



SMALL GROUP UPDATE

FAQs NOW AVAILABLE REGARDING HIGHMARK'S PRE-ACA RENEWAL OPTION

As shared with producers in the [April 25 Agency Alert](#), small group customers with renewal dates between July and December 2014 will be able to delay enrolling in health plans that reflect the new 2014 Affordable Care Act (ACA) requirements for at least another year.

Highmark's Pre-ACA Renewal Option, also referred to as "grandmothering," allows clients to keep the plan they like, or move to something else within the same plan type that might work better for them. These plans do not include the new 2014 ACA requirements or the tighter restrictions on pricing, so premiums are often lower. Please keep in mind that every client's situation is different and renewal rates will vary based on the insured group.

[An FAQ document](#) has been developed to help explain Highmark's Pre-ACA Renewal Option in more detail. Please download and review this document before discussing this option with your clients.

If you have any questions, please contact your Brown & Brown account manager.



HIGHMARKBLUESHIELD.COM

This email and any attachments contain important information about Highmark, including its products, customers and business processes, and may include information which Highmark considers to be confidential and proprietary ("the Highmark Information") The Highmark Information is intended solely for the use of the individual or entity to which it is addressed, including employees of that entity with a need to access such information. Unauthorized use, disclosure or copying of the Highmark Information, including the posting of such information on a website or social media sites that can be accessed by third parties, is strictly prohibited.
