

#### Commonwealth of Massachusetts Executive Office of Health and Human Services Office of Medicaid

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## Eligibility Operations Memo 20-20 November 2020

Yrearly Rossi

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 non-group 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 are effective January 1, 2021.

#### **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	2020 Quarterly Rate	2021 Quarterly Rate	2021 Monthly Premium
Basic	\$1,370.10	\$ 1222.38	\$ 407.46
Bronze	\$625.68	\$ 645.51	\$ 215.17
Gold	\$2,784.27	\$ 2549.22	\$849.74
Standard	\$1410.42	\$ 1236.42	\$412.14
Core Plus	\$514.56	\$ 552.00	\$184.00
Core	\$311.34	\$ 323.22	\$107.74
Silver	\$1153.29	\$ 1010.37	\$336.79
Basic without Rx	\$504.03	\$ 449.67	\$149.89
Core Plus without Rx	\$464.07	\$ 477.21	\$159.07
Choice	\$462.09	\$ 477.78	\$159.26

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Medex Plan	2020 Quarterly Rate	2021 Quarterly Rate	2021 Monthly Premium
Hearing and Vision Rider	\$7.35	\$ 6.94	\$2.31
Sapphire	\$532.26	\$549.72	\$183.24
Bronze with H&V	\$633.03	\$652.45	\$217.48
Sapphire with H&V	\$539.61	\$556.66	\$185.55
Core with H&V	\$318.69	\$330.16	\$110.05

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 Choice, and Core Plus without pharmacy are closed to new members.

**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 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.