



June 1, 2007

Individual 3Q Rates Approved

As mentioned earlier this week, the Idaho Department of Insurance (DOI) has been conducting reviews of carriers individual product rating practices. We have completed this process and the **DOI has approved our 3rd quarter rate filing.** As a result, we will be implementing our 3rd quarter new business and renewal rate adjustment in July as originally scheduled rather than August. **This means that members renewing in July will now receive their rate adjustment in July rather than August as you were told earlier this week.** Your July Renewal Journal is being sent to you today. A request has been submitted to have the 3rd Quarter Rate Finder put on the agent Web site. If you have any questions regarding this issue, please contact your Individual Product Sales Executive.

Dependent Age Eligibility Change

During the 2007 Idaho Legislative Session, a bill was signed into law regarding dependent children eligibility. The new law is effective July 1st, 2007, and increases the age that dependent children can stay on their parents plan from nineteen (19) to twenty-one (21), and from twenty-three (23) to twenty-five (25) for full time college students who are financially dependent upon the parent. Regence BlueShield of Idaho has opted to increase the dependent age limit to twenty-five (25) for individual business and small groups with 2-50 eligible employees. Groups of 51-99 remain unchanged

Dependent children that previously lost eligibility based on age, but will be eligible as of July 1st, 2007, will be considered newly eligible dependents and can reapply for coverage with Regence BlueShield of Idaho. However, dependents that had a birthday between May 1, 2007 and June 30, 2007 will not need to reapply. In an effort to make the transition smoother, these members will be given the option to remain covered rather than having to terminate coverage, only to reapply as of July 1, 2007.