



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 (Small Group 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 376.938, RSMo.

1. Complete description of the action to be taken.

The plans to be terminated. We will uniformly terminate all POS plans issued to small groups 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 small group plans. The terminations will occur for each plan sponsor at its first renewal occurring on and after January 1, 2014.

Notice to and plan options for plan sponsors. We will give each plan sponsor notice of the termination at least ninety (90) days prior to the plan sponsor's renewal date. The notice will explain to the plan sponsor that it may purchase any other small group plan Coventry is then actively marketing.

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

Notice to and Options for Participants and Beneficiaries. We will give each participant and beneficiary covered by one of these plans notice of the termination at least ninety (90) days prior to the plan sponsor's renewal date. Participants and beneficiaries may enroll in any plan purchased by their plan sponsor.

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

Number of covered lives affected. There are 21 lives affected.

2. Attachment.

I have attached:

- Notice to Plan Sponsors
- Notice to 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.
Thank you.

Very truly yours,



Michael Portnoy

Attachments

October 1, 2013

Decision Maker
Small Group Name
Address
City State Zip

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

Dear Decision Maker:

The purpose of this letter is to notify you of Coventry's intent to offer you a small group plan that complies with the Affordable Care Act upon your first renewal occurring on or after January 1, 2014.

Our current small group offerings will uniformly terminate for each plan sponsor upon your first renewal occurring on and after January 1, 2014. Approximately 60 days prior to your renewal date, you will be sent a renewal proposal for the actively marketed plan that most closely matches your current benefits and, as stated above, is in compliance with the Affordable Care Act. Along with this proposal, you will receive information regarding all small group plans actively marketed by Coventry. Upon your renewal, you may elect the proposed plan or purchase any other small group plan Coventry is then actively marketing.

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 Coventry Account Manager.

As required by the Department of Insurance, in addition to providing you, the plan sponsor, notice of the termination at least ninety (90) days prior to your renewal date, we will send each participant and beneficiary covered by one of these plans notice of the termination at least ninety (90) days prior to renewal date as well (copy of letter attached). Participants and beneficiaries may enroll in any plan purchased by their plan sponsor.

Thank you.

Sincerely,

October 1, 2013

Member
Small Group Name
Address
City State Zip

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

Dear Small Group Member:

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

Our current small group offerings will uniformly terminate for each employer upon the first renewal occurring on and after January 1, 2014. Employers 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, your employer may elect the proposed plan or purchase any other small group plan Coventry is then actively marketing.

As required by the Department of Insurance, in addition to providing your employer, the plan sponsor, notice of the termination at least ninety (90) days prior to your renewal date, we are required to notify each participant and beneficiary covered by one of these plans of the termination at least ninety (90) days prior to renewal date as well.

There is nothing you need to do at this time. This letter is simply a notification.

Thank you.

Sincerely,