

2023 Florida Blue vs Competitors Lowest Cost Silver Benefit Comparison

The purpose of this job aid is to show value of Florida Blue’s lowest cost Silver C plans against competitors’ lowest cost Silver.

Note: The health care costs in this chart are made up for illustration purposes only.

Benefit	FLORIDA BLUE		AETNA	AMERI-HEALTH	AVMED	CAPITAL HEALTH	CENTENE	CIGNA	HEALTH FIRST	MOLINA	OSCAR	UNITED	Talking Points
	myBlue 2337C	myBlue Connected Care 2332C / 2348C	Silver S Standard	Next Silver +	Entrust Silver Standard	HMO Silver 2300 Standard	Silver Standard	Connect 0-4A	Silver Value 1818	Constant Care Silver 1 100	Silver Simple - PCP Saver	Silver-C Virtual First Saver \$0 DED	
Deductible / Out-of-Pocket Limit	\$350 / \$1500	\$450 / \$900	\$0 / \$1700	\$0 / \$1700	\$0 / \$1700	\$0 / \$1700	\$0 / \$1700	\$0 / \$1400	\$0 / \$800	\$0 / \$1400	\$0 / \$1550	\$0 / \$1150	Florida Blue features a lower max-out-of-pocket than most competitors, with our myBlue Connected Care plan having the 2 nd lowest Max-Out-Of-Pocket out of all competitors.
Primary Care Doctor (PCP)	\$5 (\$0 VCP)	\$10 (\$0 VCP)	\$0	\$0	\$0	\$0	\$0	\$5	\$0	\$0	\$5	\$50	On average, a member visits a PCP 3 times a year. All carriers are required to provide one wellness visit at \$0 per year. With Florida Blue’s plan, members pay \$5 or \$10 , but would pay \$0 at a VCP (same as a PCP visit with Aetna, AmeriHealth, AvMed, CHP, Centene, Health First and Molina). vs. Cigna and Oscar pay \$5 for each non-wellness visit. United members pay \$50 .
Virtual PCP	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	With myBlue plans, members have more options to choose which provider they see virtually, whether it’s their INN PCP, Sanitas or Teladoc.
Specialist	\$10 (\$2 VCP)	\$20 (\$0 VCP)	\$10	\$10	\$10	\$10	\$10	\$5	\$10	\$10	\$10	\$25	Florida Blue has an expansive Specialist network; in many counties it is twice as large as competitors. Florida Blue’s plan offers members even lower cost shares for unlimited Specialist visits at a VCP, like Sanitas or DCMG, for \$0 or \$2 . vs. Compared to our competitors, If a member saw a Specialist 3 times a year, they would save \$15 to \$75 a year with Florida Blue.
Diabetic Care Management	\$0	\$0	\$0	25%	\$0	\$0	\$10	\$0	\$0	\$0	\$0	\$0	Through Florida Blue’s Value Based Diabetes Program, members pay \$0 for diabetic services such as a Diabetic Retinal Exam, a Podiatrist Exam, Insulin Pumps, Diabetic Training, and Labs. Member may also get \$0 Nutritional Counseling at a Value Choice Provider such as Sanitas or DCMG. vs. Centene members pay \$10. AmeriHealth members pay 25%.
Urgent Care (cost \$300)	\$10 (\$0 VCP UCC - Visits 1-2 PBP)	\$20 (\$0 VCP UCC - Visits 1-2 PBP)	\$5	\$5	\$5	\$5	\$5	\$5	\$25	\$0	\$30	\$50	With Florida Blue’s plan, a member can see a UCC Value Choice Provider, like Sanitas or Guidewell Medical Emergency Doctors, and pay \$0 for the first two visits. vs. Molina members pay \$0 . Aetna, AmeriHealth, AvMed, Capital Health, Cigna, Centene members pay \$5 per visit. Health First and Oscar members pay \$25 to \$30 per visit. United members pay \$50 .



CMS Standardized plan

	FLORIDA BLUE		AETNA	AMERI-HEALTH	AVMED	CAPITAL HEALTH	CENTENE	CIGNA	HEALTH FIRST	MOLINA	OSCAR	UNITED	
Benefit	myBlue 2337C	myBlue Connected Care 2332C / 2348C	Silver S Standard	Next Silver +	Entrust Silver Standard	HMO Silver 2300 Standard	Silver Standard	Connect 0-4A	Silver Value 1818	Constant Care Silver 1 100	Silver Simple - PCP Saver	Silver-C Virtual First Saver \$0 DED	Talking Points
Trip to Emergency Room (ER) (cost \$1,500)	DED + 25%	DED + 25%	25%	25%	25%	25%	25%	25%	20%	\$350	20%	40%	With Florida Blue, the member's costs here of deductible + 25% for ER visits will be limited because Florida Blue has a lower max-out-of-pocket than most competitors. vs. Health First and Oscar members pay 20% \$300 . Molina members pay \$350 . Aetna, AmeriHealth, AvMed, Capital Health, Centene and Cigna members pay 20% \$375 . United members pay 40% \$600 .
Inpatient Hospital Stay for 3 days (cost \$25,000)	DED + 25%	DED + 25%	25%	25%	25%	25%	25%	25%	20%	\$600/day 2-day max	20%	10%	Florida Blue has a broader facility network and includes many premier hospitals such as Baptist, BayCare and Advent Health.
Physician Services at a Hospital (cost \$750)	\$0	DED + 25%	25%	25%	25%	25%	25%	25%	20%	\$10	20%	10%	myBlue 2337C plan members pays \$0 for physician(s) services at a hospital or ER. vs. Molina members pay \$10 . United members pay 10% \$75 . Health First and Oscar members pay 20% \$150 Aetna, AmeriHealth, AvMed, Capital Health, Centene and Cigna members pay 25% \$187.50
Lab (bloodwork cost \$150)	\$0	\$5 (\$0 VCP)	25%	25%	25%	25%	25%	25%	20%	\$10	\$0	\$0	With Florida Blue, members pay \$0 or \$5 vs. Oscar and United members pay \$0 . Molina members pay \$10 . Health First members pay 20%. \$30 Aetna, AmeriHealth, AvMed, Capital Health, Centene and Cigna members pay 25% \$37.50
Diagnostic Testing (x-rays cost \$150)	\$20 (\$0 VCP)	\$10 (\$0 VCP)	25%	25%	25%	25%	25%	25%	20%	\$30	20%	10%	With Florida Blue, members pay \$10 or \$20 (\$0 at a VCP) . vs. United members pay 10% \$15 . Molina members pay \$30 . Health First and Oscar members pay 20%. \$30 Aetna, AmeriHealth, AvMed, Capital Health, Centene and Cigna members pay 25% \$37.50
Generic Prescriptions	\$0 (including Amazon)	\$5 (including Amazon)	\$0	\$0	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0 / \$10	With myBlue 2337C, all Generic medications are \$0 (same as Aetna, AmeriHealth, AvMed, Capital Health, Centene, Cigna, Molina, Oscar and United). Additionally, we offer a \$0 three-month supply of generic maintenance medications for diabetes, asthma, high blood pressure, cholesterol, and depression drugs via home delivery. Florida Blue offers Amazon Prime Rx. vs. Health First members pay \$3 per medication.

