

Plan Year 2024 QHP Update








MHBE Plan Management



Anonymous Browsing and Plan Shopping

Changes to Plan Shopping and Anonymous Browsing

Each year Plan Management makes updates to the anonymous browsing (AB) and plan shopping space to provide a more efficient shopping experience and to provide the most relevant plan and cost information. This year's changes include:

-  Populate city/county based on zip code
-  Prompt to encourage income information
-  Value plan indicator on plan tile
-  OOP costs for telehealth added to plan tile
-  A family planning section added to plan details page (includes abortion care, birth control, and infertility treatments)
-  Dental – waiting period indication on plan tile
-  A page dedicated to information about vision plans and a link to purchase a plan is now available on MHC. VSP is the current participating vision carrier.

2024 Plan Updates



2024 Plan Updates

The following requirements were approved by the MHBE Board and applied to 2024 plans:

- ✦ Link to actual plan contract should be available in the Summary of Benefits and Coverage.
- ✦ Value plans now have a standardized cost share for commonly used services. Authorized carriers (health) must offer one plan at each metal level that adheres to the value plan standards. These plans must include “value” or “value plan” in the plan name. Value plan standards from previous plan years are retired.
- ✦ The upper age limit for Young Adult Subsidy eligibility raised from 34 years of age to 37.

2024 Value Plans

Blue text means this is the amount you will pay for the service, even if you have not met your deductible.

Coverage Category	Gold	Enhanced Silver 94	Enhanced Silver 87	Enhanced Silver 73	Silver	Bronze
Average percent insurance company will cover annually	81%	94%	87%	73%	71%	64%
You are eligible for enhanced Silver plan if your annual household income for one person is:		\$20,121 – \$21,870	\$21,871 – \$29,160	\$29,161 – \$36,450		
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0
Routine Diabetes Care ¹	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visit	\$10	\$2	\$10	\$35	\$35	\$35
Urgent Care Visit	\$40	\$15	\$30	\$75	\$75	\$75
Specialist Visit	\$30	\$15	\$30	\$90	\$90	\$90
Emergency Room Services	\$350	\$75	\$150	\$500	\$500	n/a
Mental Health and Substance Use Disorder Office Visits	\$10	\$2	\$10	\$35	\$35	\$35
Imaging	\$400	\$125	\$350	\$600	\$600	n/a
Laboratory Tests	\$25	\$5	\$25	\$80	\$80	\$80
X-rays and Diagnostics	\$50	\$20	\$50	\$150	\$150	\$150
Generic Drugs ²	\$10	\$0	\$5	\$25	\$25	\$25
Preferred Brand Drugs	\$30	\$5	\$25	\$75	\$75	n/a
Non-Preferred Brand Drugs	\$60	\$15	\$50	\$80	\$80	n/a
Specialty Drugs	\$75	\$25	\$60	\$100	\$100	n/a

¹ All Value Plans cover insulin, glucometers, test strips, and routine diabetic care for \$0. For the full list of diabetic care benefits, visit MarylandHealthConnection.gov/value-plan

² Copays for prescription drugs may not exceed the retail price. For example, if generic Drug A has a retail price of \$5, you will only pay \$5, even if your plan's copay for generics is \$10.

2024 Value Plans

A large, stylized leaf graphic in a lighter shade of green, positioned on the left side of the slide. The leaf has a central vein and several smaller veins branching off it, creating a symmetrical, fan-like shape.

2024 QHP Landscape

2024 Rate Scenarios

Age	Carrier	Lowest Cost Bronze*		Lowest Cost Silver*		Lowest Cost Gold*	
		2023	2024	2023	2024	2023	2024
21	Carefirst HMO	\$204.47	\$220.75	\$313.35	\$326.10	\$288.34	\$303.95
	Carefirst PPO	\$349.62	\$338.37	\$433.36	\$424.13	\$420.16	\$426.73
	Kaiser	\$188.33	\$206.90	\$259.32	\$283.38	\$251.87	\$277.28
	United Healthcare	\$197.62	\$199.92	\$274.06	\$267.36	\$256.88	\$262.68
	Aetna	**	\$230.06	**	\$290.53	**	\$281.14
32	Carefirst HMO	\$241.89	\$261.15	\$370.69	\$385.78	\$341.11	\$359.57
	Carefirst PPO	\$413.60	\$400.29	\$512.66	\$501.75	\$497.05	\$504.82
	Kaiser	\$222.79	\$244.76	\$306.78	\$335.24	\$297.96	\$328.02
	United Healthcare	\$233.78	\$236.51	\$324.21	\$316.29	\$303.89	\$310.75
	Aetna	**	\$272.16	**	\$343.70	**	\$332.59
40	Carefirst HMO	\$261.31	\$282.12	\$400.46	\$416.76	\$368.50	\$388.45
	Carefirst PPO	\$446.81	\$432.44	\$553.83	\$542.04	\$536.96	\$545.36
	Kaiser	\$240.69	\$264.42	\$331.41	\$362.16	\$321.89	\$354.36
	United Healthcare	\$252.56	\$255.50	\$350.25	\$341.69	\$328.29	\$335.70
	Aetna	**	\$294.02	**	\$371.30	**	\$359.30

*Lowest cost plans per carrier. Rates are based on region 1 rating area

Rates in **red** represent a decrease in lowest cost plan from 2023 to 2024

**Aetna did not sell individual market plans in 2023.

2024 QHP Analysis

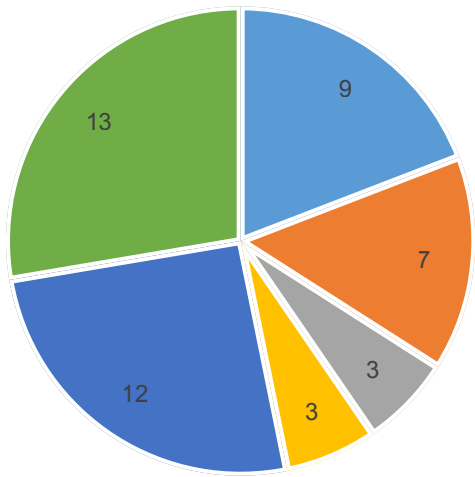
Individual Market Medical Plans by Carrier				
Parent Company	Licensed Entity	# of Plans	Metal Levels	Provider Type
Aetna	Aetna Health Inc. (66516)	9	3 expanded bronze, 4 silver, 2 gold	9 HMO
CareFirst	CareFirst Blue Choice, Inc. (28137)	7	3 bronze, 1 silver, 2 gold, 1 catastrophic	7 HMO
	CareFirst of Maryland, Inc. (45532)	3	1 bronze, 1 silver, 1 gold	3 PPO
	Group Hospitalization and Medical Services, Inc. (94084)	3	1 bronze, 1 silver, 1 gold	3 PPO
Kaiser	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (90296)	13	3 expanded bronze, 4 silver, 4 gold, 1 platinum, 1 catastrophic	13 HMO
UnitedHealthcare	Optimum Choice, Inc. (72375)	12	4 expanded bronze, 4 silver, 4 gold	12 HMO
		47		

2024 Dental Analysis

Individual Market Dental Plans by Carrier				
Parent Company	Licensed Entity	# of Plans	Tiers	Provider Type
CareFirst	CareFirst of Maryland, Inc. (45532)	2	1 low, 1 high	2 DPPO
	Group Hospitalization and Medical Services, Inc. (94084)	2	1 low, 1 high	2 DPPO
Delta Dental	Alpha Dental Programs, Inc. (69464)	2	1 low, 1 high	2 DHMO
	Delta Dental of Pennsylvania (14371)	3	2 low, 1 high	3 DPPO
Dominion Dental	Dominion Dental Services, Inc. (88078)	8	4 low, 4 high	4 DPPO, 4 DHMO
		17		

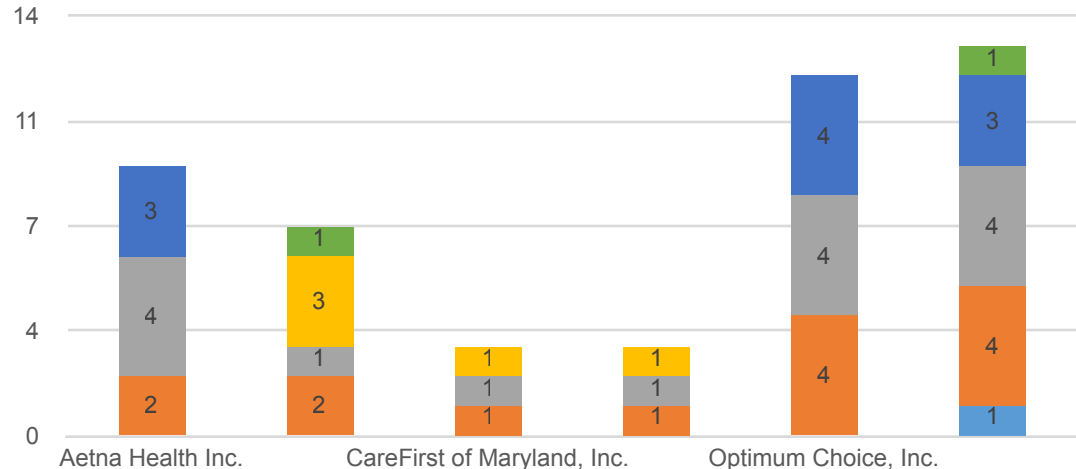
2024 QHP Landscape

of Medical Plans by Carrier



- Aetna Health Inc.
- CareFirst Blue Choice, Inc.
- CareFirst of Maryland, Inc.
- Group Hospitalization and Medical Services, Inc.
- Optimum Choice, Inc.
- Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

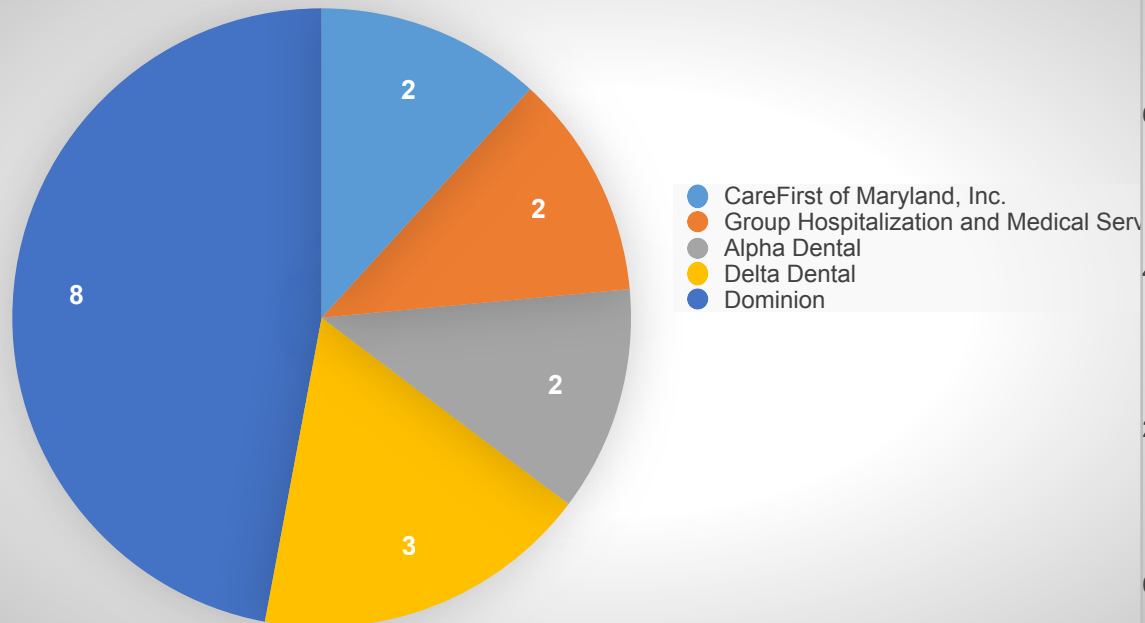
Plan by Metal Level



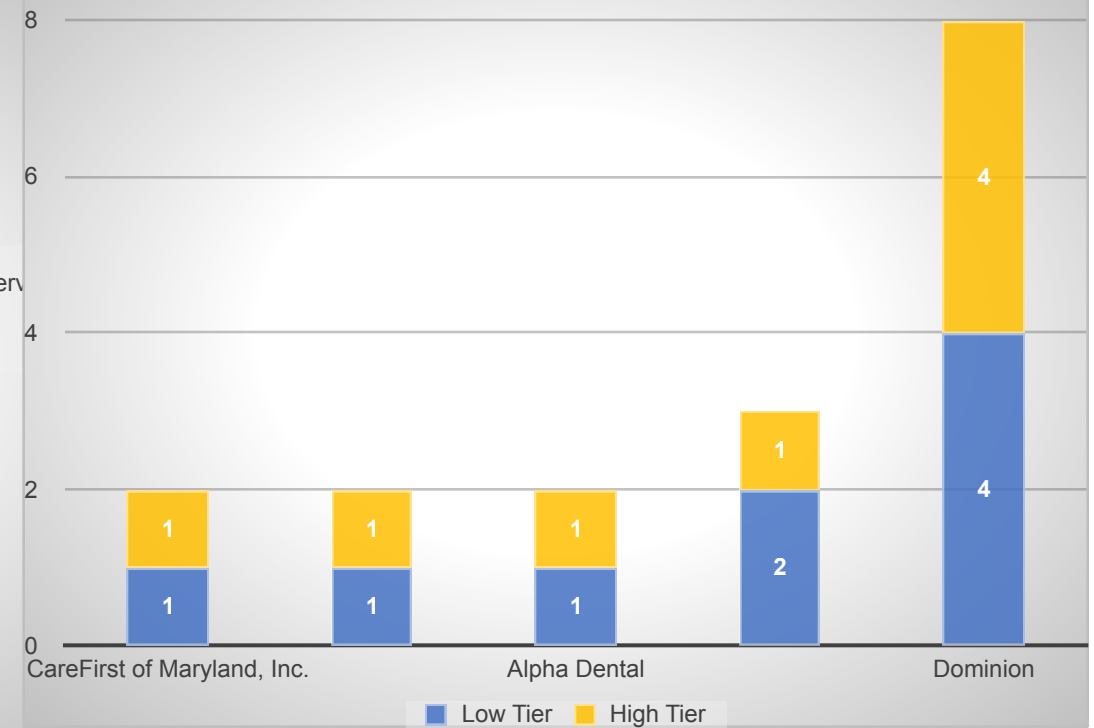
- Platinum
- Gold
- Silver
- Bronze
- Expanded Bronze
- Catastrophic

2024 Dental Landscape

Dental by Carrier



Dental by Tier





Questions or Feedback

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