



# KEEPING YOU INFORMED

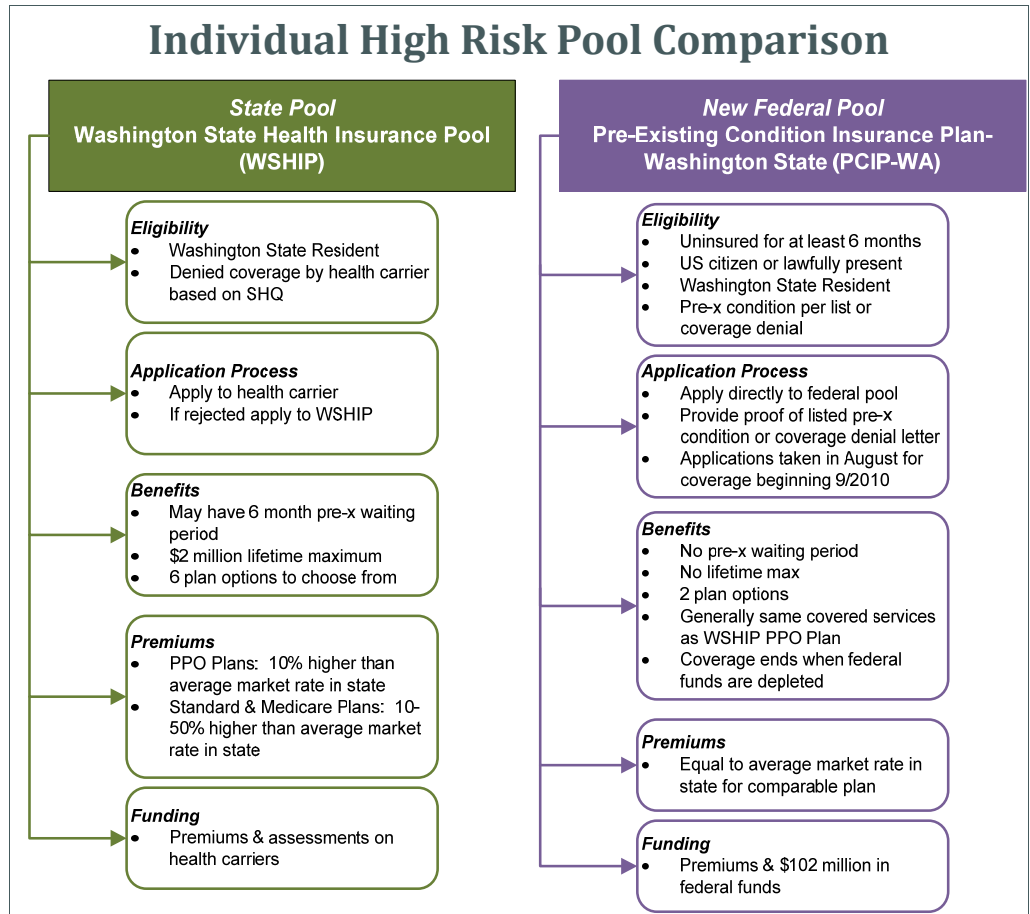
## Healthcare Reform...first impacts

By now, most everyone is aware that Healthcare Reform was signed into effect back on March 23, 2010 in the form of the Patient Protection and Affordable Care Act (PPACA). We are just beginning to feel the first effects of this new law.

Changes that have already occurred which may impact you include; raising the age for dependent coverage to 26 and eliminating education or tax dependency qualifications, small business tax credits and the establishment of a national risk pool for individuals.

The temporary Federal High Risk Pool will be effective for coverage September 1, 2010 and will be operated in Washington alongside the existing state high risk pool.

To be eligible for the Federal Pool, an applicant must have been uninsured for at least six months and have evidence of having one of the eligible pre-existing medical conditions. For a list of eligible pre-existing conditions, visit [www.insurance.wa.gov](http://www.insurance.wa.gov). See the adjoining comparison of the two plans.



## Regence Blue Shield - Individual Plan rate changes & product discontinuation

Regence Blue Shield has filed with the OIC for their annual adjustment to rates for individual plans. This rate adjustment is scheduled to take place 9/1/2010. If approved as filed, this will result in an average increase in current rates of approximately 16%.

Factors driving this increase include the new state mental health parity requirements, cost shifting of childhood vaccinations as of result of discontinued state funding, increased eligibility for child coverage as a result of health care reform and the impact of a larger percentage of enrollees coming on to coverage without health screening. Members exempt

from health screening cost the plan an average of 67% more than non-exempt members.

Regence will also be discontinuing all of their closed individual plans as of 1/1/2011. Members will be mapped over to the most comparable Evolve product. Notices will be sent out in October notifying you of the change.

## More Free Healthcare Reform Seminars Coming Soon!

Beginning in September, we will begin hosting our next series of lunch & learn seminars to help you understand the impact of health care reform on Medicare and Medicare Advantage Plans. The seminars will be free and coffee and cookies will be provided.

Check our website frequently for updates and availability as space will be limited.

Regence Individual Products Discontinued 1/1/2011	
All Selections Plans	All Breakthru 80 / 70 / 50 Plans
PPO 80/50	All Now Select Plans
HSA Preferred Catastrophic Plan	HSA Healthplan & HSA Comprehensive Plan

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