

Individual Market – 2015

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, "Health Plan Type" abbreviations and the term "Federal Health Insurance Marketplace" have the following meanings:

* **PPO - Preferred Provider Organization**— A type of health plan 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*.

* **HMO - Health Maintenance Organization** — A type of health plan that provides health care coverage through a network of hospitals, doctors and other health care providers. The HMO may offer products in which the HMO only pays for care that is provided from an *in-network provider*, except in emergency situations, or may provide a Point-of-Service (POS) arrangement that also provides coverage rendered by an *out-of-network provider*, typically at a higher cost to the policyholder.

** **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.

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 at 1-800-552-7945, which is toll-free in Virginia.

Individual Market – 2015

Carrier Name	Health Plan Type*	Intended Availability of Plans	
		On Federal Health Insurance Marketplace**	Off Federal Health Insurance Marketplace**
Aetna Life Insurance Company 151 Farmington Avenue Hartford, CT 06156 1-800-872-3862 (toll-free) 1-855-586-6960 www.aetna.com	PPO	Yes	Yes
CareFirst BlueChoice, Inc. 10455 Mill Run Circle Owings Mills, MD 21117 1-800-722-2467 (toll-free) (410) 581-3665 www.carefirst.com	HMO	Yes	Yes
Coventry Health Care of Virginia, Inc. 9881 Mayland Drive Richmond, VA 23233 1-800-627-4872 (toll-free) 1-800-424-0077 (toll-free) www.chcva.com	HMO	Yes	Yes
Freedom Life Insurance Company of America 3100 Burnett Plaza 801 Cherry Street, Unit 33 Fort Worth, TX 76102 1-800-606-4482 (toll-free) (817) 878-3300 www.ushealthgroup.com	PPO	No	Yes

Carrier Name	Health Plan Type*	Intended Availability of Plans	
		On Federal Health Insurance Marketplace**	Off Federal Health Insurance Marketplace**
Golden Rule Insurance Company 7440 Woodland Drive Indianapolis, IN 46278 1-800-657-8205 (toll-free) (317) 290-8100 www.goldenrule.com	PPO	No	Yes
Group Hospitalization and Medical Services, Inc. (CareFirst Blue Cross and Blue Shield) 10455 Mill Run Circle Owings Mills, MD 21224 1-800-722-2467 (toll-free) (410) 581-3665 www.carefirst.com	PPO	Yes	Yes
HealthKeepers, Inc. 2015 Staples Mill Road Richmond, VA 23230 1-855-748-1810 (toll-free) www.anthem.com	HMO	Yes	Yes
Humana Insurance Company 500 W. Main St. Louisville, KY 40202 1-800-833-6917 (toll-free) www.humana.com	PPO	No	Yes
Innovation Health Insurance Company 3130 Fairview Park, Suite 300 Falls Church, VA 22042 1-800-872-3862 (toll-free) www.innovation-health.com	PPO	Yes	Yes

Carrier Name	Health Plan Type*	Intended Availability of Plans	
		On Federal Health Insurance Marketplace**	Off Federal Health Insurance Marketplace**
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. 2101 East Jefferson Street Rockville, MD 20852 1-800-777-7902 (toll-free) (301) 468-6000 www.kp.org	HMO	Yes	Yes
Optima Health Insurance Company 4417 Corporation Lane Virginia Beach, VA 23462 1-866-514-5916 (toll-free) (757) 552-7274 www.optimahealth.com	PPO	No	Yes
Optima Health Plan 4417 Corporation Lane Virginia Beach, VA 23462 1-866-514-5916 (toll-free) (757) 552-7274 www.optimahealth.com	HMO	Yes	Yes
Piedmont Community HealthCare, Inc. 2316 Atherholt Road Lynchburg, VA 24501 1-800-400-7247 (toll-free) (434) 947-4463 www.pchp.net	PPO	Yes	Yes
UnitedHealthcare Life Insurance Company 3100 AMS Boulevard Green Bay, WI 54307 1-800-657-8205 (toll-free) www.eams.com	PPO	No	Yes