

Fiscal Year 2020 Full Cost Premiums

Non-Medicare



Key Insights

Network	Plan	Tier	Projected Enrollment*	FY19 Rates	FY20 Rates	% Increase Over FY19 Rates
Regional	HNE	Individual	5,160	\$549.05	\$568.82	3.6%
		Family	5,725	\$1,301.98	\$1,351.81	3.8%
	AllWays Health Partners Complete HMO	Individual	4,266	\$578.41	\$644.67	11.5%
		Family	3,846	\$1,490.88	\$1,671.84	12.1%
Limited	UniCare Community Choice	Individual	8,338	\$500.41	\$515.71	3.1%
		Family	11,516	\$1,232.21	\$1,272.51	3.3%
	Tufts Spirit	Individual	3,084	\$562.27	\$563.94	0.3%
		Family	1,757	\$1,350.70	\$1,354.20	0.3%
	Fallon Direct	Individual	2,278	\$564.31	\$598.58	6.1%
		Family	1,816	\$1,418.03	\$1,508.95	6.4%
	HPHC Primary Choice	Individual	5,116	\$601.13	\$643.55	7.1%
		Family	5,877	\$1,523.77	\$1,640.74	7.7%
Broad	UniCare Plus	Individual	6,294	\$693.66	\$693.67	0.0%
		Family	9,500	\$1,648.77	\$1,648.83	0.0%
	Tufts Navigator	Individual	12,562	\$740.86	\$745.15	0.6%
		Family	19,875	\$1,805.55	\$1,815.72	0.6%
	Fallon Select	Individual	1,246	\$762.95	\$808.96	6.0%
		Family	2,274	\$1,849.08	\$1,965.01	6.3%
	HPHC Independence	Individual	7,424	\$823.80	\$886.55	7.6%
		Family	10,636	\$2,002.39	\$2,163.92	8.1%
National	UniCare Basic w/o CIC	Individual	173	\$1,006.15	\$1,030.93	2.5%
		Family	131	\$2,224.74	\$2,281.21	2.5%
	UniCare Basic w/CIC	Individual	11,047	\$1,054.70	\$1,082.31	2.6%
		Family	6,647	\$2,335.28	\$2,398.20	2.7%

Regional products are offered by provider-owned carriers; premiums reflect their geographies and/or favorable contracted rates offered by parent organizations

Large rate increase for AllWays Health Partners likely reflects contract changes resulting from transition from a Medicaid-focused to a Commercial carrier

Limited network products focus on more efficient providers, and also attract lower risk members; resulting in lower premiums than their broad network counterparts

Broad network products offer robust networks; premium differentials are as high as 30% across carriers.

National products remain the most expensive; they offer the most generous benefits and maximum choice

- Overall average Fiscal Year 2020 premium increase amongst Non-Medicare products is 3.6%
- Increases range from 0-1% for UniCare PLUS, Tufts Spirit and Navigator; to more than 8% for Harvard Pilgrim Independence, and over 12% for AllWays Health Partners Complete HMO