

KEY BENEFIT CHANGES

At Blue Cross Blue Shield of Massachusetts, our comprehensive product portfolio provides many options to meet the health-coverage needs and budgets of individuals and employer groups in the state of Massachusetts. As part of our ongoing efforts to enhance our commercial product portfolio and to address the immediate implications of national health care reform, we are making benefit changes across many of our standard plan designs. This guide has been created to provide you with a reference tool that will help you understand the changes to your plan(s).

COVERAGE FOR BREAST PUMP SUPPLIES – NEW FEDERAL MANDATE

As a result of a federal mandate, upon renewal effective 1/1/23, members will be eligible to receive breast pump replacement parts 90 days after the purchase of the breast pump and every 60 days thereafter. Benefits will not be available if parts are obtained by a non-DME provider.

REPRODUCTIVE RIGHTS HEALTH LEGISLATION – NEW STATE MANDATE

Upon renewal, effective 1/1/2023, there is a new State Mandate that provides coverage for abortion and abortion-related care without cost share.

VIRTUAL PCP

Effective 1/1/23, upon renewal, we are introducing a new Virtual Primary Care Physician (VPCP) model, which combines the convenience and efficiency of online care with the thoroughness of traditional care.

Services are available virtually with either of two provider organizations "Firefly Health" or "Carbon Health." Members may choose a Firefly Health or Carbon Health PCP and then register as a patient with them. Members will continue to have access to their standard network and can switch providers at any time.

Members who choose this option will be assigned their own dedicated virtual care team, aiding continuity of care. The team includes integrated mental health services and a Care Coordinator to arrange any necessary follow-up appointments (in-

person and virtual). VPCP offers a more efficient patient experience at lower costs for patients and employers.

\$0 cost share will apply for Primary Care and Mental Health delivered by a VPCP provider.

As a reminder, HMO members are required to designate a provider as their PCP.

2023 MAXIMUM OUT-OF-POCKET AND MINIMUM DEDUCTIBLE

Under the ACA, all non-grandfathered health plans must have a maximum out-of-pocket (MOOP) that limits the overall out-of-pocket costs (including all deductibles, coinsurance, and copayments) for all Essential Health Benefits, including pharmacy benefits, to a specified dollar amount for the year.

Below are the 2023 Maximum Out-of-Pocket limit and Minimum Deductible for HSA qualified plans, and the Maximum Out-of-Pocket limit for non-HSA qualified health plans.

Plan Type and Change	2023 Self-Only Coverage/Individual	2023 Family Coverage	2022 Values
Maximum Out-of-Pocket HSA qualified high deductible health plans	\$7,500	\$15,000	\$7,050/ \$14,100
Minimum Deductible HSA qualified high deductible health plans	\$1,500	\$3,000	\$1,400 / \$2,800
Maximum Out-of-Pocket Non-HSA qualified health plans	\$9,100	\$18,200	\$8,700 / \$17,400

COST SHARE ASSISTANCE PROGRAM

Effective 1/1/23, upon renewal, we are offering our Cost Share Assistance Program to insured accounts. Cost-Share Assistance Program uses coupons from manufacturers of medications to reduce the cost of eligible, high-cost specialty

medications. When an account adds the program to their pharmacy benefits, it reduces the member's out-of-pocket costs to anywhere between \$0 and \$35. For the account, savings for the program are built into the premium.

Blue Cross partnered with PillarRx Consulting, an independent company, to administer this program.

Please let your Account Executive know if you would like more information about this program.



MIND AND BODY PROGRAM

Our Mind and Body Program offers reimbursement of \$300 per family per calendar year for the following expenses:

- Hypnosis
- Massage Therapy
- Meditation
- Qi gong
- Tai Chi
- Meditation / Breathing Apps (e.g. Headspace, Calm.com, Breathe2Relax, Breathe Easy)
 - Reimbursement is not provided for digital applications for other services, such as sleep-focused digital applications.

Please let your Account Executive know if you would like more information about this program.