

[Return address]

[Date]

[[First Name] [Last Name]]  
[Address Line 1]  
[Address Line 2]  
[City], [State] [Zip]

**Urgent: Your health coverage is at risk.** Take action by December 15, 2022, or you may not have health coverage in 2023.

Thank you for choosing Bright Health Insurance Company for your health care needs. We're here to help you prepare for Open Enrollment.

#### **Why am I getting this letter?**

**Beginning in 2023, we will no longer offer health coverage in your area.** The last day of your current coverage is December 31, 2022. Read this letter carefully and review your options.

You can choose a different plan for 2023 coverage during Open Enrollment, between November 01, 2022 and December 15, 2022. **To make sure there is not a gap in your coverage, enroll in a different plan by December 15, 2022.**

#### **What you need to do**

Review your coverage options and pick a different plan. If you do not have health coverage, you will have to pay for all of your health care.

##### **1. Update your application by December 15, 2022.**

Review your application to make sure the information is still current and correct, and to see if you qualify for more or less financial help in 2023 than you are getting now. This may result in a lower monthly premium payment or lower out-of-pocket costs (like deductibles, copayments, and coinsurance). Plus, you can help avoid paying money back when you file your taxes and reconcile your tax credit.

## 2. Choose a different plan.

Here are some ways to shop for other plans and enroll:

- After you have updated your application, you can compare plans in your area. You may even see that the Exchange has picked a plan for you. Consumers who shop on the Exchange can save hundreds of dollars per year. Compare your options and enroll in a plan that best meets your needs and budget. If you do not enroll in a plan on your own, you may be automatically enrolled in the plan picked for you.
- Check with the Exchange to see what other plans may be available. Remember, you will not get financial help unless you qualify and enroll through the Exchange.

**Note:** If you received financial help in 2022 to lower your monthly premium, you will have to “reconcile” using IRS Form 8962 when you file your federal taxes. This means you will compare the amount of premium tax credit you received in advance during 2022 with the amount you actually qualify for based on your final 2022 household income and eligibility information. If the amounts are different, this will affect the amount of your refund or taxes owed.

### We are here to help

- Visit [HealthCare.gov](https://www.healthcare.gov), or call **1-800-318-2596 (TTY: 1-855-889-4325)** to learn more about the Exchange and to see if you qualify for lower costs.
- Find in-person help from an assister, agent, or broker in your community.
- Contact an agent or broker you have worked with before.
- Call **1-800-318-2596 (TTY: 1-855-889-4325)** for a reasonable accommodation to get this information in an accessible format, like large print, Braille, or audio, at no cost to you.

### PRA Disclosure Statement

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**Getting help in other languages**

*[44 Insert non-discrimination notice and taglines consistent with any applicable standards, such as under HHS regulations and guidance.]*

