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Anthem Blue Cross and Blue Shield: Anthem issues statement on 2018 ACA participation in Wisconsin

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For more than seven decades, Anthem Blue Cross and Blue Shield has served consumers in the Individual market and throughout that time our commitment remained the same: to provide access to affordable, quality healthcare to Wisconsinites.

A stable insurance market is dependent on products that create value for consumers through the broad spreading of risk and a known set of conditions upon which rates can be developed. We are pleased that some steps have been taken to address the long term challenges all health plans serving the Individual market are facing, such as improving the eligibility requirements that allow consumers to purchase a plan outside of open enrollment and improved risk adjustment. However, the Wisconsin individual market remains volatile, making planning and pricing for ACA-compliant health plans increasingly difficult due to a shrinking and deteriorating individual market, as well as continual changes and uncertainty in federal operations, rules and guidance, including cost sharing reduction subsidies and the restoration of taxes on fully insured coverage.

As a result, Anthem Blue Cross and Blue Shield has made the difficult decision to reduce its 2018 Individual plan offering in Wisconsin to one off-exchange medical plan in Menominee County only. This decision does not affect people who previously purchased a transitional Individual or family health plan — otherwise known as grandfathered (purchased before March 2010) or grandmothered plans (purchased before December 2013) – nor does it impact Anthem’s employer-based, Medicare Advantage or Medicaid plans.

Members who currently have an Individual or family plan will continue to have coverage through December 31, 2017. As the Wisconsin Individual market continues to evolve, Anthem will continue to advocate solutions that will stabilize the market to allow us to return and offer consumers in Wisconsin Individual health plan solutions in the future.