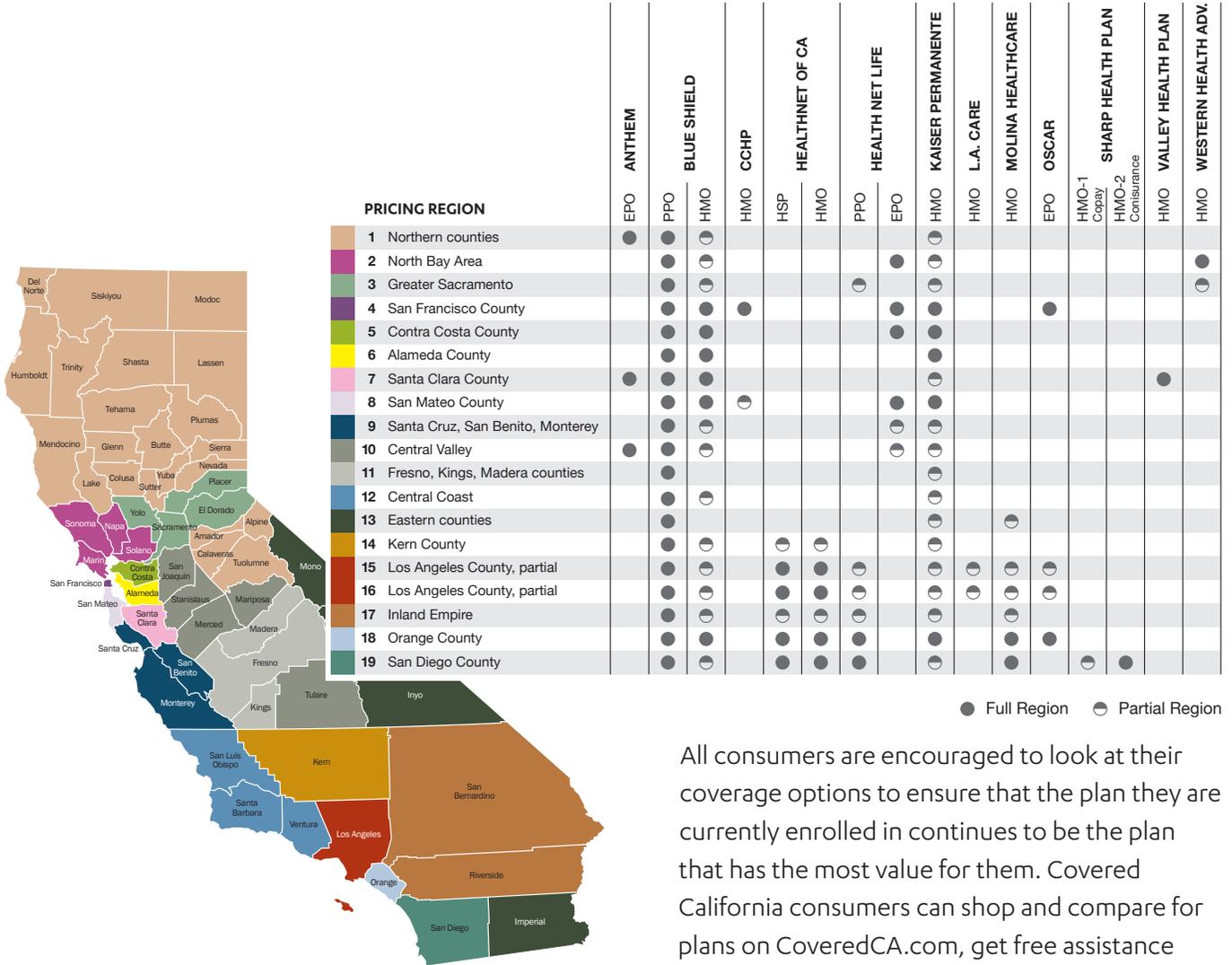




# Covered California's Individual Market in 2018: Competition and Choice



All consumers are encouraged to look at their coverage options to ensure that the plan they are currently enrolled in continues to be the plan that has the most value for them. Covered California consumers can shop and compare for plans on CoveredCA.com, get free assistance from a certified enroller (i.e., a Certified

Insurance Agent, Certified Application Counselor or Plan-Based Enroller), or get skilled help over the phone in multiple languages from Covered California's service center by calling (800) 300-1506. In 2018, consumers across California will continue to have 11 health insurance companies to choose from — the same number as 2017. Health care and health coverage, however, are local and personal.

### Some of the changes at the local level for Covered California consumers include:

- Anthem Blue Cross of California is withdrawing from 16 of California's 19 regions, where it serves approximately 153,000 consumers; It will remain in three regions (Regions 1, 7 and 10), where it covers more than 108,000 consumers (41 percent of their current enrollment).

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- Blue Shield of California is expanding its HMO product to a larger part of Region 2 (Marin, Napa, Solano, Sonoma counties) and Region 12 (Ventura, San Luis Obispo, Santa Barbara counties) and expanding to cover Region 5 (Contra Costa County) and Region 6 (Alameda County) from partial to full coverage.
- Health Net is offering a new PPO product in some ZIP codes in Region 3 (Sacramento, El Dorado, Yolo counties) and Region 17 (Riverside, San Bernardino counties) and the entirety of Regions 15 and 16 (Los Angeles County), Region 18 (Orange County) and Region 19 (San Diego County).
- Oscar Health Plan of California is offering a new EPO product in some ZIP codes in Region 15 (Los Angeles County).

With the planned 2018 offerings, more than 83 percent of hospitals in California will be available through at least one Covered California health insurance company, and 53 percent will be available in three or more plans.

In 2018, more than 82 percent of consumers will have more than three plans to choose from, 96 percent will have at least two, and 4 percent will have one available insurance company (about 60,000 of the 1.4 million people with coverage through Covered California).

In August, Covered California will launch an integrated provider directory available on CoveredCA.com to make it easier for consumers to understand their provider options in 2018.

Covered California encourages all consumers covered outside of the exchange to explore their options through Covered California and see if they qualify for financial help to buy health insurance.

### **Making Sure Anthem Members Can Transition Smoothly**

Anthem's decision to pull out of some regions will have absolutely no impact on coverage for the remainder of 2017. In the 2018 renewal and open-enrollment periods, consumers will have good options and be given tools to help them switch plans. Covered California will assist these consumers in shopping and finding the right plan, which will be helped by the fact that more than 84 percent of doctors contracted by Anthem are also available through another health plan.

During the renewal process, all consumers will have an opportunity to shop for a new plan by working with a Certified Insurance Agent, the Covered California Service Center or another certified enroller. Those Anthem consumers who need to move to a new plan and choose not to actively shop will be renewed automatically into the lowest-cost plan in their same metal tier. They can change that plan during open enrollment if they so choose.

Covered California will take robust steps in the months ahead to assist the affected Anthem consumers as they transition to another plan, including: regular communication with agents so they can communicate options to their consumers, a new provider directory that will allow consumers to see which doctors are available in which plans, regular marketing emails explaining to consumers their options, and updates to CoveredCA.com with the latest information.