

2024 Blue Cross Small Group Open Enrollment Guidance

The overall rates are increasing 1-3% across product lines (with the exception of the HMO Silver Proactive plans which are decreasing slightly!). Your plan may differ, but the overall increase should be 1-3% higher.... PLUS, you are one year older... so that adds another 3-4% (on average). Overall, your monthly invoice will be about 4-7% higher than it was last year (if the people enrolled and plans chosen are unchanged). I've included the most popular plans & rates on this web page. Please contact me if you need more information or your plan isn't shown here. But these are the most representative and "best" options in my opinion.

- HMO Silver Proactive: The most "cost effective" plan IMO if you are relatively healthy. This plan splits the network into 3 "tiers" where tier 2 & 3 providers cost a lot more. The deductible only applies to tier 2 & 3 hospitals / outpatient facilities and it is substantial... so larger ticket items should be done at a tier 1 facility. A list of facilities is included on this web site (HMO Proactive Tiers).

- HMO Silver Proactive VALUE: Just like the HMO Silver Proactive... except with the addition of a \$1500 deductible to tier one providers for hospitals / outpatient services. The price drops a little bit. I would recommend the regular Proactive plan though. The cost savings doesn't outweigh the deductible risk.

- HMO Gold Proactive: Like the HMO Silver Proactive but with lower copays and no deductible. Note that both St Christopher's & CHOP are tier 2... so if you have kids... this might be a necessary option. However, I think you should enroll your kids into CHIP. It's cheaper and better.

- HMO Gold Proactive VALUE: I OMITTED this plan because it is not a good decision for most people. The Value plan has a \$2000 deductible for tier 2 & 3 hospitals and lowers the price SLIGHTLY. If you are comfortable sticking with tier one providers, the HMO Silver Proactive is a better option. The premium savings does not outweigh the deductible risk IMO.

- PPO Gold Preferred 600: The "PPO" costs you a lot, however, you get a national network. Any "Blue Cross" provider from NYC to SF are considered in-network.

- PPO Gold Preferred 500: This is a NEW plan and improves upon the PPO Gold 600 (version from 2023) by lowering the out of pocket maximum, emergency services copay, outpatient facilities copay, and reducing the hospital to a copay PER ADMISSION vs a copay PER DAY! This is essentially a platinum level plan for hospital coverage / high cost procedures, but with higher copays for day to day routine services. *This plan is recommended OVER the PPO Gold 600.*

- DPOS Gold Preferred: The "DPOS" means that you get a little bit out of network benefit in case you want to go get care at Sloane Kettering or John Hopkins... but the primary network is limited to the Philadelphia area & surrounding counties. Also, you do not need referrals to see specialists with this plan. There is an HMO version of this as well (prices are very similar) that gives zero out of network coverage.

- PPO H.S.A. 4400: I recommend this plan IF you require A LOT of medical care. You get the national network since it is a "PPO", and 100% coverage after the \$4400 deductible has been met. It is a very good plan if you require A LOT of medical attention.

- PPO Silver Secure: In my opinion, this is the easiest PPO plan to understand & use. The other Silver PPO plans have a “coinsurance” which means you pay a percentage of the total cost... whatever that total cost happens to be. This PPO uses more fixed copays. NOTE: Outpatient Facilities are covered BEFORE THE DEDUCTIBLE is met.
- HMO Silver Classic: If you want an HMO that isn't broken into network tiers.
- HMO Bronze Essential: Pretty much as cheap as you can get with Blue Cross. Basically, you get doctors & labs before the deductible... then after the deductible you're so close to the out of pocket max that you're covered after you hit the out of pocket max (\$9450).
- HMO & PPO Platinum plans: Cadillac plans! They cost quite a bit but the coverage is great.