



<Company Name>  
<Address 1>  
<Address 2>

<Member first name> <Member last name>  
<Member address>  
<Member city>, <state> <zip>

<Date>

## Notice of Individual Health Benefit Plan Withdrawal

Dear <Member first name> <Member last name>,

Thank you for choosing Anthem Blue Cross for your Individual health coverage. Changes from health care reform (also called the Affordable Care Act or ACA) continue to take effect in 2014. Because of the requirements of the new laws, we can no longer offer your current Individual health benefit plan and you will need to change to an ACA-compliant health benefit plan which will become effective January 1, 2014.

**You need to choose a new health benefit plan.** The enclosed Notice of Open Enrollment will provide you with information about the Open Enrollment period and new ways to purchase health insurance through Covered California. To learn more about the Anthem Individual health benefit plan options available to you, please carefully review the following information:

- **You can choose a different Anthem plan that will become effective January 1, 2014.** Looking for something different? Our selection of health benefit plans is changing as we receive regulatory approval for products that are currently in review. We have many health benefit plans to choose from that meet the new ACA requirements and may also include lower cost options.

**How do I choose a different plan?** Just talk to your Anthem agent, go to [changemycoverage.com](http://changemycoverage.com) or talk to one of our Health Plan Advisors to find a plan that's right for you. If you're interested in a new Anthem plan, you'll need to submit your change by completing an enrollment application between October 1, 2013 – December 15, 2013. Please see the enclosed Notice of Open Enrollment that is in this packet of information for additional details for your health insurance coverage options.

Whenever you change your health benefit plan, it's important to make sure your doctors, pharmacies and prescription drugs are still covered. Find out during Open Enrollment by going to [changemycoverage.com](http://changemycoverage.com). There you can review and choose from other Anthem health benefit plans.

- **You can choose an Anthem plan through Covered California.** There are additional health insurance options available, including Anthem plans, through Covered California. This means you could continue receiving health care benefits from an organization you know.

**How do I choose a plan from Covered California?** If you are interested in Anthem plans available on Covered California, please visit their website. And if you want, we can help you start the enrollment process. Additional health insurance choices are available through Covered California.

- **We will move you to a new suggested Anthem plan.** Your **<current policy name>** health benefit plan can no longer be offered as of January 1, 2014. We have suggested a new health benefit plan for your consideration, **<name of new plan>** offered by Anthem Blue Cross. Although, this plan is currently pending regulatory review and/or approval, we are suggesting it because it includes the requirements of the new ACA laws and provides you with the health benefits you have come to count on by being an Anthem member. This plan will include coverage for doctors' visits, prescription drug coverage, emergency care and more. You can check out a complete list of benefits at **<ACA Plan SBC URL>**.

If you do not make an election by December 15, 2013 to move to a different health benefit plan, we will automatically move you to the suggested plan and your *new monthly premium will be* **\$<insert new med amount>**, pending regulatory review.

It's important to note as you move to the ACA-compliant plan, this new health benefit plan will not be eligible for financial assistance through the premium tax credit provision because it is not purchased through Covered California. This subsidy is only available for qualifying individuals who purchase their individual coverage through Covered California. Please see your enclosed Notice of Open Enrollment that provides more details on subsidies and ways to find out if you are eligible. You will also have the opportunity to change plans again during the open enrollment period through March 31, 2014.

**Please Note:** If you have a dependent turning 26, they will NOT be able to stay on your health benefit plan, so the cost above does not include them. We will send you more information about their choices soon.

Beginning January 1, 2014, for individual health benefit plans offered outside of Covered California, you are required to have coverage for the ten Essential Health Benefits, including pediatric dental. The pediatric dental benefit may be provided through a separate dental policy and will appear as a separate charge on your monthly statement. Even if you currently have a dental policy with Anthem, you may still be required to receive a separate pediatric dental policy.

**How do I move to a new Anthem plan?** If the health benefit plan we've suggested above seems like a good fit, just pay your bill when it arrives and we'll send you a new ID card.

To keep premium costs down, we have a new network of doctors, hospitals and pharmacies. Our goal is to work with doctors who will offer quality care – at the lowest cost. This means that the number of doctors, hospitals and pharmacies in our network is changing and your current provider may not be in our new network. The prescription drugs we now cover on our formulary are also changing meaning prescription drugs covered under your current plan may not be covered under a new plan. But, we still offer quality coverage for you and your family. In order to determine if your current provider is in our network or if your current prescription drugs will be covered under a new plan, please go to [changemycoverage.com](http://changemycoverage.com).

**We're here to help.** If you have questions about any of your options, call your agent or one of our Health Plan Advisors at <xxx-xxx-xxxx>, Monday-Friday 7:30 a.m. – 9:00 p.m., Saturday 9:00 a.m. – 5:00 p.m. PST. We also have a variety of tools available at [anthem.com/ca](http://anthem.com/ca) to help you understand how health insurance is changing and decide which option is best for you.

Thank you for choosing Anthem for your health coverage. We look forward to continuing to serve you.



Colin Havert  
Interim Vice President and General Manager,  
California Individual and Small Group Business