



Broker Alert

Expanding medical plans for 2025

We are expanding our Virtual Blue PSP portfolio to ensure your clients have access to several HSA-compatible Virtual Blue Plans. Five of our most popular PSP plan designs will be available as Virtual Blue:

- Virtual Blue PPO Savings Embedded Deductible 3300
- Virtual Blue PPO Savings Embedded Deductible 3300 100%
- Virtual Blue PPO Savings Embedded Deductible 4400 100%
- Virtual Blue PPO Savings Two-Tier Embedded Deductible 1650/3300/3300
- Virtual Blue PPO Savings Two-Tier Embedded Deductible 1800/3300/3600

In 2025 we are expanding our portfolio of PPO Savings plans with the pharmacy Value Formulary. Seven of our most popular PSP designs will be available with the Value Formulary to give you options when working with clients:

- Full PPO Savings Embedded Deductible 3300 100% w/ Value Formulary
- Full PPO Savings Embedded Deductible 3500 w/ Value Formulary
- Full PPO Savings Embedded Deductible 4000 w/ Value Formulary
- Full PPO Savings Embedded Deductible 4400 100% w/ Value Formulary
- Full PPO Savings Embedded Deductible 6350 100% w/ Value Formulary
- Full PPO Savings Two-Tier Embedded Deductible 1800/3300/3600 w/ Value Formulary
- Full PPO Savings Two-Tier Embedded Deductible 2250/3300/4500 w/ Value Formulary

New fertility rider offering

Blue Shield will be expanding our portfolio of Assisted Reproductive Technology riders by creating portfolio offerings with a dollar maximum. Four plan designs with different dollar maximums and coinsurance amounts will be available in the portfolio:

- Additional Assisted Reproductive Technology Benefits Rider 10K 50%
- Additional Assisted Reproductive Technology Benefits Rider 10K 90%
- Additional Assisted Reproductive Technology Benefits Rider 20K 90%
- Additional Assisted Reproductive Technology Benefits Rider 25K 90%

IRS Minimum Deductible for HSA Compatible Plans

The IRS released guidance for 2025, increasing minimum deductible for HSA compatible plans. All of our 1/1/2025 PSPs have been updated to comply with the new guidance. The changes include:

- Individual deductible increased from \$1,600 to \$1,650
- Family or individual on a family plan from \$3,200 to \$3,300

New HMO pharmacy riders

Based on market demand for a lower premium product, Blue Shield will introduce a new Enhanced RX \$15/50% pharmacy rider option in 2025. With this rider, Tier 1 will feature a \$15 copayment to encourage the utilization of generic drugs. Tiers 2-4 will apply a 50% coinsurance, up to \$250 maximum per prescription. These riders will be available for either the Plus or Value formulary.

New fertility rider offering

As part of Pharmacy Care Reimagined, Blue Shield of California has transformed how members receive specialty medications for rare bleeding disorders like hemophilia. Members with hemophilia now have more network options to receive factor and Hemlibra® with high-quality and comprehensive care management.

Starting January 1, 2024, we:

- Expanded our network of specialty pharmacies that provide hemophilia specialty medications for factor and Hemlibra to include Red Chip, CVS Caremark®, and Accredo.
- Provided members access to a federally funded network of Hemophilia Treatment Centers via Red Chip, per the contract pharmacy program. Treatment centers include University of California San Diego, Children's Hospital of Los Angeles, University of California

San Francisco Benioff Children's Hospital, and Center for Inherited Blood.

- Began requiring prior authorization for new factor requests, or for members who change prescribing providers.

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