OIC 2016-12

# Elements issuers need to include if they write their own small group letters

**Small group renewals – required elements:**

* Monthly premium for the enrollment group in 2016 and difference in premiums from last year;

* Information about significant changes to the coverage;

* Information about other health coverage options. Specifically, the notice must clearly explain the options for the employer or individual for obtaining or renewing health insurance coverage both through and outside of the Exchange;

* Contact information to call for questions;

* The issuer must write the notice in a clearly understandable manner

**Small group discontinuations – required elements:**

* Statement that issuer is discontinuing coverage;

* Information about other health coverage options. Specifically, the notice must clearly explain the options for the employer or individual for obtaining or renewing health insurance coverage both through and outside of the Exchange;

* Contact information to call for questions

* The issuer must write the notice in a clearly understandable manner