



Eligibility Operations Memo 25-19

DATE: December 2025

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: Bronze, Sapphire, and Core. In addition, approval has been received for the Hearing and Vision 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, 2026.

Rate Changes

The Medex plans, 2025 and 2026 quarterly rates, and 2026 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](#): *Long-term-care General Income Deductions*. 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	2025 Quarterly Rate	2026 Quarterly Rate	2026 Monthly Premium
Bronze	\$783.75	\$861.57	\$287.19
Sapphire	\$636.69	\$696.24	\$232.08
Core	\$387.60	\$425.94	\$141.98
Hearing and Vision Rider (V2)	\$7.83	\$8.61	\$2.87
Bronze with H&V (V2)	\$791.58	\$870.18	\$290.06
Sapphire with H&V (V2)	\$644.52	\$704.85	\$234.95

Medex Plan	2025 Quarterly Rate	2026 Quarterly Rate	2026 Monthly Premium
Core with H&V (V2)	\$395.43	\$434.55	\$144.85
Choice*	\$577.59	\$634.86	\$211.62
Gold*	\$3,010.29	\$3,306.78	\$1,102.26
Silver*	\$1,085.43	\$1,192.35	\$397.45
Standard*	\$1,447.08	\$1,590.33	\$530.11
Basic*	\$1,377.51	\$1,514.13	\$504.71
Core Plus*	\$584.94	\$642.54	\$214.18
Basic without Rx*	\$472.77	\$519.72	\$173.24
Core Plus without Rx*	\$561.21	\$617.04	\$205.68

*Medex Choice, Gold, Silver, Standard, Basic, Core Plus, Basic without Rx (pharmacy), Core Plus without Rx (pharmacy), Hearing and Vision Rider (V1), Bronze with H&V (V1), Sapphire with H&V (V1), and Core with H&V (V1) are closed to new members.

Community MassHealth cases with Medex coding have been updated with the new premium amounts in 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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