Important: We will not offer your health plan in 2019.
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. On December 31, 2018, we will end coverage for the people in your household who currently have this health plan.
[These people are:
      Name of Policyholder
      Names of other enrollees on policy]

To keep health coverage in 2019, you must choose a new plan.

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.

When do you need to make a decision?

The Open Enrollment period for 2019 health insurance coverage is November 1, 2018 through December 15, 2018. You must enroll by December 15, 2018 to have health insurance coverage in 2019. 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.

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.

What options do you have?

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

1. Through Washington Healthplanfinder (Washington's Exchange) at www.wahealthplanfinder.org. Here, 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. [Insurer insert HBE deadline for applying for coverage.]

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 different plan?

✓ <u>C</u>ost. Check to see if you have lower-cost options and compare plans through Washington Healthplanfinder at www.wahealthplanfinder.org.

✓ <u>P</u>roviders. 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.

✓ <u>B</u>enefits. 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.

✓ <u>D</u>rugs. Please contact the company to ask for your new plan's 2019 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.

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 for the plan.

• 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.*)

[Issuer branding and contact information]