

**Regence BlueCross BlueShield of Utah  
2009 Rate Renewal FAQ**

**1. I just enrolled in an Individual Plan with Regence and now I will have a rate increase effective July 1. Why wasn't I told earlier?**

Each year, Regence evaluates its Individual Plans to ensure that we are providing maximum value to our members, while keeping up with rising medical costs. This often results in a rate adjustment effective July 1.

New rates are communicated to our current members 30 days prior to their renewal date. In your case, the adjusted rates had not yet been determined when you received your enrollment materials. We apologize for not having had those rates available.

**2. I just signed up for an Individual Plan online. Did your web site have a notice regarding annual renewals?**

If you enrolled online, information about Regence's annual renewals were on the Web site and included in the enrollment packet you received with your contract.

**3. I just signed up for an Individual Plan with Regence. Why aren't my rates locked in for the first year?**

In Utah, these annual adjustments are effective July 1. Insurance department regulations require Regence to implement this rate increase across the board to all members, regardless of when they become an active member, to ensure that all Utahns are treated equally.

**4. I just signed up for an Individual Plan with Regence and now my rates are going up. What if I cannot afford this increase?**

For those members who find their new premium rates too high, Regence offers plans with a variety of benefit levels and deductible options. Switching to another plan may be an option that will help you save on monthly premium dollars.

To compare benefits of other plans, please contact our Individual Marketing department at 1-888-REGENCE (734-3623)

**5. Will rates change again this year?**

Currently, we evaluate and make rate adjustments to the Individual Plans one time per year, however, there are other times when rates can change (i.e. birthdays that move you to a higher age category, adding or dropping dependents, plan changes etc.).