

**Important: Your health plan coverage will end on December 31, 2020 because you are not eligible for a catastrophic health plan in 2021.**

You must select a new plan during Open Enrollment.  
Selecting a new plan may change your costs, coverage and providers.

[Date]

Dear [Policyholder Name],

### **Why am I getting this letter?**

In 2020, you enrolled in the [plan name] catastrophic plan. You will not be eligible for the plan in 2021 because you will be 30 years old and will no longer qualify or you no longer qualify for the affordability exemption. On December 31, 2020, we will end your coverage.

To have health insurance coverage in 2021, you must choose a new plan. This letter explains the options available to you.

### **Options from [issuer name]**

We suggest the [plan name] plan. You [will need to select this plan through Washington Healthplanfinder (Washington's Exchange)] [or you may purchase the plan directly from (issuer name)]. This may change some of your costs, coverage and providers, so please review your options.

The premium for the [plan name] plan starts on January 1, 2021. If you don't qualify for financial help through Washington Healthplanfinder, or if you purchase the plan directly from [issuer name], you'll pay [premium] 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 purchase a plan from Washington Healthplanfinder and you qualify for financial help, Washington Healthplanfinder will send you a letter estimating how much your premium will cost, including any subsidy.

### **The plan we are suggesting may have different benefits and cost sharing, including:**

|                          | <b>Current 2020 Plan</b>                                                                                                                                                            | <b>2021 Plan Recommendation</b>                                                                                                                    |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
|                          | [List plan name and ID]                                                                                                                                                             | [List plan name and ID]                                                                                                                            |
| Changes to your benefits | <ul style="list-style-type: none"><li>[For benefits changes, list what the benefits were in 2020 or write "no change." Use additional lines and bullet points as needed.]</li></ul> | <ul style="list-style-type: none"><li>[List changes to benefits or write "no change." Use additional lines and bullet points as needed.]</li></ul> |

[Issuer Branding and Contact Information]

|                              |                                                                                                                                                                                              |                                                                                                                                                                                                                                                             |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Changes to your cost sharing | <ul style="list-style-type: none"><li>• [For cost-sharing changes, list what the cost-sharing was in 2020 or write “no change.” Use additional lines and bullet points as needed.]</li></ul> | <ul style="list-style-type: none"><li>• [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.]</li></ul> |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**This list may not include all changes, such as changes to covered providers and prescription drugs.** For full information about changes to your plan, contact us.

If you want the plan we suggest for you, make sure you choose [plan name] through Washington Healthplanfinder or directly from [issuer name]. Then pay the new plan premium. If not, you can also choose any of our other plans available to you.

### What other options do you have?

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 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 at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org). [You can find plans from (Issuer Name) through Washington Healthplanfinder.]
2. Directly from another company or with the help of an agent or broker.

### What should you consider before choosing your plan?

- ✓ **Cost:** Check to see if you have low-cost options, and compare plans through Washington Healthplanfinder at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org).
- ✓ **Providers:** Your coverage may have different doctors or hospitals in 2021. Call or visit [Link to provider directory if your plan or if the suggested plan is offered by another carrier, then a link to that carrier’s website] to make sure your doctor and other health care providers are covered.
- ✓ **Benefits:** Call us or visit [link to benefit booklet or if the suggested plan is offered by another carrier, then a link to that carrier’s website] for a copy of your plan’s 2021 benefit booklet, which includes a description of benefits and the costs you pay when you use services.
- ✓ **Drugs:** Call us or visit [direct link to plan formulary or if the suggested plan is offered by another carrier, then a link to that carrier’s website] for a copy of your plan’s 2021 drug formulary, which includes a list of covered prescription drugs.

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

The Open Enrollment period for 2021 coverage is November 1, 2020 through December 15, 2020. You can choose a new plan at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org). You can also enroll from December 16, 2020 through January 15, 2021, but your coverage would not start until February 1, and you would not have insurance during the month of January.

To make sure that you have health care coverage in 2021 that starts on January 1, 2021, you must enroll by December 15, 2020.

## **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 including TTY/TDD and Hours of Operation] or visit [link to Summary of Benefits and Coverage or if suggested plan is offered by another carrier, then a link to that carrier's website], where you can review the Summary of Benefits and Coverage for the plan.
- 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 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 §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 2021, 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.*)