



## 2018 Individual Affordable Care Act (ACA) Plans Talking Points

### 1. What is Blue KC announcing?

- Blue KC will no longer offer or renew plans on the ACA individual market in Kansas and Missouri in its service area for 2018.
- This will affect approximately 67,000 of Blue KC's more than 1 million members.
  - If a member purchased an individual plan from Blue KC after October 1, 2013, their coverage will not be available beginning January 1, 2018.
- This will not affect coverage for Blue KC members who receive insurance through their employers or those who purchased a Medicare Supplement, Medicare Advantage, a Short-Term Policy or a Student Health Plan from Blue KC.

### 2. Why is Blue KC leaving the individual ACA market?

- Like many other insurers across the country, Blue KC has faced challenges with the individual market under the ACA.
- While Blue KC expected and planned for initial losses, it has lost more than \$100 million in the first three years of its participation in this market, which is unsustainable.

### 3. What do consumers need to know?

- This decision does not affect 2017 coverage.
- This decision will affect Blue KC members with both on- and off-exchange individual ACA plans.
- Members with affected individual ACA plans will be notified via mail by July 1, 2017.
- Resources and more details are available by visiting [BlueKCAnswers.com](http://BlueKCAnswers.com), or by calling 1-888-737-7086.
- While Blue KC is no longer offering individual ACA plans in 2018, it will offer Short-Term Security plans, which may be an option for some members.
- Blue KC members with individual ACA plans will be eligible to window shop for 2018 plan options through [Healthcare.gov](http://Healthcare.gov) as early as October 2017.



- On-exchange customers will need to purchase a new plan through Healthcare.gov by December 15, 2017, or they may be automatically enrolled by CMS in a plan offered by another carrier. Information on plans offered by other carriers will be available sometime before Open Enrollment begins on November 1, 2017.
- Members can contact the ACA individual marketplace directly at 1-800-318-2596 to learn more about their options.

