

AgentNews

Transitional Program Offerings in 2017

September 16, 2016

Dean Health Plan will auto-renew transitional members in 2017 on shortened contracts. This will allow the individual client or group to stay on a pre-ACA plan until the program expires on December 31, 2017.

Who will get shortened contracts?

- Transitional groups and individual members renewing February 1, 2017 to October 1, 2017.

Note: January renewing groups and individual members will continue to renew on a pre-ACA, 12-month policy until the policy ends on December 31, 2017.

What about November and December renewals?

- November and December 2017 renewals will migrate to an ACA-compliant plan.
- Individual members will move to a calendar year ACA plan and small groups will begin a 12-month ACA contract.

Will there be a rate increase at renewal?

- Yes

Will cost-sharing (e.g., deductibles) start over at renewal?

- Yes

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What are my clients' options?

- **Auto-renew their pre-ACA plan.** Individual members and small groups get a shortened contract to align with a January 1 renewal date.
- **Switch to an ACA-compliant plan.** Individual members would still get a shortened contract. Small groups will get a 12-month contract and their renewal date will remain unchanged.

How will my clients switch to an ACA-compliant plan if they do not want to be auto-renewed on their existing pre-ACA policy?

- Renewal materials will inform individuals and groups how to elect an ACA-compliant plan.
- Agents should make sure their clients follow the renewal material process to ensure their pre-ACA plan is terminated upon transition to an ACA plan.

When will agents/clients be notified of the renewal rates and options?

- Renewal materials will go out 75 days prior to renewal for small group and 60 days prior to renewal for individual members.

For more details, be sure to sign up for our fall broker [webinar](#).

And as always, [contact](#) your Dean Health Plan sales agent with additional questions.