Mass General Brigham
Health Plan

2027 plan changes for direct small groups

What to know about our small group product portfolio plans available for new and renewing business for 2027

Federal out-of-pocket maximum (OOPM) changes

- ✓ ACA-mandated OOPM for non-HSA increased to $12,000/$24,000
- ✓ IRS-mandated OOPM for HSA increased to $8,700/$17,400

Medicare Part D Creditable Coverage and Massachusetts (MA) Minimum Creditable Coverage

All 2027 Merged Market plans meet the Medicare Part D Creditable Coverage and MA Minimum Creditable Coverage as noted on the Product portfolio grid.

2027 portfolio changes

The following changes are part of an integrated approach to providing affordable coverage and a variety of options to support our members' health needs.

PPO Plus Portfolio

Starting January 1, 2027, current accounts may renew in the 2027 plan version of their current PPO Plus plan or select one of three available PPO Plus plans noted below. New accounts may also choose from the same three available Complete PPO Plus options.

- Complete PPO Plus 2000 30/60/500
- Complete PPO Plus 3000 45/65 with Care Complement
- Complete PPO Plus HSA 3000 40/60 Enhanced FlexRx

Our Complete Access EPO will continue to be available for renewing and new business as another option that can meet the needs of both in-state and out-of-state employees. These updates reflect broader market changes and help keep our plans affordable and sustainable for members and employers.

Value-added benefits

- **Care Complement benefits** waive cost-sharing for certain services, such as chiropractic care and acupuncture, to provide flexibility to try alternative treatments for pain management and chronic conditions. A list of in-network benefits covered at $0 cost sharing can be found here.
- **Mental health support** includes Lyra's behavioral health platform that provides fast and easy access to coaching, therapists, and a self-guided care resource center—*now with expanded options for teens, families, and employees*. This is in addition to our Optum network of providers. Find an overview of all our behavioral health benefits.
- **Our comprehensive women's health portfolio** provides resources for women at every stage of their healthcare journey and comprises pregnancy, postpartum and loss support, menopause, and pelvic health. Learn more about women's health resources.
- **Rx Savings Solutions** provides ways for members to save on prescription drug costs. This program is founded and led by pharmacists who offer clinical expertise to reduce prescription drug costs for members by offering alternative, lower-cost options. See how it works.

- **Our Weight Management program** through Teladoc Health is available to eligible members at no additional cost. The program supports members aged 18+ with a BMI of 25+ who are looking for help with weight management by offering convenient access to an app, proven digital tools, 1:1 guidance, and resources like a smart scale and activity and food tracking. Learn more.

Plan changes

The following outlines member cost-sharing changes for our 2027 product portfolio.

Increase on out-of-pocket maximum, emergency room, PCP/BH office visits, specialty office visits*, lab, diagnostic, imaging and X-ray, and prescription drug tiers 2 and 3:

2026 plan name	2027 plan name	Metallic tier
Complete HMO 20/40 with Care Complement	Complete HMO 25/50 with Care Complement	Platinum
Complete HMO 500 with Care Complement	Complete HMO 500 30/55 with Care Complement	Gold
Choice Easy Tier HMO 500 25/45/400 with Care Complement	Choice Easy Tier HMO 500 30/55 with Care Complement	Gold
Choice Easy Tier HMO 1000 25/50/350 with Care Complement	Choice Easy Tier HMO 1000 30/60 with Care Complement	Gold
Choice Easy Tier HMO 1500 25/50 ER350 with Care Complement	Choice Easy Tier HMO 1500 30/60 with Care Complement	Gold
Choice Easy Tier HMO 2000 25/50 ER450 with Care Complement	Choice Easy Tier HMO 2000 30/60/550 with Care Complement	Gold
Complete HMO HSA 2500 35/50 Enhanced FlexRx	Complete HMO HSA 2500 40/60 Enhanced FlexRx	Silver
Complete HMO/PPO Plus HSA 3000 35/55 Enhanced FlexRx	Complete HMO/PPO Plus HSA 3000 40/65 Enhanced FlexRx	Silver
Complete HMO HSA 3600 35/55 Enhanced FlexRx	Complete HMO HSA 3600 40/65 Enhanced FlexRx	Silver
Complete Access EPO HSA 3000 35/55 Enhanced FlexRx	Complete Access EPO HSA 3000 40/65 Enhanced FlexRx	Silver

*Specialty office visits include, but are not limited to, acupuncture and physical/occupational/speech therapy. Please see the Schedule of Benefits for details

Increase on out-of-pocket maximum, emergency room, PCP/BH office visits, specialty office visits*, lab, and prescription drug tiers 2 and 3:

2026 plan name	2027 plan name	Metallic tier
Complete HMO 1000 25/50/350 with Care Complement	Complete HMO 1000 30/60 with Care Complement	Gold
Complete HMO 1500 25/50 ER350 with Care Complement	Complete HMO 1500 30/60 with Care Complement	Gold
Complete HMO 2000 25/50 ER450 with Care Complement	Complete HMO 2000 30/60/550 with Care Complement	Gold
Complete HMO 2000 35/70 with Care Complement	Complete HMO 2000 40/80 with Care Complement	Silver
Complete HMO 2500 30/55/500 with Care Complement	Complete HMO 2500 35/65 with Care Complement	Silver
Complete HMO 3500 45/75 with Care Complement	Complete HMO 3500 50/85 with Care Complement	Silver
Complete Access EPO 2000 25/50 ER450 with Care Complement	Complete Access EPO 2000 30/60/550 with Care Complement	Gold

Increase on out-of-pocket maximum, emergency room, PCP/BH office visits, specialty office visits*, lab, high-tech radiology, outpatient surgery, inpatient medical/SNF/Rehab/BH, and prescription drug tiers 2 and 3:

2026 plan name	2027 plan name	Metallic tier
Complete HMO/PPO Plus 3000 40/55/750 with Care Complement	Complete HMO/PPO Plus 3000 45/65 with Care Complement	Silver
Complete Access EPO 3000 40/55/750 with Care Complement	Complete Access EPO 3000 45/65 with Care Complement	Silver

Increase on out-of-pocket maximum, emergency room, PCP/BH office visits, specialty office visits*, lab, high-tech radiology, and prescription drug tier 2:

2026 plan name	2027 plan name	Metallic tier
Complete HMO 4000 35/45 ER750 10% with Care Complement	Complete HMO 4000 40/60 with Care Complement	Bronze
Complete HMO 5000 35/45 ER750 10% with Care Complement	Complete HMO 5000 40/60 with Care Complement	Bronze

*Specialty office visits include, but are not limited to, acupuncture and physical/occupational/speech therapy. Please see the Schedule of Benefits for details.

Increase on out-of-pocket maximum, deductible, PCP/BH office visits, specialty office visits*, lab, diagnostic, imaging and X-ray, prescription drug tiers 2 and 3. Change coinsurance to copay on emergency room, high-tech radiology, outpatient surgery, and inpatient medical/SNF/Rehab/BH:

2026 plan name	2027 plan name	Metallic tier
Complete HMO HSA 4200 Enhanced FlexRx	Complete HMO HSA 4400 Enhanced FlexRx	Bronze

Increase on out-of-pocket maximum, PCP/BH office visits, specialty office visits*, lab, and prescription drug tier 2. Change coinsurance to copay on emergency room:

2026 plan name	2027 plan name	Metallic tier
Complete HMO 1000 10%/30% with Care Complement	Complete HMO 1000 30/50 10%/30% with Care Complement	Gold

Increase on out-of-pocket maximum, PCP/BH office visits, specialty office visits*, lab, and prescription drug tier 2:

2026 plan name	2027 plan name	Metallic tier
Complete HMO 2500 15%/35% with Care Complement	Complete HMO 2500 35/65 15%/35% with Care Complement	Silver
Choice Easy Tier HMO 2500 15%/20%/35% with Care Complement	Choice Easy Tier HMO 2500 45/65 15%/20%/35% with Care Complement	Silver

Increase on out-of-pocket maximum, emergency room, PCP/BH office visits, specialty office visits*, outpatient surgery, inpatient medical/SNF/Rehab/BH, and prescription drug tiers 2 and 3:

2026 plan name	2027 plan name	Metallic tier
Choice Easy Tier HMO 3000 45/55/750 with Care Complement	Choice Easy Tier HMO 3000 50/65 with Care Complement	Silver

*Specialty office visits include, but are not limited to, acupuncture and physical/occupational/speech therapy. Please see the Schedule of Benefits for details.

Have questions or want more information?
Please contact your account or sales executive or email HealthPlanBrokers@mgb.org.