

<Date>  
<Name>  
<Address>  
<Address>  
<City, State ZIP>

## Important Information about Your Health Care Plan Premium

Dear <Name>:

Thank you for choosing Anthem Blue Cross and Blue Shield (Anthem) for your Individual health coverage. Recently, we sent you two letters:

1. A notice explaining that we filed for a rate increase on your current plan effective January 1, 2015
2. An Open Enrollment packet explaining your health coverage options as you near the federal Open Enrollment period

We now have approval from the Maine Bureau of Insurance to adjust your rate on your current plan. As of January 1, 2015, the monthly rate on your health plan coverage will change. Along with this letter, you'll find rate sheets that list the new premium amounts. To find your new premium, look for your plan name, contract type (adult, adult/child, etc.) and deductible amount.

### Why is my rate changing?

Several factors can impact your rate, or premium. These factors include:

- Increased consumer demand for services
- Rising medical and prescription drug costs
- Advances in medical technology
- Benefits and/or taxes required by state and federal law

In addition, your rate may also be impacted by any change in your age, or the number of covered persons on your policy.

### What do I need to do?

Since your plan is "grandfathered" or "grandmothered" it is not subject to all of the requirements of the Affordable Care Act (health care reform law). If you want to keep your current plan, all you have to do is keep paying your premium. We'll adjust your rates automatically. Changing to another plan or deductible may lower your premium but if you leave your current grandfathered or grandmothered plan, you cannot return to it at a later date. We offer a variety of health plans and would be glad to help you find coverage that helps fit your needs. Enrollment dates are listed below. If you're interested in learning more about other plans or what grandfathered or grandmothered status means, we encourage you to call for information.

### Enrollment dates

You are able to purchase a new plan each year during the federal Open Enrollment period, November 15, 2014 – February 15, 2015. To review your plan options go to [ChangeMyCoverage.com](http://ChangeMyCoverage.com). Any changes will result in the loss of your grandfathered or grandmothered status and you will not be able to return to your grandfathered or grandmothered plan in the future.

We've also enclosed notices that go with your policy. Please be sure to read these documents carefully and keep them with your other important documents.

### We're here to help

We want you to have the health insurance coverage that makes the most sense for your particular needs. If you have questions about this letter or you want information about our other plans, please:

- Contact your Anthem appointed producer, if you have one
- Call our Health Plan Advisor team at 1-877-890-4507, Monday – Friday 8 a.m. – 5 p.m. EST
- Visit [ChangeMyCoverage.com](http://ChangeMyCoverage.com) or [Anthem.com](http://Anthem.com) where you can review our Individual and family plans

Thank you for choosing Anthem. We appreciate the opportunity to serve you.

Sincerely,



Eric Jermyn  
Director of Sales  
Anthem Blue Cross and Blue Shield in Maine