

Medical Premium Estimator Tool – Instruction Sheet

This tool offers illustrative alternate premiums to help you select different medical plan(s) for your groups. Please remember that any premium figures are for informational purposes only and serve as non-binding estimates. Final alternate quotes may differ from the estimate provided below in Steps 3-5.

1. Log in to the Broker portal at www.broker.carefirst.com. Select the *Tools* tab and click on *Medical Premium Estimator*. Next, select the file applicable to your group’s jurisdiction and the timeframe of their renewal (e.g., Maryland Q1 2019) and save a copy to your computer.
2. Select the group’s current renewal plan for which you have a quoted premium. Each plan in the dropdown list is numbered in order from least expensive to most expensive premium.

● Step 1: Select a plan from the list for which you have a quoted premium

51. HealthyBlue PPO \$600 (Ded \$600; IN \$0/\$30, OON \$50)

3. Input the plan’s annual or monthly premium from the quote.

Step 2: Enter group's total medical premium for that plan from the quote

\$ 1,000.00

4. Select an alternate plan from the numbered dropdown list. To find less expensive plans than the one selected in Step 1, select plans that start with lower numbers. Your chosen plans will be highlighted in the *Product Reference* table, which lists plans, with their metal levels, in order of cost - from highest to lowest.

● Step 3: Select an alternate plan #1 from the choices available

48. BluePreferred PPO \$1000 100%/80% (Ded \$1000; IN No Charge, OON 20%)

*	List of products from highest to lowest cost
P	54. BluePreferred PPO 100%/80% (Ded \$0; IN \$20/\$30, OON 20%)
P	53. BluePreferred PPO 100%/80% - SE (Ded \$0; IN \$20/\$30, OON 20%)
P	52. HealthyBlue PPO \$300 (Ded \$300; IN \$0/\$30, OON \$50)
P	51. HealthyBlue PPO \$600 (Ded \$600; IN \$0/\$30, OON \$50)
P	50. BluePreferred PPO \$500 (Ded \$500; IN \$10, OON 20%)
G	49. BluePreferred PPO \$500 (Ded \$500; IN \$20/\$30, OON \$50)
G	48. BluePreferred PPO \$1000 100%/80% (Ded \$1000; IN No Charge, OON 20%) HRA or HDHP

This tool is also available as a zip file with the plan benefit summaries embedded as PDFs. Note: PDFs are uploaded as of the date listed in the file. For most current files, select the links on ‘Benefit Summary Links’ tab.

5. Based on your selection(s), the tool will calculate an alternate plan premium, along with the dollar and percent change from the renewal premium in Step 2, assuming the same Broker Express census and group location is used. Note: Final Broker Express quotes may differ from this illustration.

OUTPUT #1: Premium for the selected alternate plan. \$ 863.66

Broker Express quotes or future invoices may differ from this illustration

Premium Change vs. Step 2: \$ (136.34) -14%

6. You can repeat this premium estimation for two additional alternate plans in Step 4 and Step 5.
7. You may enter additional notes in the provided space below the output and print the completed report for your records.

This is a non-binding illustration only. If interested, be advised that final rates and premium will be determined by a new Broker Express quote, and will depend on census, group location and other data supplied at that time by the broker.

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