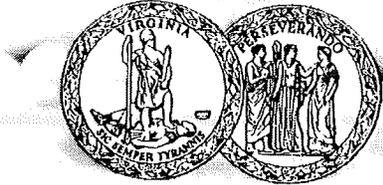


COMMONWEALTH OF VIRGINIA

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June 6, 2014

To: All Carriers Who Offered the Option to Policyholders to Extend their 2013 Health Insurance Coverage into 2014

From: Jacqueline K. Cunningham
Commissioner of Insurance

Re: Health insurance plans that were "early-renewed" in 2013 to extend coverage into 2014

It has recently been brought to the attention of the Bureau of Insurance (Bureau) that certain carriers in Virginia have yet to determine how and whether to extend health insurance coverage through the end of 2014 to those individuals who were offered and accepted an early renewal of their non-ACA compliant health insurance plans in 2013. The Bureau strongly encourages all carriers operating in Virginia to permit the extension of all affected plans through the end of 2014 so as to ensure that consumers are protected through the end of the year. This is consistent with the following guidance, included in the Bureau's statement dated November 20, 2013, (emphasis added):

*Some of Virginia's carriers have already offered policyholders in those markets the option to extend their 2013 coverage into 2014. The Bureau of Insurance encourages those carriers to reoffer this option with coverage extending **through the end of 2014**. The Bureau of Insurance also encourages any carriers who have not offered an option to extend coverage **through the end of 2014** to make such extensions available.*

Other options that ensure continuous protection through the end of 2014 may be offered to affected consumers.

Questions regarding this notice should be directed to:

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