**Eligibility Operations Memo 21-19**

**December 2021**

TO: MassHealth Eligibility Operations Staff

FROM: Heather Rossi, Director of Eligibility Policy [Signature of Heather Rossi]

RE: **Medex Premium Rate Changes**

# Introduction

Blue Cross 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: Basic, Bronze, Gold, Standard, Core Plus, Core, Silver, Basic without Rx (pharmacy), Core Plus without Rx (pharmacy), and Choice. In addition, approval has been received for the Vision and Hearing optional riders: Hearing & Vision rider, Bronze with Hearing & Vision, Sapphire with Hearing & Vision, and Core with Hearing & Vision. These rates are effective January 1, 2022.

# Rate Changes

The Medex plans, 2021 and 2022 quarterly rates, and 2022 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** | **2021 Quarterly Rate** | **2022 Quarterly Rate** | **2022 MonthlyPremium** |
| --- | --- | --- | --- |
| **Basic** | $1,222.38 | $1,274.16 | $424.72 |
| **Bronze** | $645.51 | $678.06 | $226.02 |
| **Gold** | $2549.22 | $2,633.34 | $877.78 |
| **Standard** | $1,236.42 | $1,277.52 | $425.84 |
| **Core Plus** | $552.00 | $575.01 | $191.67 |
| **Core** | $323.22 | $340.35 | $113.45 |
| **Silver** | $1,010.37 | $1,069.92 | $356.64 |
| **Basic without Rx** | $449.67 | $480.75 | $160.25 |
| **Core Plus without Rx** | $477.21 | $501.33 | $167.11 |
| **Choice** | $477.78 | $502.30 | $167.43 |

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| **Medex Plan** | **2021 Quarterly Rate** | **2022 Quarterly Rate** | **2022 Monthly Premium** |
| --- | --- | --- | --- |
| **Hearing and Vision Rider** | $6.94 | $7.57 | $2.52 |
| **Sapphire** | $549.72 | $570.96 | $190.32 |
| **Bronze with H&V** | $652.45 | $685.63 | $228.54 |
| **Sapphire with H&V**  | $556.66 | $578.53 | $192.84 |
| **Core with H&V** | $330.16 | $347.92 | $115.97 |

Medex Choice, Gold, Silver, Standard, Basic, Core Plus, Basic without Rx (pharmacy), and Core Plus without Rx (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.

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