



- 1 Source: For plan years 2021-2023, HealthCare.gov, Rate Review subdomain. Results from searching ACA-compliant products for Texas in the Individual market for BCBSTX on Nov. 1. For plan years 2019-2020, data supplied by internal actuarial team. Rate change percentages are an average from all BCBSTX qualified health plans in the individual ACA market.
- 2 For HMO plans in Texas, BlueCard applies only to urgent care or emergency care services. Refer to the plan's benefit booklet for details.

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## Let's talk about ICHRA

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

# What is ICHRA?

## ICHRA stands for Individual Coverage Health Reimbursement Arrangement

ICHRA's allow employers to set a contribution that works within a business's budget. Employees shop and enroll in an individual health plan that best fits their needs. ICHRA's work alongside a group plan (offered to employees in a different class). An employer of any size may offer an ICHRA.

## ICHRA Benefits Everyone



### Employer

- Savings and cost control, set a budget and keep any unclaimed reimbursements
- Avoid unexpectedly higher cost at renewal
- No participation requirement; covers all employee classes, even part-time and seasonal



### Employee

- Quality coverage: ACA compliant and HSA-compatible plans across carriers and tiers
- Choose the level of coverage that meets the employee's needs



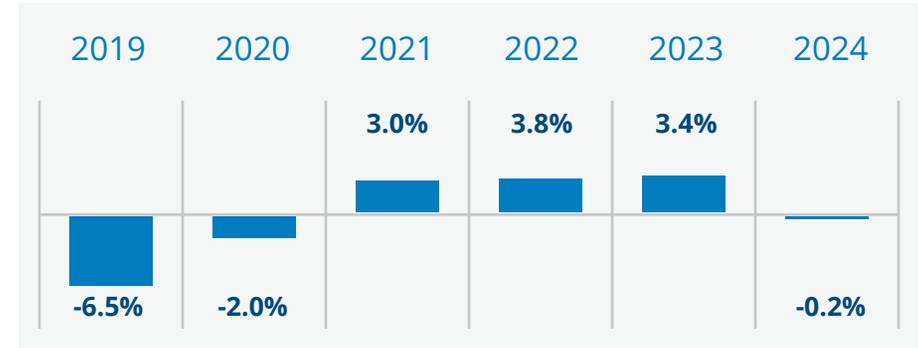
### Producer

- Retain or attract employer groups by offering an additional solution for employer group health needs
- Remain Producer of Record on the individual health plans and/or receive referral fee

# Why choose us?

## Dependable, Personable, and Experienced

Blue Cross and Blue Shield of Texas rates have remained stable over the last 6 years<sup>1</sup> with an average increase of 0.25%.



**Blue Cross and Blue Shield of Texas** is proud to be the only carrier that has offered multiple qualified health plans **in every county across Texas for 11 years** of ACA open enrollment and has been serving the people of Texas since 1929.



With **more than 90 years of history**, BCBSTX has been part of the **Health Insurance Marketplace** since the beginning. But that doesn't mean we're standing still. BCBSTX continues to expand plan options and networks to serve our members. We work hard to keep our rates low and provide high-level service. Over the past five years, BCBSTX has more than doubled the number of plans offered and lowered rates.



Blue Cross and Blue Shield of Texas members have **access to BlueCard<sup>®</sup> coverage** (plan specific?) and **Blue365<sup>®</sup> discounts**.