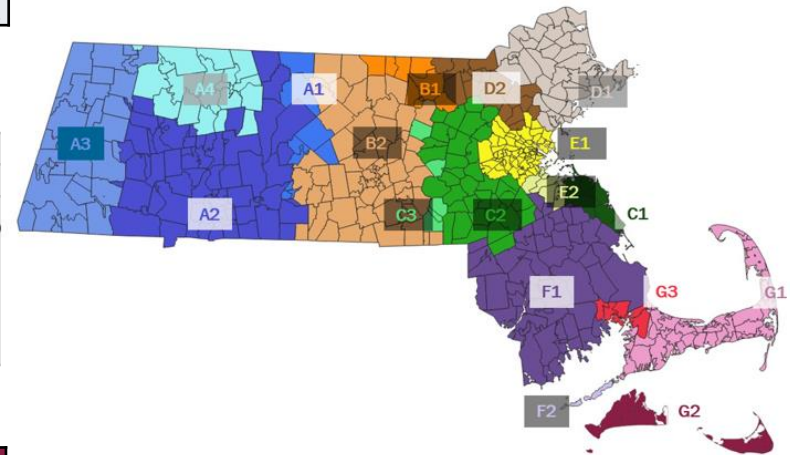
Region G3	Enrollee Premium Contribution By Plan Type						
	1	2A	2B	3A	3B	3C	3D
1 WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2 Tufts Direct	\$0	\$0	\$49	\$96	\$164	\$245	\$282
3 MGB Select	\$103	\$105	\$168	\$282	\$368	\$462	\$505
4 HPHC	\$169	\$173	\$264	\$409	\$499	\$602	\$650
5 MGB Complete	\$369	\$377	\$422	\$480	\$560	\$634	\$683
6 BCBS	\$476	\$485	\$535	\$593	\$673	\$746	\$799
7 United	\$496	\$506	\$557	\$615	\$694	\$767	\$821

Region D2	Enrollee Premium Contribution By Plan Type						
	1	2A	2B	3A	3B	3C	3D
1 WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2 Tufts Direct	\$0	\$0	\$49	\$96	\$165	\$246	\$283
3 Fallon	\$0	\$0	\$49	\$98	\$181	\$265	\$303
4 MGB Select	\$78	\$77	\$128	\$229	\$316	\$405	\$449
5 MGB Complete	\$150	\$146	\$226	\$360	\$451	\$550	\$599
6 HPHC	\$171	\$167	\$256	\$400	\$493	\$594	\$645
7 BCBS	\$475	\$463	\$512	\$571	\$656	\$728	\$784
8 United	\$496	\$484	\$534	\$593	\$678	\$750	\$807

Region F2	Enrollee Premium Contribution By Plan Type						
	1	2A	2B	3A	3B	3C	3D
1 MGB Select	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2 HPHC	\$0	\$0	\$49	\$96	\$158	\$262	\$361
3 MGB Complete	\$2	\$2	\$49	\$96	\$161	\$265	\$364
4 BCBS	\$73	\$72	\$119	\$213	\$296	\$409	\$520
5 United	\$84	\$83	\$134	\$233	\$317	\$432	\$544

Region E1	Enrollee Premium Contribution By Plan Type						
	1	2A	2B	3A	3B	3C	3D
1 WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2 Tufts Direct	\$0	\$0	\$49	\$96	\$165	\$247	\$285
3 Fallon	\$0	\$0	\$49	\$101	\$184	\$269	\$308
4 MGB Select	\$99	\$99	\$158	\$269	\$356	\$447	\$497
5 HPHC	\$165	\$165	\$251	\$393	\$483	\$580	\$639
6 MGB Complete	\$351	\$351	\$391	\$450	\$531	\$600	\$660
7 BCBS	\$494	\$494	\$539	\$598	\$678	\$744	\$813
8 United	\$566	\$566	\$614	\$672	\$753	\$817	\$890

Region G1	Enrollee Premium Contribution By Plan Type						
	1	2A	2B	3A	3B	3C	3D
1 WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2 Tufts Direct	\$0	\$0	\$49	\$96	\$164	\$245	\$282
3 HPHC	\$169	\$173	\$264	\$409	\$499	\$602	\$650
4 MGB Complete	\$185	\$188	\$286	\$439	\$529	\$634	\$683
5 BCBS	\$476	\$485	\$535	\$593	\$673	\$746	\$799
6 United	\$496	\$506	\$557	\$615	\$694	\$767	\$821



Region E2	Enrollee Premium Contribution By Plan Type						
	1	2A	2B	3A	3B	3C	3D
1 WellSense	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2 Tufts Direct	\$0	\$0	\$49	\$96	\$165	\$247	\$285
3 MGB Select	\$99	\$99	\$158	\$269	\$356	\$447	\$497
4 HPHC	\$165	\$165	\$251	\$393	\$483	\$580	\$639
5 MGB Complete	\$351	\$351	\$391	\$450	\$531	\$600	\$660
6 BCBS	\$494	\$494	\$539	\$598	\$678	\$744	\$813
7 United	\$566	\$566	\$614	\$672	\$753	\$817	\$890

Region G2	Enrollee Premium Contribution By Plan Type						
	1	2A	2B	3A	3B	3C	3D
1 MGB Select	\$0	\$0	\$49	\$96	\$142	\$219	\$255
2 HPHC	\$0	\$0	\$49	\$96	\$159	\$263	\$361
3 MGB Complete	\$16	\$16	\$49	\$110	\$190	\$295	\$394
4 BCBS	\$69	\$70	\$119	\$211	\$294	\$407	\$510
5 United	\$79	\$81	\$133	\$231	\$314	\$428	\$532

*Enrollee contribution amounts represent the **maximum** a member would pay based on their sub-region, plan type, and carrier chosen. Actual enrollee contributions may be lower according to a member's specific age, sub-region, and income particularly because of increased APTC via the American Rescue Plan/Inflation Reduction Act.

2024 ConnectorCare Carriers by Cost and Region

ConnectorCare carriers by underlying 2024 premiums and region. Carriers in **green** have moved to a lower cost position relative to 2023; carriers in **red** have moved to a higher cost position

Region	Lowest Cost	2 nd Lowest Cost	3 rd Lowest Cost	4 th Lowest Cost	5 th Lowest Cost	6 th Lowest Cost	7 th Lowest Cost	8 th Lowest Cost
A1	WellSense	Tufts Direct	Fallon Health	Health New England	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United
A2	WellSense	Tufts Direct	Health New England	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United	
A3	Tufts Direct	Fallon Health	Health New England	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United	
A4	Tufts Direct	Health New England	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United		
B1	WellSense	Fallon Health	Tufts Direct	MGBHP (Select Network)	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United
B2	WellSense	Fallon Health	Tufts Direct	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United	
C1	WellSense	Tufts Direct	MGBHP (Select Network)	MGBHP (Complete Network)	Harvard Pilgrim	Blue Cross Blue Shield of MA	United	
C2	WellSense	Tufts Direct	Fallon Health	MGBHP (Select Network)	MGBHP (Complete Network)	Harvard Pilgrim	Blue Cross Blue Shield of MA	United
C3	WellSense	Tufts Direct	Fallon Health	MGBHP (Complete Network)	Harvard Pilgrim	Blue Cross Blue Shield of MA	United	
D1	WellSense	Tufts Direct	MGBHP (Select Network)	MGBHP (Complete Network)	Harvard Pilgrim	Blue Cross Blue Shield of MA	United	
D2	WellSense	Tufts Direct	Fallon Health	MGBHP (Select Network)	MGBHP (Complete Network)	Harvard Pilgrim	Blue Cross Blue Shield of MA	United
E1	WellSense	Tufts Direct	Fallon Health	MGBHP (Select Network)	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United
E2	WellSense	Tufts Direct	MGBHP (Select Network)	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United	
F1	WellSense	Tufts Direct	MGBHP (Select Network)	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United	
F2	MGBHP (Select Network)	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United			
G1	WellSense	Tufts Direct	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United		
G2	MGBHP (Select Network)	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United			
G3	WellSense	Tufts Direct	MGBHP (Select Network)	Harvard Pilgrim	MGBHP (Complete Network)	Blue Cross Blue Shield of MA	United	

ConnectorCare: 2024 Plan Designs

Plan Type		Plan Type 1	Plan Types 2A & 2B	Plan Types 3A, 3B, 3C, & 3D
Medical Maximum Out-of-Pocket (Individual/ Family)		\$0	\$750/\$1,500	\$1,500/\$3,000
Prescription Drug Maximum Out-of-Pocket (Individual/ Family)		\$250/\$500	\$500/\$1,000	\$750/\$1,500
Preventive Care/Screening/Immunization		\$0	\$0	\$0
Primary Care visit to treat injury or illness (exc. Well Baby, Preventive and X-rays)		\$0	\$0	\$0
Specialist Office Visit		\$0	\$18	\$22
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services		\$0	\$0	\$0
Rehabilitative Speech Therapy		\$0	\$10	\$20
Rehabilitative Occupational and Rehabilitative Physical Therapy		\$0	\$10	\$20
Emergency Room Services		\$0	\$50	\$100
Urgent Care		\$0	\$18	\$22
Outpatient Surgery		\$0	\$50	\$125
All Inpatient Hospital Services (including Mental/Behavioral Health and Substance Abuse Disorder Services)		\$0	\$50	\$250
High-Cost Imaging (CT/PET Scans, MRIs, etc.)		\$0	\$30	\$60
Laboratory Outpatient and Professional Services		\$0	\$0	\$0
X-Rays and Diagnostic Imaging		\$0	\$0	\$0
Skilled Nursing Facility		\$0	\$0	\$0
Retail Prescription Drugs:	Generics	\$1	\$10	\$12.50
	Preferred Brand Drugs	\$3.65	\$20	\$25
	Non-Preferred Brand Drugs	\$3.65	\$40	\$50
	Specialty High-Cost Drugs	\$3.65	\$40	\$50

Qualified Dental Plans: 2024 Standardized Plan Designs

Plan Feature/ Service	Family High	Family Low	Pediatric-only
Plan Year Deductible	\$50/\$150	\$50/\$150	\$50
Deductible Applies to	Major and Minor Restorative	Major and Minor Restorative	Major and Minor Restorative
Plan Year Max (>=19 only)	\$1,250	\$750	N/A
Plan Year MOOP <19 Only	\$350 (1 child) \$700 (2+ children)	\$350 (1 child) \$700 (2+ children)	\$350 (1 child)
Preventive & Diagnostic Co-Insurance (In/out-of-Network)	0%/20%	0%/20%	0%/20%
Minor Restorative Co-Insurance (In/out-of-Network)	25%/45%	25%/45%	25%/45%
Major Restorative Co-Insurance (In/out-of-Network)	50%/70%	50%/70% No Major Restorative >=19	50%/70%
Medically Necessary Orthodontia, <19 only (In/out-of-Network)	50%/70%	50%/70%	50%/70%
Non-Medically Necessary Orthodontia, <19 only (In/out-of-Network)	N/A	N/A	N/A

Qualified Dental Plans: Plan Counts

Plan Year 2024 (No change from PY 2023)							
Carriers	Non-Group	Small Group	Intent to sell on exchange	High	Low	Pedi	Total
<i>Altus Dental</i>	✓	✓	✓	1	1	1	3
<i>Blue Cross Blue Shield of MA*</i>		✓		1	1	2	4
<i>Delta Dental of MA</i>	✓	✓	✓	2	3	4	9
<i>Guardian*</i>		✓		1	1	1	3
TOTAL				5	6	8	19

*Blue Cross Blue Shield has submitted plans for certification for the small group market, but as in 2023, are recommended for a waiver of sales through the Health Connector given sufficiency of existing choice

PY 2023 ConnectorCare Enrollee Contributions*

Region A1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	WellSense	\$0	\$0	\$48	\$93	\$146

Region A2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	WellSense	\$0	\$0	\$48	\$93	\$146
3	HNE	\$49	\$47	\$87	\$168	\$237

Region A3		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	HNE	\$0	\$0	\$48	\$93	\$152

Region A4		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	HNE	\$0	\$0	\$48	\$93	\$137

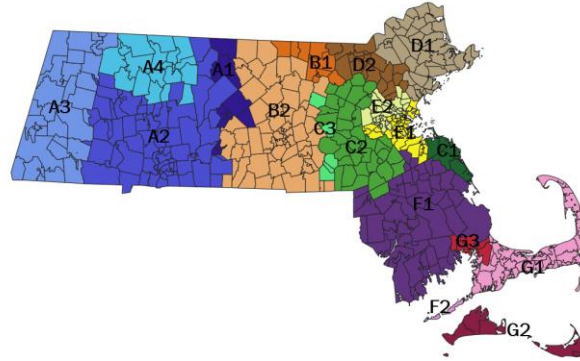
Region B1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	WellSense	\$0	\$0	\$48	\$93	\$137
2	Tufts Direct	\$0	\$0	\$48	\$93	\$138
3	Fallon	\$0	\$0	\$48	\$93	\$143
4	MGB Health Plan	\$37	\$35	\$75	\$149	\$205

Region B2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	WellSense	\$0	\$0	\$48	\$93	\$137
2	Tufts Direct	\$0	\$0	\$48	\$93	\$138
3	Fallon	\$0	\$0	\$48	\$93	\$143

Region C1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	WellSense	\$0	\$0	\$48	\$93	\$148
3	MGB Health Plan	\$57	\$55	\$97	\$180	\$252

Region C2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	WellSense	\$0	\$0	\$48	\$93	\$148
3	Fallon	\$0	\$0	\$48	\$95	\$163
4	MGB Health Plan	\$57	\$55	\$97	\$180	\$252

Region C3		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	WellSense	\$0	\$0	\$48	\$93	\$148
3	Fallon	\$0	\$0	\$48	\$95	\$163



Region D1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	WellSense	\$0	\$0	\$48	\$93	\$147
3	MGB Health Plan	\$50	\$49	\$89	\$172	\$240

Region D2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	Fallon	\$0	\$0	\$48	\$93	\$146
3	WellSense	\$0	\$0	\$48	\$93	\$147
4	MGB Health Plan	\$54	\$52	\$96	\$179	\$240

Region E1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	WellSense	\$0	\$0	\$48	\$93	\$146
3	MGB Health Plan	\$70	\$68	\$117	\$207	\$277

Region E2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	WellSense	\$0	\$0	\$48	\$93	\$146
3	Fallon	\$0	\$0	\$48	\$95	\$162
4	MGB Health Plan	\$70	\$68	\$117	\$207	\$277

Region F1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	WellSense	\$0	\$0	\$48	\$93	\$146
3	MGB Health Plan	\$69	\$66	\$114	\$204	\$275

Region F2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	MGB Health Plan	\$0	\$0	\$48	\$93	\$137

Region G1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	WellSense	\$0	\$0	\$48	\$93	\$155

Region G2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	MGB Health Plan	\$0	\$0	\$48	\$93	\$137

Region G3		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$48	\$93	\$137
2	WellSense	\$0	\$0	\$48	\$93	\$155
3	MGB Health Plan	\$68	\$69	\$114	\$206	\$288

*Enrollee contribution amounts represent the maximum a member would pay based on their sub-region, plan type, and carrier chosen. Actual enrollee contributions may be lower according to a member's specific age, sub-region, and income particularly as a result of increased APTC via the American Rescue Plan/Inflation Reduction Act.