



2027 Massachusetts Individual Overview of Plan Changes

Portfolio-Wide Changes (*See Schedule of Benefits for Full Details)

- Decreased Urgent Care to \$100 copays without deductible
- Increased RX T2 to \$40 copay, T5 to 50% coinsurance for all plans
- RX T5 Prescription Max changed to \$350 for Platinum/Gold, \$500 for Silver/Bronze plans
- Deductible added for Flex Day Surgery on all plans
- For Members enrolled on non-HSA plans that select a Designated Virtual PCP (VPCP), all virtual visits with the VPCP will be covered with no cost sharing. Members on HSA plans will be responsible for the cost of the visit, up to the deductible.

2026	2027 Mapped			
2026 Plan ID	2026 Product Name	2027 Plan ID	2027 Product Name	2026 to 2027 Changes
ElevateHealth HMO Open Access				
MD0000201669	HMO 25 - Flex	MD0000201849	HMO 1000 - Flex	*** DISCONTINUING - REFER TO HMO 1000 - FLEX FOR NEW COST SHARING ***
MD0000201678	HMO 1000 - Flex	MD0000201849	HMO 1000 - Flex	• OOPM increased to \$9,000/\$18,000 • Ded removed from RX T3-T5
MD0000201680	HMO 2000 - Flex	MD0000201851	HMO 2000 - Flex	• OOPM increased to \$8,800/\$17,600 • Ded removed from RX T3-T5
MD0000201671	HMO 4000 - Flex	MD0000201851	HMO 2000 - Flex	*** DISCONTINUING - REFER TO HMO 2000 - FLEX FOR NEW COST SHARING ***
MD0000201686	HMO HSA 4000 - Flex	MD0000201851	HMO 2000 - Flex	*** DISCONTINUING - REFER TO HMO 2000 - FLEX FOR NEW COST SHARING ***
MD0000201687	Focus Network HMO 2000	MD0000201862	Focus Network HMO 3000	*** DISCONTINUING - REFER TO FOCUS NETWORK HMO 3000 FOR NEW COST SHARING ***
MD0000201688	Focus Network HMO 3000	MD0000201862	Focus Network HMO 3000	• OOPM increased to \$12,000/\$24,000 • PCP copay decreased to \$45
MD0000201746	National Access EPO 2000	MD0000201851	HMO 2000 - Flex	*** DISCONTINUING - REFER TO HMO 2000 - FLEX FOR NEW COST SHARING ***
MD0000201747	National Access EPO 3000	MD0000201851	HMO 2000 - Flex	*** DISCONTINUING - REFER TO HMO 2000 - FLEX FOR NEW COST SHARING ***
MD0000201745	National Access EPO HSA 4000	MD0000201851	HMO 2000 - Flex	*** DISCONTINUING - REFER TO HMO 2000 - FLEX FOR NEW COST SHARING ***