



Keep What You Have (KWYH)



Our Keep What You Have (KWYH) strategy in Pennsylvania

Beginning with 10/1/2017 renewal dates, our HMO KWYH plans will no longer be available in Pennsylvania. We will continue our POS and PPO KWYH plans.

In the next week, we will send 90-day notice product withdrawal letters to the impacted Aetna Small Group customers and members.

As you are aware, there has been updated [guidance from the Centers for Medicare & Medicaid Services](#) for KWYH plans. KWYH plans are

medical benefit plans that were in effect before 2014 and continually renewed. These plans are exempt from complying with certain requirements of the Affordable Care Act (ACA). This was part of CMS's transitional relief policy.

The updated guidance now allows **small employer groups (50 or fewer employees) to keep their current medical benefit plans and continue to be medically underwritten until December 31, 2018.**

What does this mean for Aetna's POS and PPO KWH Customers in Pennsylvania?

We will offer customers with POS and PPO KWH plans a 12-month contract from Aetna on their next renewal date, beginning with September 1, 2017 renewal dates and including all customers with renewal dates on/after September 1, 2017 up to and including January 1, 2018. Note:

- We offered POS and PPO KWH customers renewing in July and August 2017 the opportunity for a short contract to 1/1/2018, and at 1/1/2018 we will offer these customers a 12-month KWH contract. We cannot offer a 12 month contract for these customers until 1/1/18.
- POS and PPO KWH customers who previously opted into a short contract and changed their renewal date to January 1, 2018 will maintain that updated renewal date. We will offer these customers a 12-month renewal on January 1, 2018.
- We will offer POS and PPO KWH customers who are a good fit a separate Aetna Funding Advantage proposal in addition to their KWH renewal offer.

What Aetna options do HMO KWH customers in Pennsylvania have?

Starting 10/1/17 renewal dates and later, we will offer HMO KWH customers who are a good fit an Aetna Funding Advantage proposal. In addition, customers in Pennsylvania (excluding most of Western PA) can consider our Small Group ACA plans.

If you have questions or need assistance, please contact your Brown & Brown broker consultant.



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