

Dear Policyholder,

We previously notified you that your current policy is being cancelled because it doesn't meet the minimum standards required by the health care law. We are now writing to inform you that, under federal guidance announced in November 2013, and extended in February 2014, you may keep this coverage for the upcoming plan year.

### **How Do I Keep My Current Plan?**

To keep your current plan, please contact us or pay the next premium due as provided in the enclosed payment invoice.

As you think about your options, there are some things to keep in mind. If you choose to renew your current policy, it will NOT provide all of the rights and protections of the Affordable Care Act (ACA). These include one or more of the following new protections of the Public Health Service Act (PHS Act) that were added by the ACA and that take effect for coverage beginning in 2014. As a result, your coverage:

- May not meet standards for fair health insurance premiums, so it can charge more based on factors such as gender or a pre-existing condition, and it doesn't have to comply with rules limiting the ability to charge older people more than younger people (section 2701).
- May not meet standards for guaranteed availability, so it can exclude customers based on factors such as a pre-existing condition (section 2702).
- May not meet standards for guaranteed renewability (section 2703).
- May not meet standards related to pre-existing conditions for adults, so it can exclude coverage for treatment of an adult's pre-existing condition (section 2704).
- May not meet standards related to discrimination based on health status (section 2705).
- May not meet standards for non-discrimination in providers (section 2706).
- May not cover essential health benefits or limit annual out-of-pocket spending, so it might not cover benefits such as prescription drugs and might have unlimited cost-sharing (section 2707).
- May not meet standards for participation in clinical trials, so you might not have coverage for services related to a clinical trial for a serious or life-threatening disease (section 2709).

Your current plan will include the following new required benefits:

- Elimination of annual limits on the dollar value of any essential health benefits that are included in your plan.
- For renewals on July 1, 2014 or a later date, if your plan includes mental health benefits, they will be covered with the same out-of-pocket costs as other health benefits.

**This notice constitutes an amendment of your current policy to include the new benefits listed above, and becomes part of your current health insurance policy contract as of January 1, 2014, or as of your next annual renewal, whichever is later.**

### **How Do I Choose A Different Plan?**

You have new options and rights for getting quality, affordable health insurance. You may shop in Idaho's health insurance exchange, Your Health Idaho, where all plans meet certain standards to guarantee health care security and no one who is qualified to purchase coverage through Idaho's exchange can be turned away or charged more because of a pre-existing condition. Your Health Idaho allows you to choose a private plan that fits your budget and health care needs. You may also qualify for tax credits or other financial assistance to help you afford health insurance coverage through Your Health Idaho.

You can also get new health insurance outside Your Health Idaho. Most new plans guarantee certain protections, such as your ability to buy a plan even if you have a pre-existing condition. However, financial assistance is not available outside Your Health Idaho.

You should review your options as soon as possible, since you have to buy your coverage within a limited time period to preserve your consumer protections. If you would like to enroll in a new health plan, either through or outside Your Health Idaho, you will have a special enrollment period beginning 60 days before your current plan ends and continuing 60 days after your plan's end date. But you need to enroll in the new plan by the 15<sup>th</sup> of the month in which your current policy ends in order to avoid a break in coverage. For example, if your current policy ends July 31<sup>st</sup>, you must enroll in the new plan by July 15<sup>th</sup> in order for your coverage to begin August 1<sup>st</sup>. If you enroll July 16<sup>th</sup> through July 31<sup>st</sup>, your coverage will not begin until September, and you will not have coverage for August.

You may also enroll in a new plan during the fall annual open enrollment period for coverage to begin in January of the following year.

### **How Can I Learn More?**

To learn more about Your Health Idaho and protections under the health care law, visit [yourhealthidaho.org](http://yourhealthidaho.org) or call 1-855-YH-Idaho (855-944-3246).

You can also visit the Idaho Department of Insurance website at [doi.idaho.gov](http://doi.idaho.gov) for more information on the health care law and your ability to keep your current plan.

If you have questions, please contact us or your insurance agent or broker.