

## For brokers and producers only

Date: September 19, 2019

Market: 2-50 Group

## 2020 Small Group Updates

Each year, CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (CareFirst) adjust the medical plans offered in the Small Group market to ensure they are federally compliant. Effective January 1, 2020, there will be 10 new plan options per jurisdiction including:

- **Coinsurance plans:**
  - BlueChoice HMO HSA/HRA Gold 1500 90
  - BlueChoice Advantage HSA/HRA Gold 1500 90
  - BlueChoice HMO HSA/HRA Silver 2000 70
  - BlueChoice Advantage HSA/HRA Silver 2000 70
  - BluePreferred PPO HSA/HRA Silver 2000 70
  - BlueChoice HMO HSA/HRA Silver 3000 70
  - BlueChoice Advantage HSA/HRA Silver 3000 70
  - BlueChoice HMO HSA/HRA Bronze 6000 90
- **HSA plan:**
  - BlueChoice Advantage HSA/HRA Silver 2000
- **Standard plan:**
  - BlueChoice HMO Referral 8150

Along with these new plans, there are 12 plan options per jurisdiction that will no longer be offered in the 2020 Small Group ACA product portfolio. Starting this month, we will notify groups of the changes to their plan options prior to their renewal packet release. The [letter](#) lists the 12 impacted plans, along with the closest alternative for each.

Employer groups will be automatically moved into applicable plans. Members will be enrolled in the plan option most closely resembling their current plan (this is noted in the letter). If a group doesn't want the closest plan alternative, **they must actively select a different plan** and get a new renewal quote with an account's required signature to make a change. In their upcoming renewal packets, groups will receive their plan options and will need your assistance selecting a different plan and following the process required to change their plan.

For other plans in the product portfolio, cost-shares and benefits for several plans were changed to comply with the Affordable Care Act (ACA) guidelines. Please review the plans with your broker sales representative to ensure understanding of all the changes from 2019 to 2020.

### Sales support

- 2020 benefit summaries will be posted on the broker portal once we have regulatory approvals in each jurisdiction.
- The 2020 Small Group ACA product portfolios will be available on the broker portal in the coming weeks.

**For more information**

If you have any questions, please contact your broker sales representative.

