

**Important: Your health coverage is being discontinued.**  
You must take action. 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.** You must enroll in a new plan to have coverage. We will end coverage for the people in your household who currently have this health plan on December 31, 2018.

[These people are:

Name of Policyholder

Names of other enrollees on policy]

### **When do you need to make a decision?**

The 2019 Open Enrollment period is November 1, 2018 through December 15, 2018. If you want a new plan with coverage that starts on January 1, 2019, the deadline to enroll is December 15, 2018.

### **What you need to do**

Check with Washington Healthplanfinder (Washington's Exchange) about whether it will automatically enroll you in another plan.

Review your coverage options and pick a new plan. 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.

- **Update your Washington Healthplanfinder application by [Date].**

Review your Healthplanfinder application to make sure the information is still current and correct, and to see if you qualify for more or less financial help in [Year] 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:

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

[Issuer Branding and Contact Information]

## What should you consider before deciding to buy a plan?

- ✓ **Cost.** Check to see if you have lower-cost options and compare plans through Washington Healthplanfinder at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org).
- ✓ **Providers.** Health plans through a different company will have different doctors or hospitals from your old plan. Please contact the company to make sure that the plan you want to buy contains your doctor and other health care providers as part of its network.
- ✓ **Benefits.** Please contact the company to ask for 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 to ask for 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 [Issuer Website], where you can review the Summary of Benefits and Coverage [link to the Summary of Benefits and Coverage for the plans].
- Call your insurer 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](http://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.*)