



Regence

Regence BlueShield of Idaho is an Independent
Licensee of the Blue Cross and Blue Shield Association

1602 21st Ave
PO Box 1106
Lewiston, ID 83501-1106

[Date]

[Name
Address
City, State Zip]

Identification Number [123456789]

Dear Member:

We are writing to let you know about some important changes to your individual health insurance coverage. Please read this letter carefully to understand these changes so you can make informed choices about your insurance coverage. These changes take effect on your renewal date of [renewal date].

Under the Affordable Care Act (ACA), all health insurance companies are required to update health insurance plans to include specific benefits for people who buy their own insurance. To meet those requirements, we have developed new health insurance plans to replace our current plans.

What does this mean for you? Your health insurance plan will no longer be available after [renewal date]. We very much want to continue serving you and so have selected a new ACA-compliant Regence plan for you. Your new plan has more benefits and a different price.

Here are your options for continued medical coverage:

- Option 1: You can do nothing, and we will move you and any covered dependents automatically to the new Regence health insurance plan, Regence Direct Bronze HSA. Your plan's effective date will be [renewal date].

If your current medical plan includes dental coverage, you will continue to have coverage through our new dental plan. The new dental plan also includes vision benefits and an individual assistance program (IAP). If you currently do not have dental coverage, you may add the new dental plan by completing the enclosed Individual Plan Change Request for Transition (PCR) form.

- Option 2: If you qualify for a subsidy and/or tax credit based on your income, you may want to consider purchasing your health insurance on Idaho's health insurance exchange. The 2014 open enrollment period begins October 1, 2013, and ends March 31, 2014.

Please read on for more detailed information that can help you in making an informed choice about your health insurance coverage.

How this change will impact your benefits

We have enclosed a plan comparison sheet that provides a side-by-side comparison of your current benefit plan and your new benefit plan, Regence Direct Bronze HSA. We have also included a Question and Answer document to help guide you through these changes.

How this change will impact your rates

The enclosed rate sheet outlines your new premium as approved by the Idaho Department of Insurance.

How Regence will help you

There are a lot of changes happening with the ACA, and we are here to help you make the best choice possible in choosing health insurance coverage. Please visit our Web site, www.regence.com, contact your agent, or call our customer service team at 1 (888) 319-0798 for assistance.

Thank you for being a member of the Regence community. We look forward to continuing to serve you.

Sincerely,



Penny Garrett
Director, Customer Service

Enclosures: Frequently Asked Questions
Plan Comparison Sheet
2014 Individual Product Rate Sheet
Plan Change Request for Product Transition Form
HSA Overview Flyer

[Agent: Agent name
Phone number]

Frequently Asked Questions

1. Why are my benefits changing?

The Affordable Care Act (ACA) requires health insurers to provide a comprehensive package of benefits (called essential health benefits) in most individual health insurance plans. These essential health benefits include services such as pediatric dental, rehabilitative and habilitative services, and mental health and substance abuse treatment.

2. Will my doctors be covered under the new plan?

Yes, you will have access to the same providers.

3. What do I do if I am satisfied with the recommendations?

You do not need to do anything.

4. What if the plan I have been moved to isn't right for me?

While we currently offer only the Regence Direct Bronze HSA plan, you can also purchase health insurance coverage through Idaho's health insurance exchange. You can contact your agent for more information about other plan options.

5. What is a health savings account (HSA)?

An HSA combines a high-deductible health plan (to cover unexpected medical costs) with a tax-advantaged savings account, which gives you the flexibility to spend your health care dollars on services you need most.

6. What is the deadline for making a plan change?

We ask that you let us know by [\[November 1, 2013\]](#), if you want a plan that is different from the one we have selected for you.

7. Are there differences between my old plan and the new plan?

Yes. Some benefits on the new plan will provide different coverage than your old plan. The new plan will include additional benefits that were not available on your old plan. Please review your benefits carefully. The enclosed comparison of your old plan to the new plan provides you with a sampling of benefit changes but is not an exhaustive list of all benefit changes.

8. Will this change affect my premium?

Yes. Premiums differ for a number of reasons, including variations in benefits, deductible, age and number of dependents. Premium information is enclosed.

9. What about dental?

If your current medical plan includes dental coverage, you will continue to have coverage through our new dental plan. The new dental plan also includes vision benefits and an individual assistance program (IAP). If you currently do not have dental coverage, you may add the new dental plan by completing the enclosed (PCR) form.

10. What is an Individual Assistance Program (IAP)?

An IAP provides short-term confidential counseling at no out-of-pocket expense to you. The IAP is available to you and your immediate family and anyone living in your home who may or may not be enrolled on your health insurance.

11. What if I am eligible for Medicare?

Our Medicare specialists can assist you. Please call 1 (888) 734-3623.

12. What if I have more questions?

If you have a producer (agent), he or she can help you. Or, give us a call at 1 (888) 319-0798.