

[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.

The federal government has concluded that your current health insurance plan meets the minimum essential coverage standard.

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 2025, individuals pay no more than \$9,200 and families will pay no more than \$18,400. For 2026, individual out-of-pocket costs will be limited to \$10,600 and family out-of-pocket costs to \$21,200.

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 2026 coverage begins October 15, 2025 and runs through December 15, 2025.

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 about 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.