

Important: Your health coverage is being discontinued.
You must take action

[Date]

Dear [Name of Policyholder],

Why am I getting this letter?

Beginning [INSERT DATE], we won't offer the health insurance coverage you currently have through Washington Healthplanfinder. This means you may lose your health coverage. **You must enroll in a new plan to have coverage. We will end coverage for the people in your household who currently have this health plan on December 31, 2016.**

[These people are:

Name of Policyholder

Names of other enrollees on policy]

When do you need to make a decision?

The 2016 Open Enrollment period is November 1, 2016 through January 31, 2017. If you want a new plan with coverage that starts on January 1, 2017, the deadline to enroll is December 23, 2016. In most cases, you cannot switch plans after January 31, 2017. Coverage starts on the first of the month, and you will need to sign up by the 23rd for your coverage to start the next month.

What you need to do

Check with Washington Health Benefit Exchange about whether it will automatically enroll you in another plan if you don't take action.

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.

- **Update your Washington Healthplanfinder application by [Date].**

Review your Healthplanfinder application to make sure the information is still current and correct, and to see if you qualify for more or less financial help in [Year] 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 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.]

[Issuer Branding and Contact Information]

2. Directly from another company, or with the help of an agent or broker.

What should you consider before deciding to buy a 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 contains your doctor and other health care providers as part of its network.
- ✓ Benefits. Please contact the company to ask for the new plan's 2016 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 2016 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 (1-855923-4633) or TTY/TDD: 1-855-627-9604.
- [[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.](#)]