



October, 2009

Dear Group Administrator,

Health carriers in Washington are often required to make changes to their policies and contracts in order to comply with legislation or rulings made by the state's Office of the Insurance Commissioner.

Below is a brief description of the 2009 Coordination of Benefits (COB) Administrative Rule changes for service provided as of September 1, 2009 and forward. Enclosed is a summary of the benefit booklet changes that we are required to provide to you by January 1, 2010.

There are two major revisions in this rule. These changes will affect the way that health plans in the state of Washington process claims in the secondary position.

The secondary payer will no longer be required to estimate claim payment if the primary payer has not paid. In addition, the secondary payer will be required to pay primary if the claim is resubmitted with notification that the primary carrier has not made payment within 60 days of receipt of the claim.

In order to keep you and your employees fully informed about your coverage, we are providing you with an insert for your employees' benefit brochures. We are including one copy of the insert; please provide each covered employee with a copy of that document. You can also find an electronic copy of the insert in the *Forms* section of the Regence Employer Web site ([www.wa.regence.com/employer](http://www.wa.regence.com/employer)).

Other than the rule changes stated above, there are no other changes to the contracts. Thank you for the opportunity to continue serving you in 2010. If you have questions, please contact your agent or Regence sales representative.

Sincerely,

A handwritten signature in black ink, appearing to be "M J HF".

President

<Enclosure>