



Health Connector Update Open Enrollment 2021

MTF Meetings October 2020

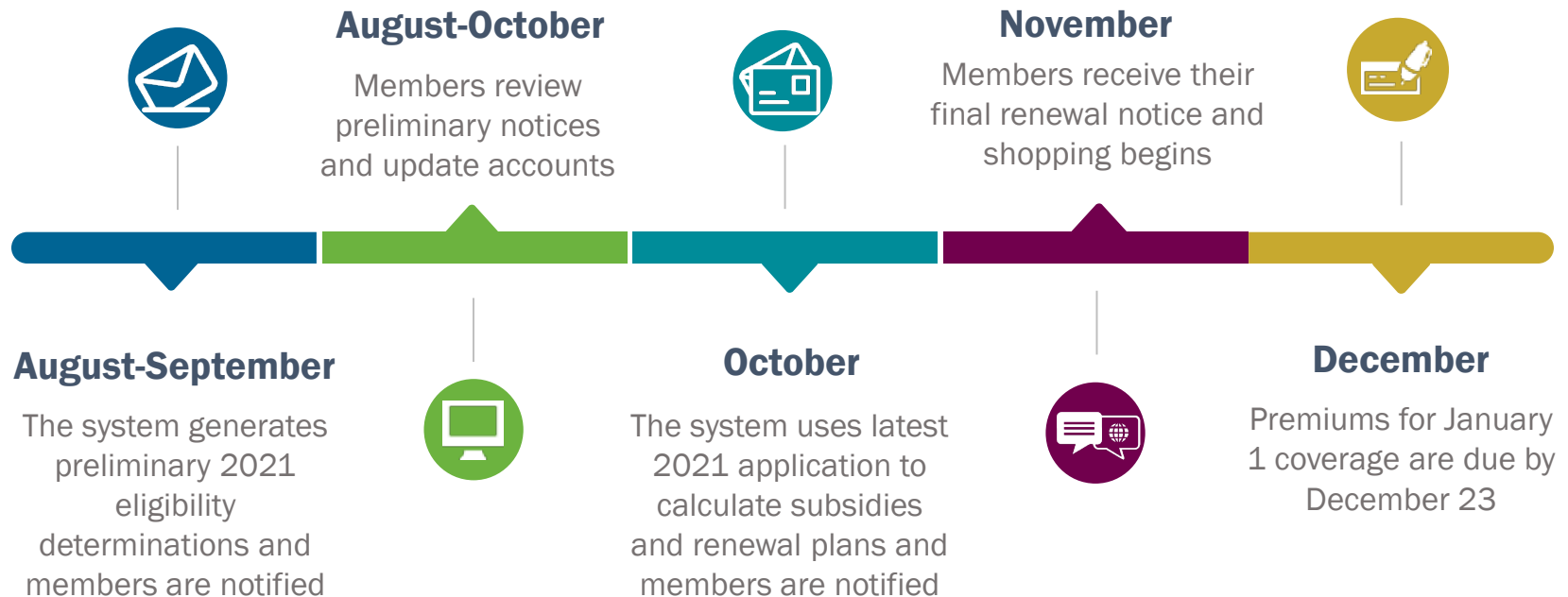
Open Enrollment 2021

The Health Connector's Open Enrollment for 2021 begins on November 1st :

- Open Enrollment is the time when any new members can apply for coverage and current members' coverage is renewed for the upcoming year and can shop for plans.
- The Health Connector remains committed to offering our members and new enrollees a stable and well supported enrollment experience.
- Many of the processes and timelines for Open Enrollment 2021 will be the same as previous years. However due to COVID-19, you can expect special messaging related to changes in income, reconciling tax credits and submitting outstanding proofs.

Open Enrollment 2021 Timeline


Open Enrollment activities are well underway, with the majority of members having already received notices about their projected 2021 eligibility.



Renewal into a Health Connector Plan

The Health Connector follows guidelines to place members into their medical and dental plans each year.

- All Health Connector eligible and enrolled QHP (health plan) members who continue to be eligible on January 1 will be auto renewed into a plan.
- During Open Enrollment, members can shop for and select new plans for the next year if they do not want to be renewed into their current plan.


Health Connector Processing Center P. O. Box 4404 Taunton, MA 02780	
Sample Member 999 Street Name Quincy, MA 02169	November 05, 2020 27909
	Notice Name: Final Renewal Notice Notice ID: AUTO_REN Member ID: XXXXXXXXXXXXX Ref ID: RefID_XXXXXXXXXXXXXX
It's time to renew your insurance coverage for 2021. If you want to stay enrolled in your current plan or a similar plan that we've chosen for you, just pay your monthly premium when you get your bill for January coverage.	
You can choose to shop for a new plan during Open Enrollment. The Open Enrollment period starts November 1. You may be able to save money on your health coverage for next year if you shop and compare your options during Open Enrollment.	
What you need to do:	
<ol style="list-style-type: none">1. Review your information for 2021. Please look at your program eligibility, renewal plan information, and the amount of any monthly tax credit you will receive next year. If any of this information doesn't look right to you, please let us know as soon as possible2. Compare any plan changes for 2021 with our online Plan Compare tool at: www.MAhealthconnector.org/compare-plans3. Shop during Open Enrollment. You may be able to save on the cost of your health plan for next year by comparing your available options for 2021.4. Keep paying your monthly premium bill by the 23rd of every month	
Important Dates:	
<ul style="list-style-type: none">▪ November 1, 2020. First date to start shopping and comparing plans at MAhealthconnector.org.▪ December 23, 2020. Pay your premium by this date to enroll in the plan you want for January.	

Member Communications: Renewals and Open Enrollment

Throughout the renewal process, the Health Connector ensures member awareness of changes and deadlines, as well as the availability of support.

It's time to get ready for Open Enrollment

Open Enrollment starts November 1, 2020







Open Enrollment is the time of year when you can renew your plan or shop for a new one. Before Open Enrollment starts, we'll check to see if you qualify for the same type of health coverage for 2021.


Take the steps below to get ready for Open Enrollment and help make sure you have the right coverage and costs for next year:


- **Review your account information.** If your income has changed since you last updated your account, it's important to change that information now. If your income is lower now, you may be able to enroll in a lower-cost plan
- **Send us proof documents.** If we've asked you to send proof of your information, please send in your documents now. If you update information in your account, you may be asked to send in proof at that time

We'll send you more information about renewing your health plan for 2021 as Open Enrollment gets closer.

Late August – Early September	Update your information	
We'll send you an eligibility letter with information about the programs we think you may qualify for in 2021, based on the most recent information that we have.	You can make changes through your online account, through one of our community partner organizations, or by calling Customer Service at 1-877-MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773.	
October – Early November	Review your renewal plan	
We'll send you a 2021 renewal packet. The packet will tell you if your current plan is available for 2021.	Starting November 1, you can review 2021 plan details: <ul style="list-style-type: none">• Review your renewal plan's benefits and costs, including the monthly premium• Be sure your providers, such as doctors or hospitals, are in the plan's network	
November 1 – January 23	Shop if you want to change plans	
Open Enrollment starts. This is the time when you can start to shop and compare plans for 2021.	It's important to compare your options during Open Enrollment because monthly premiums, other costs, and provider networks may be changing for 2021. You can shop for and choose a plan online at MAhealthconnector.org during Open Enrollment, starting November 1. This year, Open Enrollment will end on January 23 .	

 **Get help online**
Learn more online at MAhealthconnector.org.

 **Get help by phone**
Call Customer Service at 1-877-MA-ENROLL (1-877-623-6765), or TTY 1-877-623-7773.
For health and safety reasons, our walk-in centers will stay closed until they can safely open again.

 **Get help from a community partner**
Our Navigator program partners with trusted community organizations. Depending on the organization, you can get in-person help by appointment, or by phone or video chat. Learn more at MAhealthconnector.org/Navigators.

Customer Service Supports for Open Enrollment

Health Connector walk in centers, with locations in Boston, Springfield, Worcester, and Brockton, will not be open this Open Enrollment due to COVID-19.


- For Open Enrollment 2021, Health Connector Customer Service hours will include a Saturday in December and again in January in advance of the 23rd payment deadline (December 19 and January 23).
- Similar to last year, we will also have extended hours to concentrate on days leading up to the 23rd payment deadline for Jan. 1 and Feb. 1 enrollments (December 23 and January 22 from 8 AM – 8PM).
- Certain Navigators Organizations will have some additional capacity to serve members, but with limited in-person opportunities.
- For the most up to date Customer Service Information (including hours) go to: <https://www.mahealthconnector.org/about/contact>

Enrollment, Billing and Payment

Enrollment into a health plan is not complete until premium payment has been received and processed.

- Anyone seeking coverage for January 1 must enroll in and pay for coverage by December 23rd.
- The Health Connector sends the bill for January 1 coverage during the first week of December. This bill is based on a member's final program eligibility determination.
- If an existing member switches plans and wants to see those changes reflected in their December bill, the member must shop for their new plan by November 23rd.
- If a member receives a bill for a premium they were not expecting, they still have until December 23rd to:
 - Review and update their 2021 application, or shop for a lower cost plan before January 1 coverage.

Payment Reminders

 [Carrier Name] [Carrier Address] [Carrier City], [ST] [ZipCode]	Primary member	Member ID	Bill date
	John Smith	7XXXXXXX	December 1, 2019
Insurer: Blue Cross Blue Shield of MA Plan name: Standard High Gold: HMO Blue \$1,000 Deductible SBC			
JOHN SMITH 123 Main Street Apartment 456 Lawrence, MA 01840			1243
Account activity		<div style="border: 1px solid gray; padding: 5px; display: inline-block;"> Total due \$120.00 Please pay by Dec 23, 2019 </div>	
Plan's monthly premium	<XXX.XX>	◀ You are enrolled in AutoPay. We will withdraw \$120.00 on Dec 22, 2019.	
Advance Premium Tax Credit	- <XXX.XX>	Pay this bill to start your new health coverage. This bill is for your January 2020 health plan through the Health Connector.	
ConnectorCare subsidy:	- <XXX.XX>	Important messages about your account: You only need to pay the amount due on this bill for this month. Because you were given a Hardship Waiver, you won't need to pay some of your past due premiums.	
Your monthly premium:	§ <XXX.XX>	Ways to pay your bill: Online: MAhealthconnector.org Phone: 1-877-MA-ENROLL (1-877-623-6765) Mail: Health Connector PO Box 412612 Boston, MA 02241-2612 In person: Bring a check or money order to one of our walk-in centers, listed on the other side.	
Last statement balance:	<XXX.XX>		
Payments received <DateRange>:			
<Payment A>	- <XXX.XX>		
<Payment B>	- <XXX.XX>		
<Payment C>	- <XXX.XX>		
<Payment D>	- <XXX.XX>		
Total due from last statement:	§ <XXX.XX>		
Fees and discounts			
<Discount A>	- <XX.XX>		
Adjustments			
<Refund A>	- <XX.XX>		
Total fees, discounts, and adjustments:	§ <XXX.XX>		
What you owe by <Date>:	§ <XXX.XX>		

- If an existing member is changing insurance carriers, the member receives a quote that reflects that the member selected a new carrier, and they must submit payment to start coverage in this new plan.
- Members will keep the same Member ID even if they select a new carrier.
- If the member is staying in the same plan, member should be aware of any premium change and pay the new premium by December 23rd.
- Payment for coverage starting on January 1st is due on December 23rd.
- Premium payments can be made:
 - Online through the payment center
 - By mail
 - By phone (new: pay by phone option)
- For more information on how to make a payment go to:

<https://www.mahealthconnector.org/how-to-pay>



Health and Dental Plans for 2021

Health Connector Health Plans for 2021

Each year, the Health Connector conducts a comprehensive review of Health and Dental Plans proposed by health and dental carriers to be sold in the upcoming year on [MAhealthconnector.org](https://mahealthconnector.org). This review and process is known as the Seal of Approval process.

- All of the Health Connector plans available on [Mahealthconnector.org](https://mahealthconnector.org) are Qualified Health Plans (QHPs) and Qualified Dental Plans and meet state and federal plan requirements.
- All approved health and dental plans must meet Actuarial Value (AV) and Metallic Tier requirements and must include a minimum set of certain benefits called Essential Health Benefits (EHB).
- The Health Connector works closely with the MA Division of Insurance to ensure carriers meet all certification criteria and the MA Division of Insurance is responsible for approving the rates (premiums) for each plan sold through the Health Connector.

Overview of 2021 SoA Results

The 2021 Qualified Health and Dental Plans includes a range of plan designs, carriers, and premiums, featuring:

- A broad choice of carriers and plans for unsubsidized non-group and small group enrollees, with:
 - 9 medical carriers with 59 non-group and 72 small group Qualified Health Plans (QHPs)
 - 2 dental carriers with 12 Qualified Dental Plans (QDPs)
- Two gold tier health plans from Fallon are closing in 2021. Members will be mapped to a similar gold plan from Fallon with the same network.
- Moderate premium changes, though with wide variation among carriers and overall increases higher than in recent years.
 - 7.7 percent average increase for health plans
 - 10.1 percent average decrease for dental plans
- A ConnectorCare program that continues to offer affordable choice
 - There are some changes to the ConnectorCare service areas, with a reduction in the AllWays Health Partners service area and expansion of the Health New England service area.
 - A change in the AllWays Health Partners network that will impact the providers available to members.

Qualified Health Plans: 2021 Standardized Plan Designs

Plan Feature/ Service <i>Note: "Deductible then..." means the member must first meet the plan's deductible; then, the member pays only the copay as listed for in-network services.</i>	Platinum	High Gold	High Silver	Low Silver (HSA compatible, Small Group Only)	Bronze #1	Bronze #2 (HSA compatible)	
Annual Deductible – Combined	\$0	\$0	\$2,000	\$2,000	\$2,700	\$3,600	
	\$0	\$0	\$4,000	\$4,000	\$5,400	\$7,200	
Annual Deductible – Medical	N/A	N/A	N/A	N/A	N/A	N/A	
	N/A	N/A	N/A	N/A	N/A	N/A	
Annual Deductible – Prescription Drugs	N/A	N/A	N/A	N/A	N/A	N/A	
	N/A	N/A	N/A	N/A	N/A	N/A	
Annual Out-of-Pocket Maximum	\$3,000	\$5,000	\$8,550	\$6,850	\$8,550	\$7,000	
	\$6,000	\$10,000	\$17,100	\$13,700	\$17,100	\$14,000	
Primary Care Provider (PCP) Office Visits and Mental/Behavioral Health Outpatient Services	\$20	\$25	\$25	Deductible then \$30	Deductible then \$40	Deductible then \$100	
Specialist Office Visits	\$40	\$50	\$50	Deductible then \$60	Deductible then \$90	Deductible then \$150	
Urgent Care	\$40	\$50	\$50	Deductible then \$60	Deductible then \$90	Deductible then \$150	
Emergency Room	\$150	\$300	Deductible then \$300	Deductible then \$300	Deductible then \$750	Deductible then \$1,750	
Emergency Transportation	\$0	\$0	Deductible then \$0	Deductible then \$0	Deductible then \$0	Deductible then \$0	
Inpatient Hospitalization	\$500	\$750	Deductible then \$1,000	Deductible then \$750	Deductible then \$1,200	Deductible then \$2,000	
Skilled Nursing Facility	\$500	\$750	Deductible then \$1,000	Deductible then \$750	Deductible then \$1,200	Deductible then \$2,000	
Durable Medical Equipment	20 percent	20 percent	Deductible then 20 percent	Deductible then 20 percent	Deductible then 20 percent	Deductible then 20 percent	
Rehabilitative Occupational and Rehabilitative Physical Therapy	\$40	\$50	\$50	Deductible then \$60	Deductible then \$90	Deductible then \$150	
Laboratory Outpatient and Professional Services	\$0	\$50	Deductible then \$50	Deductible then \$60	Deductible then \$75	Deductible then \$55	
X-rays and Diagnostic Imaging	\$0	\$75	Deductible then \$75	Deductible then \$75	Deductible then \$100	Deductible then \$140	
High-Cost Imaging	\$150	\$400	Deductible then \$400	Deductible then \$500	Deductible then \$1,000	Deductible then \$1,000	
Outpatient Surgery: Ambulatory Surgery Center	\$250	\$500	Deductible then \$500	Deductible then \$500	Deductible then \$500	Deductible then \$500	
Outpatient Surgery: Physician/Surgical Services	\$0	\$0	Deductible then \$0	Deductible then \$0	Deductible then \$0	Deductible then \$0	
Prescription Drug	Retail Tier 1	\$10	\$25	\$25	Deductible then \$30	\$30	Deductible then \$30
	Retail Tier 2	\$25	\$50	\$50	Deductible then \$60	Deductible then \$100	Deductible then \$150
	Retail Tier 3	\$50	\$75	Deductible then \$75	Deductible then \$105	Deductible then \$150	Deductible then \$225
	Mail Tier 1	\$20	\$50	\$50	Deductible then \$60	\$60	Deductible then \$60
	Mail Tier 2	\$50	\$100	\$100	Deductible then \$120	Deductible then \$200	Deductible then \$300
	Mail Tier 3	\$150	\$225	Deductible then \$225	Deductible then \$315	Deductible then \$450	Deductible then \$675
Federal Actuarial Value Calculator	89.25 percent	81.40 percent	71.97 percent	69.10 percent	64.98 percent	64.98 percent	



ConnectorCare Program

ConnectorCare: Enrollee Contributions and Regional Carrier Changes

In PY 2021, HNE will expand its ConnectorCare geographic coverage, and AllWays will offer a narrower ConnectorCare network and contract its geographic coverage area.

- HNE will offer a larger geographic coverage area in PY 2021, newly entering Worcester County.
 - HNE currently offers unsubsidized and APTC-only coverage in Worcester County and meets ConnectorCare network adequacy standards.
 - HNE is in the lowest-cost spot among available carriers in the region.
- AllWays will continue to participate in the ConnectorCare program, but with a narrower network and smaller regional coverage area.
 - The ~550 AllWays ConnectorCare members in Worcester County will no longer have access to an AllWays ConnectorCare plan due to the carrier's withdrawal from the county.
 - Some current members in the AllWays service area will still experience provider disruption as the Select/ConnectorCare network is narrower than the existing AllWays network.
- Due to changes in Worcester County as well generally higher Tufts Direct rate increases, 2020 Tufts Direct ConnectorCare members in Worcester County will experience higher premium increases in 2021 compared to other ConnectorCare members.

AllWays Select/ConnectorCare Network: Member Impact

The AllWays Select/ConnectorCare network will cause some disruption for ConnectorCare members.

- Through the Seal of Approval process, staff determine whether carriers' proposed ConnectorCare networks meet ConnectorCare network standards.
 - Staff reviewed and determined the proposed networks satisfy required standards, but also looked in greater detail at renewing member impact, described below.
- In Bristol county, AllWays ConnectorCare member will have access to 60% of currently contracted PCPs, 50% of currently contracted ob/gyns, and 35% of currently contracted cardiologists.
 - While provider retention remains low in Bristol and Plymouth Counties compared to other regions, the network is sufficient for ConnectorCare participation in these areas.
- Member disruption will occur as a result of this network change as fewer providers are covered under the Select network.
 - Data from AllWays show approximately 17.8% of ConnectorCare members would experience at least one disrupted relationship with a provider if they enroll in an AllWays Select ConnectorCare plan in 2021*

**Data represent AllWays ConnectorCare members as of June 2020 who utilized at least one health service in 2019. As the data does not include health services utilized in 2020 due to claims lag, the proportion of provider disruption is potentially an undercount.*

AllWays Select/ConnectorCare Network: Member Impact (*cont'd*)

The Health Connector will encourage AllWays ConnectorCare members to review their provider coverage via targeted member communications and online tools.

- AllWays ConnectorCare members in Worcester County will be mapped to the lowest-cost carrier available, which will be HNE for most members, and BMCHP for members in the westernmost portion of county.
- Current AllWays members in all other regions will be able to remain with AllWays in PY 2021, but a subset will experience a disruption in provider relationship.
- Depending on where members live, they may be able to remain with their existing providers by switching to a ConnectorCare plan from a different carrier.
- Health Connector communications leading up to and during Open Enrollment will encourage all current AllWays ConnectorCare members to check whether their preferred providers are in the new AllWays Select/ConnectorCare network.
- The Health Connector will closely monitor the performance of the Select network through required network access reports and member grievance reporting.

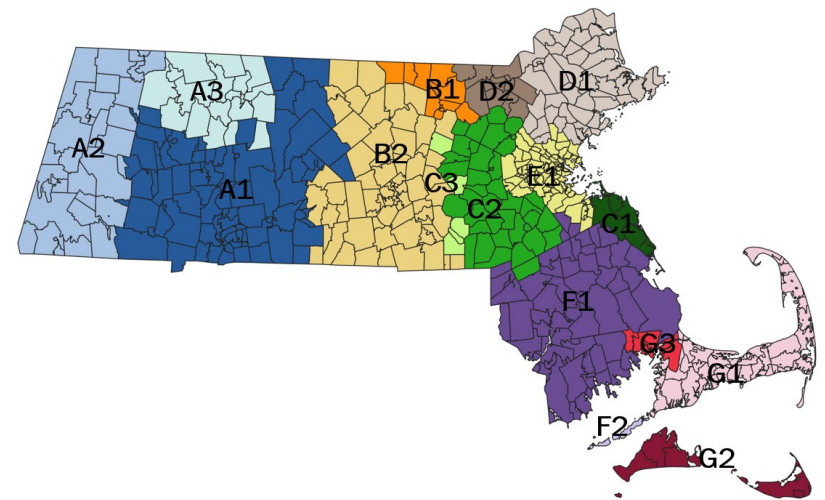
ConnectorCare: Carriers by Region

The 2021 ConnectorCare program will continue to feature statewide coverage and access to two or more carriers in many regions.

- The chart below shows ConnectorCare carrier positions based on underlying 2021 premiums, relative to rank ordering in 2020, for each region in the map at right. AllWays Health Partners, BMCHP, Fallon, HNE, and Tufts Direct will continue to offer ConnectorCare coverage in PY 2021.

Region	Lowest Cost	2 nd Lowest Cost	3 rd Lowest Cost	4 th Lowest Cost
A1	BMCHP	TD	HNE	
A2	TD	HNE		
A3	HNE			
B1	BMCHP	FCHP	TD	AHP
B2	HNE*	BMCHP	FCHP	TD
C1	BMCHP	TD	AHP	
C2	BMCHP	TD	FCHP	AHP
C3	BMCHP	TD	FCHP	HNE*
D1	BMCHP	TD	AHP	
D2	BMCHP	TD	AHP	FCHP
E1	BMCHP	TD	AHP	
F1	BMCHP	TD	AHP	
F2	AHP			
G1	TD	BMCHP		
G2	AHP			
G3	TD	BMCHP	AHP	

*HNE is new to Regions B and C in 2021



Carriers in **green** have moved to a lower cost position relative to 2020. Carriers in **red** have moved to a higher cost position.

2021 ConnectorCare Enrollee Contributions

Region A1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$46	\$89	\$133
2	Tufts Direct	\$0	\$0	\$51	\$101	\$146
3	HNE	\$77	\$78	\$126	\$171	\$217

Region A2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$46	\$89	\$133
2	HNE	\$15	\$52	\$110	\$156	\$201

Region A3		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	HNE	\$0	\$0	\$46	\$89	\$133

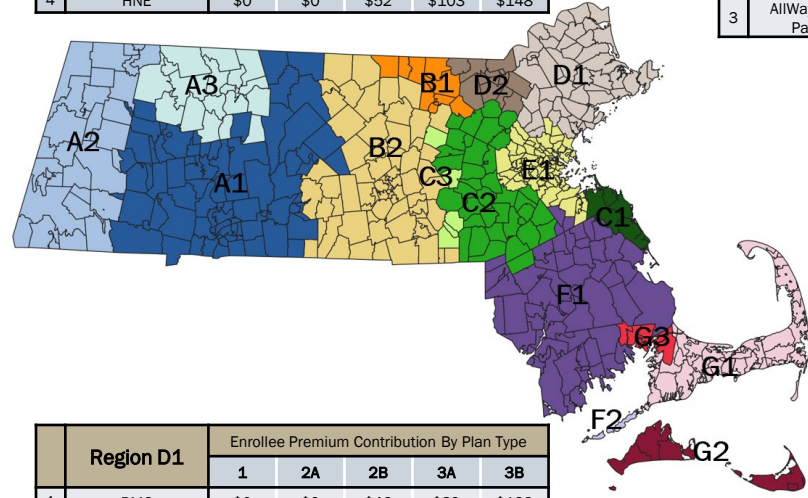
Region B1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$46	\$89	\$133
2	Fallon	\$0	\$0	\$46	\$89	\$133
3	Tufts Direct	\$0	\$0	\$51	\$100	\$144
4	AllWays Health Partners	\$138	\$132	\$181	\$225	\$272

Region B2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	HNE	\$0	\$0	\$46	\$89	\$133
2	BMC	\$0	\$0	\$62	\$126	\$173
3	Fallon	\$0	\$0	\$62	\$126	\$174
4	Tufts Direct	\$26	\$57	\$105	\$148	\$194

Region C1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$46	\$89	\$133
2	Tufts Direct	\$0	\$0	\$51	\$100	\$144
3	AllWays Health Partners	\$191	\$187	\$237	\$280	\$325

Region C2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$46	\$89	\$133
2	Tufts Direct	\$0	\$0	\$51	\$100	\$144
3	Fallon	\$0	\$0	\$52	\$102	\$147
4	AllWays Health Partners	\$191	\$187	\$237	\$280	\$325

Region C3		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$46	\$89	\$133
2	Tufts Direct	\$0	\$0	\$51	\$100	\$144
3	Fallon	\$0	\$0	\$52	\$102	\$147
4	HNE	\$0	\$0	\$52	\$103	\$148



Region D1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$46	\$89	\$133
2	Tufts Direct	\$0	\$0	\$50	\$99	\$144
3	AllWays Health Partners	\$162	\$163	\$213	\$257	\$303

Region D2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$46	\$89	\$133
2	Tufts Direct	\$0	\$0	\$50	\$99	\$144
3	AllWays Health Partners	\$162	\$163	\$213	\$257	\$303
4	Fallon	\$210	\$210	\$262	\$305	\$352

Region E1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$46	\$89	\$133
2	Tufts Direct	\$0	\$0	\$51	\$100	\$145
3	AllWays Health Partners	\$220	\$221	\$272	\$315	\$359

Region F1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	BMC	\$0	\$0	\$46	\$89	\$133
2	Tufts Direct	\$0	\$0	\$51	\$100	\$145
3	AllWays Health Partners	\$208	\$206	\$257	\$302	\$350

Region F2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	AllWays Health Partners	\$0	\$0	\$46	\$89	\$133

Region G1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$46	\$89	\$133
2	BMC	\$0	\$0	\$55	\$109	\$155

Region G2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	AllWays Health Partners	\$0	\$0	\$46	\$89	\$133

Region G3		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts Direct	\$0	\$0	\$46	\$89	\$133
2	BMC	\$0	\$0	\$55	\$109	\$155
3	AllWays Health Partners	\$243	\$256	\$314	\$359	\$404

ConnectorCare: 2021 Plan Designs

CONNECTORCARE BENEFITS & COPAYS				
Plan Type		Plan Type 1	Plan Types 2A & 2B	Plan Types 3A & 3B
Medical Maximum Out-of-Pocket (Individual/ Family)		\$0	\$750/\$1,500	\$1,500/\$3,000
Prescription Drug Maximum Out-of-Pocket (Individual/ Family)		\$250/\$500	\$500/\$1,000	\$750/\$1,500
Preventive Care/Screening/Immunization		\$0	\$0	\$0
Primary Care visit to treat injury or illness (exc. Well Baby, Preventive and X-rays)		\$0	\$10	\$15
Specialist Office Visit		\$0	\$18	\$22
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services		\$0	\$10	\$15
Rehabilitative Speech Therapy		\$0	\$10	\$20
Rehabilitative Occupational and Rehabilitative Physical Therapy		\$0	\$10	\$20
Emergency Room Services		\$0	\$50	\$100
Outpatient Surgery		\$0	\$50	\$125
All Inpatient Hospital Services (including Mental/Behavioral Health and Substance Abuse Disorder Services)		\$0	\$50	\$250
High Cost Imaging (CT/PET Scans, MRIs, etc.)		\$0	\$30	\$60
Laboratory Outpatient and Professional Services		\$0	\$0	\$0
X-Rays and Diagnostic Imaging		\$0	\$0	\$0
Skilled Nursing Facility		\$0	\$0	\$0
Retail Prescription Drugs:	Generics	\$1	\$10	\$12.50
	Preferred Brand Drugs	\$3.65	\$20	\$25
	Non-Preferred Brand Drugs	\$3.65	\$40	\$50
	Specialty High Cost Drugs	\$3.65	\$40	\$50



Key Take-Aways for 2021

Key Takeaways for 2021

Members may experience higher than usual premium increases or network disruptions, but some will have additional plan choices.

- Two gold tier health plans from Fallon are closing in 2021. Members will be mapped to a similar gold plan from Fallon with the same network.
- No dental plans are closing in 2021.
- Health premiums are increasing, although there is significant variation in the changes by carrier.
- Dental premiums are decreasing.
- The ConnectorCare service areas are changing.
 - AllWays Health Partners is leaving Worcester county and Health New England is joining Worcester county as the lowest cost ConnectorCare plan.
- Tufts Direct ConnectorCare members in Worcester County will experience higher premium increases in 2021 compared to other ConnectorCare members.
- A change in the AllWays Health Partners network that will impact the providers available to members.



Questions