

## **Bright Health Exists From the Individual Market in Alabama- FAQs**

*Bright Health members who want to contact Bright Health directly with questions or concerns may call Bright Health Member Services at 855-827-4448.*

### **What is Happening with Bright Health?**

Bright Health Group, the parent company of Bright Health Insurance Company, the legal entity that sells health insurance in Alabama, will not offer individual health plans (health insurance for people who do not get coverage from an employer) for 2023 in all markets across the country. Beginning in 2023, Bright will not offer plans in Alabama, Arizona, Florida, Georgia, Illinois, Nebraska, New Mexico, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Utah, Virginia, and Colorado.

Bright Health also issued a [press release](#) on October 11, 2022, with more details regarding its decision.

### **How many people in Alabama are impacted?**

Of the nearly 1 million members Bright Health has throughout the United States, Bright Health has approximately 14,000 members in the individual market in Alabama.

### **Plan Continuance through 2022**

#### **Will my plan continue through 2022?**

Yes. Individuals with Bright Health insurance can continue to use their health insurance through the end of this year (2022).

#### **Should I continue paying my premium?**

Yes. Bright Health members should continue to pay premiums through the end of 2022 to keep the coverage in place through the end of the year.

#### **Will my financial assistance continue for 2022?**

Yes. Policyholders receiving financial assistance (premium tax credits or subsidies, or cost-sharing assistance) as part of their 2022 individual plan coverage from Bright, that assistance will continue through the end of the policy, December 31, 2022, provided premiums are still paid.

**I have Bright Health and have scheduled elective surgery. What should I do?**

It depends on when you have it scheduled. If it is scheduled for this plan year, you should work with Bright Health to ensure you have all the necessary prior authorizations or prior approvals in place for your surgery. If you were planning on enrolling in a Bright Health plan for 2023, you may want to wait until you know what plan you will have for 2023 before scheduling or rescheduling the surgery.

**My healthcare provider is asking me to pay for medical or behavioral health services upfront. What should I do?**

Bright Health will continue to service your current health benefit plan and pay claims according to their contracts with in-network providers. If a healthcare provider asks you to pay more than your cost share amounts, such as your usual copay, please let Bright Health know immediately. Bright Health's contracts with your in-network healthcare providers continue to be in force for the 2022 plan year, and your healthcare claims will continue to be paid as part of those contracts.

Additionally, Bright Health members or healthcare providers can contact the Consumer Services division of the Alabama Department of Insurance to answer questions Monday through Friday from 9 A.M. to 4 P.M. The telephone number is (334) 241-4141 in Montgomery or (800) 433-3966 statewide or [consumerservices@insurance.alabama.gov](mailto:consumerservices@insurance.alabama.gov).

**Will my doctors still get paid by Bright Health?**

Yes. Bright Health's contracts with your in-network healthcare providers continue to be in force for the 2022 plan year, and your healthcare claims will be paid per those contracts.

**Individual Market Plans- Selecting a New Health Insurance Plan**

**Can I get a new plan for the rest of 2022 right now?**

No. Bright Health plans will continue through the end of the year.

**Will I have to choose a new plan for 2023?**

Yes. Starting November 1, 2022, as part of the annual enrollment for individual plans, Bright Health members will need to shop for a new plan from another insurance company for 2023.

Individuals can visit [www.healthcare.gov](http://www.healthcare.gov) to make their choice. Open enrollment runs from November 1, 2022, through January 15, 2023.