



# RENEWALS & REDETERMINATIONS OE6

Building Better Health Conference

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# Auto-Renewal, Suggested Plans and Renewal Exclusions – OE6

In October 2018, customers with a 2018 active enrollment as of the renewal extract date (October 3-4) will receive at least one of the following renewal notices from Connect for Health Colorado. The notices will be emailed and/or mailed to customers by October 31; the notices will also be available in My Documents.

## NOTICE

EN-007-01

Auto-Renewal

You'll be automatically renewed in your plan, with APTC if applicable

OR

EN-007-03

Suggested Plan

We are unable to automatically renew your current plan but we are suggesting a new plan, with APTC if applicable

OR

EN-007-02


Exclusion

We are unable to automatically renew your current plan or suggest a new plan

# New Renewal Welcome Pages - OE6

- Customers who are eligible for auto-renewal or suggested plans will land on a new welcome page
  - Welcome page will indicate whether they are eligible for auto-renewal or a suggested plan.
  - They will have the option of navigating to the renewal option page or viewing eligibility to review current data.
  - After December 15, 2018, the renewal landing pages will no longer display.
  - The landing page for auto-renewal customers will have an Auto-renew button and a View Eligibility button for selection.
  - The landing page for suggested plan customers will have a View Suggested Plan button and a View Eligibility button for selection.

# Welcome page screenshots


[Apply for Coverage](#)[Find a Plan](#)[My Account](#)

[Learn More](#)

[Get Assistance](#)


JmPUgbc00[Sign Out](#)

## Welcome back, JmPUgbc!

**75** days left to buy Health insurance for 2019.

You are eligible to auto-renew for coverage year 2019. Select "Auto-Renew" below to see your options. To review your eligibility information, select "View Eligibility".

[View Eligibility](#)[Auto-Renew](#)


[Apply for Coverage](#)[Find a Plan](#)[My Account](#)

[Learn More](#)

[Get Assistance](#)

Anothemes4300[Sign Out](#)

## Welcome back, tvifdzy!

**75** days left to buy Health insurance for 2019.

We were unable to auto-renew your current plan(s) for coverage 2019 and are suggesting a new plan(s) for you which is most similar to your current plan(s). The plans are similar, but benefits may be different including covered doctors, prescriptions and cost. Click "View Suggested Plan" button to see your options. Click "View Eligibility" to review your eligibility information.

[View Eligibility](#)[View Suggested Plan](#)

# Customers Eligible for Auto-Renewal

- Auto-Renewal customers receive a notice with their renewal options and updated APTC, if applicable.
- Auto-Renewal customers are presented their renewal options in their Connect for Health Colorado accounts.
- If no enrollment action is taken by December 15, 2018, these customers will be passively renewed in same plan offered in 2019.
- After December 15, 2018, or after an enrollment is submitted prior to December 15, the renewal options will no longer be presented to these customers.
- New for OE6 – Medicare age (65 on/before 1/1/2019) alone will NOT exclude a member from auto-renewal and APTC/CSR determination (if applicable).

# Auto-Renewal Customers

## EN-007-01 Notice Excerpts

Username: [first 3 characters of username, remaining characters masked by \*s]

**Important Information:** You are set to renew your health and/or dental plan through Connect for Health Colorado for 2019

Dear [Policyholder or Name],

Your health and/or dental insurance plan is coming up for renewal. Your current plan [Plan Name] will be offered in the upcoming [Plan Year] plan year. [INCLUDE IF APTC > 0 IN [Plan Year]: We estimate your [Plan Year] premium tax credit will be \$[New Estimated Monthly APTC Amount], which will lower your new monthly premium to \$[New Monthly Premium Amount with APTC], starting in January, [Plan Year].] [INCLUDE IF APTC = 0 IN [Plan Year]: Your [Plan Year] **estimated** monthly premium will be \$[New Monthly Premium Amount], starting in January, [Plan Year].]

The Open Enrollment Period for [Plan Year] is from [November 1, 2018] to [January 15, 2019]. Your renewal options will be viewable in your account at ConnectforHealthCO.com starting November 1; to help you sign into your account, we provided a username hint above, but cannot display your full username due to security reasons.

**If you want to keep your plan, we recommend you:**

**Step 1:** Sign into your account at ConnectforHealthCO.com starting **November 1, [Current Year]**.

**Step 2:** Review your information such as address, household size and income, to see if any changes are needed.

**Step 3:** Review changes to your benefits; confirm your preferred healthcare providers and prescriptions are covered by your plan.

**Step 4:** You can either select to renew your current plan(s) on your Renewal Option page or you can let your plan automatically renew after **December 15, [Current Year]**.

**Step 5:** Contact your insurance company to confirm your January payment and ongoing payment method by **December 21, [Current Year]**; review any auto-draft payments.

**If you do not want to keep your plan, you must:**

**Step 1:** Sign into your account at ConnectforHealthCO.com, or contact your certified Broker or Assister, starting **November 1, [Current Year]**, but no later than **December 15, [Current Year]**.

**Step 2:** Review your information such as address, household size and income, to see if any changes are needed.

**Step 3:** Review your options and select the best plan for your needs. Remember to review any existing auto-draft payments.

If you do not choose a new plan by **December 15, [Current Year]**, you will renew in your current plan and you will be billed the new premium for January. You can also stop the automatic renewal on your renewal option page in your online account. Select "I do not want to renew or browse other plan options for 2019".

Beginning



# Auto-Renewal Customers

## EN-007-01 Notice Excerpts

### Changes to your monthly premium:

[ INCLUDE IF APTC > 0 IN [Plan Year]: The [Plan Year] premium tax credit amount below is an **estimate** to help you shop for the right plan for you and your family. This amount is based on the premium tax credit you may qualify for during the [Plan Year] plan year, which will lower your monthly premium to \$[New Monthly Premium Amount with APTC], starting January 1, [Plan Year]. The estimated premium tax credit may not reflect any recent changes you may have made to your household size or income.

If you also qualify for Cost Sharing Reductions (CSR) that lower out-of-pocket costs, make sure you enroll in a **Silver level plan** through Connect for Health Colorado as no other plans will include these savings. Members of a federally-recognized Indian tribe and Alaska Natives may receive CSR benefits by enrolling in any level plan (i.e. Bronze, Silver, Gold). You can view the level of your plan (Bronze, Silver, Gold) by signing into your account starting November 1, [Current Year], or contacting your certified Broker or Assister. ]

[INCLUDE IF APTC = 0 IN [Plan Year]: Your new premium starts January 1, [Plan Year]. Your [Plan Year] **estimated** monthly premium will be \$[New Monthly Premium Amount]. [Include if Silver plan renewal with no subsidy: **If you are enrolled in a Silver plan, your premium increase may be significant this year. We strongly encourage you to consider other options such as switching to a Gold or Bronze plan. If you want to stay in a Silver plan, you may find lower-cost options if you purchase directly through your insurance company instead of through Connect for Health Colorado.**]]

[Table should not break across page. IF CONSUMER DOES NOT RECEIVE APTC INDICATE "N/A" WITHIN TABLE:]

Your New Monthly Premium Tax Credit Estimate for [Plan Year]*:	Your New Estimated Monthly Premium for [Plan Year] With the Premium Tax Credit:	Your New Monthly Premium Without Premium Tax Credit for the Same Plan in [Plan Year]:
\$[New Estimated Monthly APTC Amount]	\$[New Monthly Premium Amount with APTC]	\$[New Monthly Premium without APTC]
Your Current Monthly Premium Tax Credit*:	Your Current Monthly Premium <u>With</u> the Premium Tax Credit:	Your Current Monthly Premium Without Premium Tax Credit:
\$[Current Monthly APTC Amount]	\$[Current Premium Amount with APTC]	\$[Current Monthly Premium without APTC]

Note the highlighted text, which is new for customers with no APTC and a Silver plan renewal

# Auto-Renewal Customers

## EN-007-01 Notice Excerpts

[INCLUDE IF APTC > 0 IN [Plan Year]:

### **Important information about your premium tax credit**

We **estimate** that you will receive \$[New Monthly APTC Amount] in premium tax credit each month to lower your monthly premium, based on current information. To make sure you get the full savings you are eligible for, you may need to update your information for the [Plan Year] plan year as early as possible after [November 1, 2018]. You can do this online, by phone, or by contacting a certified Broker or Assister. This will ensure you get the right premium tax credit amount and don't owe money on your next tax return because your actual household size, income, or other eligibility information was different than we estimated. **Please note that changes may result in a different premium tax credit and your final premium tax credit is determined when you file your federal income tax return for the year.**

Each January, we will send you an updated statement, known as a 1095-A, regarding your premium tax credit for the prior year; this form will be used when you file your taxes.]

[INCLUDE IF APTC = 0 IN [Plan Year]:

### **If you aren't receiving a premium tax credit in [Plan Year]**

Even if you were not eligible for a tax credit last year, more people become eligible as premiums increase, so come back to [ConnectforHealthCO.com](http://ConnectforHealthCO.com) and check to see if you are eligible for savings this year.]

### **What if I want to change plans?**

If you would like to switch to a different plan with coverage that starts on January 1, [Plan Year], the deadline to enroll is **December 15, [Current Year]**. Sign into your account as early as possible starting **November 1, [Current Year]**, to begin shopping for a plan. Your options include:

- Choose a new plan from [Carrier Name] or another insurance company through Connect for Health Colorado. You or your family may also qualify for Health First Colorado (Colorado's Medicaid Program) or Child Health Plan *Plus* (CHP+), both of which are public programs that offer low-cost health coverage.
- Buy a new plan directly from any insurance company. But, if you purchase directly from a health insurance company, you will not be able to access premium tax credits and Cost-Sharing Reductions.

You can always contact your insurance company, certified Broker or Assister, or a Connect for Health Colorado Customer Service Representative for help.

**Once you pay your premium for January [Plan Year], you cannot change plans outside of the Open Enrollment Period unless you have a qualifying Life Change Event, such as the birth of a child or getting married. You may experience a gap in coverage before your new plan starts if you change plans after the 15<sup>th</sup> of any month.**



# Auto-Renewal Customers

## EN-007-01 Notice Excerpts


### What else should I look at before deciding to keep or change my plan?

- Call or visit your insurance company's website to confirm your doctors and prescriptions are covered by your plan. Please note doctors frequently change plans and insurance companies. The insurance companies have the most up-to-date lists of doctors they cover.
- You may find a better plan for your budget, often with your same insurance company, by signing into your account at [ConnectforHealthCO.com](http://ConnectforHealthCO.com) starting November 1, [Current Year], or contacting your certified Broker or Assister.
- Report any changes, including household size and income, to Connect for Health Colorado within thirty (30) days of the change.
- [Include if anyone in household/plan enrollment is age 65, age is calculated as of coverage start date for the renewed enrollment: You, or a member of your household, will be 65 years old as of January 1, [Plan Year], and may be eligible for coverage through Medicare. Please carefully review your options.]

Note the highlighted text, which is new for customers who will be 65 years old on/before 1/1/2019

# Auto-Renewal Customers Renewal Option screen

After clicking Auto-Renew button on Welcome page:



Apply for CoverageFind a PlanMy AccountLearn MoreGet Assistance

JmPUgbc10Sign Out

Start Your ApplicationFamily & HouseholdAdditional QuestionsReview & Sign

## Enrollment for Coverage Year 2019

You're eligible to auto-renew your plan(s). Select the first option below to continue your coverage in the same plan for 2019.

Here are your options:

- ☒ I want to renew my current plan(s) for Coverage Year 2019
- ☐ I want to browse other plan options for 2019
- ☐ I do not want to renew or browse other plan options for 2019


**If you do nothing by December 15, 2018, or browse other plans without completing the enrollment**, you will be automatically enrolled in the plan(s) listed below as long as you pay the new monthly premium.

**Before selecting your plan**, confirm that your plan covers your preferred doctors, medications and any treatments you think you may need for 2019 because it may not be possible to change your plan in the future. If you have a Broker or an Assister, feel free to reach out to them for help. You can also make a new appointment for in-person help or call our Customer Service Center by clicking the "Get Assistance" button above.

You **MUST** pay the January premium, contact your insurance company to confirm receipt of payment, and establish ongoing payment method by **December 21, 2018**.

### Health Plans

Plan selected for JmPUgbc VyzdArC, GiVOI ksURL

Monthly Premium	Insurance Carrier	PLAN DETAILS	Annual Deductibles	Annual Max. Costs
\$631 <sup>78</sup>	 Kaiser Permanente ★★★★★	KP CO Bronze 6500/50 <a href="#">Preferred Drug List</a> HMO/Bronze	\$6,500 <sup>80</sup> / Person \$13,000 <sup>80</sup> / Family	\$7,850 <sup>80</sup> / Person \$15,700 <sup>80</sup> / Family

# Customers with Suggested Plan Option

- If 2018 plan is no longer offered (discontinued), a new plan will be suggested for 2019 (if possible) with **updated APTC**, if applicable
  - If customer has APTC/CSR, an updated APTC determination based on 2018 data will be offered and updated eligibility is not needed (unless there are changes).
  - Includes households with medical and dental plans (if one plan is not available for auto-renewal; the plan available for auto-renewal will be suggested, even though the plan is still available).
  - If there are other exclusions or if there is no suggested plan available, the customer will be excluded from auto-renewals and the suggested plan option
- These customers **MUST** log into their accounts and actively select plan(s) being suggested by **December 15, 2018**, otherwise there will be no enrollment effective.

# Suggested Plan Customers

## EN-007-03 Notice Excerpts

Username: [first 3 characters of username, remaining characters masked by '\*']

**ACTION REQUIRED:** Select a New Health and/or Dental Plan for 2019 through Connect for Health Colorado

Dear [Policyholder or Name],

It is time to consider your health and/or dental insurance for the [Plan Year] plan year. It is our goal to automatically renew as many of our customers as possible. Unfortunately, we are unable to automatically renew your current plan(s) but we are suggesting a new plan(s) for you which is most similar to your current coverage.

### What Does This Mean?

Because we are unable to automatically renew at least one of your health and/or dental plans, this letter contains the plan(s) which are most similar to your current plan(s). If you want to enroll in the suggested plan(s), you must:

Step 1: Sign into your account at ConnectforHealthCO.com starting **November 1, [Current Year]**.

Step 2: Review your information such as address, household size and income, to see if any changes are needed.

Step 3: Review the new benefits and confirm your needs will be met by the suggested plan(s); the benefits may be different including covered doctors, prescriptions and costs.

Step 4: Click the option to select the suggested plan(s) displayed on the "Renewal Option" page, or contact a Connect for Health Colorado Customer Service Representative or certified Broker or Assister.

Step 5: You should select and purchase a new plan by **December 15, [Current Year]**, so you don't experience a gap in coverage. **You must take action by this date, or you will not have health insurance coverage on January 1, [Plan Year].**

Step 6: Contact your insurance company to confirm your first month's premium payment and ongoing payment method within 7-10 days after submitting your enrollment; review any current auto-draft payments.

To help you sign into your account, we provided a username hint above, but cannot display your full username due to security reasons.

The Open Enrollment Period for [Plan Year] is from [November 1, 2018] to [January 15, 2019], but if you want your [Plan Year] plan to be effective on January 1, you **MUST enroll no later than December 15, [Current Year]**. If you do not take action by December 15, [Current Year], your current coverage will end as of **December 31, [Current Year]**.

Beginning

# Suggested Plan Customers

## EN-007-03 Notice Excerpts

### Why Can't We Automatically Renew Your Plan(s)?

We are unable to automatically renew your coverage and/or determine your eligibility for the premium tax credit for the following reason:

- At least one of your plans is no longer being offered. Your options for obtaining coverage for [Plan Year] are listed below and in the information you received from your insurance company.

### What are My Suggested Plan(s)?

[IF APTC > 0 in [Plan Year]: The [Plan Year] premium tax credit amount below is an **estimate** if you select the plan we suggest for you and your family. This amount is based on the premium tax credit you may qualify for during the [Plan Year] plan year, which will lower your monthly premium to \$[New Monthly Premium Amount with APTC]. This estimated premium tax credit may not reflect any recent changes you have made to your household size or income.

If you also qualify for Cost-Sharing Reductions (CSR) that lower out-of-pocket costs, make sure you enroll in a **Silver level plan** through Connect for Health Colorado as no other plans will include these savings. Members of a federally-recognized Indian tribe and Alaska Natives may receive CSR benefits by enrolling in any level plan (i.e. Bronze, Silver, Gold). You can view the level of your plan (Bronze, Silver, Gold) by signing into your account starting November 1, [Current Year], or contacting your certified Broker or Assister.]

[INCLUDE IF APTC = 0 IN [Plan Year]: Your new premium starts January 1, [Plan Year], if you select the plan we suggest for you and your family. Your [Plan Year] **estimated** monthly premium will be \$[New Monthly Premium Amount]. [Include if Silver suggested plan with no subsidy: If your suggested plan is a Silver plan, your premium increase may be significant this year. We strongly encourage you to consider other options such as switching to a Gold or Bronze plan. If you want to stay in a Silver plan, you may find lower-cost options if you purchase directly through your insurance company instead of through Connect for Health Colorado.]]

Note the highlighted text, which is new for customers with no APTC and a Silver plan suggestion

# Suggested Plan Customers

## EN-007-03 Notice Excerpts

[Do not break table across page. IF CONSUMER DOES NOT RECEIVE APTC INDICATE "N/A" WITHIN TABLE:

Your New Suggested Medical or Dental Plan(s) for [Plan Year]:	Your New Monthly Premium Tax Credit Estimate for [Plan Year]*:	Your New Estimated Monthly Premium for [Plan Year] With the Premium Tax Credit:	Your Monthly Premium for the New Suggested Plan Without Premium Tax Credit in [Plan Year]:
<2019 Suggested Plan Name 1>	\$[New Estimated Monthly APTC Amount]	\$[New Monthly Premium Amount with APTC]	\$[New Monthly Premium without APTC]
<2019 Suggested Plan Name 2>	\$[New Estimated Monthly APTC Amount]	\$[New Monthly Premium Amount with APTC]	\$[New Monthly Premium without APTC]

Your Current Medical or Dental Plan(s):	Your Current Monthly Premium Tax Credit*:	Your Current Monthly Premium With the Premium Tax Credit:	Your Current Monthly Premium Without Premium Tax Credit:
<2018 Plan Name 1>	\$<2018 Monthly APTC>	\$<2018 Dollar amount Net>	\$<2018 Monthly Premium Gross>
<2018 Plan Name 2>	\$<2018 Monthly APTC>	\$<2018 Dollar amount Net>	\$<2018 Monthly Premium Gross>

Re-formatted tables, with new plan year details prior to current



# Suggested Plan Customers

## EN-007-03 Notice Excerpts

[(INCLUDE IF A TAX CREDIT IS ESTIMATED IN [Plan Year]):

### Important information about your premium tax credit

If you select the suggested plan(s), we **estimated** that you will receive \$[New Monthly APTC Amount] in premium tax credits each month to lower your monthly premium. To make sure you get the full savings you are eligible for, you may need to update your information for the [Plan Year] plan year during the Open Enrollment Period beginning [November 1, 2018]. You can do this online, by phone, or by contacting a certified Broker or Assister. This will ensure you get the right premium tax credit amount and don't owe money on your next tax return because your household size, income, or other eligibility information was different than we estimated. **Please note that changes may result in a different premium tax credit and your final premium tax credit is determined when you file your federal income tax return for the year.** Each January, we will send you an updated statement, known as a 1095-A, regarding your premium tax credit for the prior year; this form will be used when you file your taxes.]

[(INCLUDE IF NO TAX CREDIT IS ESTIMATED IN [Plan Year]):

### If you aren't receiving a premium tax credit in [Plan Year]

Even if you were not eligible for a tax credit last year, more people become eligible as premiums increase, so come back to ConnectforHealthCO.com and check to see if you are eligible for savings this year.]

### What if I want to select a different plan than the one suggested?

If you would like to switch to a different plan with coverage that starts on January 1, [Plan Year], the deadline to enroll is **December 15, [Current Year]**. Sign into your account as early as possible starting **November 1, [Current Year]**, to begin shopping for a plan. You can always contact your health insurance company, certified Broker or Assister, or a Connect for Health Colorado Customer Service Representative for help.

**Once you select a plan, you cannot change plans outside of the Open Enrollment Period unless you have a qualifying Life Change Event, such as the birth of a child or getting married. You may experience a gap in coverage before your new plan starts if you change plans after the 15<sup>th</sup> of any month.**


### What else should I look at before deciding to purchase and enroll in a new plan?

- Call or visit the insurance company's website to confirm your doctors and prescriptions are covered by the new plan. Please note doctors frequently change plans and insurance companies. The insurance companies have the most up-to-date lists of doctors they cover.
- You may find a better plan for your budget, often with your same insurance company, by signing into your account at ConnectforHealthCO.com starting November 1, [Current Year], or contacting your certified Broker or Assister.
- Report any changes, including household size and income, to Connect for Health Colorado within thirty (30) days of the change.
- **[Include if anyone in household/plan enrollment is age 65, age is calculated as of coverage start date for the renewed enrollment] You, or a member of your household, will be 65 years old as of January 1, [Plan Year], and may be eligible for coverage through Medicare. Please carefully review your options.**

Note the highlighted text, which is new for customers who will be 65 years old on/before 1/1/2019

# Suggested Plan Customers Renewal Option screen

After clicking View Suggested Plan button on Welcome page:



[Apply for Coverage](#)[Find a Plan](#)[My Account](#)

[Learn More](#)

[Get Assistance](#)

Anothermes43

2

0

[Sign Out](#)

[Start Your Application](#)[Family & Household](#)[Additional Questions](#)[Review & Sign](#)

## Enrollment for Coverage Year 2019

We are unable to auto-renew your current plan(s) and are suggesting new plan(s) for you which are most similar to your current coverage. The plans are similar, but benefits may be different including covered doctors, prescriptions and costs. If after reviewing the plan benefits, you are satisfied this plan will meet you and your family's needs, select the first option below.

Here are your options:

- ☒ I want to select my new suggested plan(s) for Coverage Year 2019.
- ☐ I want to browse other plan options for 2019.
- ☐ I do not want to enroll through Connect for Health Colorado for 2019

**If you do nothing by December 15, 2018, browse other plans without completing the enrollment,** or choose not to enroll, your current coverage will end as of December 31, 2018, and you will not have health insurance coverage effective January 1, 2019.

**Before selecting your plan,** confirm that your plan covers your preferred doctors, medications and any treatments you think you may need for 2019 because it may not be possible to change your plan in the future. If you have a Broker or an Assister, feel free to reach out to them for help. You can also make a new appointment for in-person help or call our Customer Service Center by clicking the "Get Assistance" button above.

You **MUST** pay the January premium, contact your insurance company to confirm receipt of payment, and establish ongoing payment method by **December 21, 2018.**

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### Health Plans

Plan selected for tvifdzy wxqvcip

Monthly Premium	Insurance Cost	PLAN DETAILS	Annual Deductible	Annual Max Costs

# Auto-Renewal and Suggested Plan Exclusions for OE6

Customers excluded from renewal must take action to have enrollment for 2019, including completing a new eligibility application. Exclusion reasons include:

- Age Out Catastrophic OR Age Out Dependent
- Not enough information
  - Missing income data (APTC/CSR customers only)
  - Complex Household enrollment scenarios (not mixed eligibility households, includes multiple plan and multiple tax households)
  - Simultaneous Enrollments
  - Households with late year Qualified Life Change Events or active appeals
- No Renewable Plan
  - After applying the above exclusions, current plan is no longer available or not available in service area; 2018 plans are “mapped” to 2019 plans using data supplied by the Carriers and approved by the CO Division of Insurance
  - Includes households with medical and dental plans if one plan is not available for auto-renewal
  - There is no suggested plan available for 2019

# Exclusion Customers

## EN-007-02 Notice Excerpts

Username: [first 3 characters of username, remaining characters masked by '\*']

**ACTION REQUIRED:** Select a New Health and/or Dental Plan for 2019 through Connect for Health Colorado

Dear [Policyholder or Name],

It is time to consider your health and/or dental insurance for the [Plan Year] plan year. It is our goal to automatically renew as many of our customers as possible. Unfortunately, we are unable to automatically renew your current plan(s).

The Open Enrollment Period for [Plan Year] is from [November 1, 2018] to [January 15, 2019], but if you want your [Plan Year] plan to be effective on January 1, you **MUST enroll no later than December 15, [Current Year]**. If you do not take action by December 15, your current coverage will end as of **December 31, [Current Year]**.

**<Exclusion Reason = Age Out Catastrophic OR Age Out Dependent>**

**Why Can't We Automatically Renew Your Plan and/or Determine Your Eligibility?**

We are unable to automatically renew your coverage and/or re-determine your eligibility for the premium tax credit for the following reason:

- You or a member of your household is no longer eligible for your plan.

**<Exclusion Reason = No Renewable Plan>**

**Why Can't We Automatically Renew Your Plan and/or Determine Eligibility?**

We are unable to automatically renew your coverage and/or determine your eligibility for the premium tax credit for the following reason:

- At least one of your plans is no longer being offered. Your options for obtaining coverage for [Plan Year] are listed below and in the information you received from your insurance company.

**<Exclusion Reason = No FPL OR Complex Household OR Simultaneous Enrollment OR Any other value OR NULL>**

**Why Can't We Automatically Renew Your Plan and/or Determine Eligibility?**

We are unable to automatically renew your coverage and/or determine your eligibility for the premium tax credit for the following reason:

- We do not have enough information and need you to sign into your Connect for Health Colorado account, or contact a Connect for Health Colorado Customer Service Representative, or certified Broker or Assister, to update your eligibility and enroll in a new plan.

Beginning

# Exclusion Customers

## EN-007-02 Notice Excerpts

### What Does This Mean?

**You must take action by December 15, [Current Year], or you will not have health and/or dental insurance coverage on January 1, [Plan Year].**

You will need to sign into your Connect for Health Colorado account to see your options as soon as you can starting November 1, [Current Year], or contact a Connect for Health Colorado Customer Service Representative, your health and/or dental insurance company, or a certified Broker or Assister. To help you sign into your account, we provided a username hint above, but cannot display your full username due to security reasons.

**Remember:** You cannot change plans outside of the Open Enrollment Period unless you have a qualifying Life Change Event, such as the birth of a child or getting married.

[IF CONSUMER DOES NOT RECEIVE APTC INDICATE "N/A" WITHIN TABLE:

Your Current Medical or Dental Plan(s):	Your Current Monthly Premium Tax Credit*:	Your Current Monthly Premium With the Premium Tax Credit:	Your Current Monthly Premium Without Premium Tax Credit:
<2018 Plan Name 1>	\$<2018 Monthly APTC>	\$<2018 Dollar amount Net>	\$<2018 Monthly Premium
<2018 Plan Name 2>	\$<2018 Monthly APTC>	\$<2018 Dollar amount Net>	\$<2018 Monthly Premium Gross>

\* The monthly premium tax credit is based on the price of the second lowest-cost Silver plan in your area for the coverage year and your current household size and income.]

# OE6 Renewals Timeline

## High level dates for OE6:

- 10/3/18 - 10/4/18 – Final Renewals extract; any new 2018 enrollments during or after the extract will NOT be included in OE6 renewals (no auto-renewal, no suggested plan and no notice)
- 10/8/18 – Begin process of printing, mailing, emailing and loading renewal notices (EN-007-01, EN-007-02, EN-007-03) to customers' accounts
- No later than 10/31/18 – All batch renewal notices completed and mailed
- By 11/1/18 – Renewal options are available in Marketplace accounts (after OE release)
- About a week after OE release – Final renewals data available in Enrollment Outcome and Book of Business reports in Access
- 12/16 – 12/19/18 Send passive auto-renewal EDI transactions to carriers; any active enrollment (renewal, suggested or new plan) is sent immediately after enrollment is completed online; auto-renewal and suggested plan options are not available online after 12/15/18