

SALES NEWS

Florida Blue 
In the pursuit of health*

October 26, 2017

A17-239

Agent Service Center: 800-267-3156

Jan. 1 SG Renewal Packages to Include New Renewal Options

Sales Audience: Small Group

Starting with January 1, 2018 renewals, Small Group employers that are enrolled in non-grandfathered, pre-ACA (Affordable Care Act) plans—also known as Transitional Relief/KYP or “grandmothered” plans—will receive new options at their renewal. Since Transitional Relief is set to expire on December 31, 2018, Small Groups in grandmothered plans will have the following options at renewal time:

- Small Groups with employees in grandmothered plans only:
 - **Option 1:** Keep their grandmothered plan(s) for a contract year of less than 12 months
 - **Option 2:** Switch to a plan(s) that includes ACA benefits
- Small Groups with employees in both grandfathered and grandmothered plan(s):
 - **Option 1:** Keep their grandmothered and grandfathered plan(s) with the grandmothered plan(s) having a plan year less than 12 months
 - **Option 2:** Keep only the grandfathered plan(s) and move all of their employees into that plan(s).
 - **Option 3:** Switch all employees to a plan(s) that includes ACA benefits

Small Group Renewal Packages—Employers

In their January 1, 2018 renewal package, employers will receive the following:

- **Updated renewal letter** that includes more information about their plan renewal options and the implications of each choice. Below are the samples of the updated renewal letters:
 - [2018 Voluntary Migration Renewal Letter](#) – For employers that have all employees in a grandmothered plan.
 - [2018 Voluntary Migration Renewal Letter](#) – For employers that have some employees in a grandfathered plan and some employees in a grandmothered plan.
 - [2018 Voluntary Migration Renewal Letter](#) – For employers that have employees in a Small Group Grandmothered plan, although they have more than 50 employees.
- **Renew “as-is” plan information**, which includes renewal forms and documents for their existing plan, per the usual process. Employers will not receive alternative plan information; this will be sent directly to the group agent of record.

Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association. The information contained in this document may be confidential and intended solely for the use of the individual or entity to whom it is addressed. This document may contain material that is privileged or protected from disclosure under applicable law. If you are not the intended recipient or the individual responsible for delivering to the intended recipient, please (1) be advised that any use, dissemination, forwarding, or copying of this document IS STRICTLY PROHIBITED; and (2) notify sender immediately and destroy the document.

Alternative Plan Information—Agents

Also starting with January 1, 2018 renewals, agents will receive alternative plan information in SellPoint for each plan in which groups have employees enrolled in their Agent Renewal Package. This will help facilitate the conversation with the employer about their options, as outlined in their renewal letter.

Extended Contracts for Groups Renewing in 4Q 2017

As a reminder, groups renewing in 4Q 2017 have the option to renew into their grandmothers plan for a contract year of longer than 12 months. For more information about extended year contracts, please see the Extended Contract Sales Bulletin, A17-151.

Call to Action

For more information about the expiration of Transitional Relief / Keep Your Plan and how to help your Small Group employer select a plan that's right for them, please see the Keep Your Plan (KYP) Migration section of the [Small Group Agent Toolkit](#), which includes:

- KYP Poster
- Florida Blue KYP Crosswalks
- FHCP KYP Crosswalks
- Overall KYP FAQs

<Date>

Your health plan(s) is changing!

Please respond at least 15 days prior to

your Anniversary Date: <AD>

Group Number: <GN>

<Group Name>
<Group Address>
<Group Address>

Dear Valued Customer,

As a result of the Affordable Care Act (ACA), your health plan(s) options will be changing. Your non-grandfathered pre-ACA plan(s) will no longer be available on January 1, 2019. You will have the following options to consider at your renewal:

	Option 1	Option 2
	Keep your plan(s) for a short plan year. You may need to hold a second open enrollment.	Change your plan(s) now.
What will you experience with this option?	You get to keep you plan for the remainder of 2018.	On your renewal date, you can choose to switch to a plan(s) that includes ACA benefits.
How will your contract year be affected?	Your contract will end on December 31, 2018. Prior to this date, you'll be able to select an ACA plan(s).	Your contract and rates are guaranteed for 12 months.
How will your anniversary date be affected?	Your anniversary date for renewals will change to January 1.	Your anniversary date for renewals stays the same. There will be no need to change.
How will your employees be affected?	Your employees may need to select their benefits twice through two open enrollment periods: <ul style="list-style-type: none"> Open enrollment 1: Your employees will select coverage from your current health plan(s) that starts with your anniversary date and ends on December 31, 2018. Open enrollment 2: Your employees will select an ACA plan(s) that starts on January 1, 2019 with a new anniversary date of January 1. 	Your employees will only have to enroll once this year based on your normal renewal cycle.

Enclosed is renewal information for your existing plan(s). Please review the details inside and contact your agent if you have any questions or need help completing these forms.

What happens next:

1. Distribute the enclosed current Summary of Benefits and Coverage (SBC) to your employees with open enrollment materials at least 30 days prior to your renewal date. Please be sure that you review your SBC carefully—sometimes benefit changes occur without the plan number(s) changing.
2. Complete and return the Enrollment Summary **at least 15 days prior to your anniversary date.**
3. Please return the following forms, if they are enclosed:
 - Compliance Review Audit Addendum: This is tax documentation that we need to validate that your business complies with small group laws and regulations.
4. Please visit EmployerPoint to renew your premium **auto-draft payment** through View and Pay Invoice (VPI) since this feature will expire with your current plan year.

Thank you for continuing to trust us with your health care coverage.

Your Partner in Health,
Florida Blue

Contact Information:

<Agent or BCBSF Representative>
<Name>
<Address>
<City, State Zip>
<Phone: Fax: Email address:>

Important Note: This renewal is contingent on your business complying with all small group underwriting criteria as governed by **627.6699, Florida Statutes** and other pertinent small group laws and regulations. Any material misrepresentation or fraud may result in the termination of your group health care coverage, for you, your enrolled dependents and/or your employees. If it is determined that your business no longer meets the requirements for eligibility, or if you fail to comply with any additional terms of the contract, your group health care coverage may not be renewed. Florida Blue reserves the right to adjust the rates and/or fees in the event of any changes in federal, state or other applicable legislation or regulation or any changes to the number of employees.

Health insurance is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. For more information, visit floridablue.com/ndnotice.

<Date>

Your health plan(s) is changing!

Please respond at least 15 days prior to

your Anniversary Date: <AD>

Group Number: <GN>

<Group Name>
<Group Address>
<Group Address>

Dear Valued Customer,

As a result of the Affordable Care Act (ACA), your health plan options will be changing. Your non-grandfathered pre-ACA plan(s) will no longer be available on January 1, 2019. You will have three options to consider at your renewal:

	Option 1	Option 2	Option 3
	Keep your plan(s) for a short plan year. You may need to hold a second open enrollment	Keep your grandfathered plan(s) only	Change your plan(s) now
What will you experience with this option?	You'll get to keep your plan for the remainder of 2018.	On your renewal date, you can choose to keep only your grandfathered plan(s). This would mean that all of your employees would move into your grandfathered plan(s).	On your renewal date, you can choose to switch to a plan(s) that includes ACA benefits.
How will your contract year be affected?	Your contract will end on December 31, 2018. Prior to this date, you'll be able to select an ACA plan(s).	Your contract and rates are guaranteed for 12 months.	Your contract and rates are guaranteed for 12 months.
How will your anniversary date be affected?	Your anniversary date for renewals will change to January 1.	Your anniversary date for renewals stays the same. There will be no need to change.	Your anniversary date for renewals stays the same. There will be no need to change.
How will your employees be affected?	Your employees may need to select their benefits twice through two open enrollment periods: <ul style="list-style-type: none"> Open enrollment 1: Your employees will select coverage from your current health plan(s) that starts with your anniversary date and ends on December 31, 2018. Open enrollment 2: Your employees will select an ACA plan(s) that starts on January 1, 2019 with a new anniversary date of January 1. 	Your employees will only have to enroll once this year based on your normal renewal cycle. Employees who move into a Grandfathered plan will have new benefits and rates.	Your employees will only have to enroll once this year based on your normal renewal cycle.

Enclosed is renewal information for your existing plan(s). Please review the details inside and contact your agent if you have any questions or need help completing these forms.

What happens next:

Distribute the enclosed current Summary of Benefits and Coverage (SBC) to your employees with open enrollment materials at least 30 days prior to your renewal date. Please be sure that you review your SBC carefully—sometimes benefit changes occur without the plan number(s) changing.

1. Complete and return the Enrollment Summary **at least 15 days prior to your anniversary date**.
2. Please return the following forms, if they are enclosed:
 - Grandfather Plan(s) Certification Form: This form is required by the Affordable Care Act (ACA) for your health plan(s) to remain in the “Grandfather” status. “Grandfather” status means that you have a health plan(s) that has not changed since March 23, 2010. This plan(s) may not include all of the benefits required by the ACA. If you do not return the form, we will consider this as an admission that the plan(s) is not grandfathered and an approval to change your grandfather status.
 - Compliance Review Audit Addendum: This is tax documentation that we need to validate that your business complies with small group laws and regulations.
3. Please visit EmployerPoint to renew your premium **auto-draft payment** through View and Pay Invoice (VPI) since that feature will expire with your current plan year.

Thank you for continuing to trust us with your health care coverage.

Your Partner in Health,
Florida Blue

Contact Information:

<Agent or BCBSF Representative>
<Name>
<Address>
<City, State Zip>
<Phone: Fax: Email address:>

Important Note: This renewal is contingent on your business complying with all small group underwriting criteria as governed by **627.6699, Florida Statutes** and other pertinent small group laws and regulations. Any material misrepresentation or fraud may result in the termination of your group health care coverage, for you, your enrolled dependents and/or your employees. If it is determined that your business no longer meets the requirements for eligibility, or if you fail to comply with any additional terms of the contract, your group health care coverage may not be renewed. Florida Blue reserves the right to adjust the rates and/or fees in the event of any changes in federal, state or other applicable legislation or regulation or any changes to the number of employees.

Health insurance is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. For more information, visit floridablue.com/ndnotice.

86828 1017R
SG Vol Mig GF and NGF

<Date>

Your health plan(s) is changing!

Please respond at least 15 days prior to

your Anniversary Date: <AD>

Group Number: <GN>

<Group Name>
<Group Address>
<Group Address>

Dear Valued Customer,

As a result of the Affordable Care Act (ACA), your health plan(s) options are changing. Your non-grandfathered pre-ACA plan(s) will not be available on January 1, 2019 because you qualify as a small group employer (i.e., your total average employee count is 50 or less). You'll have the following options to consider at your renewal:

If your total average number of employees is 51 or more, you can keep your plan(s) as-is.

If your total average number of employees on payroll is 51 or more, then you can renew back into your current health plan(s).

If your total average number of employees is 50 or less, then you'll have the following options:

	Option 1	Option 2
	Keep your plan(s) for a short plan year. You may need to hold a second enrollment	Change your plan(s) now
What will you experience with this option?	You'll get to keep your plan for the remainder of 2018.	On your renewal date, you can choose to switch to a plan(s) that includes ACA benefits.
How will your contract year be affected?	Your contract will end on December 31, 2018. Prior to this date, you'll be able to select an ACA plan(s).	Your contract and rates are guaranteed for 12 months.
How will your anniversary date be affected?	Your anniversary date for renewals will change to January 1.	Your anniversary date for renewals stays the same. There will be no need to change.
How will your employees be affected?	Your employees may need to select their benefits twice through two open enrollment periods: <ul style="list-style-type: none"> Open enrollment 1: Your employees will select coverage from your current health plan(s) that starts with your anniversary date and ends on December 31, 2018. Open enrollment 2: Your employees will select an ACA plan(s) that starts on January 1, 2019 with a new anniversary date of January 1. 	Your employees will only have to enroll once this year based on your normal renewal cycle.

Enclosed is renewal information for your existing plan(s). Please review the details inside and contact your agent if you have any questions or need help completing these forms.

What happens next:

1. Distribute the enclosed current Summary of Benefits and Coverage (SBC) to your employees with open enrollment materials at least 30 days prior to your renewal date. Please be sure that you review your SBC carefully—sometimes benefit changes occur without the plan number(s) changing.
2. Complete and return the Enrollment Summary **at least 15 days prior to your anniversary date.**
3. Please return the following forms, if they are enclosed:
 - Compliance Review Audit Addendum: Tax documentation required to validate that your business complies with small group laws and regulations.
4. Please visit EmployerPoint to renew your premium **auto-draft payment** through View and Pay Invoice (VPI) since that feature will expire with your current plan year.

Thank you for continuing to trust us with your health care coverage.

Your Partner in Health,
Florida Blue

Contact Information:

<Agent or BCBSF Representative>
<Name>
<Address>
<City, State Zip>
<Phone: Fax: Email address:>

Important Note: This renewal is contingent on your business complying with all small group underwriting criteria as governed by **627.6699, Florida Statutes** and other pertinent small group laws and regulations. Any material misrepresentation or fraud may result in the termination of your group health care coverage, for you, your enrolled dependents and/or your employees. If it is determined that your business no longer meets the requirements for eligibility, or if you fail to comply with any additional terms of the contract, your group health care coverage may not be renewed. Florida Blue reserves the right to adjust the rates and/or fees in the event of any changes in federal, state or other applicable legislation or regulation or any changes to the number of employees.

Health insurance is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. For more information, visit floridablue.com/ndnotice.

86831 1017R
Vol Mig SG in a LG NGF