



# MA Health Care Learning Series

All Assister Conference Call

October 18, 2016

# ConnectorCare: Enrollee Contributions



*The premium structure for 2017 promotes the most competitively priced options in the program and avoids additionally subsidizing those plans that filed significant rate increases this year.*

ConnectorCare Member Contribution Range for 2017

	Plan Type 1 ≤100% FPL	Plan Type 2A 100%-150% FPL	Plan Type 2B 150%-200% FPL	Plan Type 3A 200%-250% FPL	Plan Type 3B 250%-300% FPL
Lowest Cost	\$0	\$0	\$43	\$83	\$124
2 <sup>nd</sup> Lowest Cost	\$0 - \$118	\$1 - \$120	\$44 - \$166	\$84 - \$210	\$125 - \$255
3 <sup>rd</sup> Lowest Cost	\$0 - \$152	\$1 - \$155	\$44 - \$201	\$86 - \$247	\$127 - \$293
4 <sup>th</sup> Lowest Cost	\$53 - \$165	\$53 - \$174	\$97 - \$221	\$138 - \$263	\$180 - \$305
5 <sup>th</sup> Lowest Cost	\$84 - \$165	\$85 - \$174	\$129 - \$221	\$172 - \$263	\$214 - \$305

ConnectorCare Member Contribution Range for 2016

	Plan Type 1 ≤100% FPL	Plan Type 2A 100%-150% FPL	Plan Type 2B 150%-200% FPL	Plan Type 3A 200%-250% FPL	Plan Type 3B 250%-300% FPL
Lowest Cost	\$0	\$0	\$43	\$82	\$123
2 <sup>nd</sup> Lowest Cost	\$0	\$1 - \$20	\$45 - \$71	\$86 - \$147	\$127 - \$193
3 <sup>rd</sup> Lowest Cost	\$0	\$3 - \$28	\$47 - \$71	\$91 - \$174	\$133 - \$221
4 <sup>th</sup> Lowest Cost	\$0	\$9 - \$28	\$55 - \$83	\$111 - \$174	\$153 - \$221
5 <sup>th</sup> Lowest Cost	\$0	\$14 - \$29	\$63 - \$85	\$129 - \$179	\$173 - \$226

# ConnectorCare: 2017 Plan Designs



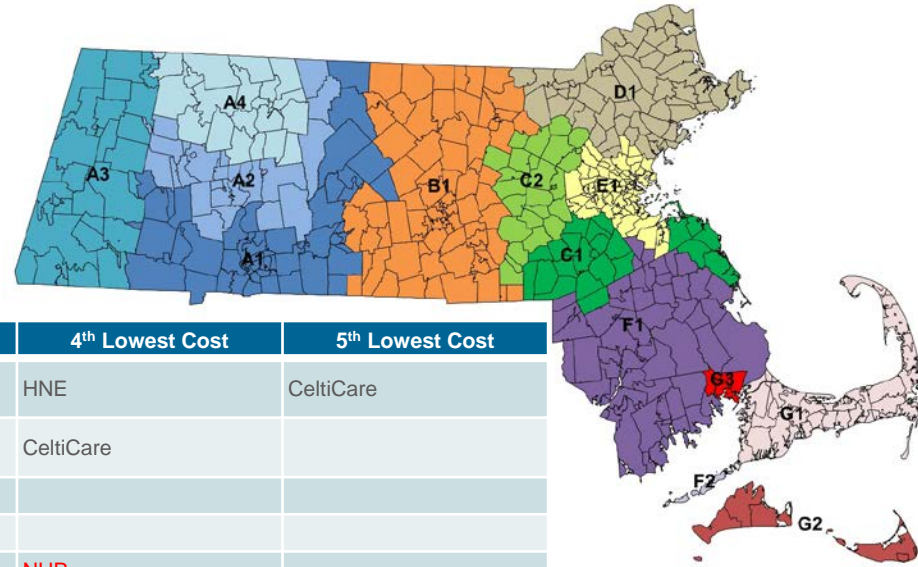
## CONNECTORCARE BENEFITS & COPAYS

Plan Type		Plan Type 1	Plan Types 2A & 2B	Plan Types 3A & 3B
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	\$10	\$15
Specialist Office Visit		\$0	\$18	\$22
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services		\$0	\$10	\$15
Rehabilitative Speech Therapy		\$0	\$10	\$20
Rehabilitative Occupational and Rehabilitative Physical Therapy		\$0	\$10	\$20
Emergency Room Services		\$0	\$50	\$100
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

# ConnectorCare: Recommended Carriers and Regions



Carriers indicated in **GREEN** have moved to a lower cost position relative to 2016, while carriers indicated in **RED** have moved to a higher cost position. Prior carrier in rank order position is noted in parentheses.



Cluster	Lowest Cost	2 <sup>nd</sup> Lowest Cost	3 <sup>rd</sup> Lowest Cost	4 <sup>th</sup> Lowest Cost	5 <sup>th</sup> Lowest Cost
A1	BMCHP (formerly Tufts-Direct)	Tufts-Direct (formerly BMCHP)	NHP	HNE	CeltiCare
A2	BMCHP (formerly Tufts-Direct)	Tufts-Direct (formerly BMCHP)	HNE	CeltiCare	
A3	Tufts-Direct	HNE	CeltiCare		
A4	HNE	CeltiCare			
B1	BMCHP (formerly Tufts-Direct)	Fallon (formerly NHP)	Tufts-Direct (formerly Fallon)	NHP (formerly BMCHP)	CeltiCare
C1	Tufts-Direct	BMCHP (formerly Minuteman)	Minuteman (formerly BMCHP)	NHP	CeltiCare
C2 <sup>1</sup>	Tufts-Direct	BMCHP (formerly Minuteman)	Minuteman (formerly BMCHP)	Fallon (new entrant) (formerly NHP)	NHP (formerly CeltiCare) <sup>2</sup>
D1	BMCHP	Tufts-Direct	Minuteman	CeltiCare (formerly NHP)	NHP (formerly CeltiCare)
E1	BMCHP (formerly Tufts-Direct)	Tufts-Direct (formerly BMCHP)	Minuteman	CeltiCare (formerly NHP)	NHP (formerly CeltiCare)
F1	BMCHP (formerly Tufts-Direct)	Tufts-Direct (formerly BMCHP)	Minuteman	CeltiCare	NHP
F2	CeltiCare	NHP			
G1	BMCHP (formerly Tufts-Direct)	Tufts-Direct (formerly BMCHP)	CeltiCare (formerly NHP)	NHP (formerly CeltiCare)	
G2	NHP				
G3 <sup>1</sup>	BMCHP (formerly Tufts-Direct)	Tufts-Direct (formerly BMCHP)	Minuteman (new entrant) (formerly NHP)	CeltiCare	NHP <sup>3</sup>

<sup>1</sup> New Region for 2017  
<sup>2</sup> CeltiCare no longer selected in new Region C2 due to new entrant (Fallon)  
<sup>3</sup> NHP moved to higher cost position in new Region G3 due to new entrant (Minuteman)