

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

Take action by December 15, 2020, or you may not have continuous health coverage in 2021.

[Date]

Dear [Name of Policyholder],

**Why am I getting this letter?**

**Your current health plan will not be offered next year in your area.** Beginning January 1, 2021, we won't offer the health insurance coverage you currently have. **This means you must enroll in a new health plan to have coverage in 2021.** We will end coverage for the people in your household under your current health plan on December 31, 2020. [These people are:

Name of Policyholder

Names of other enrollees on policy]

This information does not impact your current 2020 coverage. As long as you keep paying your monthly premiums to [Issuer Name], you will still have coverage through December 31, 2020.

**To keep health coverage in 2021, you must choose a new plan.**

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

The Open Enrollment period for 2021 health insurance coverage is November 1, 2020 through December 15, 2020. You must enroll by December 15, 2020 to have health insurance coverage in 2021 starting 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. You can also change plans during open enrollment, but in most cases, you cannot switch plans after open enrollment.

**What you need to do:**

**During Open Enrollment you will need to:**

Review your coverage options and pick a new plan.

**1. Update your Washington Healthplanfinder application by December 15, 2020 for continuous coverage.**

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 2021 than you're getting now. This may lower your monthly premium payment or out-of-pocket costs.

**2. Choose a new plan by December 15, 2020 for continuous coverage.**

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

[Issuer Branding and Contact Information]

- Through Washington Healthplanfinder at [www.wahealthplanfinder.org](http://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.

### **What should you consider when shopping for a health 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 will have different doctors or hospitals from your old plan. Please contact the company to make sure that the plan you want to buy includes your doctor and other health care providers as part of its network.
- ✓ Benefits. Please contact the company to view the new plan's 2021 benefit booklet, which will include a description of benefits and the costs you pay when you use services.
- ✓ Drugs. Please contact the company to view your new plan's 2021 drug formulary, which will include a list of covered prescription drugs.

### **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/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 §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.*)

[Issuer Branding and Contact Information]