



Highmark Blue Cross Blue Shield is an Independent Licensee of the Blue Cross and Blue Shield Association.

#17- 2008

August 28, 2008

Highmark Medically Underwritten Rate and Benefit Adjustments Effective October 1, 2008

Dear Highmark Blue Cross Blue Shield Appointed General Agency:

The Pennsylvania Insurance Department (PID) has approved a Highmark Blue Cross Blue Shield request for rate adjustments for medically underwritten products including CompleteCare and KeystoneBlue HMO effective October 1, 2008. The requested rate adjustments are primarily the result of the increase in health care costs. There will be no rate adjustments for DirectBlue and PPOBlue HDHP at this time.

Attached are PDFs of the revised rate sheets. The revised rate sheets will be available to order via the Online Producer Order Form by September 8. Updated rates will be available for quotes on the Producer Portal on September 1.

24069 - CompleteCare
21099 - KeystoneBlue HMO

In addition, the PID has approved the following benefit change for CompleteCare and DirectBlue. Effective October 1, the plan deductible will no longer apply to the annual routine physical and mammogram. These preventive services will be paid at 90%, and the deductible will be waived.

Rate Adjustments Filed For Guaranteed Issue Products

Please note that Highmark has filed with the PID for rate adjustments for all of our guaranteed issue programs for an effective date of January 1, 2009. We will provide specific rate information when it becomes available.

Keep Files of All Medically Underwritten Applications

Remember that you are required to maintain copies (either paper or electronically scanned) of all medically underwritten applications that you submit electronically. Copies are necessary in order to keep a record of signatures on enrollment applications.

If you have any questions concerning these issues, please contact your Account Manager.

Sincerely,

A handwritten signature in black ink, reading "Reginald E. Brown". The signature is written in a cursive style with a long horizontal flourish extending to the right.

Reginald E. Brown
Director, Producer Affairs, West

Attachments: (2)