



VIRGINIA PHYSICIANS

The landscape for Virginia's 2018 Individual On-Exchange Marketplace has changed significantly, which we believe will cause major disruption and concern for a large number of Virginians. To prepare for these changes MSV is taking responsibility to keep you up to date on the important issues and events impacting you or your practice.

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 Rx formulary which may impact your current medications.

How can MSV 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 - there are new options available now.
- ▶ **Individual health plan:** help transition to the best possible individual plan.
- ▶ Potentially move to the new **MSV Association Health Plan:** MSV is working hard to create an association health insurance option for our members and staff to try and increase choice while decreasing costs.

Let us assist you during this time of change

Whether you have questions or need additional guidance, please call **Dustin Beekman** directly at 804-422-3100 ext. 1006 or email at dbeekman@msvia.org. Also check out some of these resources:

- ▶ **Benefinder website:** www.benefinder.com
- ▶ **MSV website:** www.msv.org
- ▶ **EnrollVA website:** www.enrollva.org
- ▶ **Statewide Toll-free Hotline:** 1-888-392-5132

