

Cigna will be exiting the Individual Health Insurance Market effective January 1, 2027

Who is affected? Everyone in the USA who is currently enrolled in a plan with Cigna in the Individual Market whether you purchased directly from Cigna off exchange or whether you purchased through the Health Insurance Marketplace.

What changes now? Nothing will change with your current plan until December 31, 2026. At that time your plan will end and you will need to choose a new plan with another company

What options will I have? Anthem and CareFirst (your zip code determines which of the two will be available for you) Oscar, Sentara Health, United Healthcare and Kaiser

What should I do now?

- Prepare now
- Make a list of your doctors, the pharmacies you use and the medications you take. Make sure it is available.
- Contact your doctor's office to see if they accept any other Marketplace plans
- If you are taking regular medications that are generics. Check the retail cost at a local pharmacy or at an online pharmacy. Many times the cost is cheaper than an insurance generic drug copayment.
- If you need to have any expensive procedures and all of your doctors are in network with Cigna try to complete your treatment as soon as possible but well ahead of the December 31, 2026 deadline
- Do not ignore or throw away notices from the insurance company, the Marketplace or from me your agent.

I will be here to help you through this transition. I will also need your cooperation. If you have any questions feel free to contact me. A copy of this notice will be posted on my websites

Update page at: <https://www.youdesignaplan.com/updates>

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