

2016 Renewal notice	
Date:	10/14-10/28
Format:	Notice
Target Audience:	All households containing at least one Health Connector enrollee. Authorized Representatives of those households will also receive a copy of this notice.
Objective:	Inform members of their eligibility for Health Connector plans, renewal coverage for next year, and provide next steps if they want to change plans during Open Enrollment
Notes:	Sent in daily batches over 10/14-10/28 period
Key Messages:	<ul style="list-style-type: none"> • All members should pay close attention to their monthly premium amount and tax credit amount (if applicable) for 2016, as these amounts may be different than they are in 2015. • Members can shop and compare other options during Open Enrollment and decide if they want to change plans. • Members will be renewed into their current plan if it still available in 2016, or a similar plan from the same carrier if their current plan will not be available. • Members should use new tools available through the Health Connector website to compare any changes to the benefits or costs between their 2015 plan and 2016 renewal plan, and check to see if providers they want to be able to use are in their 2016 renewal plan. • Free, in-person help from the Health Connector and Enrollment Assisters is available at many locations. Members should get help with comparing their options for 2016 if they think they may want to change plans.
Communication Text/Design:	

Renewing your coverage for 2016



Open enrollment starts November 1. This is the time when you can choose to change your Health Connector health insurance plan for 2016.

You won't need to apply again to renew your coverage. In general, if you keep paying your premiums, you can renew for 2016 into:

- Your current plan, if it is available in 2016, **or**
- A similar plan from the same insurance carrier, if your current plan is not available for 2016.

If you want to enroll in a different plan, you can shop and change plans during open enrollment.

What you need to do:



Review your renewal plan for 2016

This packet tells you the type of coverage you'll qualify for in 2016. It also tells you the plan you'll be enrolled in, unless you decide to change plans during open enrollment.



Compare changes for 2016

Read the renewal plan information in this packet, including the monthly premium. Your premium for 2016 may be different than it was in 2015. You can compare any other changes to benefits or costs in your plan at: www.MAhealthconnector.org/compare-plans



Check which plans have the providers you want

Use our new online [Find a Provider](#) tool to see which plans cover providers (such as doctors or hospitals) that you want to use in 2016.



Shop during open enrollment if you want to change plans

Shop and compare plans during open enrollment to find the one that fits your budget and healthcare needs for 2016. You can compare plans online at MAhealthconnector.org.



Keep paying your monthly premium bill

You'll need to keep paying your premium bills on time in order to have coverage in 2016. If you don't pay your January premium by December 23, you could have a gap in coverage.

Important Dates:

November 1, 2015

First date to start shopping and comparing plans at MAhealthconnector.org.

December 23, 2015

Due date for your January 1 premium (if you have premiums). It's important to pay this bill on time to stay enrolled. You'll also need to change plans by this date if you want to enroll in a different plan for January 1.

January 1, 2016

The first day of your new 2016 coverage. If there have been any changes to the plans you qualify for, January 1 is the date when those changes will start.

Questions?

There are more places than ever before to get free help in person!

Go to:

www.MAhealthconnector.org/help-center for a full list of places where you can get help with choosing a plan or any other questions. There's also a list of places to get help included in this packet.

Talking Points

- Members receiving this notice will be eligible for a Health Connector plan in 2016.
- If other members of the household are receiving MassHealth benefits, this notice will not contain information about that coverage.
- Members may see a change to their eligibility or tax credit amount for 2016. They should pay attention to the 2016 tax credit if receiving financial assistance, as it may be different from 2015.
- All members should pay close attention to their monthly premium amount, as the amount may be different than their 2015 premium.
- The information in this packet tells members if they will be renewed into their current plan if it still available in 2016. If their plan is not available, they will be renewed into a similar plan offered by the same carrier for 2016.
- Members do not need to stay in their renewal plan. They are able to change plans during the Open Enrollment period.
- Shopping and comparing other options is the best way for members to find the plan for 2016 that meets their household's healthcare needs and budget.
- If members want to change plans for January 1, they will need to submit their new plan choice and pay the first premium by December 23.
- Members will need to make sure to pay the bill for their January coverage by December 23. If they're changing plans or renewing into a new plan through a different carrier, they will have a gap in coverage if they don't pay the January bill on time.
- If enrolled in dental coverage, a member will see a table showing their dental coverage renewal date in this packet. If the date of their renewal is after 1/1, they will get an additional letter in the mail, closer to their renewal date, with more information about their dental coverage.
- A half-page insert is included, which lists all of the locations that have in-person help available during Open Enrollment, as well as this year's Navigator organizations. Members can find a list of all locations for in-person help online at www.MAhealthconnector.org/help-center
- There are new tools available that can help members as they compare their options for 2016:
 - **Find a Provider** tool at ProviderDirectory.MAhealthconnector.org (available at the start of Open Enrollment) lets members search for providers that are included in different health plan networks. All members should use this tool to check on providers they want to use in 2016, even if they plan to stay in the same plan.
 - **Plan Compare** tool at www.MAhealthconnector.org/compare-plans (available 10/12) lets members look at any differences between their 2015 plan and 2016 renewal plan.