

TOWN OF WESTFORD

Status Quo Renewal Funding - Carrier Proposed Rates

	Current BCBS Premium Rates		BCBS Renewal (Rev) Effective 11/1/20		HPHC - Sole Source (Rev) Proposed Plans/Rates		THP - Sole Source (Rev) Proposed Plans/Rates		MSHG Option Proposed Plans/Rates				
	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family			
Active Plans:													
Blue Care Elect Value PPO	\$ 962.36	\$ 2,524.27	\$ 1,011.44	\$ 2,653.01	5.1%	PPO	\$ 1,010.38	\$ 2,650.23	4.99%	PPO	\$ 962.36	\$ 2,524.27	0.0%
HMO Blue N.E. Value	\$ 850.89	\$ 2,231.88	\$ 894.29	\$ 2,345.71	5.1%	HMO Value	\$ 893.35	\$ 2,343.25	4.99%	HMO Value	\$ 850.89	\$ 2,231.88	0.0%
HMO Blue N.E. Premium	\$ 889.33	\$ 2,332.71	\$ 934.69	\$ 2,451.68	5.1%	HMO Premium	\$ 933.71	\$ 2,449.11	4.99%	HMO Premium	\$ 889.33	\$ 2,332.71	0.0%
Alternative Active Plan:													
Access Blue Saver	\$ 653.65	\$ 1,714.49	\$ 686.99	\$ 1,801.93	5.1%	QHD	\$ 686.27	\$ 1,800.04	4.99%	QHD	\$ 653.65	\$ 1,714.49	0.0%
Senior Plans:													
	<u>2020 Rate</u>		<u>2020 Rate</u>	<u>2021 Rate*</u>			<u>11/20-12/20</u>	<u>CY 2021</u>			<u>11/20-12/20</u>	<u>CY 2021</u>	
Medex II w/PDP (Supp)	\$ 370.65		\$ 370.65	\$ 381.77	3.0%	Enhance	n/a	\$332.69	-10%	Supp	\$390.00	\$390.00	5.2%
Man. Blue for Seniors (Wrap)	\$ 370.05		\$ 370.05	\$ 381.15	3.0%			n/a		Med Adv:	\$289.50		-21.9%
Fallon Health Sole Source													
	Proposed Plans/Rates						Proposed Plans/Rates				Proposed Plans/Rates		
	Individual	Family	Individual	Family			Individual	Family			Individual	Family	
PPO	\$ 1,057.62	\$ 2,774.89			9.9%	PPO	\$ 1,060.92	\$ 2,782.79	10.2%	PPO	\$ 962.37	\$ 2,524.30	0.0%
Select Value	\$ 934.49	\$ 2,452.76			9.8%	HMO Value	\$ 938.03	\$ 2,460.46	10.2%	HMO Value	\$ 850.90	\$ 2,231.91	0.0%
Select Premium	\$ 977.37	\$ 2,563.80			9.9%	HMO Premium	\$ 980.41	\$ 2,571.61	10.2%	HMO Premium	\$ 889.34	\$ 2,332.74	0.0%
QHD	\$ 717.91	\$ 1,884.37			9.8%	QHD	\$ 720.58	\$ 1,890.05	10.2%	QHD	\$ 653.66	\$ 1,714.54	0.0%
	<u>11/20-12/20</u>	<u>CY 2021</u>					<u>11/20-12/20</u>	<u>CY 2021</u>			<u>11/20-12/20</u>	<u>CY 2021</u>	
Supp	\$357.59	\$357.59			-3.5%	Supp**	\$289.50	\$289.50	-21.9%	Wrap	n/a	\$350.53	-5.4%
HMO	\$298.00	\$298.00			-19.5%								

* Projection based on past experience; renewal not released until September for a January 2021 effective date.

** See plan comparison.