

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

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Eligibility Operations Memo 24-09

DATE: December 2024

TO: MassHealth Eligibility Operations Staff

FROM: Heather Rossi, Deputy Chief Operating Officer, Eligibility Policy and Implementation

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 (V2), Bronze with Hearing & Vision (V2), Sapphire with Hearing & Vision (V2), and Core with Hearing & Vision (V2). These rates are effective January 1, 2025.

Rate Changes

The Medex plans, 2024 and 2025 quarterly rates, and 2025 monthly premiums appear in the tables 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	2024 Quarterly Rate	2025 Quarterly Rate	2025 Monthly Premium
Bronze	\$715.74	\$783.75	\$261.25
Sapphire	\$587.88	\$636.69	\$212.23
Core	\$354.99	\$387.60	\$129.20
Choice	\$527.99	\$577.59	\$192.53
Gold	\$2940.81	\$3,010.29	\$1,003.43

Medex Plan	2024 Quarterly Rate	2025 Quarterly Rate	2025 Monthly Premium
Silver	\$1060.38	\$1,085.43	\$361.81
Standard	\$1413.69	\$1,447.08	\$482.36
Basic	\$1345.71	\$1,377.51	\$459.17
Core Plus	\$571.44	\$584.94	\$194.98
Basic without Rx	\$461.88	\$472.77	\$157.59
Core Plus without Rx	\$515.34	\$561.21	\$187.07
Hearing and Vision Rider (V2)	\$7.41	\$7.83	\$2.61
Bronze with H&V (V2)	\$723.15	\$791.58	\$263.86
Sapphire with H&V (V2)	\$595.29	\$644.52	\$214.84
Core with H&V (V2)	\$362.40	\$395.43	\$131.81

Medex Choice, Gold, Silver, Standard, Basic, Core Plus, Basic without Rx (pharmacy), Core Plus without Rx (pharmacy), and Hearing and Vision Rider (V1) 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?

Have your MEC designee contact the Policy Hotline.

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