



# VIRGINIA PATIENTS

MEDICAL SOCIETY  
OF VIRGINIA



The landscape for Virginia's 2018 Individual On-Exchange Marketplace has changed significantly. MSV and Benefinder have developed this fact sheet to help offer patients guidance and solutions through this transition.

## What are the changes?

- ▶ United Health and Aetna have pulled out of the 2018 Individual Market, both on and off the Exchange.
- ▶ Anthem Blue Cross and Blue Shield reduced coverage areas from over 120 counties and cities to only 68 counties and cities in 2018.
- ▶ Optima Health reduced coverage areas to 34 counties and cities in 2018.
- ▶ All remaining carriers have significantly increased their 2018 maximum rates.
- ▶ 2018 Open Enrollment is now ONLY open November 1 – December 15.

## How could these changes impact you?

- ▶ **Significant rate increase:** most of the areas will have no alternative participating carrier which may have a big impact on your premium.
- ▶ **Network disruption:** most of the participating carriers have a very narrow provider network so your new plan may not have your local doctor or hospital in-network.
- ▶ **Prescription drug change:** your new carrier and plan may have a different prescription coverage which may impact your current medications.

## How can Benefinder assist you?

- ▶ **Individual health plan check:** check your current plan to see if you will be impacted.
- ▶ **Group health strategy:** help explore all group health insurance options.
- ▶ **Individual health plan:** help transition to the best possible individual plan.

## Does this change Medicare?

- ▶ No, if you have questions around Medicare, or Medicare prescription drugs, please go to [www.medicare.gov](http://www.medicare.gov) and [www.benefinder.com](http://www.benefinder.com).

## Don't delay, prepare now.

MSV has partnered with BeneFinder to develop resources to answer questions and provide additional guidance:

- ▶ **BeneFinder website:** [www.benefinder.com](http://www.benefinder.com)
- ▶ **Find local navigators:** <https://localhelp.healthcare.gov>
- ▶ **EnrollVA website:** [www.enrollva.org](http://www.enrollva.org)
- ▶ **Statewide Toll-free Hotline:** 1-888-392-5132

