



Eligibility Operations Memo 20-05
February 18, 2020

TO: MassHealth Eligibility Operations Staff

FROM: Heather Rossi, Deputy Policy Director for Eligibility 

RE: **Medex Premium Rate Changes**

Introduction

Blue Cross and Blue Shield of Massachusetts has received approval from the state's Division of Insurance on the following premium rates for all of its nongroup Medex plans: Medex Basic, Medex Bronze, Medex Gold, Medex Standard, Medex Core Plus, Medex Core, Medex Silver, Medex Basic without Pharmacy, Medex Core Plus without Pharmacy, and Medex Choice. These rates were effective January 1, 2020.

Rate Changes

The Medex plans, old and new quarterly rates, and new monthly premiums appear in the table below. The new monthly premium is the amount allowed as a patient-paid amount (PPA) deduction after other deductions that get priority under MassHealth regulations at 130 CMR 520.026. Fees for special billing arrangements that cause a premium to exceed these amounts are not allowable PPA deductions.

Workers may enter an amount that is less than the current maximum premium amount to calculate retroactive PPA.

Medex Plan	2019 Quarterly Rate	2020 Quarterly Rate	2020 Monthly Premium
Basic	\$1,340.43	\$ 1,370.10	\$456.70
Bronze	\$591.63	\$ 625.68	\$208.56
Gold	\$2,585.13	\$ 2,784.27	\$928.09
Standard	\$1,355.73	\$ 1,410.42	\$470.14
Core Plus	\$534.30	\$ 514.56	\$171.52
Core	\$294.45	\$ 311.34	\$103.78
Silver	\$1,140.30	\$ 1,153.29	\$384.43
Basic without Rx	\$493.11	\$ 504.03	\$168.01
Core Plus without Rx	\$448.65	\$ 464.07	\$154.69
Choice	\$436.68	\$ 462.09	\$154.03

Medex Plan	2019 Quarterly Rate	2020 Quarterly Rate	2020 Monthly Premium
Hearing and Vision Rider	\$9.12	\$ 7.35	\$2.45
Sapphire	—	\$532.26	\$177.42
Bronze with H&V	—	\$633.03	\$211.01
Sapphire with H&V	—	\$539.61	\$179.87
Core with H&V	—	\$318.69	\$106.23

There is a new plan called Sapphire.

The Hearing and Vision (H&V) rider is available to Sapphire, Bronze, and Core members only.

Medex Gold, Silver, Standard, Basic, Core Plus, Basic without Pharmacy, and Core Plus without Pharmacy are closed to new members. The Choice plan is closed to new members effective January 1, 2020.

System Changes

Community MassHealth cases with Medex coding have been updated with the new premium amounts for MA21.

Long-term-care MassHealth cases with Medex coding have also been updated with the new premium amounts by the system. MassHealth has recalculated the PPAs for these cases.

Questions

If you have any questions about this memo, please have your MEC designee contact the Policy Hotline.