

Lawrence Ford
Director
Government Relations

Anthem Blue Cross and Blue Shield
13550 Triton Park Blvd.
Louisville, KY 40223



May 2, 2014

Hon. Sharron Clark
Commissioner
Kentucky Department of Insurance
215 West Main Street
Frankfort, KY 40601

Dear Commissioner Clark:

I write today with respect to your request for companies operating in Kentucky to inform the Kentucky Department of Insurance whether they will allow existing, non-grandfathered, non-ACA policyholders to renew their health benefit plans at their scheduled date for termination as authorized by President Obama and the Kentucky Department of Insurance.

In general, Anthem supports the ability to extend non-grandfathered, non-ACA policies for at least another term. We believe this allows consumers more time to make informed decision to best meet their health care needs. As such, Anthem will offer individuals and small groups the ability to retain their current policies with renewals commencing July 1, 2014.

Because Kentucky statutes and regulations require 90-days advanced notice before a policy is discontinued, Anthem has been mailing notices to individual members and small groups informing them that their plans will be discontinued upon their 2014 renewal date. These notices (which have already been mailed to July and August members and groups) are deemed to be withdrawn commencing with July 1, 2014 renewals. Affected members and groups will be informed of their ability to retain their existing policies in writing and will be provided the appropriate inserts as prescribed by CMS. In addition, we will be working closely with our partners in the insurance broker community to ensure they are informed of their clients' ability to retain their existing policies for at a minimum another 12 months.

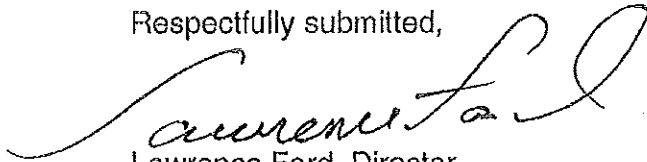
In total, approximately 130,000 Kentuckians will potentially be impacted by this transitional relief opportunity. This is broken into two groups of members: 50,500 individual members and approximately 80,000 group members. The bulk of this membership has December 1, 2014 renewal dates that they achieved through early renewal opportunities offered this past year.

Hon. Sharron Clark
May 2, 2014
Page Two

We remain committed to Kentucky and look forward to continued collaboration with all of our partners in the public and private sectors to make health care coverage work for all Kentuckians.

If you have any questions or need additional information, please do not hesitate to contact me.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Lawrence Ford".

Lawrence Ford, Director
Government Relations

cc: Deb Moessner
Melissa Metzger

This is to confirm that Assurant Health will continue to offer the additional extension for the remainder of the plan renewals in 2014. After 2014, we may also offer additional extensions for plan years prior to 10/1/2016.

We would also like to seek approval to adopt an "opt-out" approach to the additional extensions, meaning we would default to extending coverage for policies who have not yet terminated. These Policyholders would be provided with notice that their plan will be extended, and the notice would note that if they prefer to move to a new 2014 ACA plan, they can call us and request a replacement policy as part of a renewal-based special enrollment period. Several other states have permitted this approach and we believe it results in enhanced customer experience in line with their expectations that they can keep their current plan and removing the administrative barriers to do so.

For our individual medical business the number of individuals impacted are:

Time Insurance Company	5511
John Alden Life Insurance Company	79

For our group medical business the number of plans impacted are:

Time Insurance Company	659
John Alden Life Insurance Company	87

If you have any questions or if I may be of additional assistance, please do not hesitate to contact me.

Thank you.

Judith A. Studenec
Senior Product Compliance Analyst
Assurant Health
501 West Michigan
Milwaukee, WI 53203
(414) 299-6914

This e-mail message and all attachments transmitted with it may contain legally privileged and/or confidential information intended solely for the use of the addressee(s). If the reader of this message is not the intended recipient, you are hereby notified that any reading, dissemination, distribution, copying, forwarding or other use of this message or its attachments is strictly prohibited. If you have received this message in error, please notify the sender immediately and delete this message and all copies and backups thereof. Thank you.

Bluegrass Family Health

May 5, 2014

Commissioner, Sharon Clark
Kentucky Department of Insurance
P.O. Box 517
Frankfort, KY 40601

RE: Notice to Commissioner of Business Decision

Dear Commissioner Clark:

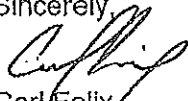
Bluegrass Family Health has closely reviewed the President's extended transitional policy, communications released from the Center for Consumer Information & Insurance Oversight, and current Bluegrass Family Health business processes. After thorough consideration Bluegrass Family Health has made the business decision to allow small employer groups to continue coverage that would otherwise be required to terminate for not meeting all requirements of the Affordable Care Act beginning January 1, 2014.

Due to Bluegrass Family Health allowing our small and large employer groups to choose an early renewal in 2013, and the positive response by many of those employer groups, Bluegrass Family Health did not allow small employer groups to continue coverage under the President's initial transitional policy. However, in order to permit its employer groups the ability to retain their existing coverage, as permitted by CMS, Bluegrass Family Health will allow small employers to renew group coverage under the extended transitional policy through October 1, 2016.

Bluegrass Family Health has calculated the potential number of covered lives impacted by this business decision to be approximately 8,936. This calculation does not include any members currently covered under grandfathered plans.

If you have any questions or need any additional information, you may contact Jessica Kearney, Director of Regulatory Compliance directly at (859) 268-5332 or via email at

Sincerely,



Carl Felix,
Chief Operating Officer

HIGHLY CONFIDENTIAL & PROPRIETARY BUSINESS INFORMATION
FOIA CONFIDENTIAL TREATMENT REQUEST
PROTECTED BY 5 U.S.C. § 552 (b)(4) - DO NOT DISSEMINATE

In order to comply with the request in the Commissioner's press release of April 25, 2014, Humana provides the following response.

Humana will not be extending coverage on individual policies beyond the 2014 renewal dates. Humana's small group business will be extending coverage under the latest transitional policy guidance.

Please let me know if you have any questions.

Heather Quinn
Regulatory Compliance Director

Humana
500 West Main Street | Louisville, Kentucky 40202

T 502.580.3806
F 502.508.3806

The information transmitted is intended only for the person or entity to which it is addressed and may contain CONFIDENTIAL material. If you receive this material/information in error, please contact the sender and delete or destroy the material/information.

Please find below our intentions as it relates to implementing transitional relief in Kentucky:

Golden Rule Insurance Company and AllSavers Insurance Company will not be moving forward with transitional relief in the individual and small group markets, respectively. However, UnitedHealthcare Insurance Company, Unitedhealthcare of Kentucky, and Unitedhealthcare of Ohio, will be moving forward with transitional relief in the small group market. This decision could impact as many as 6308 members that have renewal dates in the 4th quarter, in addition there are another 4607 members that are still eligible for the first transitional relief.

All transitional relief small group policyholders will receive the appropriate federal notices as required by CMS.

Please let us know if you need any additional information.

Sincerely,

Mike Hampton
Director, Regulatory Affairs
UnitedHealthcare Employer and Individual
7440 Woodland Dr
Indianapolis, IN 46278
317-715-7056

This e-mail, including attachments, may include confidential and/or proprietary information, and may be used only by the person or entity to which it is addressed. If the reader of this e-mail is not the intended recipient or his or her authorized agent, the reader is hereby notified that any dissemination, distribution or copying of this e-mail is prohibited. If you have received this e-mail in error, please notify the sender by replying to this message and delete this e-mail immediately.