



FOR IMMEDIATE RELEASE

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HAP Withdraws 2018 Individual Plans from Health Insurance Marketplace, Continues to Offer Off-Exchange Plans for Individuals

*Market volatility and uncertainties key factors in decision;
only 1.4 percent of HAP's members impacted*

DETROIT – Health Alliance Plan (HAP) announced today it has decided to revise its 2018 individual plan offerings and withdraw from the Health Insurance Marketplace (www.healthcare.gov). Individual members will have the option to purchase off-exchange plans directly from HAP. These changes do not affect those who have employer-based (small and large group) insurance or those who are enrolled in Medicare, Medicaid, or self-funded plans. Approximately 9,100 HAP members, which represents about 1.4 percent of HAP's current membership, will be impacted.

The decision to reduce HAP's 2018 individual plan offerings was based on a variety of factors, including the many uncertainties related to premium stabilization programs, enforcement of the individual mandate and not knowing whether the federal government will continue to fund cost-sharing reductions (CSRs).

"Market volatility and uncertainties have made it difficult for insurers to effectively plan for and provide affordable individual health plans," said Terri Kline, HAP president and CEO. "We believe our decision is in the best interest of all of our members. As a nonprofit health plan with the mission of enhancing the health and well-being of the lives we touch, we need to be responsible with our members' health care dollars. We owe it to them to offer products that are sustainable and that create value for them."

Kline added, "We will continue to advocate for stability and affordability of coverage for consumers. HAP is prepared to re-enter the Health Insurance Marketplace in the future – if and when the individual market stabilizes."

HAP offers a wide variety of quality, affordable health plans for every age and stage of life, including HMOs, PPOs, Medicare Advantage plans and plans for large and small groups, including self-funded plans. For more information on HAP plans, visit hap.org.

Open enrollment for the 2018 benefit year runs from November 1 through December 15, 2017.

About Health Alliance Plan

Health Alliance Plan (HAP) is a Michigan-based, nonprofit health plan that provides health coverage to more than 650,000 members and companies of all sizes. For more than 50 years, HAP has partnered with leading doctors and hospitals, employers and community organizations to enhance the health and well-being of the lives we touch. HAP offers a product portfolio with six distinct product lines: Group Insured Commercial, Individual, Medicare, Medicaid, Self-Funded and Network Leasing. HAP excels in delivering award-winning preventive services, disease management and wellness programs, and personalized customer service. For more information, visit hap.org.

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