

For brokers and producers only

Date: October 31, 2019

Market: **51+ Group**

Changes to the 51+ Product Portfolio

CareFirst BlueCross BlueShield (CareFirst) continuously evaluates its product portfolio to ensure responsiveness to customer needs. As a result of our most recent evaluation, we are streamlining our 51+ product portfolio to eliminate certain options within product lines. Effective immediately, we are removing 46 plans per jurisdiction for **new sales**.

These following plans have been removed from upcoming new sales quotes. The broker portal and 51+ product portfolios are being updated to reflect that these plans are no longer available for new sales. Additionally, starting March 1, 2020, we will begin discontinuing these plans upon renewal. In total, these changes will only impact **224** renewal groups.

Product Name	Plan Option Number
BlueChoice Advantage	Option 5
BlueChoice Advantage	Option 3
BlueChoice Advantage HRA	Option 1
BlueChoice Advantage HRA	Option 2
BlueChoice HMO	Option H
BlueChoice HMO	Option F
BlueChoice HMO	Option G
BlueChoice HMO Open Access	Option H
BlueChoice HMO Open Access	Option F
BlueChoice HMO Open Access	Option G
BlueChoice HMO Open Access HRA (Non-Integrated)	Option 1
BlueChoice HMO Open Access HRA (Non-Integrated)	Option 2
BlueChoice HMO Open Access HRA (Non-Integrated)	Option 3
BlueChoice Opt-Out Open Access	Option 13
BlueChoice Opt-Out Open Access	Option 4
BlueChoice Opt-Out Open Access	Option 14
BlueChoice Opt-Out Open Access	Option B
BlueChoice Opt-Out Open Access	Option 8
BlueChoice Opt-Out Open Access	Option 2
BlueChoice Opt-Out Open Access	Option L
BlueChoice Opt-Out Open Access	Option H
BlueChoice Opt-Out Open Access	Option M
BlueChoice Opt-Out Plus Open Access HRA	Option 6

BlueChoice Opt-Out Plus Open Access HSA	Option 2
BlueChoice Opt-Out Plus Open Access HSA/HRA	Option 3
BluePreferred	Option 17
BluePreferred	Option 12
BluePreferred	Option 18
BluePreferred	Option 15
BluePreferred	Option 16
BluePreferred	Option 22
BluePreferred	Option 23
BluePreferred HRA	Option 3
BluePreferred HRA	Option 4
BluePreferred HRA	Option 1
BluePreferred HRA	Option 6
BluePreferred HSA	Option 4
BluePreferred HSA/HRA	Option 10
BluePreferred HSA/HRA	Option 9
BluePreferred HSA/HRA	Option 12
BluePreferred HSA/HRA	Option 11
BluePreferred	Option 1-S (Smart Selections)
BluePreferred	Option 2-S (Smart Selections)
BluePreferred	Option 3-S (Smart Selections)
BluePreferred	Option 4-S (Smart Selections)
BluePreferred	Option MV1

Frequently Asked Questions

Why are certain plan options no longer available for new sales?

We are removing less popular plans, simplifying plan differences and standardizing plan benefits to create space for future product development.

How will we handle renewals for these plans?

Starting with renewing groups March 1, 2020, groups will be mapped to the most comparable plan (in terms of network, benefits and base rate). Other options will also be available within the updated product portfolio.

When and how are impacted accounts being notified?

Employers currently offering the streamlined plans will receive [a letter](#) regarding these changes 90 days prior to their renewal. We are planning for the first set of letters to be sent in late November 2019 for March 2020 effective dates.

For more information

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