

Important: Your plan will no longer be offered in 2020.
Take action by December 15, 2019 or you'll be automatically enrolled in a different health plan.
This may change your costs, coverage and providers.

[Date]

Dear [Name of Policyholder],

Why am I getting this letter?

Your current health plan coverage will not be offered next year. Read this letter carefully and review your options. The last day of your current coverage is December 31, 2019 for you and any other people in your household covered under this plan.

[These people are:

Name of Policyholder

Names of other enrollees on policy]

What you need to do:

We have selected a new plan for you, but you can also shop for a new plan. **If you do not choose another plan and if your information is current with Washington Healthplanfinder, we will automatically enroll you [and anyone listed above] in this new plan.**

Before we can enroll you in your new plan, you may need to update your account with Washington Healthplanfinder (Washington's Exchange). Washington Healthplanfinder will send you a letter in October 2019 to tell you what action to take. **If the letter tells you to take action and you do not, you will not be enrolled in a new plan for 2020.**

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. Your coverage will start January 1, 2020. You can change plans during open enrollment, but in most cases, you cannot switch plans after December 15, 2019.

What you need to do:

During Open Enrollment you will need to:

- 1. Update your Washington Healthplanfinder application by December 15, 2019.**

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 2020 than you're getting now. This may lower your monthly premium payment or out-of-pocket costs.

[Issuer Branding and Contact Information]

2. Keep this new plan or choose a different plan by December 15, 2019.

There are two ways you can choose to buy a new health plan:

- 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.
- Directly from another company or with the help of an agent or broker.

Options from [Issuer Name]

The new [issuer name] plan we have selected for you is similar to your current coverage. If we enroll you in this plan, your new premium starts on January 1, 2020. If you don't qualify for financial help (a "subsidy"), you'll pay \$[Dollar amount] each month. [Insert if rate pending approval.] However, your rate has not yet been finalized. We will update you if there are changes. To see information about this rate, go to:

<https://fortress.wa.gov/oic/consumertoolkitr/Search.aspx>.

If you do qualify for a subsidy, Washington Healthplanfinder will send a letter estimating how much your coverage will cost, including any subsidy.

Your new plan may have different [benefits and/or cost sharing], including:

	Current 2019 Plan	2020 Plan We Chose For You
	[List plan name and ID]	[List plan name and ID]
Changes to your benefits	<ul style="list-style-type: none"> • [For benefits changes, list what the benefits were in 2019 or write "no change." Use additional lines and bullet 	<ul style="list-style-type: none"> • [List changes to benefits or write "no change." Use additional lines and bullet points as needed.]
Changes to your cost-sharing	<ul style="list-style-type: none"> • [For cost-sharing changes, list what the cost-sharing was in 2019 or write "no change." Use additional lines and bullet points as needed.] 	<ul style="list-style-type: none"> • [List changes in cost sharing, (including but not limited to changes in metal-level tier, out of pocket maximum, or deductible), or write "no change." Use additional lines and bullet points as needed.]

This list may not include all differences, such as differences in the prescription drugs or providers we cover. For full information about your new plan, contact us.

What should you consider before deciding to keep or change your plan?

- ✓ **Cost:** Check to see if you have lower-cost options, and compare plans through Washington Healthplanfinder at www.wahealthplanfinder.org.
- ✓ **Providers:** Your coverage may have different doctors or hospitals in 2020. Call or visit [Issuer Branding and Contact Information]

[Link to provider directory] to make sure your doctor and other health care providers are covered.

- ✓ **Benefits:** Call us or visit our website [Link to benefit booklet] for a copy of your plan's 2020 benefit booklet, which includes a description of benefits and the costs you pay when you use services.
- ✓ **Drugs:** Call us or visit [Link to formulary] for a copy of your plan's 2020 drug formulary, which includes a list of covered prescription drugs.

What if you want to change health plans?

The Open Enrollment period for 2020 coverage is November 1, 2019 through December 15, 2019. Coverage starts on January 1, 2020. You must sign up by December 15, 2019 for coverage in 2020.

Important information about your tax credit

[If mapping enrollee to a plan in the same product that is **NOT** a silver plan:

- **IMPORTANT:** This isn't a Silver plan in 2020. This means you can't get financial help to lower your out-of-pocket costs if you enroll in this plan. To get these savings if you qualify, you must go back to Washington Healthplanfinder and enroll in a Silver plan. If you don't enroll in a Silver plan, any financial help you currently get to lower your out-of-pocket costs will stop on December 31, 2019.]
- Last year, you may have used tax credits to lower your monthly premium. To make sure you get the full savings, you must update your household and income information with Washington Healthplanfinder.
- You can do this online, in person, or by phone. This will ensure you get the correct premium amount and that you do not owe money on your next tax return because your household size, income, or other eligibility information was different than what you estimated. Your final tax credit is determined when you file your federal income tax return for the year.

[For those enrollees who did not receive tax credits only, insert the following bracketed text:

- **If you didn't receive a tax credit in 2019:** Tax credits and other cost-savings are available to many people who buy a plan through Washington Healthplanfinder. Find out if you qualify at 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 [Link to Summary of Benefits and Coverage] where you can review the Summary of Benefits and Coverage for the plans.
- Call [Issuer phone number, including TTY/TTD] to request a reasonable

[Issuer Branding and Contact Information]

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 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 CCIO 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 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.)*