



Anthem Blue Cross and Blue Shield
P.O. Box 800
North Haven CT, 06473-0800

FINAL GM LETTER

<Name>
<Address>
<Address2>
<City, State, ZIP Code>

<Date>

Dear <Name>:

Thanks for choosing Anthem Blue Cross and Blue Shield in Maine. We're writing to let you know about some important changes to your coverage that we propose will start January 1, 2017. We also want you to know we're here to help you understand your choices.

Your current health insurance plan, <old Health plan name >, is grandmothers. A grandmothers plan is one that does not have to comply with all of the requirements of the health care reform law (also called the Affordable Care Act or ACA) right now, but will need major changes after next year to follow new rules under the health care reform law. These changes add some benefits and changes in cost-sharing amounts, such as copays and deductibles.

The transitional relief that allowed you to keep your grandmothers plan will expire on December 31, 2016. As a result, we have filed a request with the Maine Bureau of Insurance to replace your current plan with a new plan beginning January 1, 2017. <New health plan name> is a point of service plan with some different benefits. The new plan will comply with the requirements of the ACA and uses a broad network that includes all hospitals in Maine and is similar to the network used with your current health plan. For the majority of those affected, the new ACA-compliant plan will mean lower premiums, richer benefits, and lower out-of-pocket costs. All transitioned members will benefit from being part of a growing (rather than shrinking) block, which typically leads to greater stability in premium rates.

You do not have to keep the plan we have proposed for you. You can buy any plan we offer, or any plan offered in Maine by another insurer. If approved, the change will take place on January 1, 2017. During the current open enrollment period (November 1, 2015 – January 31, 2016) and the one that follows (likely November 1, 2016-January 31, 2017), you will be able to buy any other plan that we offer that follows the ACA rules.

Your options. Again, if approved, this change will not take place until January 1, 2017, so you may remain on your current plan until that time if you want to. This means you have the following options:

- You can remain on your current plan until December 31, 2016. If you choose to keep your current plan through 2016, we will send you additional enrollment information for 2017 during the next open enrollment period in the Fall of 2016.

- You can also shop for a new plan now. If you are interested in what other plans are available, you can talk to your insurance producer or go to MyAnthemChoices.com to find a plan that's right for you. You may also shop on the health insurance marketplace for an ACA-compliant plan at healthcare.gov, or at 1-800-318-2596. For more information, you can also visit enroll207.com or contact the Maine Bureau of Insurance at 1-800-300-5000, (207) 624-8475 or visit their website at maine.gov/insurance.

The Maine Superintendent of Insurance has scheduled a public hearing on whether discontinuing plans like yours and replacing it with the <new health plan name> is in the best interests of our policyholders. This public hearing will take place on [INSERT DATE].

You have the opportunity to give feedback directly to the Superintendent of Insurance as he considers our request. You can provide written comments to the Superintendent by writing to the attention of Karma Lombard on behalf of the Superintendent, Docket No. INS-15-800, Bureau of Insurance, 34 State House Station, Augusta, ME 04333-0034; or emailing it to Karma Lombard on behalf of the Superintendent at Karma.Y.Lombard@maine.gov.

If you have questions, call your insurance producer or Customer Service at 1-877-890-4507. We're here to help Monday through Friday, 8 a.m. to 5 p.m. Eastern time.

Wishing you the best of health,

William Whitmore
Regional Vice President of Sales