

Anthem Changes to California ACA Individual Health Plans in 2018

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A Message from Brian Ternan

President of Anthem Blue Cross in California

For more than seven decades, we've been proud to offer affordable health plans that give Californians access to quality health care. In 2014, when the Affordable Care Act (ACA) started, we created a new set of quality, affordable health plans to offer consumers through the Health Insurance Marketplace, also called Covered California.

But the market for these plans has become unstable. And with federal rules and guidance changing, it's no longer possible for us to offer some of those plans.

Starting in 2018, we will offer plans in three Covered California Rating Areas, which covers 28 counties.

This was not an easy decision for us. We know that changes like these can have a real impact on the people we serve. Nothing will change for this year. Beginning on January 1, 2018, we'll offer plans in three regions of Northern California only, which will include Region 1 (Redding/Far North), Region 7 (Santa Clara County), and Region 10 (Stockton/Modesto). The coverage will include an Exclusive Provider Organization (EPO) plan and will be available both on-exchange and off-exchange, and at all metal levels. This doesn't impact people with Anthem's employer-based insurance, Medicare Advantage, Medicare Supplement, Medi-Cal, or individuals and families whose plans are "grandfathered" (grandfathered plans must have been purchased prior to March 23, 2010).

We're committed to helping you find health plan options for 2018 and beyond, and we'll continue to work hard to find new ways to keep health care benefits affordable. As we get closer to open enrollment, we'll update this page with new information. So you may want to bookmark it to return here easily. In the meantime, if you have questions, please take a look at the frequently asked questions (FAQs) and links to other resources below.

Q: Which counties are included in the regions you'll offer plans for 2018?

A: Region 1 includes Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta,

Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, and Yuba counties. Region 7 includes Santa Clara County. Region 10 includes Mariposa, Merced, San Joaquin, Stanislaus, and Tulare counties.

Q: I have an Anthem individual ACA health plan — when do I have to find new coverage?

A: Nothing is changing with your Anthem ACA health plan in 2017. Later this year, you'll have to shop for a new plan for 2018. You'll do this during the open enrollment period starting November 1. Affected members will receive an official notice that their plan is ending, along with information on options for next year. We'll help you connect with the right people to find a new plan.

Q: I didn't switch to an ACA plan, my individual health plan is grandfathered/grandmothered. Does this affect me?

A: No, this change affects Anthem's ACA individual health plans only.

Q: Is Anthem also discontinuing individual dental and vision plans in California?

A: No, this change affects Anthem's individual ACA health plans only. We'll continue to offer dental and vision plans in California.

Q: I get health benefits from my employer. Does this affect me?

A: No, this change affects Anthem's individual ACA health plans only. Plans sponsored by employers are not impacted.

Q: I have an Anthem Medicare plan. Does this affect me?

A: No, this change affects Anthem's individual ACA health plans only. Anthem's Medicare plans are not impacted.

Additional resources:

- [Covered California](#)
- [California Department of Managed Health Care](#)
- [California's Medicaid Program](#)