

[Date]

Name

Address

City, State Zip Code

Dear Member:

Your health insurance coverage will soon be due for annual renewal. You have the option to renew your current policy or choose a new health insurance plan.

As you may be aware, the Affordable Care Act (ACA) requires all individuals to enroll in health insurance coverage that includes a specific set of benefits and consumer protections known as minimum essential coverage. Individuals who have minimum essential coverage are not subject to a tax penalty.

The federal government recently concluded that your current health insurance plan meets the minimum essential coverage standard. Therefore, if you renew your current plan, you will not be subject to a tax penalty when you file your federal tax return for 2014 and later years.

However, in making your choice, you should remember the following.

First, you have the option to enroll in a new health insurance plan that provides greater consumer protections and benefits. The ACA requires coverage for new health insurance plans to comply with the following:

- Individuals cannot be denied coverage based on a pre-existing medical condition.
- Health insurance premiums cannot be based on health factors, so you will not pay higher premiums because you have a health problem, need to see medical providers frequently, or have expensive health insurance claims.
- Insurance carriers cannot cancel your coverage if you get sick or become injured.
- There is no annual or lifetime dollar limits on how much your health insurance will pay for services considered essential health benefits.
- The out-of-pocket costs you pay other than monthly premiums are limited to an annual dollar amount. For 2015, individuals will pay no more than \$6,600 and

families will pay no more than \$13,200. For 2016, individual out-of-pocket costs will be limited to \$6,850 and family out-of-pocket costs to \$13,700.

There are two enrollment periods when you may choose a new plan:

1. You have a 120-day special enrollment period in which you may enroll in a new plan instead of renewing your current plan. This special enrollment period begins 60 days before the end of your current plan year, and lasts 60 days after it ends. It is important to enroll in the new plan by the 15th of the month before your current plan ends to avoid a break in coverage.
2. You also have the opportunity to enroll in a new plan during the annual fall enrollment period for coverage beginning in January of the following year. The annual enrollment period for 2016 coverage is expected to begin November 1, 2015 and run through January 31, 2016. The last date to enroll in a new plan with coverage effective January 1, 2016 is December 15, 2015.

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

For more information on *Your Health Idaho*, and to view health insurance plans available through your special enrollment period, please visit www.yourhealthidaho.org.

You may also enroll in a new health plan not sold on *Your Health Idaho*. If you enroll outside *Your Health Idaho*, you will not qualify for assistance in paying for your health insurance plan premium, but you will still have access to a wide selection of plans providing greater consumer protections which may cost less than your current plan.

If you have questions on this letter, please contact us, your insurance agent or broker, or the Idaho Department of Insurance at 208-334-4250, or at 1-800-721-3272.