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

If you are currently covered with WIA on a subsidized Blue Cross Blue Shield of NC plan through the marketplace and do not anticipate a change in your projected Modified Adjusted Gross Income (MAGI) or a change in your household size for 2017 then you should not have to do anything at all during this renewal season as you can allow your coverage to passively renew.

BCBSNC ACA subsidized customers will see an average rate increase of 24.3% on their total premiums for 2017, compared to this year’s rates, but that figure is based on rates BEFORE adding the federal subsidy. If your MAGI is not changing for 2017 then the **GOOD NEWS** is that your federal subsidy amount should also increase in proportion with the rate increase to help offset the increase. *Based on BCBSNC’s internal data they believe that about 72 percent of their ACA customers will end up paying less than or the same net monthly amounts next year as they’re paying in 2016.*

If you are currently covered on a 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. BCBSNC is not allowing agent of record changes for folks wanting to move from one agent to another unless a plan change occurs. 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 or if need to make any adjustments to your income or household size etc...

**Renewing United HealthCare or Aetna/Coventry 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 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 to your plan or if you need to make any adjustments to your income or household size etc...

*\*Feel free to call us at 336-249-6344 to if you are interested in changing plans for any reason. We truly appreciate the opportunity to assist you with any of your other insurance needs as they arise!*