

Small Business Plans

Small Business Plan Updates for 2024

To comply with 2024 HCR guidelines, some benefit coverage is changing. See below for a summary of what is changing.

The changes identified below will be implemented on a group's renewal date beginning 1/1/2024. Groups and members will be notified of the changes in their Annual Rate Notice(s).

What's New 2024:

- Acupuncture is now covered at the PCP cost share on Non-Standard plans that previously applied a Specialist cost share.
- Outpatient mental & behavioral health care visits including substance use support, are now covered in full, subject to deductible, where applicable on non-standard plans.
- Virtual Physical Therapy for Musculoskeletal (MSK) Management, is available as a new telemedicine benefit. Visits are covered in full, subject to deductible, where applicable on all plans.
- ThriveWell, a digital home base dedicated to engaging your employees in health and wellbeing, powered by Virgin Pulse, is included in all plans.

Small Business Copay Plan Adjustments

Plan Name	Coverage	Impacted Benefits	2023 Benefits	2024 Benefits
SimplyBlue Plus Platinum 2	In-Network	Emergency Room, Outpatient and Ambulance Copay	\$250	\$300
		Specialist Copay	\$25	\$30
		Single out-of-pocket maximum	\$5,000	\$5,500
SimplyBlue Plus Gold 5	In-Network	Emergency Room, Outpatient and Ambulance Copay	\$600	\$650
		Lab	\$40	\$70
		Prescription Copay	\$15/\$75/50%	\$15/\$100/50%
		Single out-of-pocket maximum	\$9,100	\$9,450
SimplyBlue Plus Gold 1	In-Network	Primary Care Provider Copay	\$25	\$30
		Specialist Copay	\$50	\$60
		Urgent Care	\$50	\$60
		Lab	\$50	\$60
		Covered Therapies	\$25	\$30
		Single out-of-pocket maximum	\$8,500	\$9,450
Blue Simplicity	In-Network	Level 4 Benefits	\$200	\$250
		Single out-of-pocket maximum	\$6,500	\$8,250

The Family deductible and/or out-of-pocket maximum is always two times the Single amount.

Any one person insured on a Non-HSA family plan will not pay more than \$9,450 in compliance with HHS guidelines.

Any one person insured on a HSA family plan will not pay more than \$8,050 in compliance with IRS guidelines.

Small Business Hybrid Plan Adjustments

Plan Name	Coverage	Impacted Benefits	2023 Benefits	2024 Benefits
SimplyBlue Plus Gold Standard	In-Network	Single out-of-pocket maximum	\$4,750	\$5,900
SimplyBlue Plus Gold 14	In-Network	Single Deductible	\$1,000	\$1,100
		Emergency Room and Ambulance Copay	\$350	\$450
		Single out-of-pocket maximum	\$6,500	\$7,000
SimplyBlue Plus Silver Standard	In-Network	Single Deductible	\$1,750	\$2,100
		Single out-of-pocket maximum	\$9,100	\$9,450
SimplyBlue Plus Silver 6	In-Network	Single Deductible	\$3,000	\$3,250
		Single out-of-pocket maximum	\$8,500	\$9,450
SimplyBlue Plus Silver 18	In-Network	Specialist Copay	\$75	\$100
		Single out-of-pocket maximum	\$8,250	\$9,250
		Urgent Care	\$75	\$100

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Small Business Deductible HSA Plan Adjustments

Plan Name	Coverage	Impacted Benefits	2023 Benefits	2024 Benefits
SimplyBlue Plus Silver 2	In-Network	Single Deductible	\$3,000	\$3,200
		Single out-of-pocket maximum	\$7,500	\$8,000
SimplyBlue Plus Silver 16	In-Network	Single Deductible	\$3,200	\$3,300
		Single out-of-pocket maximum	\$6,550	\$7,500
SimplyBlue Plus Silver 17	In-Network	Single out-of-pocket maximum	\$6,550	\$6,600
SimplyBlue Plus Silver 19	In-Network	Single Deductible	\$3,000	\$3,350
		Single out-of-pocket maximum	\$7,500	\$7,750
SimplyBlue Plus Bronze 4	In-Network	Single Deductible	\$7,500	\$8,000
		Single out-of-pocket maximum	\$7,500	\$8,000
SimplyBlue Plus Bronze 3	In-Network	Single out-of-pocket maximum	\$7,000	\$7,500

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