

2024 Small Group ACA Benefit Changes

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Highmark 2024 Small Group ACA Benefit Changes

Product Name: Shared Cost PPO \$0-90

Metal Level: Platinum

Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	In Network	\$2,000	\$2,250
	Out of Network	\$4,000	\$4,500

Product Name: Shared Cost PPO \$0-\$150

Metal Level: Platinum

Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	In Network	\$2,250	\$2,800
	Out of Network	\$4,500	\$5,600

Product Name: Shared Cost PPO \$250-100

Metal Level: Platinum

Status: No changes for 2024

Product Name: Shared Cost PPO \$500-100

Metal Level: Platinum

Status: No changes for 2024

Product Name: Shared Cost PPO \$0-\$250

Metal Level: Gold

Status: See changes below

Year		2023	2024
Outpatient Surgery/ Facility Fee	In Network	\$115	\$150

White Product Name:
No change

Blue Product Name Highlighted:
Name change

Coral Product Name Highlighted:
Cost changes

Highmark 2024 Small Group ACA Benefit Changes

Product Name: Shared Cost PPO \$0-\$500

Metal Level: Gold

Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	In Network	\$9,100	\$9,450
	Out of Network	\$18,200	\$18,900
Outpatient Surgery/ Facility Fee	In Network	\$110	\$150

Product Name: Shared Cost PPO \$300-100

Metal Level: Gold

Status: No changes for 2024

Product Name: Shared Cost PPO \$750-100

Metal Level: Gold

Status: No changes for 2024

Product Name: Shared Cost PPO \$1000-100

Metal Level: Gold

Status: No changes for 2024

Product Name: Shared Cost PPO \$1000-80

New Metal Level: Gold

Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	In Network	\$9,100	\$9,450
	Out of Network	\$18,200	\$18,900

Product Name: Shared Cost PPO \$1200-100

Metal Level: Gold

Status: No changes for 2024

White Product Name:
No change

Blue Product Name Highlighted:
Name change

Coral Product Name Highlighted:
Cost changes

Highmark 2024 Small Group ACA Benefit Changes

Product Name: Shared Cost PPO \$1400-100

Metal Level: Gold

Status: No changes for 2024

Product Name: Shared Cost PPO \$1500-100

Metal Level: Gold

Status: No changes for 2024

Product Name: Shared Cost PPO \$1500-80

Metal Level: Gold

Status: No changes for 2024

New Product Name: Health Savings PPO HSA \$1600-100

Former Product Name: Health Savings PPO HSA \$1500-100

Metal Level: Gold

Status: See changes below

Year		2023	2024
Medical Deductible (2x Family)	In Network	\$1,500	\$1,600
	Out of Network	\$3,000	\$3,200
Outpatient Surgery/ Facility Fee	In Network	\$0 after deductible	\$40 after deductible

Product Name: Shared Cost PPO \$2000-100

Metal Level: Gold

Status: No changes for 2024

Product Name: Shared Cost PPO \$2500-100

Metal Level: Gold

Status: No changes for 2024

White Product Name:
No change

Blue Product Name Highlighted:
Name change

Coral Product Name Highlighted:
Cost changes

Highmark 2024 Small Group ACA Benefit Changes

Product Name: Shared Cost PPO \$2500 1x-90

Metal Level: Gold

Status: No changes for 2024

Product Name: Shared Cost PPO \$2600-70

Metal Level: Gold

Status: No changes for 2024

Product Name: Health Savings PPO HSA \$2600-100

Metal Level: Gold

Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	In Network	\$2,600	\$3,000
	Out of Network	\$5,200	\$6,000
Outpatient Surgery/ Facility Fee	In Network	\$0 after deductible	\$20 after deductible

Product Name: Shared Cost PPO \$2750-100

Metal Level: Gold

Status: No changes for 2024

Product Name: Shared Cost PPO \$2850-100

Metal Level: Gold

Status: No changes for 2024

Product Name: Shared Cost PPO \$3000-90

Metal Level: Gold

Status: No changes for 2024

Product Name: Shared Cost PPO \$0 Silver 100

Metal Level: Silver

Status: New for 2024

White Product Name:
No change

Blue Product Name Highlighted:
Name change

Coral Product Name Highlighted:
Cost changes

Highmark 2024 Small Group ACA Benefit Changes

Product Name: Shared Cost PPO \$0-100

Metal Level: Silver

Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	In Network	\$9,100	\$9,450
	Out of Network	\$18,200	\$18,900
PCP/Retail Clinic	In Network	\$65	\$75
Mental Health/Substance Abuse Office Visit	In Network	\$90	\$100
Specialist Office Visit	In Network	\$90	\$100
Emergency Room	In Network	\$1,250	\$1,500
Basic Diagnostics (Lab/ Pathology/X-ray)	In Network	\$90	\$100

Product Name: Shared Cost PPO \$1400-50

Metal Level: Silver

Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	In Network	\$9,100	\$9,450
	Out of Network	\$18,200	\$18,900
Emergency Room	In Network	\$550 after deductible	\$600 after deductible

Product Name: Shared Cost PPO Basic \$2000-75

Metal Level: Silver

Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	In Network	\$9,100	\$9,450
	Out of Network	\$18,200	\$18,900

White Product Name:
No change

Blue Product Name Highlighted:
Name change

Coral Product Name Highlighted:
Cost changes

Highmark 2024 Small Group ACA Benefit Changes

Product Name: Shared Cost PPO \$4500-100

Metal Level: Silver

Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	In Network	\$9,100	\$9,450
	Out of Network	\$18,200	\$18,900
Specialist Office Visit	In Network	\$60	\$65
Urgent Care	In Network	\$70	\$75
Speech Therapy	In Network	\$60	\$65
Prescription Drugs	In Network	\$3/\$40/\$80/\$125	\$3/\$45/\$95/\$150

Product Name: Shared Cost PPO \$5200-100

Metal Level: Silver

Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	In Network	\$9,100	\$9,450
	Out of Network	\$18,200	\$18,900
Prescription Drugs	In Network	\$3/\$30/\$60/\$90	\$3/\$45/\$95/\$150

Product Name: Shared Cost PPO \$7400-70

Metal Level: Bronze

Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	In Network	\$8,700	\$9,450
	Out of Network	\$17,400	\$18,900
PCP/Retail Clinic	In Network	\$60	\$65

White Product Name:
No change

Blue Product Name Highlighted:
Name change

Coral Product Name Highlighted:
Cost changes

Highmark 2024 Small Group ACA Benefit Changes

New Product Name: Health Savings Embedded PPO HSA Copay \$3200
Former Product Name: Health Savings Embedded PPO HSA Copay \$3000
Metal Level: Silver
Status: See changes below

Year		2023	2024
Medical Deductible (2x Family)	In Network	\$3,000	\$3,200
	Out of Network	\$6,000	\$6,400
Outpatient Surgery/ Facility Fee	In Network	\$110 after deductible	\$140 after deductible

Product Name: Health Savings Embedded PPO HSA \$3950-100
Metal Level: Silver
Status: New for 2024

Product Name: Health Savings Embedded PPO HSA \$4250-100
Metal Level: Silver
Status: See changes below

Year		2023	2024
Outpatient Surgery/ Facility Fee	In Network	\$50 after deductible	\$85 after deductible

Product Name: Health Savings Embedded PPO HSA \$6850-100
Metal Level: Bronze
Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	In Network	\$6,850	\$7,200
	Out of Network	\$13,700	\$14,400
Outpatient Surgery/ Facility Fee	In Network	\$0 after deductible	\$25 after deductible

Discontinued Products

Health Savings Embedded PPO HSA \$3850-100 | Silver

White Product Name:
No change

Blue Product Name Highlighted:
Name change

Coral Product Name Highlighted:
Cost changes

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U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

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