Anthem BlueCross
P.O. Box 659802
San Antonio, TX 78265-9102

[redacted]

September 27, 2013

Notice of Individual Health Benefit Plan Withdrawal

Dear [redacted],

Thank you for choosing Anthem Blue Cross Life and Health Insurance Company 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 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. 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? If you want to purchase an Anthem plan through Covered California, visit the Covered California website. You may also speak with your agent or call one of our Health Plan Advisors and they will help you choose a new Anthem plan.

- **Select a different health care plan through the state marketplace**. The State of California set up Covered California to help people and families, like you, find affordable health insurance. You can buy other health insurance through Covered California.

  Please note: You can use Covered California if you do not have insurance through your employer, Medi-Cal or Medicare.

  How? You must apply during an open or special enrollment period. Open Enrollment begins October 1, 2013 and ends March 31, 2014. If you have a life change such as marriage, divorce, a new child or loss of a job, you can apply during a special enrollment period.

- **Medi-Cal is changing too.** Starting 2014, free health insurance is available through Medi-Cal. Medi-Cal is California's health care program for people with low incomes. Your eligibility is based on your income, not how much money you have saved or if you own your own home. Also, you do NOT have to be on public assistance to qualify for Medi-Cal.

  Starting in 2014, you can get Medi-Cal if:
  - You are less than 65 years old
  - Your income is low
  - You are a U.S. citizen, U.S. national or lawfully present in the U.S.

  How? If you meet these qualifications, you can apply for Medi-Cal at any time by contacting Covered California. Other rules and requirements apply if you are over 65, disabled or a refugee.

We're here to help. To get more information about your options under the new ACA laws:

- Call your agent or one of our Health Plan Advisors at 855-817-4403, Monday-Friday 7:30 a.m. – 9:00 p.m., Saturday 9:00 a.m. – 5:00 p.m. PST.
- To learn more about Covered California or Medi-Cal, visit CoveredCA.com or call 800-300-1506. You can also call the Office of Patient Advocate or an entity paid by Covered California to assist with health coverage enrollment such as a navigator or an assister. You can also call or visit your county social services office.

Anthem also has a variety of tools available at anthem.com/ca to help you understand how health care is changing and decide which option is best for you.

Thank you for trusting 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

Get help paying for your health insurance. Through Covered California, you may get help paying for your health insurance:

- **Receive tax credits:** You can use your tax credit to help pay your monthly premium.
- **Reduce your out-of-pocket costs:** Out-of-pocket costs are how much you pay for things like going to the doctor or hospital or getting prescription drugs.

IMPORTANT: Financial assistance for your health coverage may be available.
You could qualify if you have a modified adjusted gross income of $11,490 to $45,960 a year (or $23,550 to $94,200 for a family of four).
To get financial assistance you need to:

- Be enrolled in a plan offered through the health insurance marketplace in California, Covered California.
- Meet certain household income limits
- Be a U.S. citizen, U.S. national or be lawfully present in the U.S.

We have Anthem Blue Cross plans available through Covered California, so you could continue receiving your health care benefits at a lower cost from us – an organization you know and one that has many options to fit your needs. During Open Enrollment, you can try our subsidy estimator and see how much money you'll get toward your health plan costs. You can also see all our new plans during Open Enrollment at changemycoverage.com. And if you want, we can help you start the enrollment process.

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Notice of Open Enrollment

Dear [redacted]

Thank you for choosing Anthem Blue Cross Life and Health Insurance ("Anthem") for your Individual health coverage. As you may have heard in the news, key requirements of the Affordable Care Act (ACA) will be effective in January 2014. People are talking more about state marketplaces created by the ACA, including Covered California, which offers an Open Enrollment period from October 1, 2013 through March 31, 2014. You may be wondering what will change and how those changes will affect you.

To help guide you in these changing times, we are providing you with an overview of your options for Individual health coverage. Additionally, in this packet you will find detailed plan information including some rates.

You currently have an Anthem individual health benefit plan that is not required to follow many of the new ACA laws. For example, your policy may not provide preventive health services without you having to pay any copayments or coinsurance. Because of the requirements of the new laws, we can no longer offer your current Anthem policy. But you have options and we have plans that meet the requirements of the new laws.

Here are some options you may want to consider:
Starting in January 2014, under the new laws, you cannot be denied health insurance because you have health problems or a pre-existing condition. This will allow you to choose new options for low-cost or free health insurance for yourself or your dependents if you meet certain requirements.

- **Choose a different Anthem health benefit plan during Open Enrollment.** We offer various health benefit plans that meet the new ACA requirements and are here to help you find the right plan that fits your needs.

  You can choose to purchase different Anthem plans, including subsidy eligible Anthem plans on Covered California. Only Anthem plans offered through Covered California are available for financial assistance. To review other Anthem plans, go to changemycoverage.com.

NOTE: You will need to change health benefit plans because your policy will no longer be available after January 1, 2014. We have a suggested health benefit plan for your consideration and will help you make the move. Please see your Notice of Health Benefit Plan Withdrawal for further information.

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.

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 **855-817-4403**, 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 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.

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