**Urgent: Your health coverage is at risk.** Take action by December 15, [insert current year], or you won’t have continuous health coverage in [insert upcoming year].

[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. **This means you must enroll in a new health plan to have coverage in [insert upcoming year].**  On December 31, [insert current year], we will end coverage for the people in your household who currently have this plan.

[These people are:

Name of Policyholder

Names of other enrollees on policy]

# To keep health coverage in [insert upcoming year], you must choose a new plan.

# When do you need to make a decision?

Between November 1, [insert current year], and December 15, [insert current year], you can choose a new plan that starts on January 1, [insert upcoming year] for coverage during [insert upcoming year]. You can also enroll from December 16, [insert current year], through January 15, [insert upcoming year], but your coverage would not start until February 1, [insert upcoming year] and you would not have insurance during the month of January. You can also change plans during open enrollment, but in most cases, you cannot switch plans after open enrollment.

# What options do you have?

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

1. Through Washington Healthplanfinder (Washington’s Exchange) at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org/) or call 1-855-WAFINDER (1-855-923-4633) or TTY/TDD: 1-855-627-9604. 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. [You can find plans from Issuer Name at Washington Healthplanfinder.] If you qualify for financial help, you can only get those savings if you enroll through Washington Healthplanfinder.
2. Directly from [Insert if applicable: Issuer Name or] another company, or with the help of an agent or broker. If you purchase directly, rather than through the Washington Healthplanfinder, you won’t get any financial help lowering your monthly premium or out-of-pocket costs (like deductibles, copayments, and coinsurance).

# What should you consider before deciding to buy a different 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 may 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 [insert upcoming year] 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 [insert upcoming year] drug formulary, which will include a list of covered prescription drugs.

# Important information about tax credits

Tax credits and other financial help, such as Cascade Care Savings, are available to many people who buy a plan through Washington Healthplanfinder. Find out if you qualify at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org/) or call 1-855-WAFINDER (1-855-923-4633) or TTY/TDD: 1-855-627-9604..

# Questions?

* To learn about your plan or other options for health coverage through [Issuer Name], contact [Contact Information, including TTY/TDD and Hours of Operation] or visit [Link to Issuer Website], where you can review the Summary of Benefits 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 Washington Healthplanfinder 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**] (*The 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*.)**