

2016 Standardized Health Connector Plans



We offer standardized plans within each metallic tier (level). Standardized plans have a set of 9 major benefits with the same out-of-pocket costs, to make it easier for members to compare the plans. Non-standardized plans can have varying out-of-pocket costs for all benefits and are also offered within each metallic tier.

How are standardized plans the same as each other?

- **Cost sharing for basic services.** Within each metallic tier, the cost sharing (out-of-pocket costs) for standardized benefits are the same. Benefits that are standardized are listed in the chart below.

How are standardized plans different from each other?

- **Plan names.** Names of standardized plans vary by the insurer (insurance company) that offers the plan. On the next page is a list of the insurers and their standardized plan names.
- **Provider networks.** The health care providers (such as doctors and hospitals) may be different in each plan's network. Go to ProviderDirectory.MAhealthconnector.org to see which plans have the providers you want.
- **Costs for other services.** There are other covered services in addition to the ones listed below. For example, physical therapy or lab tests. Standardized plans may not have the same costs for these other types of services. Please check each plan's *Summary of Benefits and Coverage* (SBC) for more details.

Plan Benefit/Service		Cost Sharing			
		Platinum A	Gold A	Gold B	Silver
Annual Deductible		N/A	\$500	\$1,000	\$2,000
		N/A	\$1,000	\$2,000	\$4,000
Annual Out-of-Pocket Maximum (family = 2x)		\$2,000	\$3,000	\$5,000	\$6,850
		\$4,000	\$6,000	\$10,000	\$13,700
PCP Office Visits		\$25	\$20	\$30	\$30
Specialist Office Visits		\$40	\$35	\$45	\$50
Emergency Room		\$150	30% √	\$150 √	\$500 √
Inpatient Hospitalization		\$500	30% √	\$500 √	\$1,000 √
High-Cost Imaging		\$150	30% √	\$200 √	\$500 √
Outpatient Surgery		\$500	30% √	\$250 √	\$750 √
Prescription Drug	Retail Tier 1	\$15	\$15	\$20	\$20
	Retail Tier 2	\$30	50% √	\$30	\$50
	Retail Tier 3	\$50	50% √	\$50	\$75
	Mail Tier 1	\$30	\$30	\$40	\$40
	Mail Tier 2	\$60	50% √	\$60	\$100
	Mail Tier 3	\$150	50% √	\$150	\$225

√ = This means that the service is subject to the deductible.

Insurer Name	Platinum Standardized Plan Name(s)	Gold A Standardized Plan Name(s)	Gold B Standardized Plan Name(s)	Silver Standardized Plan Name(s)
Blue Cross Blue Shield of MA	HMO Blue Premium	HMO Blue Basic Value	HMO Blue \$1,000 Deductible	Access Blue Saver
BMC HealthNet Plan	BMC HealthNet Plan Platinum A	BMC HealthNet Plan Gold A	BMC HealthNet Plan Gold B	BMC HealthNet Plan Silver A
CeltiCare	Ambetter Platinum Care 1	AmBetter Secure Care 4	Ambetter Secure Care 5	Ambetter Balanced Care 14
Fallon Community Health Plan	Select Care Platinum Connector A Direct Care Platinum Connector A	Select Care Gold Connector A Direct Care Gold Connector A	Select Care Gold Connector B Direct Care Gold Connector B	Select Care Silver Connector A Direct Care Silver Connector A
Health New England	HNE Platinum A	HNE Gold A	HNE Gold B	HNE Silver A
Harvard Pilgrim Health Care	Tiered Copayment HMO 25	Best Buy Coinsurance HMO 500	Best Buy Copayment HMO 1000 Focus Network MA - Best Buy Copayment HMO 1000	Best Buy Copayment HMO 2000
Minuteman Health	My Doc HMO Platinum Basic	My Doc HMO Gold Basic	My Doc HMO Gold Plus	My Doc HMO Silver Basic
Neighborhood Health Plan	NHP Prime HMO 25/45 with \$5 Low Cost Generic RX	NHP Prime HMO 500/1000 20/35 30% with \$5 Low Cost Generic RX	NHP Prime HMO 1000/2000 30/45 with \$5 Low Cost Generic RX	NHP Prime HMO 2000/4000 30/50 with \$5 Low Cost Generic RX
Tufts Health Plan Premier	Premier Platinum	Premier Gold 500 with Coinsurance	Premier Gold 1000	Premier Silver 2000
Tufts Health Plan Direct	Direct Platinum	Direct Gold 500 with Coinsurance	Direct Gold 1000	Direct Silver 2000
UnitedHealthcare	UnitedHealthcare Platinum Choice	UnitedHealthcare Gold Choice \$500	UnitedHealthcare Gold Choice \$1000	UnitedHealthcare Silver Choice \$2000