



Covered California
 P.O. Box 989725
 West Sacramento, CA 95798-9725



**COVERED
 CALIFORNIA**

*Your destination for quality
 healthcare, including Medi-Cal*

Sally {FIRST_NAME} Smith {LAST_NAME}
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Get ready to renew your health insurance for <Next Benefit Year>!

<Notice Date>

Case Number: <Case #>

Dear {FIRST_NAME} {LAST_NAME},

You are getting this letter because you submitted an application to Covered California for private health insurance. We determined that you or members of your household qualified to enroll in a Covered California health plan. Your health insurance coverage is coming up for renewal. Renewal for your household is due by <notice date + 34 days >. When you renew your insurance, you will be able to:

- Let Covered California know if your application information has changed
- Change your current health plan
- Find out if your costs have changed
- Get help if you need it!

Note: If someone in your household has Medi-Cal, your county social services agency may contact you for more information. To help them keep Medi-Cal, you will also need to provide any information asked of you from your county social services agency.

You can go online to CoveredCA.com and renew your insurance. For more information on how to renew your insurance now, read the “**How do I renew my insurance now?**” section.

What if I do not renew my insurance?

If you do not renew your insurance, Covered California will automatically re-enroll you or members of your household into your current private health insurance plan by December 15, **<current year>**. We will renew your insurance using the most recent information you gave us. If you did not pick a plan last year, be sure to choose one before Open Enrollment ends. The **<next benefit year>** Open Enrollment period is from November 15, **<previous benefit year>** to February 15, **<next benefit year>**.

What will change for you next year?

The amount of premium you pay

The amount you pay for health coverage may change each year. You will receive a letter from your health plan in the fall. The letter will show your new monthly premium amount for **<next benefit year>**. Make sure to pay your premium directly to your health plan by the due date so your coverage can start on **January 1, <next benefit year>**. Please do not send your payment to Covered California.

If you change your plan after December 15, **<previous benefit year>**, your coverage start date will change.

The benefits you receive

Great News about dental insurance!

- If you have children covered, all Covered California health plans now include pediatric (children's) dental coverage. When you renew, you don't have to pay for a separate dental plan for your children.
- In early **<next benefit year>** Covered California will offer family dental insurance at an additional cost. You can enroll in a dental plan for this optional coverage.

How do I renew my insurance now?

To renew the insurance for your household before **<notice date + 34 days >**, follow the three steps below:

 **Step 1: Log in to your CoveredCA.com account**

 **Step 2: Click the yellow "Renew" button**

 **Step 3: Check your application information**

Make sure your information is correct by [<notice date + 34 days>](#) to get the coverage that's right for you.

If your application information has not changed, confirm your current information by clicking **“Continue”** until you get to Step 4 (see below).

What if my information has changed?

If your application information has changed, you must report the changes. Click the **“Edit”** button next to the information you want to change. Report changes including:

- Permanent move out of or within California
- Change in citizenship/immigration status

Note: If you or someone in your household has Medi-Cal, report changes to your local county office within 10 days.

Step 4: Shop and pick the best plan for you

Once you confirm your application information, you will be able to stay in your current health plan. If you do not choose a new health plan by [<notice date + 34 days>](#), we will keep you in your current health plan. Or, you can compare rates and shop for a new health plan or enroll in a dental plan. If you're thinking about changing plans, you may want to check whether the plans you're looking at have your current doctors or hospitals. At CoveredCA.com, there are links to each health plan provider directory. There you can check to see which doctors are available.

Covered California offers a range of choices of private health insurance plans. You can choose the health plan and level of coverage that best meets your health needs and budget. You can choose to pay a higher monthly cost (called a premium) so that you pay less out of pocket when you need medical care. Or, you can choose to pay a lower monthly cost but pay more out of pocket when you need care.

What if I want to change plans after [<notice date + 34 days>](#)?

If you change your mind and want to pick a new plan after [<notice date + 34 days>](#), you still can during the Open Enrollment period. The [<next benefit year>](#) Open Enrollment period is from November 15, [<previous benefit year>](#) to February 15, [<next benefit year>](#). Open Enrollment allows you to:

- Change health plans for any reason
- Add new members to your coverage
- Enroll in a dental plan
- Apply for help with paying your monthly premiums

Please remind your family and friends that the Open Enrollment period is coming and send them to CoveredCA.com.

For Open Enrollment you can:

- Go online to CoveredCA.com and log into your Covered California account
- Call our Customer Service Center at 1-800-300-1506 or (TTY: 1-888-889-4500). Starting now and until the end of Open Enrollment, the Service Center has extended hours.
- Get free help in person from trained Certified Enrollment Counselors and Certified Insurance Agents who can help you. See **Need Help?** Below.

Need help?

A Covered California Certified Enrollment Counselor or Certified Insurance Agent can help you.

Use this snippet if the consumer did not have a counselor or agent

<Don't have an Enrollment Counselor or Agent? To find an Enrollment Counselor or Agent close to your home, go to CoveredCA.com and click *Find Help Near You*. Or call a Covered California Service Center. See **Questions?** below for Service Center contact information.>

Use this snippet if the consumer already has a delegated counselor or agent for 2014 (or say: previous benefit year)

<Our records show that you were helped by a Covered California Certified Enrollment Counselor or Agent from {Entity Name or Agent Name}. You may reach your Certified Enrollment Counselor or Agent at:

{Entity Name or Agent Name}

{Entity/Agent Address Line 1}

{Entity/Agent Address Line 2}

{Entity/Agent City}, {Entity/Agent State} {Entity/Agent Zip Code}

{Entity/Agent 1Phone Number}

{Entity/Agent Email}>

Why is it important to keep your health insurance?

Health insurance helps make sure you get the care you need to keep you healthy. Insurance helps with unplanned emergencies. It protects your peace of mind because you know you'll have help when you need it.

Starting January 1, 2014, most people must have health insurance. This may be through your employer, coverage you buy for yourself, Medicare, or Medi-Cal. Consumers who don't have health insurance may have to pay a "shared responsibility fee."

The "shared responsibility fee" amount is based on how many people are in the household and the household income. The fee goes up each year, to a maximum amount. In 2015, the fee will be 2% of the annual household income or \$325 per adult and \$162.50 for each child under 18,

whichever is greater. For example, a household with 2 adults and 2 children that earns \$40,000 in 2015 would pay \$325 for each adult and \$162.50 for each child. The total fee for this family would be \$975. This fee would go up to 2.5% of the yearly household income in 2016 or \$695 per adult and \$347.50 for each child.

If you don't have health care coverage, you may have to pay any fee you owe when you file your federal taxes at tax time.

Remember, if you are uninsured you also pay 100% of your medical costs.

Questions?

- If you have created a CoveredCA account, go to www.CoveredCA.com and log in.
- Or call the Covered California Service Center at 1-800-300-1506 or 1-888-889-4500 (1-888-TTY-4500).
- Starting now and until the end of Open Enrollment, the Service Center has extended hours. Monday through Friday 8 a.m. to 8 p.m. and Saturdays 8 a.m. to 6 p.m. Open Enrollment begins November 15, <[previous benefit year](#)> and February 15, <[next benefit year](#)>.

This letter is being sent to you in compliance with the Affordable Care Act: 45 CFR 155 § 410(g) Automatic enrollment.