

2025 Rhode Island Small Group Overview of Plan Changes

2024		2025 Mapped		
2024 Plan ID	2024 Product Name	2025 Plan ID	2025 Product Name	2024 to 2025 Changes
HMO				
MD0000201284	HMO 500	MD0000201553	HMO 500	Decrease RX tier 5 coins cap
MD0000201288	HMO 1000	MD0000201547	HMO 1000	Increase cost sharing for P/TOT/ST, Decrease RX tier 5 coins cap
MD0000201289	HMO 1500	MD0000201550	HMO 1500	Decrease RX tier 5 coins cap
MD0000201312	HMO 1500 Value	MD0000201554	HMO 1500 Value	Decrease RX tier 5 coins cap
MD0000201290	HMO 2000/0%	MD0000201551	HMO 2000/0%	Decrease RX tier 5 coins cap
MD0000201291	HMO 2000/20%	MD0000201555	HMO 2000/20%	Decrease RX tier 5 coins cap
MD0000201292	HMO 3000/0%	MD0000201564	HMO 3000/0%	Decrease OOPM, Decrease RX tier 5 coins cap
MD0000201293	HMO 3000/20%	MD0000201552	HMO 3000/20%	Decrease RX tier 5 coins cap
MD0000201294	HMO 4000	MD0000201560	HMO 4000 Value	Decrease RX tier 5 coins cap
New Plan	New Plan	MD0000201565	HMO 4000	New Plan
MD0000201295	HMO 5000	MD0000201569	HMO 5000	Decrease RX tier 5 coins cap
MD0000201296	HMO 6000	MD0000201556	HMO 6000	Decrease RX tier 5 coins cap
HMO HSA				
MD0000201286	HMO HSA 1600	MD0000201541	HMO HSA 1650	Name change, Increased cost sharing on Ded and OOPM, Decreased Cost sharing for PCP and ER, Decrease RX tier 5 coins cap
MD0000201297	HMO HSA 2500	MD0000201542	HMO HSA 2500	Decrease OOPM, Metal tier improved to gold, Decrease RX tier 5 coins cap
MD0000201298	HMO HSA 3000	MD0000201543	HMO HSA 3000	Decrease RX tier 5 coins cap
New Plan	New Plan	MD0000201544	HMO HSA 4000	New Plan
MD0000201299	HMO HSA 7250	MD0000201545	HMO HSA 7250	No change

2024		2025 Mapped		
2024 Plan ID	2024 Product Name	2025 Plan ID	2025 Product Name	2024 to 2025 Changes
PPO Access				
MD0000201285	PPO 500	MD0000201566	PPO Access 500	Decrease RX tier 5 coins cap, Network change
MD0000201300	PPO 1000	MD0000201557	PPO Access 1000	Increase cost sharing for P/TOT/ST, Decrease RX tier 5 coins cap, Network change
MD0000201301	PPO 1500	MD0000201558	PPO Access 1500	Decrease RX tier 5 coins cap, Network change
MD0000201302	PPO 2000/0%	MD0000201559	PPO Access 2000/0%	Decrease RX tier 5 coins cap, Network change
MD0000201303	PPO 2000/20%	MD0000201561	PPO Access 2000/20%	Decrease RX tier 5 coins cap, Network change
MD0000201304	PPO 3000/0%	MD0000201567	PPO Access 3000/0%	Decrease OOPM IN, Decrease RX tier 5 coins cap, Increase OOPM OON
MD0000201305	PPO 3000/20%	MD0000201568	PPO Access 3000/20%	Decrease RX tier 5 coins cap, Network change
MD0000201306	PPO 4000	MD0000201563	PPO Access 4000 Value	Decrease RX tier 5 coins cap, Increase OOPM OON, Network change
New Plan	New Plan	MD0000201562	PPO Access 4000	New Plan
MD0000201307	PPO 5000	MD0000201570	PPO Access 5000	Decrease RX tier 5 coins cap, Increase OOPM OON, Network change
MD0000201308	PPO 6000	MD0000201571	PPO Access 6000	Decrease RX tier 5 coins cap, Increase OOPM OON, Network change
PPO Access HSA				
MD0000201287	PPO HSA 1600	MD0000201546	PPO Access HSA 1650	Name change, Increased cost sharing on Ded and OOPM, Decreased Cost sharing for PCP and ER, Decrease RX tier 5 coins cap, Increase OOPM OON, Network change
MD0000201309	PPO HSA 2500	MD0000201548	PPO Access HSA 2500	Decrease OOPM IN, Metal tier improved to gold, Decrease RX tier 5 coins cap, Decrease OOPM OON, Network change
MD0000201310	PPO HSA 3000	MD0000201572	PPO Access HSA 3000	Decrease RX tier 5 coins cap, Increase OOPM OON, Network change
New Plan	New Plan	MD0000201549	PPO Access HSA 4000	New Plan
MD0000201311	PPO HSA 7250	MD0000201573	PPO Access HSA 7250	Increase OOPM OON, Network change