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October 2023

## IMPORTANT NOTICE ABOUT YOUR HEALTH CARE PLAN COVERAGE

**Re: - Premium Rate Change Effective January 1, 2024**

**- Eligibility Verification Form Due December 15, 2023 (*Action Required*)**

**- There May Be Lower Cost Coverage Options Available For You**

Your Current Plan is:

«Plan»

Dear «First»,

This letter contains important information about your **premium rate change effective January 1, 2024**, and Eligibility Verification Form that must be returned to us by December 15 to renew WSHIP coverage. **You may also want to explore other coverage options available in the market.** We have included information about how to buy new coverage from the Washington Healthplanfinder or directly from an insurance company. **Premiums may be less than WSHIP**, and you cannot be turned down or charged more due to pre-existing conditions. Your savings may be even greater if you qualify for federal tax credits for coverage purchased from the Washington Healthplanfinder. Please read this information carefully and contact us at **1-800-877-5187** if you have any questions.

### 2024 WSHIP Premium Rates

Your WSHIP monthly premium rate will be changing effective January 1, 2024.

The following is important information about our 2024 rates:

- All rates have been calculated in accordance with Washington State law (RCW 48.41.200).
- Rates for WSHIP Preferred Provider Plans continue to be set as low as the law will allow.
- Rates are segmented into nine geographic regions within the state of Washington.
- Please consult the **enclosed premium rate chart** to locate the rates for WSHIP plans available in 2024. Your rate will be based on plan selection, geographic location, age, and tobacco-use status.

### Premium Invoices, Due Dates, and Payments by Third Parties

Invoices for WSHIP premiums are mailed directly to enrollees. Your premiums must be paid on or before the due date or during a 31-day grace period that follows. If your premium is not received before the end of the grace period, your coverage ends at the end of the period for which your premium was paid. Monthly premium payment is available by bank draft only. Other payment options include quarterly, semi-annual, or yearly. If you would like to change your current method of payment, please contact 1-800-877-5187. **If a third party is paying your premium, please be sure to contact them for instructions on how to forward your WSHIP invoice for timely payment.**

## Eligibility Verification Form Due December 15, 2023

WSHIP is required to verify continued eligibility of all enrollees. This eligibility verification requirement is combined with our yearly rate notice to simplify the process of returning this information to us. Please return the enclosed purple form by December 15.

## How to Renew or Buy New Coverage for 2024

You have the option to renew your current WSHIP plan, change to a new WSHIP plan (some restrictions apply) or buy new coverage from the Washington Healthplanfinder or private market.

In making your choice, please consider the following information:

- **WSHIP premiums are higher**
  - By law, WSHIP premiums are generally higher than premiums in the market so we encourage you to explore all your coverage options. You cannot be turned down or charged more because you have a pre-existing condition.
  - Your savings may be even greater if you qualify for federal tax credits available for coverage purchased through the Washington Healthplanfinder.
  
- **December 15 is the deadline for January 1, 2024 coverage**
  - You must renew or enroll in new coverage by December 15 for a January 1 effective date.
  - Open enrollment for the Washington Healthplanfinder or when buying from an insurance company begins November 1.
  
- **If you cancel your WSHIP coverage or it is terminated, you may not be able to re-enroll in WSHIP**
  - You can only re-enroll in WSHIP if an individual health plan is not offered in your county during defined open enrollment or special enrollment periods or you become eligible for WSHIP's Medicare plan. Generally, you must also wait until 12 months have elapsed since your WSHIP termination to re-enroll.
  
- **Check to see if you are eligible for Medicaid (also called "Apple Health")**
  - Medicaid is the joint state-federal government health insurance program for lower-income individuals. It was expanded in our state as part of the Affordable Care Act.
  - If you are eligible for Medicaid, you are no longer eligible for WSHIP coverage. To avoid a retroactive cancellation of your WSHIP coverage, please be sure to check your eligibility for Medicaid if you think you may qualify.
  - There is no open enrollment period for Medicaid, so you can apply throughout the year. You can submit a single application through the Washington Healthplanfinder to find out if you are eligible for Medicaid or federal tax credits. For more information about Medicaid, please visit [www.hca.wa.gov](http://www.hca.wa.gov) or [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org).

## Steps for Renewing, Changing, or Buying New Coverage For 2024

|               |   |
|---------------|---|
| <b>Step 1</b> | <b>Review the enclosed WSHIP 2024 Monthly Premium Rates.</b>  |
| <b>Step 2</b> | <b>Find out if you are eligible for Medicaid or federal tax credits for plans offered through the Washington Healthplanfinder.</b> Call 1-855-923-4633 or visit <a href="http://www.wahealthplanfinder.org">www.wahealthplanfinder.org</a> .  |
| <b>Step 3</b> | <b>Compare your options.</b> Compare your WSHIP coverage and premium to coverage options available through the Washington Healthplanfinder or directly from insurance companies. When comparing plans, be sure to also look at their provider network and prescription drug formulary. Out-of-pocket costs can be substantially higher if you use out-of-network providers or non-formulary prescription drugs. If you have questions, please contact your insurance agent or broker, or call the Washington Healthplanfinder at 1-855-923-4633 or WSHIP Customer Service at 1-800-877-5187.  |
| <b>Step 4</b> | <b>To renew WSHIP coverage or change WSHIP plans:</b> <ol style="list-style-type: none"><li>1. Fill out and return the enclosed (purple) Eligibility Verification Form <u>by December 15</u>.</li><li>2. If you want to change to a different WSHIP plan, also fill out and return the enclosed (pink) Plan Change Form <u>by December 15</u>.</li></ol> <p><b><u>OR</u></b></p> <p><b>To cancel your WSHIP coverage and buy new coverage:</b></p> <p>Please use the enclosed postage-paid return envelope to let us know you are cancelling your WSHIP coverage. If we do not receive notice of cancellation, your coverage will be renewed pending receipt of your Eligibility Verification Form.</p> |

### Questions? Need Assistance?

If you have questions or need assistance during this year's WSHIP open enrollment, please call WSHIP Customer Service at **1-800-877-5187** or visit our website at [www.wship.org](http://www.wship.org). Information for Washington Healthplanfinder is available at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org) or by calling 1-855-923-4633.

### Enclosures:

- **2024 WSHIP Premium Rates**
- **Eligibility Verification Form** (Purple Paper) – **RETURN by December 15**
- **Plan Change Form** (Pink Paper) – **RETURN by December 15** along with your Eligibility Verification Form if you would like to change WSHIP plans. This form may also be used to report any changes to your address or telephone number; simply draw a line through any incorrect information and write the correct information next to it.
- **2024 Benefit Plans Summary and Comparison Chart**
- **Personalized Schedule of Benefits**
- **Return Envelope**

### ***Important Deadline***

**December 15** is the deadline to return your WSHIP Eligibility Verification Form and Plan Change Form, or enroll in new coverage through the Washington Healthplanfinder or directly from insurance companies.