



Health Care Reform Update

Rescission Reform, Dependent Age Update and Small Group Tax Credit Communications

It has been just over a month since the Patient Protection and Affordable Care Act was signed into law. And we're already working hard to make sure employers and members get the most from the law. This includes implementing two important pieces of legislation – giving our members more security by implementing federal rescission reforms **and** helping our young members remain on their parents' policies -several months ahead of the required September effective date contained in the health care reform legislation. These are important reforms, and our early implementation of them helps protect our members' access to health benefits while demonstrating our leadership to implement the health care reform legislation.

Implementing federal rescission reforms early to improve the lives and care of our members

We welcome and encourage greater uniformity among insurers in the area of rescission practices. In June 2006, our company was the first insurer to announce the establishment of a variety of changes to its rescission practices in an effort to ensure that rescissions are handled as accurately and appropriately as possible. We followed that in 2008 by being the first in the industry to offer a binding, external, independent third-party review process for rescissions, a move that was cited at the time as a model for the industry and goes beyond the requirements in the federal law.

And we continue to lead the way in looking for opportunities to protect and improve access to quality care for our members.

This week we decided to implement federal rescission legislation beginning May 1 - well ahead of the required implementation date. We are the first insurer to announce the early implementation of this provision. We hope by doing this earlier than required, members will feel more secure about their health care coverage - no matter their personal situation - in this time of change. This is an important step in health care reform. We are eager to lead the way with this and other changes, so that health care reform works for everyone.

For more information, take a look at this [Rescission Reform FAQ](#). Also, let us know what you think. Talk with your sales representative if you have any comments or questions.

Dependent Coverage Extension

We previously communicated that we will extend coverage to dependents up to age 26 effective June 1. We have updated the attached [Dependent Age FAQs](#) we've previously shared.

We will also be sharing this information with employer groups. We've divided

the communications into local large and small group because the small group communication will also include information on their their new tax credit law.

- [Large Group Communication](#)
- [Small Group Communication](#)

As always, if you have any questions or comments, talk with your sales representative.

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