

Important: Your Health Coverage is being discontinued in 2019.
You must take action during Open Enrollment.
Selecting a new plan may change your costs, coverage and providers.

[Date]

Dear [Name of Policyholder],

Why am I getting this letter?

Your current health plan will not be offered next year. Beginning January 1, 2019, we won't offer the health insurance coverage you currently have. **This means you must enroll in a new health plan to have coverage in 2019.** We will end coverage for the people in your household under your current health plan on December 31, 2018. [These people are:

Name of Policyholder

Names of other enrollees on policy]

This information does not impact your current 2018 coverage. As long as you keep paying your monthly premiums to [Issuer Name], you will still have coverage through December 2018.

What you need to do:

The Open Enrollment period for 2019 coverage is November 1, 2018 through December 15, 2018. You must enroll by December 15, 2018 to have health insurance coverage next year. When you sign up during Open Enrollment, your coverage will start January 1, 2019. You can also change plans during open enrollment, but in most cases, you cannot switch plans after December 15, 2018. Be on the lookout for a letter from Washington Healthplanfinder (Washington's Exchange) in mid-to-late October 2018 with more information.

If you do not have coverage next year, you may pay a penalty and you'll have to pay for all of your health care costs.

During Open Enrollment you will need to:

Review your coverage options and pick a new plan.

- **Update your Washington Healthplanfinder application**
Review your Washington Healthplanfinder application to make sure the information is still current and correct, and to see if you may qualify for more or less financial help in 2019 than you're getting now. This may lower your monthly premium payment or out-of-pocket costs. Plus, you can help avoid paying money back when you file your taxes.
- **Choose a new plan.**
There are two ways you can choose to buy a new health plan:

[Issuer Branding and Contact Information]

1. Through Washington Healthplanfinder at www.wahealthplanfinder.org. You can compare plans, find in-person help in your community, and see if you qualify for free or low-cost options depending on your income. If you qualify for financial help, you can only get those savings if you enroll through Washington Healthplanfinder.
2. Directly from another company or with the help of an agent or broker.

What should you consider when shopping for a health plan?

- ✓ **Cost.** Check to see if you have lower-cost options and compare plans through Washington Healthplanfinder at www.wahealthplanfinder.org.
- ✓ **Providers.** Health plans through a different company will have different doctors or hospitals from your old plan. Please contact the company or visit the provider directory at [Link to provider directory] to make sure that the plan you want to buy includes your doctor and other health care providers as part of its network.
- ✓ **Benefits.** Please contact the company or visit [Link to benefit booklet] to view the new plan's 2019 benefit booklet, which will include a description of benefits and the costs you pay when you use services.
- ✓ **Drugs.** Please contact the company or visit [Link to Drug formulary] to view your new plan's 2019 drug formulary, which will include a list of covered prescription drugs.

If some people in your household have a different kind of coverage—such as Medicare, Washington Apple Health, or a dental plan—they may get a separate letter about how to keep their coverage.

Questions?

- To learn about your plan or other options for health coverage through [Issuer Name], contact [Contact Information and Hours of Operation] or visit [Link to Summary of Benefits and Coverage], where you can review the Summary of Benefits and Coverage for the plans.
- Call [Issuer phone number] to request a reasonable accommodation at no cost to you if you have a disability.
- To update your account or learn about options for health coverage or financial help through Washington Healthplanfinder go to www.wahealthplanfinder.org or call 1-855-WAFINDER (1- 855-923-4633) or TTY/TDD: 1-855-627-9604.
- [Language taglines per CCIIO Technical Guidance – March 30, 2016 Guidance and Population Data for Exchanges, Qualified Health Plan Issuers, and Web-Brokers to Ensure Meaningful Access by Limited-English Proficient Speakers Under 45 CFR §155.205(c) and §156.250; Appendix A – Top 15 Non-English Languages by State; Appendix B: Sample Translated Taglines – Languages Are Listed in Alphabetical Order] (*For Plan Year 2019, OIC will allow the Notice and Taglines to be “posted” with forms either by being embedded in the forms, or as an insert enclosed with the forms.*)