



September 25, 2013

VIA OVERNIGHT DELIVERY AND SERFF

Angela Nelson, Director
Missouri Department of Insurance,
Financial Institutions and Professional Regulation
301 West High Street
Jefferson City, MO 65101

Re: **Coventry Health Care of Missouri, Inc.** Uniform Termination of Coverage (Individual Coverage)

Dear Ms. Nelson:

Coventry Health Care of Missouri, Inc. ("Coventry") holds a certificate of authority as a licensed HMO in Missouri. It intends to uniformly terminate coverage of certain plans, as described below. We send you this notice pursuant to 376.454, RSMo.

1. Complete description of the action to be taken.

The plans to be terminated. We will uniformly terminate all individual POS plans issued to individual insureds in Missouri. The purpose of the termination is to comply with the Affordable Care Act's 2014 plan requirements.

Date of the terminations. All of these plans are individual plans. The terminations will occur for each individual plan at the first renewal of the plan occurring on and after January 1, 2014.

Notice to and plan options for individuals. We will give each individual covered by one of these plans notice of the termination at least ninety (90) days prior to the plan's renewal date. The notice will explain to the individual that s/he may purchase any other individual plan Coventry is then actively marketing.

Please find enclosed a copy of the letter we will send to individual POS plan members at least ninety (90) days prior to renewal.

Number of covered lives affected. There are 3,584 lives affected.

2. Attachment.

550 Maryville Centre Drive, Suite 300 • St. Louis, MO 63141
Main Number: 314-506-1700 • Toll Free: 800-743-3901 • Main Fax: 314-506-1958
www.chcmisouri.com

I have attached:

- Notice to Individual Participants and Beneficiaries

Please call or e-mail me (301-581-5560 or mportnoy@cvty.com) with any questions or if you wish to further discuss our plans for Missouri. Thank you.

Very truly yours,



Michael Portnoy

Attachment

October 1, 2013

CoventryOne Policyholder
Address
City State Zip

RE: Coventry Health and Life Insurance Company ("Coventry"): CoventryOne Plan Offerings
January 1, 2014

Dear CoventryOne Policyholder:

The purpose of this letter is to notify you of Coventry's intent to offer individual plans that comply with the Affordable Care Act beginning January 1, 2014.

Our current individual plan offerings will uniformly terminate for each policyholder upon the first renewal occurring on and after January 1, 2014. Upon renewal, policyholders will be offered a renewal proposal for the actively marketed plan that most closely matches current benefits and, as stated above, is in compliance with the Affordable Care Act. Upon renewal, you may elect the proposed plan or purchase any other individual plan Coventry is then actively marketing.

As required by the Department of Insurance, this notice of the termination is being sent at least ninety (90) days prior to your renewal date. There is nothing you need to do at this time. This letter is simply a notification. If you have questions upon receiving your renewal proposal, or if you have any questions regarding this notification, please do not hesitate to contact your CoventryOne representative.

Thank you.

Sincerely,

October 1, 2013

Individual Policyholder
Address
City State Zip

RE: Coventry Health Care of Missouri, Inc. ("Coventry"): Individual Plan Offerings January 1, 2014

Dear Individual Policyholder:

The purpose of this letter is to notify you of Coventry's intent to offer individual plans that comply with the Affordable Care Act beginning January 1, 2014.

Our current individual plan offerings will uniformly terminate for each policyholder upon the first renewal occurring on and after January 1, 2014. Upon renewal, policyholders will be offered a renewal proposal for the actively marketed plan that most closely matches current benefits and, as stated above, is in compliance with the Affordable Care Act. Upon renewal, you may elect the proposed plan or purchase any other individual plan Coventry is then actively marketing.

As required by the Department of Insurance, this notice of the termination is being sent at least ninety (90) days prior to your renewal date. There is nothing you need to do at this time. This letter is simply a notification. If you have questions upon receiving your renewal proposal, or if you have any questions regarding this notification, please do not hesitate to contact your individual product representative.

Thank you.

Sincerely,