

BLUE CROSS BLUE SHIELD OF MINNESOTA PRESENTS

# BLUE CROSS 2022 INDIVIDUAL & FAMILY PRODUCT PORTFOLIO

MNsure Presentation

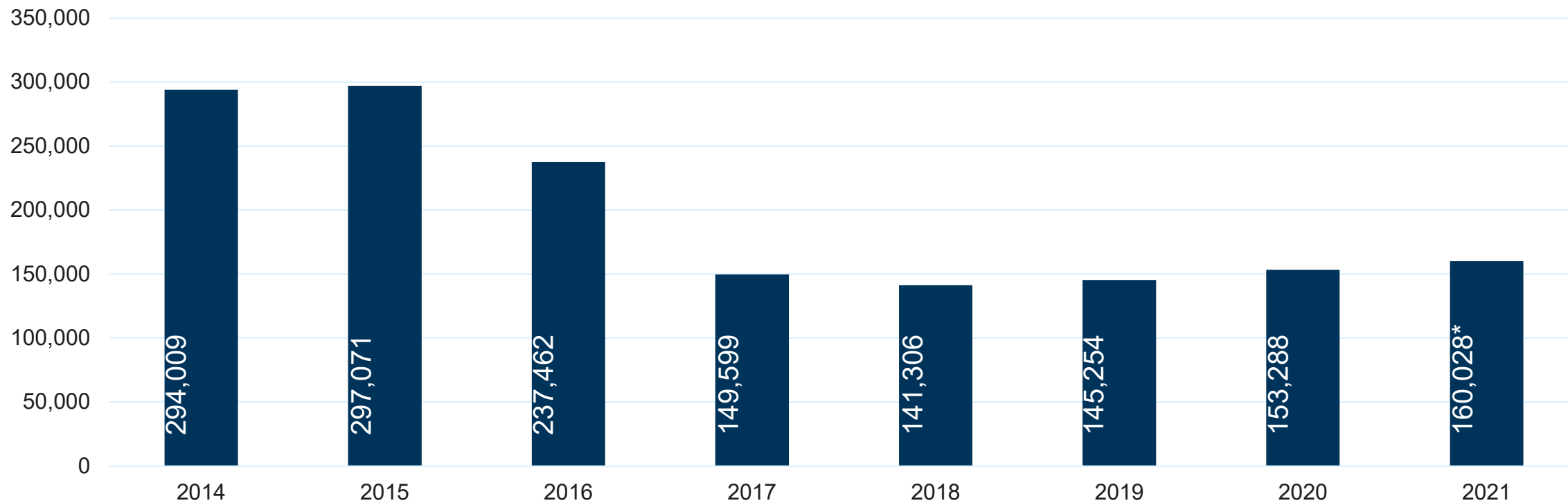
October 2021

# MARKET OVERVIEW

# MINNESOTA INDIVIDUAL MARKET

## The Minnesota market continues to stabilize

Minnesota Individual Market Size



Source: NAIC

\*Estimate

# RATE OUTLOOK



## Average Rate Change

Blue Plus: 3% to 15%



## Rate drivers

Medical claim trend  
4% to 15%

Market morbidity  
-1% to 1%

# AMERICAN RESCUE PLAN ACT (ARPA)

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- Expands subsidies available to Minnesotans through MNsure
- Includes an increase in the amount of tax credits that MNsure enrollees get to help pay premiums
- Includes expanded tax credits to middle-income Minnesotans who previously fell outside income limits for financial help
- Minnesotans who get health insurance through MNsure can find a plan with premiums that cost no more than 8.5% of their household income

# OUR COMMITMENTS TO YOU

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We are **committed to the individual market segment** and are positioned for growth



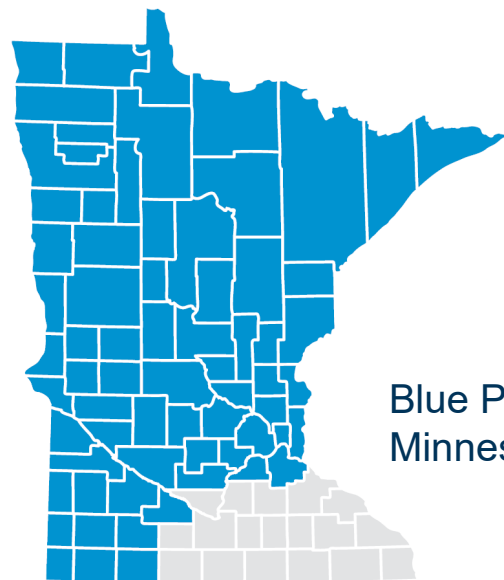
We continue to offer **plan and network options** to meet market needs

# 2022 PRODUCT PORTFOLIO

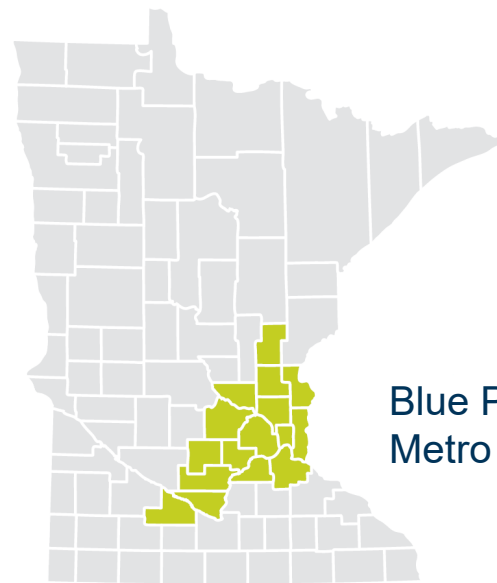
# 2022 INDIVIDUAL & FAMILY PRODUCTS

## Maintaining three products and all plan designs

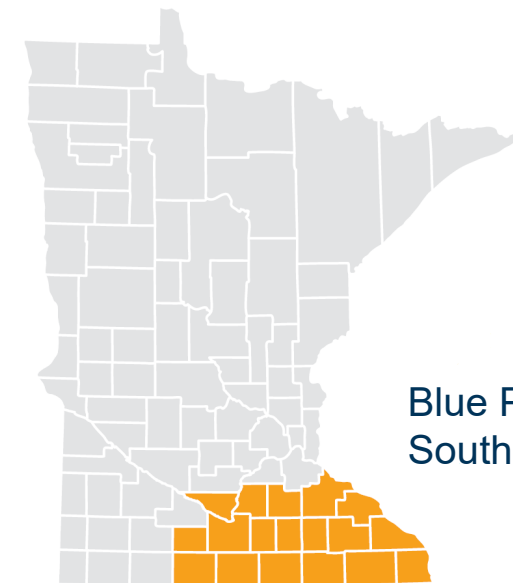
- No service area changes
- No significant network changes
- Annual cost sharing updates



Blue Plus  
Minnesota Value



Blue Plus  
Metro MN



Blue Plus  
Southeast MN



# PRODUCT DETAILS

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- All plans will continue to be available on and off MNsure
- Out-of-state services will continue to be covered as out-of-network (few exceptions, including emergency services)
- No material changes to pharmacy network or drug list
  - Insulin will continue to be covered with no member cost sharing
- Unlimited e-visits with no member cost sharing will continue for all plans
  - IRS made an exception for HSAs during the COVID-19 Public Health Emergency (PHE); if the PHE expires at the end of 2021, deductible will apply for HSA-compatible plans in 2022
- Community Health Worker services will be covered with no cost sharing for all plans (including HSA-compatible plans)

# 2022 PRODUCT PORTFOLIO



| In-network plan details   | Bronze HSA plan  | Silver HSA plan  | Gold plan  |
|---|--|--|--|
| <b>Networks:</b><br>Blue Plus Minnesota Value<br>Blue Plus Metro MN<br>Blue Plus Southeast MN   | <b>Blue Plus Minnesota Value Plan 200/400</b><br><b>Blue Plus Metro MN Plan 258/458</b><br><b>Blue Plus Southeast MN Plan 270/470</b><br>\$7,050 single/\$14,100 family deductible<br>0% coinsurance<br>\$7,050 single/\$14,100 family OOP<br>E-visits: no charge*<br><u>Rx:</u><br>Tier 1: 0% after deductible<br>Tier 2: 0% after deductible<br>Tier 3: 0% after deductible<br>Tier 4: 0% after deductible | <b>Blue Plus Minnesota Value Plan 201/401</b><br><b>Blue Plus Metro MN Plan 253/453</b><br><b>Blue Plus Southeast MN Plan 271/471</b><br>\$2,800 single/\$8,400 family deductible<br>30% coinsurance<br>\$7,000 single/\$14,000 family OOP<br>E-visits: no charge*<br><u>Rx:</u><br>Tier 1: 30% after deductible<br>Tier 2: 30% after deductible<br>Tier 3: 50% after deductible<br>Tier 4: 30% after deductible | <b>Blue Plus Minnesota Value Plan 202/402</b><br><b>Blue Plus Metro MN Plan 254/455</b><br><b>Blue Plus Southeast MN Plan 272/472</b><br>\$1,400 single/\$4,200 family deductible<br>20% coinsurance<br>\$7,500 single/\$15,000 family OOP<br>E-visits: no charge<br><u>Rx:</u><br>Tier 1: \$20 copay<br>Tier 2: 20% after deductible<br>Tier 3: 40% after deductible<br>Tier 4: \$650 copay |
|   | Bronze copay plan  | Silver copay plan  | Gold copay plan  |
| <b>Networks:</b><br>Blue Plus Minnesota Value   | <b>Blue Plus Minnesota Value Plan 203/403</b><br>\$6,000 single/\$12,000 family deductible<br>30% coinsurance<br>\$8,700 single/\$17,400 family OOP<br>E-visits: no charge<br>Office visits: first three \$40 copay each<br><u>Rx:</u><br>Tier 1: \$20 copay<br>Tier 2: 30% after deductible<br>Tier 3: 50% after deductible<br>Tier 4: 30% after deductible   | <b>Blue Plus Minnesota Value Plan 204/404</b><br>\$3,000 single/\$9,000 family deductible<br>25% coinsurance<br>\$8,100 single/\$16,200 family OOP<br>E-visits: no charge<br>General office visit: \$40 copay<br>Specialist office visit: \$80 copay<br><u>Rx:</u><br>Tier 1: \$20 copay<br>Tier 2: 25% after deductible<br>Tier 3: 50% after deductible<br>Tier 4: \$700 copay                                  | <b>Blue Plus Minnesota Value Plan 205/405</b><br>\$1,000 single/\$3,000 family deductible<br>20% coinsurance<br>\$7,500 single/\$15,000 family OOP<br>E-visits: no charge<br>General office visit: \$30 copay<br>Specialist office visit: \$60 copay<br><u>Rx:</u><br>Tier 1: \$20 copay<br>Tier 2: 20% after deductible<br>Tier 3: 40% after deductible<br>Tier 4: \$650 copay              |
| <ul style="list-style-type: none"> <li>Plan numbers beginning with a 2 are available off exchange, plan numbers beginning with a 4 are offered on MNsure</li> <li>Most care accessed outside of Minnesota is covered as out of network</li> <li>All plans have embedded deductibles and out of pocket maximums</li> <li>All plans use the BasicRx drug list and the Essential Pharmacy Network</li> </ul> *If the COVID-19 public health emergency ends deductible will apply | Out of network benefits are the same for all plan designs: <ul style="list-style-type: none"> <li>\$20,000 single/\$40,000 family deductible</li> <li>50% coinsurance</li> <li>Unlimited out of pocket maximum</li> <li>No out of network drug coverage</li> </ul>   |  |  |

# 2022 INDIVIDUAL & FAMILY PRODUCTS

## Comprehensive Health & Wellbeing solutions included

WELLBEING  
SOLUTIONS



BlueCross.  
BlueShield.

Blue365.

livio



THANK YOU