

2018 Age Curve Adjustment Frequently Asked Questions

Q: Why are you making this change to your rating models?

A: The change follows recent Affordable Care Act (ACA) guidance, which amended the Federal uniform age curve with the purpose of providing a more gradual transition from child to age rating.

Q: Are any other markets affected by this change?

A: No. The age curve adjustment only applies to individual and Small Group business.

Q: Are all individual and small group policies and programs affected?

A: No. The age curve adjustment applies to major medical policies except for grandfathered policies, transitional policies, and Blue Balance FundedSM ASO programs.

Q: When will the age curve adjustment be applied to existing business?

A: The age curve adjustment will be applied to existing individual and Small Group plans upon their 2018 renewals, except for those renewing on grandfathered policies, transitional policies, and Blue Balance FundedSM ASO programs.

Q: Will this change impact your rating method for large families?

A: No. The new age curve will apply, but when families cover more than three dependent children, we will continue to use the ages of only the three oldest children under the age of 21 to rate for family premiums. This is not a change from our current rating method.