**Renewing Blue Cross Blue Shield of NC (BCBSNC) ACA non-subsidized customers**:

BCBSNC’s ACA non-subsidized customers will see an average rate increase of 24.3% on their total premiums for 2017, compared to this year’s rates, and unfortunately this specific group of customers are in the minority that will be getting hit the hardest this coming year. Non-subsidized ACA customersare typically going to see the highest net increases each year under the Affordable Care Act as they do not receive federal subsidies to help offset the total rate increases.

If you are currently covered with WIA on an ACA non-subsidizedBlue Cross Blue Shield of NC plan through the marketplace, and you do not anticipate a change in your projected Modified Adjusted Gross Income (MAGI) or a change in your household size for 2017 that would enable you to potentially become subsidy eligible for 2017, then you do not have to do anything at all during this renewal season if you are able to absorb the premium increase, as you can allow your coverage to passively renew. If you believe that you might become subsidy eligible for 2017 or if you are not able to absorb the increase then please contact us at 336-249-6344 to schedule an appointment to speak with an agent who can assist you in reviewing any lesser expensive options that may be available to you for next year. *(See “Helpful Resources” under the ACA link on our website to investigate whether you might be able to become subsidy eligible for 2017)*

If you are currently covered on a non-subsidized Blue Cross Blue Shield of NC plan but you did not purchase it through WIA then WIA can still help you and become your agent of record **IF** you make a plan change. If you are not currently a customer of WIA but you are interested in making a plan change please contact us at 336-249-6344 to schedule an appointment to speak with an agent. If you are not interested in making a plan change (and you are not currently a WIA customer) then we will not have access to any of your information and you will need to speak with whoever helped you set up your plan originally if you have questions about any 2017 coverage or network changes to your plan.

**Renewing United HealthCare or Aetna/Coventry ACA non-subsidized customers**:

Since United HealthCare and Aetna/Coventry each decided to exit the Marketplace in NC, the Marketplace will be mapping every customer that is being impacted to the most comparable plan still available with a participating marketplace carrier, per region. If you are one of these impacted customers you will be receiving details in the mail directly from the Marketplace concerning which plan you are being mapped to.

If you are a WIA customer and WIA helped you enroll in your United HealthCare or Aetna/Coventry subsidized plan then WIA will be able to assist you with answering any questions you may have and helping you change plans away from the plan you are being mapped to if that is necessary for any reason such as provider network conflicts or if your coverage needs have changed.

If you are not currently a WIA customer and WIA didn’t help you enroll in your United HealthCare or Aetna/Coventry subsidized plan then WIA will be able to assist you **IF** you want to make a plan change away from the plan that the Marketplace mapped you to. If you are not needing to make a plan change then we will not have access to any of your information and you will need to speak with whoever helped you set up your plan originally if you have questions about any 2017 coverage or network changes. *Feel free to call us at 336-249-6344 to if you are interested in changing plans for any reason.*