
2018 Individual & Family Plans

Why is Optima Health not offering Individual & Family plans in my area in 2018?

From day one, our desire has been to find a way to stay in the ACA Exchange. With the uncertainty in Washington and other carriers withdrawing from the market or reducing their service area, we have chosen to reduce our service area to locations where we feel we can make the greatest impact on the health of the communities we serve. The only other alternative would have been to completely exit the Exchange, which goes against our mission to improve health every day.

While this is not the outcome we had hoped, it will allow us to continue to serve 80% of our existing members and provide an option for another 70,000 Virginians who are losing their current insurance plans.

Which service areas will Optima Health offer Individual & Family plan coverage in for 2018?

Optima Health will serve the following areas: Hampton Roads, the Charlottesville and Harrisonburg regions, Franklin City, and the counties of Southampton, Halifax, Mecklenburg, Louisa, New Kent, Page, and Madison.

To determine the availability of 2018 Individual & Family plans in your zip code, refer to optimahealth.com/2018.

Why are rates increasing so much, even though Anthem came back into the market?

Although Anthem decided to come back into the market, after previously pulling out completely, they are doing so only in the areas where there are no other carriers. In most areas where Optima Health will provide Individual coverage, it will be the only option available.

What specifically made premiums higher?

Each person and family's premium is unique to them based on the plan they have chosen. For this reason, we are unable to share specific information as to a particular increase. Overall, our rates are based on consulting with a national actuarial firm to help predict the cost of member health care expenses for the coming year.

The Affordable Care Act regulates how health insurance premiums are calculated, so there are many state and federal guidelines we are required to follow when determining our members' new premiums. These include:

- Where you live
- How old you are
- If you use tobacco
- The type of plan you have
- Number of dependents on the plan

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At the same time, there was a federal mandate that changed the way that the rates are structured for children (under the age of 21). This means that families with dependent children under the age of 21 had higher than normal increases no matter where they live or which health plan they choose.

Our 2018 rates for Individual plans were also filed assuming the cost-sharing reductions (CSRs) were not going to be paid. The Trump Administration has since confirmed this benefit would be ending.

Will cost-sharing reduction (CSR) payments be affected, following the Trump Administration's announcement that it will end this benefit immediately?

Our 2018 rates for Individual plans already assumed the cost-sharing reductions were not going to be paid, so our filed rates for 2018 will remain the same.

How can I help my clients find lower rates?

We encourage you to use our online tool to determine if your clients may be eligible for lower monthly premiums, based on their income and household size, with an OptimaFit® On-Exchange plan.

The federal government offers subsidies for individuals with a maximum income up to \$48,240 and for a family of four with a maximum household income up to \$98,400 for 2018.

To verify eligibility and potential subsidy amount, individuals can visit the Health Insurance Marketplace at healthcare.gov. They can create an account to apply for coverage with Optima Health, through the Health Insurance Marketplace. You may also shop our On-Exchange OptimaFit plans, get quotes, and enroll at optimahealth.com/Individual.

Individuals must take action no later than December 15, 2017 to make changes or choose a new plan for a January 1, 2018 effective date. If they wish to keep your current plan for 2018, they do not have to do anything. They will be automatically renewed into their current or an equivalent plan beginning January 1, 2018.

Depending on their income, they may be eligible for Medicaid, the state-federal program for the poor and disabled. Low-income adults, including those without children, will be eligible as long as their income doesn't exceed 133% of the Federal Poverty Level, or \$15,800 for individuals and \$32,319 for a family of four, according to current poverty guidelines.

If they do not qualify for government subsidies, visit optimahealth.com/Individual to search for additional OptimaFit plans off the Exchange.

How will I know how each of my clients have been affected by these changes?

You may log onto eBroker to view the renewal and cancellation letters we send members in October.

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Can I begin contacting my clients with Optima Health Individual & Family Plans?

Please remember, your client cannot make any changes until the 2018 Open Enrollment Period (November 1 – December 15, 2017), and they must make these changes by December 15, 2017, for plans effective January 1, 2018, to avoid a lapse in coverage.

How can I help my clients who are losing Individual & Family plan coverage through another carrier?

If the individual resides within our 2018 Individual & Family plan service area, you can sign them up for coverage with Optima Health through www.healthcare.gov if they are eligible for a subsidy, and optimahealth.com/individual if they are not, beginning November 1.

When can individuals change health plans?

Individuals may change their plan during the Individual Open Enrollment Period beginning November 1, 2017, through December 15, 2017.

Individuals who are losing coverage due to their insurance company exiting their service area will qualify for Special Enrollment Period, which ends on February 28, 2018. However, they must select a new plan by December 15, 2017 in order to avoid a lapse in coverage.

How will my commissions be handled for my clients losing their plans in the markets you are exiting?

Commissions will be paid on members through December 31, 2017, or until the member leaves the plan.

Who should I contact at Optima Health if I have questions?

Brokers should contact their Optima Health sales representative or email your questions to individualsales@sentara.com.