



And its Affiliate HealthKeepers, Inc.

# NewsFlash

## HealthKeepers expands 2018 Individual plan offerings to 68 Virginia cities and counties on and off the exchange

HealthKeepers has served consumers in the Individual market in Virginia for decades and we remain committed to ensuring all Virginians have an option for health insurance coverage available to them.

Since learning that 63 counties and cities would not have access to Individual health plans, HealthKeepers has been engaged in further evaluation and discussion with regulators to ensure that no bare counties or cities exist in Virginia.

As a result of the ongoing discussions, today HealthKeepers filed to revise its Individual health plan offerings for 2018 to include both on- and off-exchange Individual plans in 68 cities and counties in Virginia. Sixty-three of these cities and counties would otherwise not have access to Individual market health plans. This decision will positively impact up to 70,000 Virginians-many of whom would not have had access to important health care coverage.

For 2018, HealthKeepers will offer Individual market plans in the following Virginia cities and counties. Plans will be available on and off the exchange in these counties.			
Accomack	Essex	Lexington	Roanoke County
Alleghany	Fauquier	Madison	Roanoke City
Augusta	Floyd	Martinsville	Rockbridge
Bath	Franklin	Middlesex	Russell
Bland	Franklin City	Montgomery	Salem City
Botetourt	Frederick	New Kent	Scott
Bristol City	Galax	Northampton	Shenandoah
Brunswick	Giles	Northumberland	Smyth
Buchanan	Goochland	Norton	Southampton
Buena Vista City	Grayson	Orange	Staunton
Caroline	Greensville	Page	Tazewell
Carroll	Henry	Patrick	Washington
Covington City	Highland	Powhatan	Waynesboro
Craig	King and Queen	Pulaski	Westmoreland
Culpepper	King William	Radford City	Winchester City
Dickenson	Lancaster	Rappahannock	Wise
Emporia City	Lee	Richmond County	Wyth

HealthKeepers will remain focused on developments in the Individual marketplace and will

continue to advocate for solutions that will stabilize the market and allow us to once again, offer Individual insurance coverage throughout the state of Virginia in the future.

## Questions and answers

### **What made HealthKeepers decide to expand its Individual offering?**

By expanding in these cities and counties, we can help ensure that residents in all regions of the state have access to a health plan. Additionally, offering Individual health plans in these markets helps to reduce the number of uninsured members negatively impacting the rural healthcare providers.

### **Did the state ask you to come back in those counties after Optima announced it was withdrawing?**

In our discussions with regulators it was clear these, mostly rural counties, would not have any insurers offering plans. To ensure that residents in all regions of the state have access to a health plan, we made the decision to offer plans in these counties. Additionally, offering Individual health plans in these markets helps to reduce the number of uninsured members negatively impacting the rural healthcare providers.

### **If you were able to expand to this area, why not expand to other parts of the state?**

It's important to note that every market is very unique but our goal is ensuring residents in all parts of the state have access to health plans. Without expanding in these counties, residents would be left without access to a health plan. However, these counties have demonstrated market stability and a balanced risk pool. As such, we're confident in our ability to offer coverage options.

### **In how many counties does HealthKeepers currently offer individual health plans?**

In 2017, we offered Individual on- and off-exchange health plans in 128 Virginia cities and counties.

### **In how many counties will HealthKeepers offer in individual health plans in 2018?**

In 2018, we will offer on- and off-exchange health plans in 68 Virginia cities and counties.

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