

## **BRIGHT HEALTHCARE SERVICE AREA REDUCTION**

### **Important Notice for Brokers**

Bright Health is taking steps to refine and optimize our strategy to ensure we are best positioned to enhance the health care experience for consumers and Care Partners and deliver the highest quality, affordable care.

In 2023, we will deepen our presence in those markets where we can have the greatest impact, achieve long-term success and drive differentiated value with our Fully Aligned system of care. For that reason, Bright Health has decided to exit its Individual and Family Plan (IFP) business in Illinois, New Mexico, Oklahoma, South Carolina, Utah and Virginia after plan year 2022, as well as discontinue its Employer Group segment.

Although we never wish to discontinue a product or leave a market, it is common practice for carriers to change service areas/product offerings over time. It is a priority for Bright Health to continue to provide the best service and experience to the members, providers, brokers, and other partners in these discontinued markets, and to ensure that all impacted members are transitioned to new plans with no interruption in coverage.

Below are some important FAQs to assist you through this transition.

#### **1. When will the Individual and Family Plan (IFP) market exits be effective?**

Bright Health insurance coverage will end on December 31, 2022, for members enrolled in our IFP products in Illinois, New Mexico, Oklahoma, South Carolina, Utah and Virginia.

#### **2. When will impacted IFP members be notified?**

We are working with regulatory bodies in each of these markets to ensure we notify members in a timely manner so they can research and select a new plan prior to the 2023 open enrollment period. If an IFP member sees a news update or has any concerns, they should contact the Bright Health member services team:

- Illinois, South Carolina and Oklahoma members should call 855-827-4448
- Virginia and Utah members should call 844-926-4524

#### **3. In what markets will Bright Health continue to offer IFP options?**

Bright Health will focus on growing our Fully Aligned system of care for 2023 by deepening our presence in existing markets and continuing to build the NeueHealth care delivery and provider enablement business. This change does not affect our IFP plans in Alabama, Arizona, California, Colorado, Florida, Georgia, North Carolina, Nebraska, Tennessee and Texas.

#### **4. Why is Bright Health exiting the Employer Group business?**

We will wind down our direct-to-employer business and focus on Exchange and Medicare Advantage so we can make the most impact on consumer retail markets as well as the emerging transition of employers to direct-to-consumer models.

**5. In which markets will Bright Health discontinue its Employer Group coverage?**

Bright Health will discontinue its Employer Group coverage in Arizona, Colorado, Nebraska, New Mexico and Tennessee.

**6. When will Employer Group market exits be effective?**

Discontinuation of Employer Group coverage will vary by market, depending on regulatory and contractual requirements. We are working with regulatory bodies in each of these markets to notify employer groups in a timely manner to ensure they have enough time to offer alternative plans to their employees before coverage ends.

If an Employer Group member sees a news update or has any concerns, they should contact the Bright Health member services team at 855-521-9365.

**7. Will Bright Health continue to offer Medicare Advantage (MA) plans?**

We have increased our MA presence in Florida, as well as California with Brand New Day and Central Health Plan, where we are scaling the business to serve a growing number of MA members. MA market updates for 2023 will be shared at a later date based on regulatory requirements.

**8. What expectations does Bright Health have of brokers in working with affected members?**

It is a priority for Bright Health to continue to provide the best service and experience to the members, providers, brokers, and other partners in these discontinued markets. We recognize the important role that you play with these members and know that you can provide a more personalized level of service and help them find an alternate plan that best fits their needs.

**9. Who can I speak with at Bright Health if I have questions or need additional information?**

Please reach out to the Broker Service Unit (BSU) at [brokers@brighthousecare.com](mailto:brokers@brighthousecare.com) or call us at 888-325-1747. You can also visit [www.brighthousecare.com/markets](http://www.brighthousecare.com/markets) for additional information.

**10. What should I do if I'm contacted by the media about this?**

Forward all media or investor inquiries to [media@brighthousegroup.com](mailto:media@brighthousegroup.com)

## **Member-Specific Questions**

**11. Why is Bright HealthCare moving out of my market?**

Bright HealthCare is proud to be supporting your healthcare needs in 2022, and we are grateful for your membership with us. Unfortunately, we will not be able to offer your current Bright HealthCare plan in 2023. It is a priority for Bright Health to continue to provide the best service and experience to the members, providers, brokers, and other partners in these discontinued markets.

Although we never wish to discontinue a product or leave a market, it is common practice for carriers to change service areas/product offerings over time. The business considered several factors when making its determination, focusing on markets in 2023 where we can have the greatest impact, achieve long-term success and drive differentiated value with our Fully Aligned system of care.

**12. Can they make an exception for me?**

Unfortunately, we have already notified regulatory bodies and cannot continue servicing members in your market next year. This does not change the care you are currently receiving from your providers during this plan year.

**13. When will my coverage end?**

Coverage will end on December 31, 2022 for members enrolled in a Bright HealthCare Individual and Family plan in Illinois, New Mexico, Oklahoma, South Carolina, Utah and Virginia. Discontinuation of Employer Group coverage will vary by market, depending on regulatory and contractual requirements. Impacted employers will communicate directly with their covered employees as appropriate.

**14. When can I enroll in new Individual and Family coverage for 2023?**

The Health Insurance Marketplace 2023 open enrollment period runs from November 1 through December 15, 2022 to ensure a January 1, 2023 effective date. During this period, you can compare plans and select your new plan for the coming year. There are many helpful tools and resources available at [Healthcare.gov](https://www.healthcare.gov), or you can work with your broker or trusted adviser.

**15. How do I go about finding a new Individual and Family plan?**

You can work directly with your broker or trusted adviser, who can provide a more personalized level of service and help you find an alternate plan that best fits your needs. In addition, there are many helpful tools and resources at [Healthcare.gov](https://www.healthcare.gov) to assist you in choosing a new plan.

**16. Is there a way for me to tell if my current providers are covered on the new plan?**

The best way to determine this information is to work directly with your broker or trusted adviser, who can provide a more personalized level of service and help you determine if your provider is covered on other plans. If you don't have a broker, Bright Health customer service representatives will be happy to direct you to the appropriate resources:

- Illinois, South Carolina and Oklahoma members should call 855-827-4448
- Virginia and Utah members should call 844-926-4524

If you prefer to research yourself, the tools on [Healthcare.gov](https://www.healthcare.gov) can help you find an alternate plan or direct you to local resources to help with your search.

**17. How can I ensure that all of my information rolls over to the new plan?**

Your new plan will help you transition your current care plans and prescriptions to your new benefit in 2023. You should call your new plan at the beginning of the year to make sure they have all of your relevant information.

**18. Will Bright Health ever return to my market?**

We do not have plans to return to these discontinued markets at this time. We continually assess which markets are best suited to support our mission to bring simple, affordable and personalized care to consumers. When making determinations about which markets to enter in the future, we look for opportunities in markets where we can have the greatest impact, achieve long-term success and drive differentiated value with our Fully Aligned system of care.