



BlueCross BlueShield of Kansas City

An Independent Licensee of the
Blue Cross and Blue Shield Association

One Pershing Square
2301 Main
P.O. Box 419169
Kansas City, MO 64141-6169
Telephone: (816) 395-2222
www.bcbskc.com

June 4, 2013

John M. Huff, Director
Missouri Department of Insurance,
Financial Institutions & Professional Registration
301 West High Street, Room 530
Jefferson City, MO 65102-0690

RECEIVED
JUN 06 2013
DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

Notice of Small Group and Individual HMO Termination

Dear Mr. Huff:

Please be advised that Good Health HMO, Inc., a wholly-owned subsidiary of Blue Cross and Blue Shield of Kansas City (Blue KC) will be exiting the small group and individual health insurance HMO market in the State of Missouri. As of May 1, 2013, 642 small employer groups in Missouri are impacted by this termination consisting of 4,681 employees and dependents. In addition, in the Missouri individual market, 12 individuals are impacted.

We will provide a minimum of 180 days' notice to the employer, employees and individual members. The termination date for the small employers and their employees will be the group's 2014 renewal date immediately following the minimum 180-day notice period. The termination date for individuals will be December 31, 2013.

Attached is a copy of the letters being sent beginning June 17, 2013 to the impacted individuals, small groups and employees for your records.

Please feel free to give me a call if you have any questions.

Sincerely,

Coni K. Fries
Vice President and Deputy General Counsel

Enclosures

cc: Sherry Gibbs (BCBSKC)



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«June XX, 2013»

IMPORTANT NOTICE OF NONRENEWAL
OF YOUR HMO PLAN COVERAGE

«First_Name» «Last_Name»
«Address 1»
«Address 2»
«City», «State» «Zip_Code»

DRAFT C

Dear Blue KC Member:

Due to changes required by the Affordable Care Act (ACA), Good Health HMO, Inc., a wholly-owned subsidiary of Blue Cross and Blue Shield of Kansas City (Blue KC) has elected to no longer offer our Blue-Care HMO product in the individual market effective January 1, 2014.

Your Blue-Care HMO coverage will end at 11:59 p.m. Central Standard Time on December 31, 2013, and be replaced by an alternative PPO plan when you pay the applicable premium.

The Federal Health Insurance Portability and Accountability Act ("HIPAA") and applicable Missouri and Kansas laws require that each insured person be given notice at least 180 days prior to the date of nonrenewal.

All claims incurred prior to the termination date will be processed under the terms of your Blue-Care HMO coverage. We cannot accept any premium that would pay for your Blue-Care HMO coverage beyond the termination date.

You will also be receiving a separate mailing this month providing additional details about how the ACA impacts you. If you have any questions regarding this change, give us a call at 816-395-2583 between the hours of 8 a.m. and 5 p.m. Central Time.

We appreciate your business, and look forward to serving your health insurance needs again next year.

Sincerely,

Ron Rowe
Department Vice President, Individual and Small Group Sales



Kansas City

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«June XX, 2013»

IMPORTANT NOTICE OF NONRENEWAL
OF YOUR HMO GROUP COVERAGE

«First_Name» «Last_Name»
«Address 1»
«Address 2»
«City», «State» «Zip_Code»

DRAFT E

Dear Group Executive:

Due to changes required by the Affordable Care Act (ACA), Good Health HMO, Inc., a wholly-owned subsidiary of Blue Cross and Blue Shield of Kansas City (Blue KC) has elected to no longer offer our Blue-Care HMO product in the small group market effective at your renewal date in 2014.

Your Blue-Care HMO Group policy and all coverage will end at 11:59 p.m. Central Standard Time on the last day of the month prior to your renewal date in 2014, and be replace by an alternative PPO plan, assuming you pay the applicable premium.

The Federal Health Insurance Portability and Accountability Act ("HIPAA") and applicable Missouri and Kansas laws require that the employer sponsoring the health coverage and each insured person be given notice at least 180 days prior to the date of nonrenewal.

All claims for individuals covered under the Blue-Care HMO plan and incurred prior to the termination date will be processed under the terms of the Blue-Care HMO coverage. We cannot accept any premium that would pay for Blue-Care HMO coverage beyond the termination date.

You will also be receiving a separate mailing this month providing additional details about how the ACA impacts your company. If you have any questions regarding this change, call your broker or Blue KC at 816-395-2939 between the hours of 8 a.m. and 6 p.m. Central Time.

We appreciate your business, and look forward to serving your health insurance needs again next year.

Sincerely,

Ron Rowe
Department Vice President, Individual and Small Group Sales

Enclosure



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«June XX, 2013»

IMPORTANT NOTICE OF NONRENEWAL
OF YOUR HMO GROUP COVERAGE

«First_Name» «Last_Name»
«Address 1»
«Address 2»
«City», «State» «Zip_Code»

DRAFT F

Dear Blue KC Member:

Due to changes required by the Affordable Care Act (ACA), Good Health HMO, Inc., a wholly-owned subsidiary of Blue Cross and Blue Shield of Kansas City (Blue KC) has elected to no longer offer our Blue-Care HMO product in the small group market effective at your employer’s renewal date in 2014.

Your coverage under your employer’s Blue-Care HMO Group policy will end at 11:59 p.m. Central Standard Time on the last day of the month prior to «Renewal_Month» 2014, and be replaced by an alternative PPO plan if your employer chooses this option.

The Federal Health Insurance Portability and Accountability Act (“HIPAA”) and applicable Missouri and Kansas laws require that the employer sponsoring the health coverage and each insured person be given notice at least 180 days prior to the date of nonrenewal.

All claims incurred prior to the termination date will be processed under the terms of your Blue-Care HMO coverage. Benefits for claims incurred after the termination date will be paid under your new Blue KC PPO coverage, if applicable.

If you have any questions regarding this change, contact your employer. We have also notified your employer of this change.

We look forward to serving your health insurance needs again next year.

Sincerely,

Ron Rowe
Department Vice President, Individual and Small Group Sales