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We are pleased to share good news with you!
Important Information about Your Clients'
UnitedHealthOneSM Health Insurance Coverage

Now your clients in the states of KS, MI, NC, OK and SC can keep their current UnitedHealthOneSM plan benefits without further Affordable Care Act (ACA) changes through September 30, 2017.

In March of this year, President Obama announced a second extension of the date when additional ACA requirements must be included in all health plans. This extension, known as "transitional relief," [applies to non-grandfathered health plans](#). (*Customers with grandfathered plans are able to keep their coverage without ACA changes indefinitely.*)

The five states mentioned are in addition to AL, AR, FL, GA, IL, IN, MO, MS, NE, OH, PA, TN, TX, WI, and WV, where we are also able to take advantage of transitional relief until September 30, 2017. Some states will experience a different time frame for transitional relief: AZ, IA - September 30, 2016; and LA - December 30, 2016.

Clients who keep their current UnitedHealthOneSM coverage:

- Have **more time** to understand how the ACA health law might work for them and their families.
- Can **keep using the doctors and hospitals they value most**, as a part of our UnitedHealthcare Choice Plus network.
- Benefit from likely **lower premiums** when compared to the premiums of most ACA plans available.
- **Satisfy the ACA's requirement to maintain "minimum essential coverage" (MEC)** which means your clients avoid any tax penalty for not having compliant coverage.

We have already begun to notify your clients about this great news. Included with the letter we send your clients, is [this required communication prepared by the Department of Health & Human Services](#). It suggests your clients contact us to keep their current plans, but that is not necessary. They can **simply keep paying premiums as usual to maintain their plans**. We will also be sending your clients a Rider-Amendment to their policy/certificate explaining the change in their policy year. It is what allows them to keep their current plans for the mentioned extended period of time for their state.

You will hear from us in advance of any required future ACA changes to your clients'

plans. If keeping their current plans is not a fit for your clients, they can choose new plans with ACA required benefits during any Open Enrollment period.

We appreciate the opportunity to serve you and hope you will continue to entrust us with your clients health insurance needs. Thank you for your business.



Pat Carr
CEO

UnitedHealthOneSM

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