

Important: Your Health Coverage is being discontinued in 2017.
You must take action during Open Enrollment.

[Date]

Dear [Name of Policyholder],

Why am I getting this letter?

Beginning January 1, 2017, 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 2017. We will end coverage for the people in your household under your current health plan on December 31, 2016.**

[These people are:

Name of Policyholder

Names of other enrollees on policy]

This information does not impact your current 2016 coverage. As long as you keep paying your monthly premiums to [Issuer Name], you will still have coverage through December 2016.

What you need to do:

The Open Enrollment period for 2017 coverage is November 1, 2016 through January 31, 2017. In most cases, you cannot switch plans after January 31, 2017. Coverage starts on the first of the month, and you need to sign up by the 23rd of the month for your coverage to start the next month. To make sure there isn't a gap in your coverage, and avoid paying a penalty, the deadline to enroll is December 23, 2016 for coverage that starts January 1, 2017.

Be on the lookout for a letter from Washington Healthplanfinder in mid-to-late October 2016 with more information.

During Open Enrollment you will need to:

Review your coverage options and pick a new plan. If you don't have health coverage, you'll have to pay for all of your health care. You may also have to pay a penalty of \$695 or more when you file your taxes.

- **Update your Washington Healthplanfinder application**

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 2017 than you're getting now. This may lower your monthly premium payment or out-of-pocket costs. Plus, you can help avoid paying money back when you file your taxes.

- **Choose a new plan.**

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

1. 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

[Issuer Branding and Contact Information]

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.

2. 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.
- ✓ 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 ask for the new plan's 2017 benefit booklet, which will include a description of benefits and the costs you pay when you use services.
- ✓ Drugs. Please contact the company to ask for your new plan's 2017 drug formulary, which will include a list of covered prescription drugs.

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.

Questions?

- To learn about your plan or other options for health coverage through [Issuer Name], contact [Contact Information and Hours of Operation].
- 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.

Getting Help in other Languages

[Notice of language and disability accommodations with phone vs. TTY labels- OIC-2016-9 \(PDF, 421KB\)](#).