



# 2020 Individual Marketplace Open Enrollment Product Fact Sheet

## Overview

This Open Enrollment season, Blue Cross and Blue Shield of Texas (BCBSTX) is proud to again offer comprehensive health plan options in every county across Texas. We continually explore new approaches to make health care not only more accessible, but more affordable for our members and their families.

Our support and resources will help members feel more informed and confident in their choice, and get the most from their health plan. From online tools and extended call center hours to community events and mobile applications – we stand by our members every step of the way.

## Key Dates

- Window shopping begins: Oct. 20
- Open Enrollment begins: Nov. 1
- Open Enrollment ends: Dec. 15
- Coverage begins: Jan. 1, 2020

## Enrollment Support

- **Web:** [PickBCBSTX.com](http://PickBCBSTX.com)
- **Free educational seminars:** [BCBSTX.com/thinkblue/](http://BCBSTX.com/thinkblue/)
- **BCBSTX Product Specialist:** 855-636-8591
- **BCBSTX agents:** [BCBSTX.com/insurance-basics](http://BCBSTX.com/insurance-basics)

## Product Proof Points

### ACCESS

- Health plans on and off exchange in every county
- Comprehensive, year-round coverage
- High quality, efficient networks with focus on preventive care

### AFFORDABILITY

- Affordable plan options
- Monthly payments as low as \$0

### SUPPORT

- Community programs and support
- Digital tools and resources
- Trained product specialists with extended call center hours

## New for 2020

The MyBlue Health<sup>SM</sup> Network

Year	Exchange	Plan Name	Metallic	Network	Deductible	OPX
2020	On/Off	MyBlue Health Bronze <sup>SM</sup> 402	Bronze	MyBlue Health	\$7,400	<b>\$8,150</b>
2020	On/Off	MyBlue Health Silver <sup>SM</sup> 405	Silver	MyBlue Health	\$3,400	<b>\$8,150</b>
2020	On/Off	MyBlue Health Gold <sup>SM</sup> 403	Gold	MyBlue Health	\$1,100	<b>\$8,150</b>

All other 2019 plans will be renewed.

## New Con't

### Sanitas Medical Centers

BCBSTX is in collaboration with Sanitas to build 10 advanced primary care medical centers in the Houston and Dallas communities. The new medical centers will serve as a one-stop shop for members and their families' health care needs. The goal with this model is to expand access to value-based primary care and increase the opportunities for coordinated, high-quality health outcomes.

### Pharmacy

Sam's Club is a preferred pharmacy

### Dental

Members who are changing health plans for 2020 and want to maintain dental coverage must enroll in a separate dental plan.

## Product Snapshot

### Blue Advantage HMO<sup>SM</sup>

*On and Off Exchange*

3 Bronze, 2 Silver, 2 Gold\*

Counties: Statewide

#### Network

- Roughly 474 hospitals
- 26,800 providers

#### Highlights

- Helps keep costs low and predictable
- Personalized with a primary care provider (PCP), who coordinates health care

### MyBlue Health

1 Bronze, 1 Silver, 1 Gold\*

*On and Off Exchange*

Dallas and Harris Counties

#### Network:

- Roughly 20 hospitals
- 3,600 providers

#### Highlights:

- In-network benefits for using Sanitas Medical Centers<sup>2</sup> – exclusively for Blue Cross and Blue Shield members
- Neighborhood access to primary and urgent care medical centers (4 locations in Dallas County and 5 locations in Harris County)
- Local, face-to-face BCBSTX Customer Service

### Blue Advantage Plus (POS)<sup>SM</sup>

*On and Off Exchange*

3 Bronze, 2 Silver, 1 Gold\*

Counties: Statewide

#### Network

- Roughly 474 hospitals
- 26,800 providers

#### Highlights

- Greater flexibility
- Leverages the HMO network
- Some out-of-network benefits available

#### Preferred Pharmacy Network:

Walgreens, Walmart, Albertsons, Brookshire, H-E-B and Access Health

### Prescription Drug Benefit Structure

- One drug list
- A six-tier prescription benefit structure
- Generic, brands and specialty drugs will each have preferred and non-preferred benefit levels
- Six-tier structure drives utilization towards generic, preferred brand, and preferred specialty prescriptions

### BlueCare Dental<sup>SM</sup>

- Coverage for cleanings and preventive services
- Preventive dental services deductible waived
- Savings on all dental procedures
- Low deductible for in-network services

### Blue365<sup>®</sup>

Blue365 member discount program – members save on health club and gym memberships, weight loss programs, dental products and more.

## Helpful Resources

- 24/7 Nurseline (English and Spanish)
- Cost Estimator Tool on Blue Access for Members<sup>SM</sup>
- SmartER Care<sup>SM</sup> Options member education campaign on choices for non-emergency care

\*Bronze - Lowest monthly premium, but the highest out-of-pocket costs. Plans typically covers approximately 60 percent of the cost of covered services  
Silver - Slightly higher monthly premium than bronze, richer benefits. In many cases, the plan pays approximately 70 percent of cost.  
Gold - Highest level of benefits, higher monthly premium. The plan pays approximately 80 percent of costs.

Blue365 is a discount program only for Blue Cross and Blue Shield of Texas (BCBSTX) members. This is NOT insurance. Discounts are only given through vendors that take part in this program. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. BCBSTX reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSTX is that of independent contractors. BCBSTX makes no endorsement, representations or warranties regarding any products or services they offer.