

Individual non-grandfathered members have options for December 2014 renewals

July 14, 2014

We have an important update to share with you about your December Individual non-grandfathered clients.

Non-grandfathered members with December 1, 2014 renewal dates will have options during the upcoming open enrollment period. Previously, we told Individual members on non-grandfathered plans that their current health coverage will end December 1, 2014 and can no longer be offered due to changes brought about by the Affordable Care Act (ACA, health care reform law). But now we have new federal guidance that allows these members to stay on their plans through the end of 2014, if they choose to do so.

These Individual members have two options:

1. This option lets members stay on his or her current plan through the end of 2014 and move to a new plan for 2015. Members can stay on their current plans through December 2014 simply by continuing to pay their premiums - on time, the same way they do today - through December 2014. As we have done for non-grandfathered members for each renewal date in 2014, we will recommend a plan we think will continue to meet each member's needs. Our member mailing will include a policy election form for members to complete and return if they choose the recommended plan, or they can choose a different 2015 plan during the 2015 open enrollment period through their broker, on Anthem.com, or through healthcare.gov. Members who return the policy election forms will be moved to the recommended 2015 ACA-compliant plan effective January 1, 2015.
2. Or, if the member wants to move to a plan that's effective December 1, 2014, they remain eligible for a Special Enrollment Period and can choose from our existing 2014 plan options.

We will continue to send you a monthly report of your clients and their migrated options. If you have any questions, please contact Broker Services.

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