**Renewing Blue Cross Blue Shield of NC (BCBSNC)** Non-Grandfathered Transitional customers:

Transitional plans are plans that were originally purchased between March 21, 2010, and October 1, 2013. Transitional plans are exempt from some requirements of the ACA. These plans are going away after 2017, and Transitional customers will have to buy an ACA-compliant plan in future years. *(\*Unless the ACA law changes before 2018)*

BCBSNC’s Non-Grandfathered Transitional customers are in the minority of their customers that are going to see their premiums go up for next year and on average they will see a rate increase of 11.9% on their total premiums for 2017, compared to this year’s rates. *(Which is still MUCH better than folks who are on an unsubsidized ACA plan and are seeing their rates increase 24.3% on average)*

This is the last year customers will be able to remain on a transitional plan under the Affordable Care Act guidelines. If you are currently covered with WIA on a Non-Grandfathered Transitional plan 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 not going to be subsidy eligible for 2017, then more than likely you will save a ton of money by absorbing the increase and not making a plan change.** Any plan change that you can make will be moving you into an ACA compliant plan, which was already nearly double the price of Transitional Plans in 2016, before the 24.3% average increase that ACA plans are now receiving for 2017.

Please keep us in mind if you ever need us to shop for you for any of your other insurance needs beyond health insurance. We’ve been able to save many of our health insurance client’s money on their other types of insurance over the years, which has helped them better absorb their health insurance increases.

Also, check out our brand new Referral Reward program under the AEP link to see how we will reward you for any folks that you are able to refer our way that we are able to place business with.

Thanks again for allowing us to assist you with your insurance needs as you have for quite a few years now. We look forward to continuing our long term relationship with you and assisting you in every way possible!