

For Distribution to Brokers, Wholesalers & Administrators Only

May 9, 2003

July Self-Employed Renewals

Market: Maryland Small Group Reform

This is to remind you that there is no longer a July Self-Employed Open Enrollment period. Therefore, July and August self-employed renewals must renew into the carrier under which their current product is offered. Below is a chart that outlines which products are included under each carrier for your reference.

Carrier	Products
CareFirst BlueChoice, Inc. (BlueChoice)	BlueChoice, BlueChoice Opt-Out, BlueChoice Opt-Out Open Access, BlueChoice Opt-Out <i>Plus</i>
Group Hospitalization and Medical Services, Inc.	BluePreferred
CareFirst of Maryland, Inc.	MPOS, PPN
The Preferred Health Network (PHN)	PHN HMO, PHN HMO Opt-Out, PHN Opt-Out Plus

If these renewing groups wish to elect to enroll in a different product under a different carrier (i.e. BlueChoice to BluePreferred), they must wait for the annual Open Enrollment period in December to make this change. The effective date for the Self-Employed Open Enrollment period is 1/1/04.

Due to the fact that there is now only one Self-Employed Open Enrollment period in December, the normal account installation renewal calendar/deadlines will apply to the self-employed groups with effective dates of July and August. **The broker deadline for July self-employed renewals is June 16th and July 17th for August renewals.**

If you have any questions please contact your Broker Sales Representative.



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Director, Broker Sales

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization Services, Inc. CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. are independent licensees of the Blue Cross and Blue Shield Association. The Preferred Health Network is the business name of PHN-HMO, Inc., a CareFirst company and an independent licensee of the Blue Cross and Blue Shield Association.

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