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November 2015

IMPORTANT NOTICE

- Re:**
- **Premium Rate Change Effective January 1, 2016**
 - **Eligibility Verification Form – Due December 15, 2015**
 - **How to Renew Your WSHIP Coverage or Buy New Coverage for 2016**

Your Current Plan is:

<plan>

Dear <Name>,

This letter contains important information about your premium rate change that is effective January 1, 2016 and Eligibility Verification Form that must be returned to us by December 15 to renew your WSHIP coverage. We have also included important information about how to renew your WSHIP coverage or buy new coverage from the Washington Healthplanfinder or private market. Please read this information carefully and contact us at **1-800-877-5187** if you have any questions or need assistance.

2016 WSHIP Premium Rates

Your WSHIP monthly premium rate will be changing effective January 1, 2016. By law, we are required to base our rates on what other carriers in the state charge for similar benefits. The following is important information about our 2016 rates:

- Rates for all of our Preferred Provider Plans continue to be set as low as the law will allow.
- WSHIP's 2016 rate change is an average rate increase of 12%. This is an average rate change which means your rate increase may be lower or higher. All rates have been calculated in accordance with the requirements of RCW 48.41.200.
- Please consult the enclosed rate chart to locate the 2016 rate for your current plan.
- Rates by age include one rate for persons under the age of 21, a rate for each individual age from age 21 through 63, and one rate for all persons age 64 or older.
- Rates are segmented into five geographic regions within the State of Washington.
- By law WSHIP premiums are higher than premiums in the market so we encourage you to explore all of your coverage options for 2016. Please see page 2 for more information about these coverage options.

Eligibility Verification Form Due December 15, 2015

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 Your WSHIP Coverage or Buy New Coverage for 2016

You have the option to renew your WSHIP coverage or change to a different WSHIP plan for coverage beginning January 1, 2016, or buy a new plan from the Washington Healthplanfinder or private market. In making your choice for 2016, please consider the following information:

- **You can keep your WSHIP coverage or buy new coverage**
 - You can renew your WSHIP coverage for 2016 or change to a different WSHIP plan during our open enrollment period which is November 1, 2015 – December 15, 2015.
 - You can buy new coverage for 2016 from the Washington Healthplanfinder or directly from an insurance company. You can't be turned down or charged more because you have a pre-existing condition.
- **Most people are required to have “Minimum Essential Coverage” or pay a penalty**
 - The health reform law requires most persons to have coverage that is recognized by the federal department of Health and Human Services (HHS) as “Minimum Essential Coverage” or pay a penalty.
 - The following WSHIP Plans are recognized by HHS as Minimum Essential Coverage:
 - WSHIP Preferred Provider Plan
 - WSHIP Standard Plan
 - WSHIP HSA Qualified Preferred Provider Plan
- **You may find new coverage that meets your needs at a lower cost than WSHIP**
 - WSHIP premiums may continue to be higher than premiums in the market so we encourage you to explore all of your coverage options.
 - Your savings may be even greater if you qualify for federal tax credits or financial help available for coverage purchased through the Washington Healthplanfinder.
- **Open enrollment begins November 1**
 - WSHIP's open enrollment period to renew coverage or change WSHIP plans is November 1, 2015 – December 15, 2015.
 - Open enrollment for the Washington Healthplanfinder or an insurance company is November 1, 2015 – January 31, 2016.
 - If you decide to cancel your WSHIP coverage and buy new coverage, we encourage you to enroll in your new coverage by December 15. (Please also notify us in writing of your cancellation by this date so we can process your cancellation timely.)

- **If you cancel your WSHIP coverage or your coverage 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 which means more people qualify.
 - 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 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 or www.wahealthplanfinder.org.

Steps for Renewing, Changing, or Buying New Coverage For 2016

Step 1	Review the enclosed WSHIP 2016 Monthly Premium Rates.
Step 2	Find out if you are eligible for Medicaid or federal tax credits for plans offered through Washington Healthplanfinder. Call 1-855-923-4633 or visit www.wahealthplanfinder.org .
Step 3	Compare your options. Compare your WSHIP coverage and premium to coverage options available through 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.
Step 4	<p>To renew your WSHIP coverage or change WSHIP plans:</p> <ol style="list-style-type: none"> 1. Fill out and return the enclosed (purple) Eligibility Verification Form <u>by December 15</u>. 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>. <p><u>OR</u></p> <p>To cancel your WSHIP coverage and buy new coverage:</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?

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.

Information for Washington Healthplanfinder is available at www.wahealthplanfinder.org or by calling 1-855-923-4633.

Enclosures in This Packet

- **2016 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.
- **Personalized Schedule of Benefits**
- **2016 Benefit Plans Summary and Comparison Chart**
- **Return Envelope**

IMPORTANT!

Please RETURN Eligibility Verification Form by December 15 to renew your WSHIP coverage.