

[Date]

Name

Address

City, State Zip Code

Dear Member:

You will soon have the opportunity to enroll in a new health insurance plan for 2017.

Beginning November 1, 2016, you will be able to select a new health plan, with coverage effective January 1, 2017, that provides greater consumer protections and benefits than your current plan, such as:

- No denial of coverage based on a pre-existing medical condition.
- Health insurance premiums not based on health factors – you will not pay higher premiums because you have a health problem, need to see medical providers frequently, or have expensive health insurance claims.
- No cancellation of coverage if you get sick or become injured.
- No annual or lifetime dollar limits on how much your health insurance will pay for services considered essential health benefits.
- Limitations on out of pocket costs for essential health benefits - for 2017, no more than \$7,150 for individual plans and \$14,300 for family

If you enroll in a new plan through Idaho's health insurance exchange, Your Health Idaho, you may be able to qualify for advance tax credits to help you pay your monthly premiums and for additional assistance in paying out of pocket costs.

For more information on Your Health Idaho, please visit www.yourhealthidaho.org, where you can view 2017 health insurance plans that will be available during the open enrollment period beginning November 1, 2016 and ending January 31, 2017.

You may also enroll in a new health plan outside Your Health Idaho. If you enroll outside Your Health Idaho, you will not qualify for assistance in paying for your health insurance plan, but you will still have access to a wide selection of plans that will provide greater consumer protections and may be less costly than your current plan.

If you do not choose a new health insurance plan during the November 1, 2016 – January 31, 2017 open enrollment period, you may choose a new plan when your current health plan is due for renewal in 2017, or you may renew your current plan. Please take some time to consider your options for 2017, and don't hesitate to contact us, or your insurance agent or broker, if you have questions on

this letter. You may also call the Idaho Department of Insurance at (208) 334-4250, or at 1-800-721-3272.