



Producer FAQs

- **Why has Capital BlueCross opted to pull some products off of the Federally Facilitated Marketplace?**
 - The Patient Protection and Affordable Care Act (PPACA) has brought extensive changes and instability to the health care industry. These impacts have placed difficult financial burdens on consumers and created challenges for long-term financial sustainability of many consumer products.
 - Due to a significant variance in insurance rates by our competitors, as well as competitors discontinuing products on a wide scale or leaving the FFM altogether, Capital BlueCross has had to take the necessary step of decreasing the number of plans we offer on the FFM.
 - This change in product offerings is required to ensure our long-term commitment to offering consumer products that provide access to quality health care for years to come.
 - More specific details on our product offerings will follow as we receive more information from the Pennsylvania Dept. of Insurance on the 2017 rate requests.
- **When does this decision take effect?**
 - Open Enrollment begins November 1, 2016 and runs through December 15 for January 2017 effective dates.
 - Impacted customers will either be mapped by CMS to a similar plan or will need to choose a new plan during open enrollment, as their plans will no longer be available in 2017.
 - They will be notified by mid-October if your plan is impacted.
- **What does this mean for federal subsidies?**
 - Customers can continue to receive a subsidy if they enroll in a Capital BlueCross plan on the FFM. They can also choose to enroll in a plan from any other carrier on the FFM to continue to receive a subsidy. If they choose to purchase one of our Individual plans off the exchange, they are not eligible for a subsidy.



- **What do customers need to do and when?**
 - Customers will receive a letter from Capital BlueCross explaining their options on securing Capital BlueCross coverage offered within and outside of the FFM.
 - The Centers for Medicare and Medicaid Services (CMS) will also send impacted customers a letter. CMS will automatically enroll those customers into a new plan on the FFM for January 1, 2017. Customers who do not want to be enrolled in that plan can choose any other available product.
 - Customers will need to decide on a new 2017 coverage plan during the Open Enrollment period from Nov. 1 through Dec. 15, 2016.
- **Can customers still enroll in Capital BlueCross dental or vision plans on the FFM?**
 - Capital BlueCross dental plans will continue to be offered on the FFM.
 - Both dental and vision coverage can be purchased off the FFM.
- **My customer purchased Capital BlueCross coverage off the FFM.**
 - **What will happen to their coverage?**
 - Customers enrolled in a Capital BlueCross product off the exchange will receive a renewal notification from us. If their product was discontinued, they will be automatically enrolled into another available product off the exchange that most closely aligns with their current product.
 - **Can customers still enroll in individual Capital BlueCross coverage off the FFM?**
 - Yes, they can choose to enroll in a plan with Capital BlueCross for medical, dental, and/or vision coverage.
 - **What individual medical plans will Capital BlueCross offer off the FFM?**
 - Capital BlueCross will continue to offer PPO products, HMO products and our CareConnect product off the FFM. We will also continue to offer short-term plans.

- **What do they need to do and when?**
 - Open Enrollment begins Nov. 1, 2016 and runs through Dec. 15, 2016 for the 2017 coverage year.
 - Customers who purchased coverage off the FFM will receive a renewal from us. If their product was discontinued, they will be automatically enrolled into another available product off the exchange.
 - If they want to stay enrolled in that product, they do not need to do anything.
 - They also have the option to choose a different product.
- **Does Capital BlueCross plan to offer more plans on the FFM again in the future?**
 - It is too early to answer that question.
 - Whatever the decision is made in the future, it will be based on what is best for our customers and our business in both the short and long term.
- **When will you provide more details about which products you will offer on and off the FFM for 2017?**
 - Additional details about our 2017 product offerings will be forthcoming.
- **Will you pay commissions for renewing Individual PPACA business?**
 - We are still finalizing decisions around existing membership and commissions for that renewal business.