

2017 Individual PPACA Products and Member Communications

Producer Communication #776

Issued October 19, 2016

Message

Product Summary:

The Capital BlueCross family of companies Individual Affordable Care Act (PPACA) product portfolio has been updated for 2017. We will offer two PPO plans On Marketplace and there will be no HMO plans offered. The Off Marketplace portfolio will consist of two HMO plans as well as two PPO plans and the CareConnect plan.

Communication Summary:

CMS requires issuers to send written communication regarding renewed and discontinued plans to all individual contract holders who are enrolled in plans both On and Off The Marketplace.

Details

2017 PPACA Product Portfolio

The 2017 Individual PPACA product portfolio will consist of 7 options. We will no longer be offering the same plans both On and Off the Marketplace. Plans offered in 2017 are as follows:

On Marketplace:

- Silver PPO 4500/0/10
- Gold PPO 1000/0/20

Off Marketplace:

- Catastrophic HMO 7150/0/75
- Bronze HMO 7000/50/60
- Silver CareConnect 3000/0/35
- Silver PPO 4500/0/10
- Gold PPO 1000/0/10

For 2017 the marketing name for the PPACA plans will include the metal level to help the consumer compare plans when shopping. "Healthy Benefits" will no longer be part of the marketing name.

All members will receive a new subscriber ID and a new ID card in 2017. Any members who are set up for recurring payments will have that information transferred to the new subscriber ID. The adjusted premium will be pulled as of January 2, 2017 if paying via automatic withdrawal or recurring payment. If the member utilizes bill payer through their bank they will need to adjust the amount and include their new Subscriber ID number when they make their first payment for 2017.

The Rx Generic substitution program will be changed for 2017 to the **Restrictive Generic Substitution Program**. Under this plan if a **Member** requests a Prescription be dispensed with a Brand Drug, which has an approved Generic Drug equivalent, the Member is responsible for the applicable Brand Drug Coinsurance and/or Copayment in addition to the difference in cost between such Brand Drug and the Generic Drug equivalent. However, if the **Prescriber** requests such Brand Drug to be dispensed in place of an approved Generic Drug equivalent the Member is responsible for only the applicable Brand Drug Coinsurance and/or Copayment

2017 Member Communication

All Members will receive comprehensive communication from Capital BlueCross in advance of November 1, 2016. Members who are enrolled in an **On Marketplace HMO** product will receive a discontinuation communication mailing since these plans will no longer be offered in 2017. Members in these






Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the Blue Cross and Blue Shield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.







Producer Bulletin



discontinued products will be mapped by the federal government. However, the Member may actively shop for and enroll in coverage for January 1, 2017. This communication mailing is slated for release this week.

All other members will receive a renewal communication mailing. These members are either being renewed in their current plan or mapped to a new plan. They do NOT have to take any action to retain their coverage; however they should update their subsidy information on [Healthcare.gov](https://www.healthcare.gov) (if applicable). The renewal communication mailings will be mailed in two waves; one postmarked October 21st and the second postmarked October 31st. The charts below describe the communication plan for both On and Off Marketplace plans.

<u>ON MARKETPLACE PLANS</u>		
ALL HMO PLANS		Discontinued. CMS will map to new issuer. Member can shop for coverage.
ALL BRONZE PPO PLANS		Mapped to Silver PPO 4500/0/10
ALL SILVER PPO PLANS		Mapped to Silver PPO 4500/0/10
ALL GOLD PPO PLANS		Mapped to Gold PPO 1000/0/20
ALL PLATINUM PPO PLANS		Mapped to Gold PPO 1000/0/20

<u>OFF MARKETPLACE PLANS</u>		
CATASTROPHIC HMO PLAN		Mapped to Catastrophic HMO 7150/0/75
ALL OTHER HMO PLANS		Mapped to Bronze HMO 7000/50/60
ALL BRONZE PPO PLANS		Mapped to Silver PPO 4500/0/10
ALL SILVER PPO PLANS		Mapped to Silver PPO 4500/0/10
ALL GOLD PPO PLANS		Mapped to Gold PPO 1000/0/20
ALL PLATINUM PPO PLANS		Mapped to Gold PPO 1000/0/20

Items included in the renewal mailing:

- Capital BlueCross Renewal Cover Letter
- CMS Renewal Notice
- Rx Creditable Coverage Disclosure Notice
- Execution Page – provides rate information
- CBC Nondiscrimination and Foreign Language Assistance Notice

Items included in the discontinuation mailing:

- Capital BlueCross Discontinuation Cover Letter
- CMS Discontinuation Notice
- CBC Nondiscrimination and Foreign Language Assistance Notice

Attachments

- **Attachment A** – 2017 Individual PPACA Renewal Mailing
- **Attachment B** – 2017 Individual PPACA Discontinuation Mailing

Questions

Contact your Preferred Agency with any questions. Thank you.