

 RENEWAL INFORMATION**It's time to renew your health insurance plan.**

Stay covered in 2019

Open Enrollment

October 15, 2018-January 15, 2019

**TalkingFolio****DEAR JANE DOE:**

Thank you for choosing your Talking Folio health plan through Test Company. You have between October 15 through January 15, 2019, to renew your coverage for 2019. We know you have choices when renewing your plan and Talking Folio is dedicated to providing you with access to high-quality health care at an affordable price. You can choose from a variety of plans, wellness products and services, and have access to some of the largest doctor networks in Talking Folio.

 **AUTOMATIC RENEWAL**

If you do not actively renew your insurance or select a different health insurance plan, will automatically re-enroll you and members of your household into your current health plan if you remain eligible and your plans are still available.

If you want to change your plan for January 1, 2019, you must choose a new plan by December 15, 2018.

 **CHANGES**

Even after you have been automatically re-enrolled, you will be able to make changes to your health plan until December 15, 2018, for coverage beginning January 1, 2019, and you will have until January 15, 2019, for coverage beginning February 1. After January 15, 2019, you will have to wait until the next open enrollment period to obtain coverage or have a qualifying life event for special enrollment, which takes place all year long. Talking Folio will renew your insurance using the most recent household size and income information in your application.

You will continue to receive your monthly bill from Talking Folio. Make sure to pay your premium directly to Talking Folio by the due date to continue your coverage for **January 1, 2019**

Important information about your monthly premium is included in the chart [below] [on the next page]. Your new premium starts in January 2019.

[You are currently enrolled in the Minimum Coverage PPO Plan. This plan is designed specifically for people under age 30, or those age 30 or older who were approved to enroll and/or remain on this plan due to hardship or an inability to afford coverage. **Our records indicate that you need to apply for an exemption to remain on this plan due to your age as of January 1, 2019 (the renewal date).**

Your new plan, effective January 1, 2019, is the Talking Folio Bronze 60 PPO Plan, unless you obtain approval to remain on the Minimum Coverage PPO Plan. If you want to continue enrollment in the Minimum Coverage PPO plan, you must qualify for and receive approval from the Healthcare Marketplace, as well as enroll directly with Talking Folio.

You can obtain the Hardship or Affordability (SBM) exemption form at <https://marketplace.cms.gov/applications-and-forms/exemption-applications.html>. Follow the instructions on the appropriate form and mail your application to the address listed on the form.

Beginning October 15, call us at (888) 555-1212, press #, and tell us that you would like to re-enroll into the Minimum Coverage PPO plan. Our agents are available to help.

2019 plan name:

2018 premium before credit	2018 premium tax credit	Final 2018 premium (amount you are paying)
2019 premium before credit	2019 premium tax credit	Final 2019 premium (amount you will pay)
	Log in beginning October 1	Log in beginning October 1

In 2019, your premium, without adjusting for your tax credit, will change by \$, which is a *difference* of # percent.

 **Changes to your current health plan**

The difference between your 2018 monthly premium and your 2019 monthly premium is due to:

- General costs associated with the administration and delivery of essential health benefits.
- Changes to your benefit design.
- You can review more details about your plan at renewal center and in your Summary of Benefits and Coverage.
- Changes such as your age or the age of your dependents, adding or removing dependents, or moving your household to a new address.

There are changes to your plan benefits that will become effective January 1, 2019.

How to be informed:

- There are some important changes regarding your accessing care outside of the state. Please read [News you need to know for 2019] included in this booklet, and online, for details [on changes to the coverage and benefits offered through the BlueCard® Program].
- Refer to Changes to Your Plan for a summary of your 2019 plan benefit changes.
- Go to talkingfolio.com **renewal center**:
 - To get full plan details, including plan copay and coinsurance amounts, by reviewing important plan documents such as your Evidence of Coverage and Health Service Agreement (EOC).
 - To stay up to date with the latest plan information.

You will receive a new 2019 member ID card with Talking Folio.

 **MONTHLY PREMIUM & TAX CREDITS**

Important information about your monthly premium and tax credits:

- Your new premium is for 2019.
- It is important to know that the amount of premium assistance you will receive in 2019 could be different based on changes in your household size, income, and the health insurance rates in your area.
- To make sure you get the tax credits you qualify for, update your information by visiting Renew. This will help to make sure that you will not owe money on your next tax return because your household size, income, or other eligibility information was different from what you estimated.

Note: If you received premium assistance in the form of tax credits in 2018, you'll have to "reconcile" using the IRS Form 8962 when you file your federal taxes. This means you'll compare the amount of premium tax credit

you received in advance during 2018 with the amount you qualify for based on your final 2018 household income and other eligibility information. If the amounts are different, this will affect the amount of your refund or taxes owed.

 **NOT RECEIVING TAX CREDITS**

Important information if you are not receiving tax credits:

- Your new premium is for 2019.
- Even if you were not eligible for financial help in the past, you may be eligible to lower your monthly premium. Beginning October 1, visit talkingfolio.com and click *Shop* and *Compare* or *Find Help* to receive personalized assistance to see if you qualify for financial assistance.

 **What if I want to change my health plan for 2019?**

- Talking Folio offers options for your healthcare needs. You can review other plan options with Talking Folio and see coverage options with a different health insurance company beginning October 1.
- You can review your options and compare rates using the side-by-side "Shop and Compare" tool at talkingfolio.com
- After reviewing your options, you can easily either keep your current plan or make the change through our website.
- Contact your agent for personalized assistance. If you do not have an agent, you can find an agent or certified enrollment counselor by clicking Find Help at
- Call the health insurance company you are interested in or visit their health plan website to see if your doctor and other healthcare providers are in the plan network. Also check to make sure your prescription medications will be covered.

 **Questions**

- Call us at (888) 555-1212, Monday through Saturday from 8 a.m. to 8 p.m.
- If you need help updating your information, a Talking Folio Certified Enrollment Counselor or Certified Licensed Agent can help. To find free local help in your area, please visit talkingfolio.com and click *Find Help*.
- The Talking Folio Service Center is open Monday through Friday from 8 a.m. to 6 p.m. at (888) 555-1212 or (888) 889-4500 (888-TTY-4500). The Service Center may be available on Saturdays from 8 a.m. to 5 p.m. during a portion of the enrollment period.

Thank you for choosing Talking Folio.

Getting help in other languages

Para solicitar asistencia on español, llame al número que figura en el reverso de su tarjeta de identificación.

需要中文服務，請撥打您的ID卡背面的電話號碼。

Để được trợ giúp bằng tiếng Việt, gọi vào số điện thoại trên mặt sau thẻ ID của quý vị.

Para sa tulong sa wikang Tagalog, tawagan ang numero ng telepono sa likod ng iyong ID kard.

Diné Bizaadjí bee shich'í' hadoodzih ninízingo. Naaltsoos nanitinígíí bine'déé' béésh bee hane'é bika'ígíí bich'í' hodílnih.

한국어로 도움을 받으시려면, ID 카드 뒷면에 있는 번호로 전화해주십시오.