

Important: Your health plan will no longer be offered.

Take action by December 15, 2020, or you'll be automatically enrolled in a different plan.
This may change some of your costs and coverage, so review your options carefully.

[Date]

Dear [Name of Policyholder],

Why am I getting this letter?

Your current health plan will not be offered next year. Read this letter carefully and review your options. On December 31, 2020, coverage will end for the people in your household who currently have this health plan. [These people are:

Name of Policyholder

Names of other enrollees on policy]

What you need to do:

To keep health insurance coverage in 2021 that starts on January 1, 2021, you must either choose a new plan or accept the plan we chose for you. This letter explains the options available to you.

The Open Enrollment period for 2021 coverage is November 1, 2020 through December 15, 2020 for coverage that starts on January 1, 2021. You can also enroll between December 16, 2020 and January 15, 2021, but you will not have insurance during the month of January and your coverage will start February 1, 2021.

If you do not want this plan, you must enroll in different health coverage by December 15, 2020. You can change plans during open enrollment, but in most cases, you cannot switch plans after open enrollment. When you sign up between November 1, 2020 and December 15, 2020, your coverage will start January 1, 2021.

Options from [Issuer Name]

We have selected a new [Issuer Name] plan for you that is similar to your current plan. **We will automatically enroll you in [Plan Name] unless you choose another option by [Month, Day, Year].**

The premium for this new plan starts in [Month]. You'll pay \$[Dollar amount] each month. [Insert if plan pending approval: However, your plan 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/consumertoolkitrt/Search.aspx>.

Important: This isn't a Washington Healthplanfinder (Exchange) plan. This means you won't get any financial help lowering your monthly premium or out-of-pocket costs (like deductibles, copayments, and coinsurance) if you enroll in this plan. To see if you qualify for these savings and to enroll in a Washington Healthplanfinder plan, visit www.wahealthplanfinder.org. If you don't enroll in a Washington Healthplanfinder plan, you may not be able to switch to one for 2021, even if your finances change.

[Issuer branding and contact information]

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

	Current 2020 Plan	2021 Plan We Chose For You
	[List plan name and ID]	[List plan name and ID]
Changes to your benefits	[For benefits changes, list what the benefits were in 2020 or write “no change.” Use additional lines and bullet points as needed.]	[List changes to benefits or write “no change.” Use additional lines and bullet points as needed.]
Changes to your cost-sharing	[For cost-sharing changes, list what the cost-sharing was in 2020 or write “no change.” Use additional lines and bullet points as needed.]	[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 more information about your new plan, please contact us.

If you want the plan we selected for you, simply pay the plan premium. If not, you can also choose any of our other plans available to you.

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

- ✓ **Cost:** Your current health plan isn’t a Washington Healthplanfinder plan (from Washington’s Exchange). This means you don’t get any financial help lowering your monthly premium or out-of-pocket costs if you remain enrolled in this plan. To see if you qualify for these savings, go to www.wahealthplanfinder.org to shop and compare plans.
- ✓ **Providers:** Your new coverage may have different doctors or hospitals in 2021. Call or visit [link to provider directory] to make sure your doctor and other health care providers are covered.
- ✓ **Benefits:** Call us or visit [link to plan benefit information] 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 formulary] for a copy of your plan’s 2021 drug formulary, which includes a list of covered prescription drugs.

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

1. Through Washington Healthplanfinder 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. [You can find plans from (Issuer Name) on Washington Healthplanfinder.] The deadline for applying for coverage that starts January 1, 2021 is December 15, 2020.
2. Directly from [Issuer Name], another company, or with the help of an agent or broker.

Questions?

[Issuer branding and contact information]

- To learn about your plan or other options for health coverage through [Issuer Name], contact [Contact Information and Hours of Operation] or visit our website where you can review the Summary of Benefits and Coverage at [link to Summary of Benefit 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 through Washington Healthplanfinder, contact www.wahealthplanfinder.org or 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 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.)*