

# 2022 Health Connector Seal of Approval – Key Takeaways

## September 2021



### Product Shelf Changes

- No carrier entrants or departures, and the only plan changes are due to Fallon's closure of its two broader networks
- Fallon is closing all plans on its two broadest commercial market networks, Select Care and Direct Care, and will only offer plans on its narrower network, Community Care, its present network for the ConnectorCare program
  - o Approximately 1,600 unsubsidized and APTC-only members will be impacted by Fallon's plan closures in 2022
  - o The Health Connector and Fallon are sending letters and emails to impacted members to ensure they check coverage of their providers and select a plan that meets their needs
  - o Fallon's PY 2022 product changes do not impact the ConnectorCare program
- Health Connector plans will not be impacted by the Tufts/Harvard Pilgrim merger until PY 2023

### Unsubsidized and APTC-only Rates

- On average, unsubsidized and APTC-only non-group members will experience a 6.9% rate increase before aging, and 8.5% after accounting for aging, though increases vary by metallic tier and carrier
- Tufts Direct and HNE have the highest increases among carriers, of particular importance given Tufts Direct's large share of Health Connector membership
  - o HNE members in the Worcester area will see high increases
  - o United has high increases as well (~10%) but has few members
- Non-group dental members will experience a rate increase of about 1% if they are enrolled with Delta, and a decrease of about 9% if they are Altus enrollees.

### ConnectorCare

- The 2022 ConnectorCare program landscape is stable compared to 2021, with no changes to carrier geographic participation or material provider network composition
- AllWays, BMC, Fallon, HNE, and Tufts Direct will continue to offer ConnectorCare coverage, in the same regions, in PY 2022
- Enrollee contribution amounts in the colorful ConnectorCare map represent the maximum a ConnectorCare member would pay in their sub-region
  - o Actual enrollee contributions may be lower according to a member's specific age, sub-region, and income. While this is consistent with prior years, more members will pay less than the contributions on the map in 2022 than in prior years due to increased APTC via the American Rescue Plan
  - o If assisters and CSRs use the ConnectorCare map to help a member select a plan, they should understand that the premium numbers in the map only represent the maximum the member could pay but that they may pay less
  - o The premium amounts provided to members in their HIX application and renewal notice are the actual amounts they would pay
- BMCHP remains the lowest-cost ConnectorCare plan in most regions
- Due to additional state premium subsidization, all regions have at least one additional plan option with a maximum enrollee contribution at or near the Affordability Schedule
- Because of the additional state subsidies, AllWays and HNE in the western regions will be more affordable in 2022 than in previous years – members may see significant enrollee contribution decreases
  - o However, there are some higher enrollee contribution increases for Tufts Direct in B1 and HNE in B2 and C3