August 20, 2010

Dear Member:

The recently passed Patient Protection and Affordable Care Act (PPACA) includes a provision that allows children up to age 26 to become a dependent on their parent’s health insurance regardless of the child’s marital, financial, student or residential status.

This letter is to advise you that, due to this new federal law, you can now add dependent children under age 26 to your individual Blue Cross of Idaho healthcare policy. This includes any dependents Blue Cross of Idaho either dropped or denied coverage based on Idaho’s dependent age law (children up to age 25). If you received this letter and are an uninsured child under age 26, please know that you can enroll as a dependent on your parent’s healthcare policy, if your parent chooses to allow you to do so.

The first effective date for enrolling newly eligible dependents is October 1, 2010. We must receive your application by October 4, 2010 for this October 1 effective date. You may also add dependents in the future, with effective dates depending on when we receive the application. Please note that we will be medically underwriting all individual policies that add dependents on or after October 1, 2010.

We are happy to answer any questions you may have about how the new dependent-age law affects your family. Please feel free to call your broker, any of our district offices or Customer Service at 800-627-1188 for additional clarification. To discuss how to complete a dependent enrollment application, please call 800-365-2345.

Regards,

Jerry A. Dworak
Sr. VP & Chief Marketing Officer

P.S. Please note that federal regulations require us to notify all our individual members, regardless of age, including young children.