

## Individual Market – 2018

### General Information:

The Bureau of Insurance has identified the carriers on the attached list as having one or more health benefit plans approved to be offered in Virginia's individual market. Please be aware that:

- A carrier might not offer health benefit plans in all areas of Virginia;
- A carrier may restrict enrollment to open enrollment or special enrollment periods;
- Certain other restrictions may apply.

### Definitions:

As used in the attached list, "**Product Type**" abbreviations and the term "**Federal Health Insurance Marketplace**" have the following meanings:

\* **EPO (Exclusive Provider Organization) Product** – A type of product underwritten by an insurance company that provides health care coverage for services rendered only through a specified network of hospitals, doctors and other health care providers, except in emergency situations.

\* **HMO (Health Maintenance Organization) Product** — A type of product underwritten by a company licensed as a Health Maintenance Organization or HMO that provides health care coverage for services rendered only through a specified network of hospitals, doctors and other health care providers, except in emergency situations.

\* **POS (Point-of-Service) Product** – A type of product underwritten by a company licensed as an HMO that provides health care coverage for services rendered through a network of participating hospitals, doctors and other health care providers and *out-of-network providers*. Typically, a POS requires the policyholder to pay higher costs when he seeks care from an *out-of-network provider*.

\* **PPO (Preferred Provider Organization) Product** – A type of product underwritten by an insurance company that provides health care coverage for services rendered through a network of participating hospitals, doctors and other health care providers and *out-of-network providers*. Typically, a PPO requires the policyholder to pay higher costs when he seeks care from an *out-of-network provider*.

\*\* **Federal Health Insurance Marketplace** – Also known in Virginia as the Federal Health Benefits Exchange. For information about the Federal Health Insurance Marketplace for Virginia, please refer to [www.healthcare.gov](http://www.healthcare.gov).

### Disclaimer:

The attached list is given to you for informational purposes only and does not constitute an endorsement by the State Corporation Commission of any product or service or of any person or organization offering any product or service. This list is current as of the date noted below. If you have any questions about individual health insurance coverage in Virginia, you may contact the carrier or agent, or you may contact the Bureau of Insurance at (804) 371-9691 or toll-free at 1-877-310-6560.

## Individual Market – 2018

Carrier Name	Product Type*	Intended Availability of Plans	
		On Federal Health Insurance Marketplace**	Off Federal Health Insurance Marketplace**
<b>CareFirst BlueChoice, Inc.</b> 1501 South Clinton Street Mail Stop CT 10-06 Baltimore, MD 21224  1-800-544-8703 (toll-free) <a href="http://www.carefirst.com">www.carefirst.com</a>	HMO	Yes	Yes
<b>Cigna Health and Life Insurance Co.</b> 900 Cottage Grove Road Bloomfield, CT 06002  1-800-244-6224 <a href="http://www.cigna.com">www.cigna.com</a>	EPO	Yes	Yes
<b>Group Hospitalization and Medical Services, Inc. (CareFirst Blue Cross and Blue Shield)</b> 1510 South Clinton Street Mail Stop CT 10-06 Baltimore, MD 21224  1-800-544-8703 (toll-free) <a href="http://www.carefirst.com">www.carefirst.com</a>	PPO	Yes	Yes
<b>HealthKeepers, Inc.</b> 2015 Staples Mill Road Richmond, VA 23230  1-855-748-1810 (toll-free) <a href="http://www.anthem.com">www.anthem.com</a>	HMO	Yes	Yes
<b>Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.</b> 2101 East Jefferson Street Rockville, MD 20852  1-800-488-3590 (toll-free) (301) 816-2424 <a href="http://www.kp.org">www.kp.org</a>	HMO	Yes	Yes

Carrier Name	Product Type*	Intended Availability of Plans	
		On Federal Health Insurance Marketplace**	Off Federal Health Insurance Marketplace**
<b>Optima Health Insurance Company</b> 4417 Corporation Lane Virginia Beach, VA 23462  1-866-532-7713 (toll-free) (757) 552-7400 <a href="http://www.optimahealth.com">www.optimahealth.com</a>	PPO	No	Yes
<b>Optima Health Plan</b> 4417 Corporation Lane Virginia Beach, VA 23462  1-866-532-7713 (toll-free) (757) 552-7400 <a href="http://www.optimahealth.com">www.optimahealth.com</a>	HMO	Yes	Yes
<b>Piedmont Community HealthCare HMO, Inc.</b> 2316 Atherholt Road Lynchburg, VA 24501  1-800-400-7247 (toll-free) (434) 947-4463 <a href="http://www.pchp.net">www.pchp.net</a>	POS	Yes	Yes