

2019 Blue Cross Open Enrollment Guidance

The overall rates are increasing about 2% across product lines. Your particular plan may differ, but the overall increase should be 2% plus you are one year older... so whatever that difference is. I've included the most popular plans & rates on this web page. Please contact me if you need more information or your plan isn't shown here. But these are the most representative and "best" options in my opinion.

- HMO Silver Proactive: The most "cost effective" plan IMO if you are relatively healthy. This plan splits the network into 3 "tiers" where tier 2 & 3 providers cost a lot more. The deductible only applies to tier 2 & 3 hospitals / outpatient facilities and it is substantial... so larger ticket items should be done at a tier 1 facility. A list of facilities is included on the site.
- HMO Gold Proactive: Like the HMO Silver Proactive but with lower copays and no deductible. Note that both St Christophers & CHOP are tier 2... so if you have kids... this might be a necessary option. However, I think you should enroll your kids into CHIP. It's cheaper and better.
- PPO Gold Preferred: The "PPO" costs you a lot, however, you get a national network. Any "Blue Cross" provider from NYC to SF are considered in-network.
- DPOS Gold Preferred: The "DPOS" means that you get some out of network benefit in case you want to go get care at Sloane Kettering or John Hopkins... but the network is limited to the Philadelphia area & surrounding counties. Also, you do not need referrals to see specialists with this plan.
- PPO H.S.A. 3200: I recommend this plan IF you require A LOT of medical care. You get the national network since it is a "PPO", and 100% coverage after the \$3200 deductible has been met. It is a very good plan if you require A LOT of medical attention.
- PPO Silver Secure: A PPO plan that is adequate if you're a person that needs to have a "PPO".
- HMO Silver Classic: If you want a HMO that isn't broken into network tiers.
- HMO Bronze Essential: Pretty much as cheap as you can get with Blue Cross. Basically you get doctors & labs before the deductible... then after the deductible you're so close to the out of pocket max that you're covered after you hit the out of pocket max.