

Date: 8/22/25
Submitted in PH Committee
Council File No: 25-0816
Item No.: 3
Deputy: Adam R. Lid

PAH Committee

8/22/2025

LAWELL PROGRAM FOR 2026

Historical Medical Premium Increase (Percentage)

	2018	2019	2020	2021	2022	2023	2024	2025
Anthem PPO	12.70%	7.28%	2.78%	4.50%	-5.64%	10.90%	9.90%	11.90%
Anthem Narrow	12.70%	2.44%	2.78%	4.50%	-8.73%	10.90%	9.90%	11.90%
Anthem Full	12.70%	2.44%	2.78%	4.50%	-8.73%	10.90%	9.90%	11.90%
Anthem Vivity	8.52%	-9.79%	2.78%	4.50%	-8.73%	10.90%	9.90%	11.90%
Kaiser	1.90%	0%	1.38%	2.33%	3.02%	7.50%	10.43%	5.06%

Joint Labor-Management Benefits Committee (JL-MBC) recommends changes to Personnel. In July 2023, the JL-MBC created an Ad-Hoc Subcommittee to look at ways to address the rising cost of medical premiums.

LAwell Program Changes in consideration by

JLARC

Change Item	Description	Status
1. Benefits on "Day One"	Would provide an option for new/re-hired employees to elect benefits on first day of employment	Still in Discussion
2. Medical Plan Design Changes	Solicit options for different medical plan types (HDHP, EPO, POS, etc.) and different benefit design (changes to co-pay, deductible, etc.)	Complete
3. Change Default Plan (New Hires)	Makes the lowest cost plan, by employee zip code, as the default enrollment if election not made	Complete
4. Dependent Eligibility Audit	Issue RFP for independent audit service; Amnesty period advertised for Open Enrollment (Oct 2025).	<i>In progress</i>
5. Change Cash-In-Lieu Incentive	Consider reform of Cash-in-Lieu rules and payment amount	Still in Discussion
6. Change Subsidy Maximum Authority	Revise Administrative Code and MOU authority for City-paid subsidy amounts	Still in Discussion
7. "Freeze" Specific Benefit Plans	Limit/restrict enrollment to plans that attain a certain size	Still in Discussion
8. Require "Active" Enrollment	Require employees to actively elect benefits	Still in Discussion

Medical Plan Request for Proposal Summary/Timeline

The Medical RFP process typically takes 4-6 months to complete. This current process had the following components

December 5, 2024	DRAFT MEDICAL RFP APPROVED BY JLMBC
January 17, 2025	MEDICAL RFP ISSUED (RAMPLA.ORG Opportunity ID 218347)
January 31, 2025	MANDATORY PRE-PROPOSAL CONFERENCE HELD
March 4, 2025	PROPOSALS RECEIVED FROM FOUR (4) PROPOSERS
March - May 2025	CLARIFICATION QUESTIONS WITH PROPOSERS
April 3, 2025	PRELIMINARY REPORT MADE TO JLMBC
April 9, 2025	BEST AND FINAL FEE PROCESS ISSUED
May 29, 2025	FINDINGS AND RECOMMENDATION FOR SELECTION MADE
July 16, 2025	FINAL VENDOR SELECTION
July 18, 2025	SELECTION & NON-SELECTION NOTICES SENT

Full Time Employee Costs – HMO Plans

Full Time Employees					
Coverage Tier	Anthem Vivity HMO		Blue Shield Trio HMO		% Diff for EE Cost
	2025 Premium	Employee Cost 2025	2026 Premium	Employee Cost 2026	
Employee Only		366.73	0.00	428.83	0.00
Employee + SP/DP		806.83	0.00	943.48	0.00
Employee + Child(ren)		696.80	0.00	814.84	0.00
Employee + Family		953.52	0.00	1,115.05	0.00

Full Time Employees					
Coverage Tier	Anthem Select HMO		Harmony HMO		% Diff for EE Cost
	2025 Premium	Employee Cost 2025	2026 Premium	Employee Cost 2026	
Employee Only	436.86	0.00	456.50	0.00	0%
Employee + SP/DP	961.14	0.00	1,004.34	0.00	0%
Employee + Child(ren)	830.09	0.00	867.41	0.00	0%
Employee + Family	1,059.75	76.17	1,186.99	66.73	-10.7%

Full Time Employees					
Coverage Tier	Kaiser HMO		Kaiser HMO		% Diff for EE Cost
	2025 Premium	Employee Cost 2025	2026 Premium	Employee Cost 2026	
Employee Only	407.60	0.00	430.87	0.00	0%
Employee + SP/DP	896.71	0.00	947.62	0.00	0%
Employee + Child(ren)	815.19	0.00	861.74	0.00	0%
Employee + Family	1,059.75	0.00	1,120.26	0.00	0%

Full Time Employees					
Coverage Tier	Anthem CA Care HMO		Signature Value HMO		% Diff for EE Cost
	2025 Premium	Employee Cost 2025	2026 Premium	Employee Cost 2026	
Employee Only	616.89	180.03	790.06	0.00	-100%
Employee + SP/DP	1,357.16	396.02	1,106.08	0.00	-100%
Employee + Child(ren)	1,172.10	342.01	1,027.08	0.00	-100%
Employee + Family	1,603.94	544.19	1,185.09	64.83	-88.1%

Full Time Employee Costs – PPO/HDHP PPO Plans

Full Time Employees					
Coverage Tier	Anthem PPO		Blue Shield PPO		% Diff for EE Cost
	2025 Premium	Employee Cost 2025	2026 Premium	Employee Cost 2026	
Employee Only	726.30	0.00	711.65	0.00	0%
Employee + SP/DP	1,597.84	539.09	1,565.61	445.35	-17.4%
Employee + Child(ren)	1,379.94	320.19	1,352.11	231.85	-27.6%
Employee + Family	1,888.36	828.61	1,850.27	730.01	-11.9%

Full Time Employees					
Coverage Tier	Anthem PPO		Blue Shield HDHP PPO		% Diff for EE Cost
	2025 Premium	Employee Cost 2025	2026 Premium	Employee Cost 2026	
Employee Only	726.30	0.00	531.32	0.00	0%
Employee + SP/DP	1,597.84	539.09	1,165.50	45.24	-91.6%
Employee + Child(ren)	1,379.94	320.19	1,006.95	0	-100%
Employee + Family	1,888.36	828.61	1,376.90	256.64	-69.0%

Medical Plan Package Details

(Winning RFP Bidders in “Package Number One”: Blue Shield, Kaiser, & UnitedHealthcare)

- **\$16 million cost savings** (*conservative estimate*) compared to continued service (Package #3/”Status Quo”) on a plan-to plan basis. But, Plan-to-Plan replacement will not be applied. “Mapping” will be used instead.

Mapping Example for Employee Only Coverage (all options City paid, Employee cost= \$0)

Employee Current Primary Care Physician (PCP)	2026 Plan Options & Premium Costs (Bi-Weekly Pay Period)	PCP Availability	CITY MAPPED PLAN
Philip John Sousa Harpo Keys	BlueShield Trio HMO - \$428.83	Confirmed	↓
	BlueShield PPO - \$711.65	Confirmed	
	BlueShield HDHP PPO- \$531.32	Confirmed	
	UHC SV Harmony HMO- \$456.50	N/A	
	UHC SV HMO- \$790.06	Confirmed	

Predicted Migration Financial Outcomes

Migration - *Employee choice to change plans* - may result in higher premium costs.

Following is analysis performed by Consultants Keenan & Associates

2025 Current Costs	Status Quo (BAFO Rates/Caveats)	2026 Negotiated Package 1 (No Migration)	2026 Negotiated Package 1 Best Case Migration	2026 Negotiated Package 1 Expected Migration	2026 Negotiated Package 1 Worst Case Migration
\$467,508,700	\$508,085,244	\$492,277,217	\$499,769,477	\$500,504,591	\$502,654,560
% Change from 2025	8.7%	5.3%	6.9%	7.1%	7.5%
\$ Change from 2025	\$40,576,544	\$24,768,517	\$32,260,777	\$32,995,891	\$35,145,860
% Change from Status Quo BAFO		-3.11%	-1.64%	-1.49%	-1.07%
\$ Change from Status Quo BAFO		-\$15,808,027	-\$8,315,767	-\$7,580,653	-\$5,430,684

Preliminary Mapping Results (Anthem HMO Plans)

Total Anthem HMO Plan Employees = 5887

- 31%  Shield Trio HMO
- 28%  SV Harmony HMO
- 41%  SV HMO

"ACTION REQUIRED" GROUP

- PCPs not fully mapped = 9 employees

Employee Financial Cost difference estimates:

513 employee = Cost **Increase**

1752 employees = Cost **Decrease** *\$ 16-100 decrease per PM member.*

All other employees = No Cost Change

Current Employee Enrollment by MOU

2025 ENROLLED MEDICAL PLAN		00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	26	27	28	29	30	31	32	34	36	37	38	39	40	61	63	64	65	Grand Total			
		MOU																																Anthem Narrow Network (Select) HMO										3,42
Employee Only		26	146	23	279	158	26	15	78	79	6	3	19	39	2	31	19	3	16	42	9	82	44				11	8	1	1	15	19	11			1	1	1	4	1,21				
Employee + Sp/DP		14	58	40	88	76	49	5		37	15	2	6	23	9	39	17	1	15	33	10	46	35	1			4	6	1		29	3	2			1	2	1	66					
Employee + Child(ren)		10	54	16	112	49	10	2	2	21	2	1	9	23	4	4	6	3	8	32	8	34	17				6	6			18	7	4	5			1	1	47					
Employee + Family		13	69	63	98	131	48	6		67	22	2	14	66	17	53	10	1	39	48	24	84	35	2	2	1	15	31	3	1	76	2	10	7			2	3	1	1,06				
		Anthem Full Network HMO																																11										
Employee Only		2	10	2	10	4	2	1		2				1			1		3			2	3					1											4					
Employee + Sp/DP			2	2	2		1							1					1			2	1					2										1						
Employee + Child(ren)		2				1			2					1			1										1	4					1					1						
Employee + Family		2	1	2	3	2	2		2	2	1				3		1	3	1	1	1	1	2	1			1	1			4			1				3						
		Anthem Vitality HMO																																2,34										
Employee Only		49	108	14	177	35	12	18	39	55	7	2	13	9	1	8	4	5	18	33	12	38	44	1			6	3	1		3	13	1		1	1	1	73						
Employee + Sp/DP		21	41	17	25	21	22	10		29	3	1	4	12	4	13	6	4	16	6	11	22	24				6	4	2		1	18	1	2	1	2	1	35						
Employee + Child(ren)		8	26	1	55	19	12	2	1	11	2	1	3	8		6		3	5	12	3	19	9				9	1			6	2	4					22						
Employee + Family		36	121	37	94	69	45	5		90	19	4	20	34	13	39	5	5	58	38	25	83	43	1			39	19	2	2	71	1	6	4		4	1	3	2	1,03				
		Anthem PPO																																2,97										
Employee Only		168	324	58	311	102	76	63	4	274	24	17	27	34	8	54	18	12	53	86	52	164	151	1	4		124	36	11	4	95	8	13	6	7	3	4	2	2,39					
Employee + Sp/DP		5	15	8	9	10	11	1		8	2	3		4	2	4	1	1	7	2	1	8	8	1			12	2	2		20		3			1	1	15						
Employee + Child(ren)		17	26	7	20	11	11	2		13	3	3	4	4	1	5	2	2	9	12	8	18	7				46	3	4	2	23		3	2	1			27						
Employee + Family		9	6	6	4	4	4	2		8	2	3	2	2	1		2	1	9	2	2	10	7	1	2		32	4		4	15		3	3	2	1		15						
		Kaiser Permanente HMO																																17,13										
Employee Only		355	751	162	1,822	1,252	126	90	695	436	56	16	112	120	11	157	372	30	60	591	58	317	336	2			2	31	54	1	2	86	77	14	18	6	1	16	2	16	5	8,25		
Employee + Sp/DP		55	184	119	291	380	108	27	3	117	48	6	13	93	27	105	128	13	44	108	40	135	127				2	18	19	1	1	76	6	7	8	2	10	1	6	3	2,33			
Employee + Child(ren)		58	137	57	380	276	50	7	3	34	22	7	27	74	3	53	112	4	19	161	13	84	34				1	13	25	1	30	16	10	5	2	3	1	5	1,72					
Employee + Family		128	377	312	473	814	224	27	2	218	86	10	64	262	42	230	142	18	122	295	69	256	184	5	4		6	60	105	3	1	163	15	34	29	3	10	5	7	10	4,81			
		Cash-In-Lieu																																1,23										
		59	188	23	262	88	29	14	56	57	10	5	12	20	2	18	14	5	30	52	24	116	50				3	1	37	8	2	1	3	27	8	2	1	2	1	1	1,23			
Grand Total		1,037	2,644	969	4,515	3,502	868	297	883	1,558	831	86	350	830	147	822	860	112	532	1,557	370	1,521	1,161				15	16	13	471	340	36	19	110	784	96	124	76	11	56	19	54	33	27,22

Planned Communications

AUGUST & SEPTEMBER COMMUNICATIONS

Open Enrollment Communication Item	Target Release Date	Delivery Method
Medical Plan Change Announcement - Citywide Email - COMPLETED - USPS Mailing – IN PROGRESS	Mid/Late August 2025	USPS Mail/Email
Initial Transition Message to Anthem Members	Late August 2025	USPS Mail/Email
Open Enrollment “Starts Soon”	Late September 2025	USPS Mail/Email
Worksite Posters	Posted on location by September 2025	Delivered to City worksites

OCTOBER COMMUNICATIONS

Open Enrollment Communication Item	Target Release Date	Delivery Method
Open Enrollment Package - Includes personalized benefits statement Personalized Mapped PCP/Provider Letter	October 1, 2025	USPS Mail & Online Account
KeepingLAwell.com full launch	October 1, 2025	USPS Mail & Online Account
Targeted Letters and Reminders - Multiple notices and reminders to employees based on their elections and actions will be sent/created throughout October.	Throughout October 2025	Website
Educational Events and Resources	Throughout October 2025	USPS Mail/Email/ Website/Online Account

Open Enrollment Benefits Statement

The Open Enrollment Benefits Statement provides personalized details of all benefit options and costs.

It will be mailed to all employees and will be available for viewing online, post secure log in at keepingLAWell.com



John Philip Sousa
333 W. 33RD ST.
LOS ANGELES, CA 90001

Enrollment Deadline October 31, 2025
Enroll Online: keepingLAWell.com
Enroll by Phone: 833-4LA-WELL
Call Center Hours: 8:00 am - 5:00 pm M-F

Open enrollment is October 1 - October 31, 2025, for coverage changes effective January 1, 2026.

Open Enrollment is your only opportunity to make coverage elections for yourself and your dependents for 2026 (unless you experience a qualifying life event change or are a newly hired employee). Generally, your previous year's benefit elections will automatically roll over to the following year, unless you make a change during Open Enrollment. Enrollment in the Dependent Care Reimbursement Account (DCRA) and/or Healthcare Flexible Spending Account (HCFSA) does not automatically roll over - if you wish to participate in one of these accounts, you will need to elect to do so during Open Enrollment.

MEDICAL PLAN CHANGES FOR 2026: Effective January 2026, Blue Shield, UnitedHealthcare (UHC), and Kaiser Permanente will be the medical providers for L'Awell. Anthem will no longer provide medical plans for the L'Awell Program. If you were enrolled into an Anthem HMO plan in 2025, you have been mapped to a new HMO plan based on your Medical Group and Primary Care Physician (PCP) designation provided by Anthem. ANTHEM HMO MEMBERS: PLEASE LOOK FOR A SEPARATE LETTER THAT PROVIDES FURTHER DETAIL ON YOUR PCP MAPPING (More on Page 8). If you were enrolled into the Anthem PPO, you have been mapped to the Blue Shield PPO plan for 2026. Please review this statement and your benefits guide at keepingLAWell.com for more information on your options for 2026.

This personalized benefit statement shows your 2026 L'Awell benefit options and the per pay period costs.

Personalized Benefits Snapshot

Benefit	Your Current 2025 Coverages	2025 Cost	Your Proposed 2026 Coverages	2026 Cost
Medical	Anthem Narrow (Select) HMO Employee + Family	\$78.17	UHC SV Harmony HMO Employee + Family	\$88.73
Dental	DeltaCare USA DHMO Employee + Family	\$9.25	DeltaCare USA DHMO Employee + Family	\$9.25
Vision	BlueView Vision Employee + Family	\$0.00	BlueView Vision Employee + Family	\$0.00
Support Plus	Optum	\$0.00	Optum	\$0.00

Personalized “MAPPING”

Letter

This personalized letter is special for this year. It provides valuable information about how employees and their dependents are mapped to a new medical plan.

It will be mailed to all employees and will be available for viewing online, post secure log in at keepingLAWell.com

Specific Provider/PCP
Information



Important: Your Medical Insurance “Mapping” for 2026

Dear **John Philip Sousa**:

This letter supplements the other Open Enrollment communications you are set to receive for LAwell benefit plan changes effective January 1, 2026. Please review your personalized Open Enrollment Benefits Statement for details on your benefit options for 2026 as well as the other non-personalized information available to you at keepingLAWell.com.

As previously indicated to you, to make this transition as seamless as possible, we have mapped you and any eligible dependents to the specific medical plan shown below, based on your primary care physician (PCP)'s participation in the new network. **The change shown below will be effective January 1, 2026 unless you make an active enrollment election during Open Enrollment.** The PCP(s) listed below represent data as of September 1, 2025. If a **PCP** change was made after this date, then additional actions will be required by you to ensure that your intended PCP can be accessed through this transition. Please contact LAwell City Hall staff (*contact info listed at the end of this letter*) to better understand your options and required actions.

Your Current Medical Plan (2025):

Anthem Narrow (Select) HMO

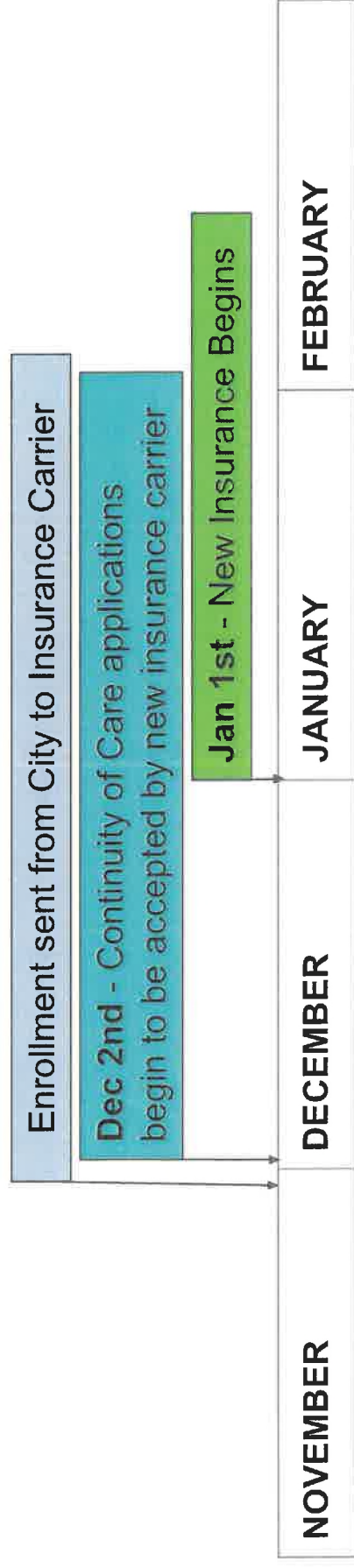
Your New Medical Plan (mapped for 2026):**

UHC SV Harmony HMO

Family member	Your current Medical Group	Primary care physician (PCP) & NPI Number	PCP is confirmed in UHC SV Harmony HMO (as of September 1, 2025)
Plan member: John Philip Sousa	String Medical Group	Harpo Keys NPI: 9876543210	Confirmed
Dependent: Windy F Sousa	Brass Medical Center	Barry Tone NPI: 5544332211	Confirmed

Continuity of Care vs Authorization

- “Continuity of Care” – application process for continued treatment with an **out-of-network** doctor.
- “Authorization” – request approval with new medical insurance company for continued treatment with an **in-network** doctor.



- Communications to and assistance for employees wanting to submit Continuity of Care applications will begin in late November

Dependent Eligibility Verification Audit

- Applies to all LAwell Program employees with dependents
 - Situations of ineligible dependents involve non-reported life events, such as:
 - Divorce/End of Domestic Partnership
 - Death
 - Legal relationship changes (*end of guardianship, end of foster, etc.*)
- Open Enrollment (October 2025) = “Amnesty Period”
- Once audit begins, employees with non-verified dependents will be required to submit proof of relationship documentation.

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Figure 1 is an aerial map of the study area, showing the locations of the 12 study sites. The map includes a grid with letters A, B, C, D, E, F, G, H, I, J, K, L and numbers 1 through 12. Each site is marked with a colored dot and labeled with its name and coordinates. The sites are:

- 1. EBB Walled Plain (A1)
- 2. LLE Base (B1)
- 3. GCP Hill East (C1)
- 4. GCP Hill West (D1)
- 5. GCP Hill (E1)
- 6. GCP Hill + Ramp (F1)
- 7. LLE Base (G1)
- 8. LLE Base (H1)
- 9. LLE Base (I1)
- 10. LLE Base (J1)
- 11. LLE Base (K1)
- 12. LLE Base (L1)

Marion Wright Building
1000 10th Avenue, Suite 100
St. Louis, MO 63101
Tel: 314.241.4500 Fax: 314.241.4501

Patix Water Building
1110 S. St. Louis Ave.
St. Louis, MO 63104
Tel: 314.241.4500 Fax: 314.241.4501

Plumbers Party
1110 S. St. Louis Ave., Suite 100
St. Louis, MO 63104
Tel: 314.241.4500 Fax: 314.241.4501

Remodel Support
1110 S. St. Louis Ave., Suite 100
St. Louis, MO 63104
Tel: 314.241.4500 Fax: 314.241.4501

[illegible]

19	Orange House Support a 100 m, 4 000 m	20	Orange House Support a 100 m, 4 000 m
21	Orange House Support a 100 m, 4 000 m	22	Orange House Support a 100 m, 4 000 m
23	Orange House Support a 100 m, 4 000 m	24	Orange House Support a 100 m, 4 000 m

Station	Distance from Newcastle	Distance from London	Distance from Birmingham	Distance from Manchester	Distance from Cardiff	Distance from Glasgow	Distance from Edinburgh	Distance from Belfast	Distance from Dublin	Distance from Belfast	Distance from Dublin
1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
3	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
4	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
5	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
6	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
7	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0
8	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0
9	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0
10	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0
11	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
12	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0
13	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0
14	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0
15	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0
16	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0
17	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0
18	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0
19	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0
20	19.0	19.0	19.0	19.0	19.0	19.0	19.0	19.0	19.0	19.0	19.0
21	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
22	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0
23	22.0	22.0	22.0	22.0	22.0	22.0	22.0	22.0	22.0	22.0	22.0
24	23.0	23.0	23.0	23.0	23.0	23.0	23.0	23.0	23.0	23.0	23.0
25	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0
26	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0
27	26.0	26.0	26.0	26.0	26.0	26.0	26.0	26.0	26.0	26.0	26.0
28	27.0	27.0	27.0	27.0	27.0	27.0	27.0	27.0	27.0	27.0	27.0
29	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0
30	29.0	29.0	29.0	29.0	29.0	29.0	29.0	29.0	29.0	29.0	29.0
31	30.0	30.0	30.0	30.0	30.0	30.0	30.0	30.0	30.0	30.0	30.0
32	31.0	31.0	31.0	31.0	31.0	31.0	31.0	31.0	31.0	31.0	31.0
33	32.0	32.0	32.0	32.0	3						

[illegible]

Ongoing Communications/Reminders

MONTH	COMMUNICATION ITEM
NOVEMBER	- Enrollment Correction Window - Targeted Communications to HDHP - Continuity of Care/Authorization Communication Begins
DECEMBER	- New Medical Cards/Welcome Packets Mailed - PCP Correction process begins - Continuity of Care applications begin - Authorization requests begin
JANUARY	- Blue Shield & UnitedHealthcare member advocate service formally begins - PCP Correction process continues - Continuity of Care applications continue - Authorization requests continue
FEBRUARY	- Target start for Dependent Verification Audit