

Comparison Summary: BCBS ASO Agreement (2023) vs. Amendment No. 1 (2025)

Main Differences

Category	Original Agreement (2023)	Amendment No. 1 (2025)
Effective Date	October 1, 2023	October 1, 2025
Scope	Full Administrative Services Agreement	Amends specific sections and exhibits of the original agreement
Performance Guarantees	Not included	Introduced in Exhibit D with detailed metrics and financial penalties tied to service levels
Administrative Fees	\$46.74–\$48.14 PEPM (2023–2026)	\$48.14 PEPM (2025–2028), \$49.58 PEPM (2028–2029)
Wellness Contributions	Not specified	One-time \$50,000 contribution upon board approval + \$50,000 annually through 2028
Access Fee Percentages	PPO: 2.02%, Traditional: 3.79%	PPO: 1.84%, Traditional: 3.31%
HIPAA Addendum	HIPAA-AS Addendum	Replaced with updated HIPAA Business Associate Agreement Addendum
Waiver Clause	Not included	Added as Section CC: clarifies non-waiver of rights unless in writing
Notice Address	Original BCBSF address	Updated with additional legal contact (DCC 100-7)
Exhibit D – Performance Metrics	Not included	Added with specific goals for call center, claims, enrollment, and account management
Retention Services	3-month PEPM fee for run-out claims	Reaffirmed with same structure and funding requirements
BlueCard & Inter-Plan Arrangements	Detailed	Reaffirmed with minor clarifications and formatting updates

Summary of Key Additions in the Amendment

1. Performance Guarantees: Introduced with metrics such as call center performance, claims accuracy, and timeliness.

2. Updated Financial Terms: New PEPM rates and revised access fee percentages.
3. HIPAA Compliance: Replaced the HIPAA-AS Addendum with a more robust Business Associate Agreement.
4. Legal Notices: Updated BCBSF contact information for formal notices.
5. Waiver Clause: Clarifies that failure to enforce a right does not constitute a waiver.