***Commonwealth of Massachusetts***

**Executive Office of Health and Human Services
*Office of Medicaid***

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**Eligibility Operations Memo 22-15**

**November 2022**

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 for the following premium rates for all of its non-group Medex plans: Basic, Bronze, Sapphire, 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, 2023.

# Rate Changes

The Medex plans, 2022 and 2023 quarterly rates, and 2023 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 receive 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** | **2022 Quarterly Rate** | **2023 Quarterly Rate** | **2023 MonthlyPremium** |
| --- | --- | --- | --- |
| **Basic** | $1,274.16 | $1,347.09 | $449.03 |
| **Bronze** | $678.06 | $687.21 | $229.07 |
| **Sapphire** | $570.96 | $576.78 | $192.26 |
| **Gold** | $2,633.34 | $2,814.96 | $938.32 |
| **Standard** | $1,277.52 | $1,363.62 | $454.54 |
| **Core Plus** | $575.01 | $571.74 | $190.58 |
| **Core** | $340.35 | $349.77 | $116.59 |
| **Silver** | $1,069.92 | $1,089.57 | $363.19 |
| **Basic without Rx** | $480.75 | $495.39 | $165.13 |
| **Core Plus without Rx** | $501.33 | $501.51 | $167.17 |
| **Choice** | $502.30 | $511.59 | $170.53 |

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| **Medex Plan** | **2022 Quarterly Rate** | **2023 Quarterly Rate** | **2023 Monthly Premium** |
| --- | --- | --- | --- |
| **Hearing and Vision Rider** | $7.57 | $7.35 | $2.45 |
| **Bronze with H&V** | $685.63 | $695.19 | $231.73 |
| **Sapphire with H&V**  | $578.53 | $584.76 | $194.92 |
| **Core with H&V** | $347.92 | $357.75 | $119.25 |

Medex Choice, Gold, Silver, Standard, Basic, Core Plus, Basic without Rx (pharmacy), Core Plus without Rx (pharmacy), and Hearing and Vision Rider 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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