

**Health Plans Offered in Wyoming through the Federal Health Insurance Marketplace (Exchange) (Effective 10/1/2013)**

Company	Type of Policy
<b>Blue Cross Blue Shield of Wyoming</b>	<p><b><u>Individual and Family Plans.</u></b></p> <ul style="list-style-type: none"> <li>• Plans range from Bronze to Gold.</li> <li>• A Bronze health savings account (HSA) is offered.</li> <li>• A catastrophic health plan is available.</li> </ul>
	<p><b><u>Small Group Plans.</u></b></p> <ul style="list-style-type: none"> <li>• The “Blue Select” plans range from Bronze to Gold.</li> <li>• A Bronze health savings account (HSA) is offered.</li> </ul>
<b>WINhealth Partners</b>	<p><b><u>Individual and Family Plans.</u></b></p> <ul style="list-style-type: none"> <li>• Plans range from Bronze to Platinum.</li> <li>• A Silver HSA and a Gold HSA are available.</li> <li>• A catastrophic plan is offered.</li> <li>• The Bronze through Platinum plans are offered with a bundled dental plan.</li> </ul>
	<p><b><u>Small Group.</u></b></p> <ul style="list-style-type: none"> <li>• Plans range from Bronze to Platinum.</li> <li>• A Silver HSA and a Gold HSA are available.</li> <li>• The Bronze through Platinum plans are offered with a bundled dental.</li> </ul>

To compare specific plans and premiums and to determine whether you are eligible for a subsidy or cost sharing reduction, please visit the federal Health Insurance Marketplace at [www.healthcare.gov/](http://www.healthcare.gov/).

Remember that the federal government is operating the Health Insurance Marketplace (aka Exchange) for Wyoming at HealthCare.gov. This is the official website for accessing the Health Insurance Marketplace for Wyoming. The website includes information on how to contact a Wyoming navigator for in-person assistance, how to call the federal hot-line and how to online chat with a federal representative.

**Insurers Offering Products Outside of the Health Insurance Marketplace (ACA Compliant Plans Effective 1/1/2014)  
as of October 1, 2013**

<b>Company</b>	<b>Type of Policy</b>	<b>Website</b>	<b>Telephone</b>
<b><u>Individual Market</u></b>			
Blue Cross Blue Shield of Wyoming	Individual	<a href="https://www.bcbswy.com/">https://www.bcbswy.com/</a> The site includes a “Find an Agent” feature.	800-442-2376 TDD 800-696-4710
Celtic Insurance Company	Individual	<a href="http://www.celtic-net.com/">http://www.celtic-net.com/</a>	800-477-7870
Mega Life and Health Insurance Company	Individual	<a href="https://www.megainsurance.com/">https://www.megainsurance.com/</a>	800-527-2845
Time Insurance Company (an Assurant Health family company)	Individuals	<a href="http://www.assuranthealth.com/">http://www.assuranthealth.com/</a>	800-647-9106
WINhealth Partners	Individual	<a href="http://www.winhealthpartners.org/">http://www.winhealthpartners.org/</a>	307-773-1300
<b><u>Small Group Market</u></b>			
Altius Health Plans, Inc.	Small Group HMO	<a href="http://altius.coventryhealthcare.com/">http://altius.coventryhealthcare.com/</a>	800-377-4161
Altius Health Plans, Inc.	Small Group POS	<a href="http://altius.coventryhealthcare.com/">http://altius.coventryhealthcare.com/</a>	800-377-4161
Blue Cross Blue Shield of Wyoming	Small Group	<a href="https://www.bcbswy.com/">https://www.bcbswy.com/</a> The site includes a “Find an Agent” feature.	800-442-2376 TDD 800-696-4710
John Alden Life Insurance Company (an Assurant Health family company)	Small Group	<a href="http://www.assuranthealth.com/">http://www.assuranthealth.com/</a>	800-647-9106
Time Insurance Company (an Assurant Health family company)	Small Group	<a href="http://www.assuranthealth.com/">http://www.assuranthealth.com/</a>	800-647-9106
United Healthcare Insurance Company	Small Group	<a href="http://www.uhc.com/">http://www.uhc.com/</a>	888-545-5205
WINhealth Partners	Small Group	<a href="http://www.winhealthpartners.org/">http://www.winhealthpartners.org/</a>	307-773-1300

These companies are offering ACA-compliant plans in Wyoming. The policies include all required market reforms and essential health benefits. These policies are being offered outside of the Health Insurance Marketplace and may be purchased by contacting the company using the contact information provided. Consumers should be aware that insurance premium tax credits (subsidies) and cost sharing reduction are only available through the federal Health Insurance Marketplace (Exchange) at [www.healthcare.gov](http://www.healthcare.gov).

**Companies Withdrawn or Withdrawing from the Wyoming Health Insurance Market after Passage of the ACA**  
**(as of October 1, 2013)**

<b>Company Name</b>	<b>Withdrawal Notice Date</b>	<b>Effective Date of Withdrawal</b>	<b>Type of Insurance</b>	<b>Reason</b>	<b>Number of Policies</b>	<b>Number of Covered Individuals</b>
American Republic Insurance Company	10/20/11	5/28/2012	Individual	Uncertainty brought on by the regulatory environment due to ACA.	Not provided	27
Chesapeake Life Insurance Company	4/11/13	12/31/13	Individual	Changing insurance market due to ACA.	6	7
Companion Life Insurance Company	9/26/2013	12/31/2013	Individual	Decision prompted by increased regulation due to passage of ACA.	Not provided	1008
Independence American Insurance Company	9/20/13	3/31/14	Individual	The increased regulation due to passage of ACA will make it difficult to operate and compete meaningfully in market.	20	Not provided
Madison National Life Insurance Company, Inc.	9/20/13	3/31/14	Individual	The increased regulation due to passage of ACA will make it difficult to operate and compete meaningfully in market.	Not provided	672
World Insurance Company	10/20/11	5/28/2013	Individual	Uncertainty brought on by the regulatory environment due to ACA.	Not provided	529
MEGA Life and Health Insurance Company	6/4/2010	1/1/2011	Group (Small Group)	Company will focus sales and administration resources on its core business segments.	22	Not provided
Trustmark Life Insurance Company	6/14/13	12/31/2013	Group	None Given	Not Provided	Not Provided

Some of these companies will have active policies in Wyoming until the effective date of withdrawal noted above. Pursuant to the federal Health Insurance Portability and Accountability Act (HIPAA) and Wyoming law, companies withdrawing from the Wyoming market must wait 5 years before being able to reenter the market. Pursuant to Wyoming law, the five-year prohibition for carriers in the small group market begins on the date of notice to the Insurance Commissioner.

**Licensed Companies Not Actively Marketing in Wyoming (as of October 1, 2013)**

<b>Company</b>	<b>Type of Policy</b>	<b>Comment</b>
American National Insurance Company	Individual	Suspended marketing to work on developing products that comply with PPACA.
American National Life Insurance Company of Texas	Individual	Suspended marketing to work on developing products that comply with PPACA.
Golden Rule Insurance Company	Individual	Individual rate increase only for grandfathered plans. No new filing submitted for 2014.
Standard Life & Accident Insurance Company	Individual	Suspended marketing to work on developing products that comply with PPACA.
Guarantee Trust Life Insurance Company	Group	Filings submitted but company indicates no intention to market in the small group market in the future and does not have any current small group business in Wyoming.
Independence American Insurance Company	Group	Group – No new filing submitted for 2014.
Madison National Life Insurance, Inc.	Group	Group – No new filing submitted for 2014.
United Healthcare Insurance Company	Group	Large Group Commercial (PPO) – No new filing submitted for 2014.
Freedom Life Insurance Company of America	Association Plan	Large Group Amendatory Endorsement to change all plan renewal dates to December, 2013. No new filing submitted for 2014.
Dentegra Insurance Company	Dental	Dental Only. Company is delaying participation in the federal Health Insurance Marketplace until 2015, to ensure that products are compliant with state and federal rules and regulations.

These companies have in-force policies in Wyoming. The policies are not ACA-compliant but are active and legal until the policy expires in 2014. For instance, some of the plans may have renewed in 2013 at a time such that the policy will extend into 2014. When the policy expires, the consumers covered by these plans will be able to obtain other coverage when the coverage. The new coverage may be an ACA plan offered by these companies at the time or an ACA-compliant plan through another insurance company.