

**Urgent: Your health coverage is at risk.**

Take action by December 15, 2019 or you may not have health coverage in 2020.

[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, 2019.

[These people are:

Name of Policyholder

Names of other enrollees on policy]

**To keep health coverage in 2020, you must choose a new plan.**

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

The Open Enrollment period for 2020 health insurance coverage is November 1, 2019 through December 15, 2019. You must enroll by December 15, 2019 to have health insurance coverage in 2020. When you sign up during Open Enrollment, your coverage will start January 1, 2020. You can also change plans during open enrollment, but in most cases, you cannot switch plans after December 15, 2019.

**What you need to do:**

- **Update your Washington Healthplanfinder application by [Date].**  
Review your Washington Healthplanfinder application (Washington's Exchange) to make sure the information is still current and correct, and to see if you qualify for more or less financial help in 2020 than you're getting now. This may lower your monthly premium payment or out-of-pocket costs. Check with Washington Healthplanfinder about whether it will automatically enroll you in another plan. Then, review your coverage options and pick a new plan if you are not automatically enrolled in a plan or would like a different plan.
- **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) or call 1-855-WAFINDER (1-855-923-4633) or TTY/TDD: 1-855-627-9604. 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.]

[Issuer Branding and Contact Information]

2. Directly from [Insert if applicable: Issuer Name,] another company or with the help of an agent or broker.

### **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) or call 1-855-WAFINDER (1-855-923-4633) or TTY/TDD: 1-855-627-9604.
- ✓ **Providers.** Health plans through a different company or another plan 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 2020 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 2020 drug formulary, which will include a list of covered prescription drugs.

### **Important information about tax credits**

Tax credits and other financial help are available to many people who buy a plan through Washington Healthplanfinder. Find out if you qualify at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org).

### **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 [Issuer phone number including TTY/TDD] to request a reasonable accommodation to get this information in an accessible format, like large print, Braille, or audio, at no cost to you.
- 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.
- 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.

### **Would you like help in another language?**

- [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 [Issuer Branding and Contact Information]

§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 2020, 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.)*