



Anthem Blue Cross and Blue Shield
P.O. Box 800
North Haven CT, 06473-0800

[FINAL GF LETTER]

<Name>
<Address>
<Address2>
<City, State, ZIP Code>

<Date>

Dear <Name>:

Thanks for choosing Anthem Blue Cross and Blue Shield in Maine. We're writing to let you know about some important changes to your coverage that we propose will start January 1, 2017. We also want you to know we're here to help you understand your choices.

Your existing health insurance plan, <old Health plan name >, is grandfathered, meaning that it does not have to comply with all of the requirements of the health care reform law (also called the Affordable Care Act or ACA). Earlier this month, we filed a request that the Superintendent approve a plan to discontinue your health insurance plan, <old Health plan name >, and replace it with <new health plan>, a health plan that does comply with the ACA. <New health plan name> is a point of service plan with some different benefits.

Under the Affordable Care Act, pre-ACA plans can no longer be sold and must be rated separately from those plans that are ACA compliant. This means that as enrollment declines and costs are spread among a shrinking number of enrollees, your premiums will continue to increase significantly in future years. Instead, we have proposed to transition plans like yours to ACA-compliant products on January 1, 2017. The new plan uses a broad network that includes all hospitals in Maine and is similar to the network used with your current health plan. For the majority of those affected, the new ACA-compliant plan will mean lower premiums, richer benefits, and lower out-of-pocket costs. All transitioned members will benefit from being part of a growing (rather than shrinking) block, which typically leads to greater stability in premium rates.

You do not have to pick the plan we have proposed for you. You can buy any plan we offer, or any plan offered in Maine by another insurer. If approved, the change will take place on January 1, 2017. During the current open enrollment period (November 1, 2015 – January 31, 2016) and the one that follows (likely to be November 1, 2016-January 31, 2017), you will be able to buy any other plan that we offer that follows the ACA rules.

Your options. Again, if approved, this change will not take place until January 1, 2017, so you may remain on your current plan until that time if you want to. This means you have the following options:

- You can remain on your current plan. If you choose to keep your current plan through 2016, we will send you additional enrollment information for 2017 during the next open enrollment period in the Fall of 2016.

- You can also shop for a new plan now. If you are interested in what other plans are available, you can talk to your insurance producer or go to [MyAnthemChoices.com](https://www.MyAnthemChoices.com) to find a plan that's right for you. You may also shop on the health insurance marketplace for an ACA-compliant plan at [healthcare.gov](https://www.healthcare.gov), or at 1-800-318-2596. For more information, you can also visit [enroll207.com](https://www.enroll207.com) or contact the Maine Bureau of Insurance at 1-800-300-5000, (207) 624-8475 or visit their website at [maine.gov/insurance](https://www.maine.gov/insurance).

The Maine Superintendent of Insurance has scheduled a public hearing on whether discontinuing plans like yours and replacing it with the <new health plan name> is in the best interests of our policyholders. This public hearing will take place on [INSERT DATE].

You have the opportunity to give feedback directly to the Superintendent of Insurance as he considers our request. You can provide written comments to the Superintendent by writing to the attention of Karma Lombard on behalf of the Superintendent, Docket No. INS-15-802, Bureau of Insurance, 34 State House Station, Augusta, ME 04333-0034; or emailing it to Karma Lombard on behalf of the Superintendent at Karma.Y.Lombard@maine.gov.

If you have questions, call your insurance producer or Customer Service at 1-877-890-4507. We're here to help Monday through Friday, 8 a.m. to 5 p.m. Eastern time.

Wishing you the best of health,

William Whitmore
Regional Vice President of Sales