

# 2025 Massachusetts 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
<b>HMO</b>				
MD0000201128	HMO 20 - Flex	MD0000201427	HMO 20 - Flex	No Changes
MD0000201129	HMO 500 - Flex	MD0000201446	HMO 500 - Flex	No Changes
MD0000201130	HMO 1000 - Flex	MD0000201458	HMO 1000 - Flex	No Changes
MD0000201131	HMO 1500 - Flex	MD0000201431	HMO 1500 - Flex	No Changes
MD0000201132	HMO 2000 - Flex	MD0000201433	HMO 2000 - Flex	No Changes
MD0000201133	HMO 2500 - Flex	MD0000201434	HMO 2500 - Flex	ER increased to \$500
MD0000201134	HMO 1500 with Coinsurance - Flex	MD0000201432	HMO 1500 Value - Flex	OOPM increased to \$8,700/\$17,400
MD0000201135	HMO 2000 with Coinsurance - Flex	MD0000201434	HMO 2500 - Flex	DISCONTINUING HMO 2000 with Coinsurance - Flex
MD0000201136	HMO 2000 Value - Flex	MD0000201436	HMO 2000 Value - Flex	OOPM decreased to \$9,200/\$18,400
MD0000201137	HMO 3000 - Flex	MD0000201437	HMO 3000 - Flex	OOPM decreased to \$9,200/\$18,400
MD0000201138	HMO 4000 - Flex	MD0000201445	HMO 4000 - Flex	OOPM decreased to \$9,200/\$18,400
MD0000201139	HMO 5000 - Flex	MD0000201438	HMO 5000 - Flex	OOPM decreased to \$9,200/\$18,400
MD0000201140	HMO 6000 Value - Flex	MD0000201459	HMO 6000 Value - Flex	<ul style="list-style-type: none"> <li>OOPM decreased to \$9,200/\$18,400</li> <li>OV, Flex-Lab, and Non-Hospital PT/OT/ST increased to \$55</li> <li>RX T3 &amp; T4 changed to \$80 after deductible and \$120 after deductible, respectively</li> </ul>
<b>HMO HSA</b>				
MD0000201141	HMO HSA 2000 - Flex	MD0000201414	HMO HSA 2000 - Flex	No Changes
MD0000201142	HMO HSA 2500 - Flex	MD0000201447	HMO HSA 2500 - Flex	ER increased to \$500 after deductible
MD0000201143	HMO HSA 3000 - Flex	MD0000201428	HMO HSA 3000 - Flex	No Changes
MD0000201144	HMO HSA 3400 - Flex	MD0000201429	HMO HSA 3400 - Flex	<ul style="list-style-type: none"> <li>In-network coinsurance removed</li> <li>Inpatient changed to \$400 after deductible</li> </ul>
MD0000201145	HMO HSA 4000 - Flex	MD0000201430	HMO HSA 4000 - Flex	RX T3 & T4 changed to 45% coinsurance after deductible
<b>Focus HMO &amp; Focus HMO HSA</b>				
MD0000201146	Focus HMO 1000	MD0000201448	Focus HMO 1000	No Changes
MD0000201147	Focus HMO 1500	MD0000201449	Focus HMO 1500	No Changes
MD0000201148	Focus HMO 2000	MD0000201450	Focus HMO 2000	No Changes
MD0000201149	Focus HMO 2500	MD0000201435	Focus HMO 2500	<ul style="list-style-type: none"> <li>OOPM increased to \$7,000/\$14,000</li> <li>ER increased to \$500</li> </ul>
MD0000201150	Focus HMO 3000	MD0000201451	Focus HMO 3000	OOPM decreased to \$9,200/\$18,400
MD0000201151	Focus HMO HSA 3400	MD0000201415	Focus HMO HSA 3400	No Changes

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<b>PPO Access</b>				
MD0000201152	PPO 20 - Flex	MD0000201439	PPO Access 20 - Flex	No Changes
MD0000201153	PPO 500 - Flex	MD0000201440	PPO Access 500 - Flex	No Changes
MD0000201154	PPO 1000 - Flex	MD0000201441	PPO Access 1000 - Flex	No Changes
MD0000201155	PPO 1500 - Flex	MD0000201452	PPO Access 1500 Value - Flex	<ul style="list-style-type: none"> <li>In-network OOPM decreased to \$9,200/\$18,400</li> <li>Non-Flex Day Surgery increased to \$300 after deductible</li> <li>Imaging changed to Non-Hospital: \$200</li> <li>Hospital: \$300 after deductible</li> </ul>
		MD0000201442	PPO Access 1500 - Flex	NEW 2025 PLAN
MD0000201156	PPO 2000 - Flex	MD0000201443	PPO Access 2000 - Flex	No Changes
MD0000201158	PPO 2000 Value - Flex	MD0000201444	PPO Access 2000 Value - Flex	In-network OOPM decreased to \$9,200/\$18,400
MD0000201157	PPO 2500 - Flex	MD0000201453	PPO Access 2500 - Flex	ER increased to \$500
MD0000201159	PPO 3000 - Flex	MD0000201454	PPO Access 3000 - Flex	In-network OOPM decreased to \$9,200/\$18,400
MD0000201160	PPO 4000 - Flex	MD0000201455	PPO Access 4000 - Flex	In-network OOPM decreased to \$9,200/\$18,400
<b>PPO Access HSA</b>				
MD0000201161	PPO HSA 3000 - Flex	MD0000201456	PPO Access HSA 3000 - Flex	No Changes
MD0000201162	PPO HSA 3400 - Flex	MD0000201460	PPO Access HSA 3400 - Flex	<ul style="list-style-type: none"> <li>In-network coinsurance removed</li> <li>In-network Inpatient changed to \$400 after deductible</li> </ul>
MD0000201163	PPO HSA 5000 - Flex	MD0000201457	PPO Access HSA 5000 - Flex	No Changes
<b>Connector Plans</b>				
MD0000201122	Standard Platinum - Flex	MD0000201392	Standard Platinum - Flex	No Changes
MD0000201116	Standard High Gold	MD0000201393	Standard High Gold	<ul style="list-style-type: none"> <li>\$1,000/\$2,000 deductible added</li> <li>OV decreased to \$20/\$40</li> <li>Inpatient changed to \$200 after deductible</li> <li>Day Surgery changed to \$100 after deductible</li> <li>Labs changed to \$25 after deductible</li> <li>X-Rays changed to \$35 after deductible</li> <li>Imaging changed to \$150 after deductible</li> <li>PT/OT/ST decreased to \$40</li> <li>RX changed to \$25/\$45/\$75 after deductible</li> </ul>
MD0000201117	Standard Silver	MD0000201394	Standard Silver	OOPM decreased to \$9,200/\$18,400
MD0000201125	Standard Low Silver HSA - Flex	MD0000201404	Standard Low Silver HSA - Flex	No Changes
MD0000201126	Standard High Bronze HSA - Flex	MD0000201398	Standard High Bronze HSA - Flex	No Changes
MD0000201123	HMO 2000 Low - Flex	MD0000201399	HMO 2000 Value II - Flex	<ul style="list-style-type: none"> <li>OOPM increased to \$5,650/\$11,300</li> <li>ER increased to \$350 after deductible</li> <li>Non-Hospital Imaging increased to \$200</li> </ul>
MD0000201127	PPO HSA 2000 - Flex	MD0000201400	PPO Access HSA 2000 - Flex	No Changes
MD0000201124	HMO 3500 - Flex	MD0000201401	HMO 3500 - Flex	No Changes