

**WYOMING DEPARTMENT OF INSURANCE**  
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\*\*\*\*\*FOR IMMEDIATE RELEASE\*\*\*\*\*

CHEYENNE ----- Blue Cross Blue Shield of Wyoming recently announced its Individual and Small Group Market rates for 2019 plans that are sold on the Market or Exchange and the Off-Market or Off Exchange plans. The Individual On-Exchange plans will see an average of 0.27% **decrease** from the 2018 rates. Individual Off-Exchange plans will experience an average of 0.12% **decrease** and the small group Off-Exchange rates will see a minimal 0.01% increase for 2019.

Wyoming Insurance Commissioner Tom Glause stated, “I am pleased to see the 2019 rates show that the Wyoming market is stabilizing.” Glause went on to say, “While not every consumer will see their rates decrease, this is a significant change from last year and from the double-digit increases in previous years.” The Department of Insurance (DOI) is also continuing to work on ways to further stabilize the market and to reduce the costs that Wyomingites have experienced in recent years. For example, DOI is conducting an actuarial study and anticipates it will apply for a 1332 Waiver which would allow Wyoming to develop a plan to reduce costs, if the Waiver is approved.

The federal government also recently announced easing the restrictions on short-term limited duration health plans. As the name suggests, these plans are not as comprehensive as Affordable Care Act (ACA) qualified plans. Consumers are well advised to carefully read the language of these plans and to understand that there is not guaranteed enrollment or renewability of short-term limited duration plans. The new federal regulations allow these plans to cover up to 364 days and to be renewed for up to three years, but renewability is at the discretion of the insurer. Glause stated, “It remains to be seen if these short-term plans will have an impact on Wyoming’s market. Regardless, Wyoming consumers should be fully aware of what they are purchasing.”