

No More Focal Renewals!

Anthem Blue Cross is replacing the Focal Renewal process with Anniversary Renewals.

Beginning May 1, 2009, ALL Small Group renewals will be handled on an anniversary basis. This means that some of your groups will not experience a rate action for up to 23 months!

Anniversary Renewal Schedule

The table shown below will help you determine the anniversary date for your Focal Renewal groups. If the group's original effective date was the 15th of the month, their anniversary date will fall to the 1st of the following month. Your B&P Sales Team can assist you in collecting the original effective dates, providing copies of their renewals (approximately 45 days prior to the renewal) and generating renewal quotes (no census required).

In addition, since your groups may be anticipating the usual Focal Open Window, Anthem Blue Cross is going to offer them and their employees one final opportunity to request plan changes.

Please note: If an inforce Medical group purchased dental and/or life, their renewal date is always based on the medical effective date. Therefore, the table shown below applies to groups with an original medical effective date prior to 12/1/2003. Anniversary Renewal groups are not impacted by the elimination of the Focal Renewal.

Original Effective Date (prior to 12/1/03)	Anniversary Date	When is their next rate increase?	Can they make changes during the Focal Transition Open Window?	Can they make changes during their Anniversary month?
4/15-5/1	May 1st	May 1, 2009	Yes	Yes
5/15-6/1	June 1st	June 1, 2009	Yes	Yes
6/15-7/1	July 1st	July 1, 2009	Yes	Yes
7/15-8/1	August 1st	August 1, 2009	Yes	Yes
8/15-9/1	September 1st	September 1, 2009	Yes	Yes
9/15-10/1	October 1st	October 1, 2009	Yes	Yes
10/15-11/1	November 1st	November 1, 2009	Yes	Yes
11/15-12/1	December 1st	December 1, 2009	Yes	Yes
12/15-1/1	January 1st	January 1, 2010	Yes	Yes
1/15-2/1	February 1st	February 1, 2010	Yes	Yes
2/15-3/1	March 1st	March 1, 2010	Yes	Yes
3/15-4/1	April 1st	April 1, 2010	Yes	Yes

Focal Transition Open Window

As mentioned above, Anthem Blue Cross will offer one final Focal Transition Open Window – a **true Open Enrollment** - from April 1 - May 31, 2009 to give all Focal groups an opportunity to make changes for an effective date of May 1, 2009. These groups will also be able to make changes on their next Anniversary Renewal date.

Quarterly Rating Cycle

New Business Rate adjustments for 2009 will occur in May. Sometime after that, Anthem Blue Cross will move to a quarterly rating cycle with rate adjustments occurring in January, April, July & October.

More Great News

In addition to the elimination of the Focal Renewal, Anthem Blue Cross introduced new programs and revised portfolios to assist you in retaining your Anthem Blue Cross business. Details are available by clicking on the links below:

- [New & Extended Programs for New, Lapsed & Retained Business](#)
- [Updated Medical & Dental Portfolios](#)