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## News Alert

**April 3, 2017**

As agents, you do a tremendous job helping our members understand their health insurance coverage and available options, as well as factors that contribute to rate increases.

Over the past three years, you've helped share challenging news to Wellmark members who have individual health plans governed by the Affordable Care Act (ACA) and who have endured double-digit premium increases. Even after the year-over-year rate increases, Wellmark has lost approximately \$90 million in the individual ACA market during the same timeframe.

Finding solutions to stabilize this market is in the best interest of all Iowans, including health care providers and insurance carriers. No one truly benefits from rising costs. While there are many potential solutions, the timing and relative impact of those solutions is currently unclear. This makes it difficult to establish plans for 2018. Given this environment, Wellmark has decided not to sell or renew individual and family ACA plans in Iowa with a Jan. 1, 2018, effective date.

### **How does this impact your business?**

This change affects just 21,400 (1.3%) of our 1.66 million Iowa members. Those members who currently have individual or family ACA plans will continue to have coverage through Dec. 31, 2017.

In the coming months, impacted members will receive a letter notifying them of this change. You will also be notified when this letter is sent, so you and your ACA clients can explore other options for health insurance coverage in 2018.

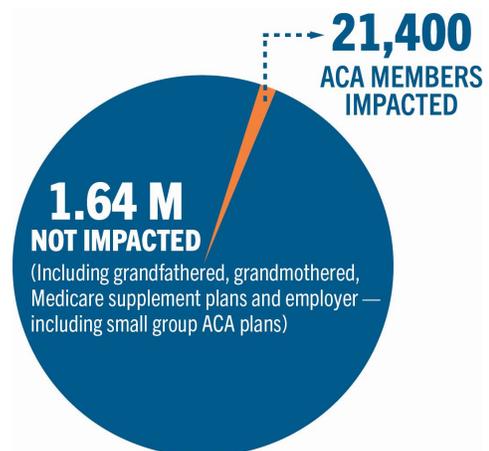
### **Majority of Iowans are not impacted**

Members who purchased their individual or family health plan prior to Jan. 1, 2014 — also known as pre-ACA — are not impacted. Please note, this change does not affect members with plans through their employer, small groups with ACA plans or those with Medicare supplement plans.

We look forward to working with state and federal regulators to determine the best path forward to ensure Iowans have access to high-quality health care.

### **We're here to help**

When key business decisions such as this are made, we want you to feel educated and informed. If you have questions regarding this change, please contact your General Agency or Wellmark agency account manager.



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