

2016 Individual Products

Producer Communication #741

Issued October 26, 2015

Message

Product Summary:

The Capital BlueCross Individual Affordable Care Act (ACA) product portfolio has been updated for 2016. The majority of the plans were renewed this year; however, we added two new plans and discontinued three plans. Members enrolled in a discontinued plan will be mapped to similar plan. The same plans will be offered on and off the Marketplace again this year.*

Communication Summary:

CMS requires issuers to send written communication renewal and discontinuation notices to all individual contract holders who are enrolled in plans both on and off the Marketplace.

Details

2016 Product Portfolio

The following enhancements have been made to *ALL* of the 2016 products:

- Embedding pediatric dental benefits
- Adding a Healthy Rewards program to incent members to live a healthier lifestyle
- A new Advanced Choice Pharmacy Network to the pharmacy benefit (*Attachment A*)

One of the new plans added is a silver metal level coinsurance option which will be offered using either the HMO or PPO network. The other new plan design is a PPO high deductible health plan (HSA).

For consumers shopping on the Marketplace, the Value HMO network will continue to be the only HMO network option available. The Value HMO product is only available to those consumers located within the 8 county Value region.

- | | | | |
|-------------|--------------|---------------|----------|
| • Berks | • Cumberland | • Dauphin | • Lehigh |
| • Lancaster | • Lebanon | • Northampton | • Perry |

The Healthy Rewards program will provide the opportunity for the member to receive up to \$50 in gift cards. Members will receive \$25 if they complete the Personal Profile and an additional \$25 if they participate in a digital coaching program. Welcome packets will include collaterals (*Attachment B and C*) for both programs to instruct the member what they need to do to obtain the reward.

The new Advanced Choice Pharmacy Network (*Attachment A*) will offer the member the highest level of coverage for retail purchases. This national network includes thousands of chain and independent pharmacies but will exclude Rite Aid and Walgreens from the network.

The PPO portfolio, excluding the CareConnect PPO, will introduce the Telehealth benefit (*Attachment D*) which will include doctor visits by live, high-quality video using a smartphone, tablet, or computer.

*NOTE: The CareConnect PPO Plan is only offered OFF Marketplace and our OPM Multi-State plans are only offered on the Marketplace.

The 2016 Individual ACA product portfolio will consist of 12 options which again will allow the member to customize their plan by choosing either an HMO or PPO network. **

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Producer Bulletin



- 10 renewed plans
- 2 new plans

Refer to the chart below which illustrates the 2016 plan offerings

Plan Name	Metal Level	Status for 2016
Healthy Benefits 0.0.10	Platinum	Renew w/changes
Healthy Benefits 500.0	Gold	Renew w/changes
Healthy Benefits 1000.0	Gold	Renew w/changes
Healthy Benefits 3000.0	Gold	Discontinue – map to Healthy Benefits 1000.0
Healthy Benefits 0.0	Silver	Renew w/changes
Healthy Benefits 0.50	Silver	Discontinue – map to Healthy Benefits 0.0
Healthy Benefits 1500.30	Silver	New
Healthy Benefits 2000.0	Silver	Discontinue – map to Healthy Benefits 2500.0
Healthy Benefits 2500.0	Silver	Renew w/changes
CareConnect 3000.0	Silver	Renew no changes
Healthy Benefits 3000.10 (PPO HSA only)	Silver	New
Healthy Benefits 3500.0	Silver	Renew w/changes
Healthy Benefits 4500.0	Silver	Renew w/changes
Healthy Benefits 6300.50 (previously 5500.50)	Bronze	Renew w/changes
Healthy Benefits 6850.0 (HMO only) (previously 6350.0)	Catastrophic	Renew w/changes

For more information regarding the plans refer to the 2016 Individual Product Brochure (*Attachment E*).

****NOTE:** The CareConnect 3000.0 and Healthy Benefits PPO HSA 3000.10 plans are offered as PPO option only. The Catastrophic plan is offered as HMO option only.

BlueCross Multi State Plans

Capital BlueCross will continue to offer the BlueCross Multi-State plans (MSP) on the Marketplace. Even though the name implies differently these plans are only offered in our 21 county service area. We will be offering two HMO MSP plans. Just like our Healthy Benefits plans, the consumer's residency determines whether they will receive the HMO Value network or the regular HMO network. Both of these plans were offered in 2015 and will renew in 2016 with minor benefit changes.

Plan Name	Metal Level	Status for 2016
BlueCross 0.50, a Multi-State Plan	Silver	Renew w/changes
BlueCross 750.0, a Multi-State Plan	Gold	Renew w/changes

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2016 Member Communications

Discontinued plans

Members who are enrolled in an on or off market discontinued plan will automatically be enrolled into a similar plan. The member will receive a discontinuation notice on October 21, 2015. If the member likes the plan that they were automatically enrolled in they will not have to take any action. If they wish to change plans, the notice contains instructions for the member on how to go about choosing another plan.

Items included in the mailing (*Attachment F*):

- Slip page
- Capital BlueCross Cover Letter
- CMS Discontinuation Notice
- Rx Creditable Coverage Disclosure Notice
- Execution page(s) – provides rate information

Renewed Plans

Members who will automatically be re-enrolled in the same plan will be sent renewal notices on October 28, 2015. There may be slight benefit changes that will apply to some plans which will be outlined in the notice. If the member plans to retain their current coverage, they do not need to take any action other than updating their subsidy information on Healthcare.gov (if applicable). They will not need to shop for a new plan.

Items included in the renewal mailing (*Attachment G*):

- Slip page
- Capital BlueCross Cover Letter
- CMS Renewal Notice
- Rx Creditable Coverage Disclosure Notice
- Execution Page(s) – provides rate information

2016 Producer Communications

Producers will receive listings of their members that are scheduled to receive discontinuation notices as well as renewal notices. This report will provide information on the existing plan selection and information about the mapped plan (if applicable) and new premium for 2016.

Attachments

- **Attachment A** – Your Prescription Drug Plan flyer
- **Attachment B** – Personal Profile flyer
- **Attachment C** – Digital Health Coaching flyer
- **Attachment D** – Telehealth flyer
- **Attachment E** – 2016 Individual Product flyer
- **Attachment F** – Sample Discontinuation notice packet
- **Attachment G** – Sample Renewal notice packet

Questions

Contact your Preferred Agency with any questions. Thank you.