

[Date]

[Name

Address

City, State Zip Code - *optional if provided elsewhere in the same mailing. Optional to provide plan name here]*

**Important: We're Continuing to Offer Your Health Insurance Plan. Please Read This Letter Carefully to Understand Any Changes to Your Plan for 2025.**

Dear Member:

Your [issuer name] health insurance coverage will soon be due for annual renewal. You have the option to renew your current plan or choose a new health insurance plan that will take effect January 1, 2025.

**Please read the following information carefully to make sure you understand any changes in your health insurance plan or in what you will pay for 2025, and to decide whether you want to enroll in a different plan for 2025.** If you take no action by December 16, 2024, you will be automatically re-enrolled in your current plan.

Based on the information we currently have on file, your new premium, which will take effect January 1, 2025, is \$[dollar amount] per month **without the tax credit**. You will pay this amount, minus your 2025 tax credit, for your premium each month. Please let us know if the information you previously provided to us has changed.

In 2024, you enrolled through Your Health Idaho. You qualified for financial assistance for help in paying your monthly premiums, and may have also qualified for help with out of pocket costs. [Our records show that you received a tax credit of \$[dollar amount] per month as of October 2024.] Your eligibility for financial assistance, and the amount of any tax credit, may be different for 2025.

You will be receiving a notice from Your Health Idaho concerning your tax credit eligibility for 2025. This notice will either be sent to you via U.S. mail or electronically, depending on your communication preferences with Your Health Idaho.

If you do not receive the notice and you do not contact Your Health Idaho, you may not qualify for a tax credit or help with your out-of-pocket costs for 2025. If you receive the

notice, but the information is incorrect or outdated, you may not receive the correct tax credit amount in 2025. To correct or update your information, you must login to your account at [www.yourhealthidaho.org](http://www.yourhealthidaho.org).

Once you receive your tax credit eligibility notice from Your Health Idaho, be sure to confirm the plan that you have been automatically renewed in for 2024 coverage still fits your needs. Login into your account at [www.yourhealthidaho.org](http://www.yourhealthidaho.org) on or after October 15, 2024 to confirm your plan.

[Please review the table below for a summary of differences between your 2024 and 2025 plans:

	2024				2025			
Plan Name/Plan ID								
Metal Level								
	Individual		Family		Individual		Family	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Annual Deductible								
Annual Maximum Out of Pocket Amount								
Doctors Office Visits								
In-patient Hospital Stays								
Prescription Drugs								

**Please note this is only a summary, and you should review the [enclosed plan materials] or [plan materials we will be mailing separately] or [plan materials online at URL] for detailed information on plan changes.** You may also call us at [issuer phone contact] or visit our website at [issuer website] to review all the benefits and coverage information for this plan.]

or

[Please review the enclosed plan materials for information on your 2025 plan, including the annual deductible, co-payments, coinsurance and out of pocket maximums. You

may also call us at [issuer phone contact] or visit our website at [issuer website] to review all the benefits and coverage for this plan.]

### **Selecting a new health insurance plan for 2025**

You can choose a new health insurance plan for 2025 during the Open Enrollment period from October 15, 2024 until December 16, 2024, for coverage effective January 1, 2025. If you do not select a different plan, you will be automatically re-enrolled in your current plan.

- Your Health Idaho Enrollment – Enroll in a new health plan through Your Health Idaho and continue to receive help paying for your health insurance costs if you qualify.
  - If you qualify for help paying out of pocket costs like deductibles or co-pays, you must choose a Silver level plan in order to receive this help.
  - Your Health Idaho will also check if you or your family members qualify for Medicaid or the Children’s Health Insurance Program (CHIP).
  - You may also enroll in coverage through Your Health Idaho using a certified insurance agent or broker.
  - Remember that if you receive a tax credit to help pay for your health insurance, you must report changes in your income and household size during the year to Your Health Idaho. If you do not report changes, you could owe money when you file your income tax return because your tax credit was based on outdated information.
  
- Enrollment outside Your Health Idaho – Enroll in a new health plan directly with an insurance company during open enrollment, or get help from a local insurance agent or broker. If you qualify for financial assistance for paying your premiums and out of pocket costs, you must enroll through Your Health Idaho to receive those benefits.

### **Important Issues to keep in mind.**

Whether you decide to keep your current plan or choose a new plan, call us or visit our website to make sure your doctor or other health care providers will be in the plan network next year. Also check to make sure any prescription medications you or family members take will be covered.

### **Questions?**

- Call [issuer name and contact information and hours of operation] or visit [issuer website] if you have questions about your health insurance plan.

- Visit yourhealthidaho.org or call 1-855-944-3246 (TTY: 1-800-952-8349) for information on enrolling through Your Health Idaho, how to find help near you, or on eligibility for a tax credit and help with out of pocket costs.
- Contact your health insurance agent or broker.

## Getting Help in Other Languages

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de [insert issuer name], tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al [issuer name and contact information and hours of operation].

Chinese: 如果您，或是您正在協助的對象，有關於[插入SBM項目的名稱 [insert issuer name] ]方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 [issuer name and contact information and hours of operation].

Serbo-Croatian: Ukoliko Vi ili neko kome Vi pomažete ima pitanje o [insert issuer name], imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite [issuer name and contact information and hours of operation].

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 [insert issuer name]에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 [issuer name and contact information and hours of operation]로 전화하십시오.

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về [insert issuer name], quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi [issuer name and contact information and hours of operation].

Arabic: إن كان لديك أو لدى شخص [insert issuer name] ف لديك الحق في الحصول على المساعدة والمعلومات ، [issuer name and contact information and hours of operation] الضرورية لتساعده أسئلة بخصوص بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل ب

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum [insert issuer name] haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer [issuer name and contact information and hours of operation] an.

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa [insert issuer name], may karapatan ka na makakuha ng tulong at impormasyon sa

iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa [issuer name and contact information and hours of operation].

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу [insert issuer name], то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону [issuer name and contact information and hours of operation].

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de [insert issuer name], vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez [issuer name and contact information and hours of operation].

Japanese: ご本人様、またはお客様の身の回りの方でも [insert issuer name]についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報入手したりすることができます。料金はかかりません。通訳とお話される場合 [issuer name and contact information and hours of operation] までお電話ください。

Romanian: Dacă dumneavoastră sau persoana pe care o asistați aveți întrebări privind [insert issuer name], aveți dreptul de a obține gratuit ajutor și informații în limba dumneavoastră. Pentru a vorbi cu un interpret, sunați la [issuer name and contact information and hours of operation].

Sudanic-Fulfulde: To aan, malla goddo mo mballata, e yama dow [insert issuer name], a woodi baawde hebuki habaru malla wallireeki wolde maada naa maa a yobii. Mbolda e pirtoowo, nodda [issuer name and contact information and hours of operation].

Persian-Farsi: [ اگر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد ، Insert issuer name here ] ، داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید [issuer name and contact information and hours of operation]. تماس حاصل نمایید .

Ukrainian: Якщо у Вас чи у когось, хто отримує Вашу допомогу, виникають питання про [insert issuer name], у Вас є право отримати безкоштовну допомогу та інформацію на Вашій рідній мові. Щоб зв'язатись з перекладачем, задзвоніть на [issuer name and contact information and hours of operation].