What is the Multi-State Plan (MSP) Program?

The Affordable Care Act (ACA) directs the U.S. Office of Personnel Management (OPM) to establish the Multi-State Plan (MSP) Program by contracting with private health insurers to offer high-quality, affordable health insurance options in the Health Insurance Marketplace. OPM is using its experience running the Federal Employees Health Benefits (FEHB) Program to develop and manage the MSP Program. In 2015, MSP coverage will be available in 36 States including the District of Columbia through contracts with the Blue Cross and Blue Shield Association and a group of Consumer Operated and Oriented Plans (CO-OPs).

Why should I purchase MSP coverage on the Marketplace?

- We emphasize wellness and preventive care.
- We make sure all the major benefit categories and services are covered.
- If your claims are ever denied, we are here to help you.
- If you qualify for subsidies, you can get lower costs on premiums, deductibles, and co-pays.
- You have peace of mind knowing that OPM has over 50 years of experience running the FEHB Program.

Note: Some MSP options offer in-network care out of State, but not all do. If you are interested in an MSP option, carefully review the plan’s materials and provider directory to see if providers outside the state or service area are included in the network. Services provided by providers outside of a plan’s network usually cost more than services delivered by in-network providers.

For more information, visit
www.opm.gov/healthcare-insurance/multi-state-plan-program/consumer