Lycoming County Insurance Consortium 2026 Highmark Plan Updates

Annual Limitations

- The annual limitation on in-network out-of-pocket maximums for non-qualified plans increases to $10,150 for self-only coverage and $20,300 for family coverage in 2026.
- The minimum in-network deductible for qualified high-deductible plans increases to $1,700 for an individual and $3,400 for a family in 2026.

Price Assure

- Price Assure is a cash card solution through Express Scripts that integrates GoodRx's generic drug pricing directly into the member's retail pharmacy benefit.
- This program unlocks savings for members on eligible non-specialty generic medications without requiring them to use discount cards separately.
- The program is designed to improve affordability, streamline the claims process, and increase medication adherence by reducing out-of-pocket costs at the point-of-sale.
- Price Assure ensures that members receive the lowest price between their plan benefit design cost share and GoodRx's cash price.
- The claim is included in the members' deductible and out-of-pocket maximum calculations regardless of if the plan cost share or the GoodRx price is used.
- Price Assure applies to many commonly prescribed generic non-specialty medications when filled at an in-network retail pharmacy chain.
- Included drugs are determined by Express Scripts and subject to change. There is no drug list available/visible to Highmark. Independent, mail order and specialty pharmacies are not included.

Preventive Care

- Screening Breast Cancer: update to women's health preventive section for full screening to determine if breast cancer is present. Coverage includes mammogram, MRI, ultrasound along with biopsy and pathology evaluation when there is no diagnosis of breast cancer for those age 40 and older per Health Resources and Services Administration (HRSA), a division within the Department of Health of Human Services.