



Covered California  
P.O. Box 989725  
West Sacramento, CA 95798-9725



**COVERED  
CALIFORNIA**

*Your destination for quality  
healthcare, including Medi-Cal*

{FIRST\_NAME} {LAST\_NAME}  
{ADDRESS\_LINE1}  
{ADDRESS\_LINE2}  
{CITY}, {STATE\_CD (FK)} {ZIPCODE}

**Get ready to renew your health and dental insurance  
for <Next Benefit Year>!**

<Notice Date>

**Case Number: <Case #>**

Dear {FIRST\_NAME} {LAST\_NAME},

You are getting this letter because you submitted an application to Covered California for private health insurance. We determined that you or members of your household qualified to enroll in a Covered California health plan. Your health and dental insurance coverage is coming up for renewal. Renewal for your household is due by <End\_Renewal\_Date>. When you renew your insurance, you will be able to:

- Let Covered California know if your application information has changed
- Change your current health or dental plan
- Find out if your monthly premiums have changed
- Get help if you need it!

**Note:** If someone in your household has Medi-Cal, your local county social services office may contact you for more information. To help them keep Medi-Cal, you will also need to provide any information your local county social services office asked of you.



You can go online to [CoveredCA.com](https://CoveredCA.com) and renew your insurance. For more information on how to renew your insurance now, read the “How do I renew my insurance now?” section of this notice.

### **Family Dental Plan Enrollment**

If you are currently enrolled in a family dental plan, you can go online to [CoveredCA.com](https://CoveredCA.com) and log in to your Covered California account to renew your current dental coverage or choose a new dental plan.

Family Dental Plans offer optional coverage at an additional cost. Premium assistance is not available for Family Dental Plans.

All Covered California health plans include pediatric (children’s) dental coverage. You do not have to pay for a separate dental plan for your children.

## **What if I do not renew my insurance?**

If you do not renew your insurance, Covered California will automatically re-enroll you or members of your household into your current private health and dental plans by **December 15, <current year>** if you remain eligible and your plans are still available. We will renew your insurance using the most recent information you gave us. If you did not pick a plan last year, be sure to choose one before Open Enrollment Period ends. The **<next benefit year>** Open Enrollment Period is from **<OE Begin Date>** to **<OE End Date>**.

If your health or dental plan is not available in **<next benefit year>**, you may need to choose a new plan by **December 15, <current year>**. If you do not choose a new plan by **December 15, <current year>**, Covered California will enroll you into a similar plan with your current carrier, if available. If not available, Covered California will enroll you into a similar plan with a different carrier.

If you are enrolled in a Minimum Coverage Plan and you will be thirty (30) years old before **January 1, <next benefit year>**, you may need to choose a new plan. If you do not by **December 15, <current year>**, Covered California will automatically re-enroll you into a Bronze plan with your same health plan carrier for **<next benefit year>** with no financial assistance. If you want to choose a different health plan or get financial assistance, you have until the end of the Open Enrollment Period.

## **What will change for you next year?**

## The Amount of Premiums You Pay

The amount you pay for health or dental coverage may change each year. You will receive a letter from your health and dental plans carriers in the fall. The letter will show your new monthly premium amount for **<next benefit year>**. Make sure to pay your premium directly to your health or dental plan carrier by the due date so your coverage can start on **January 1, <next benefit year>**. Please do not send your payment to Covered California.

If you change your plan after **December 15, <previous benefit year>**, your coverage start date will change.

## How do I renew my insurance now?

To renew the insurance for your household before **<End\_Renewal\_Date>**, follow the steps below:

 **Step 1: Log in to your CoveredCA.com account**

 **Step 2: Click the yellow “Continue” button**

 **Step 3: Check your application information**

Make sure your information is correct by **<End\_Renewal\_Date>** to get the coverage that’s right for you.

If your application information has not changed, confirm your current information by clicking **“Continue”** until you get to Step 4 (see below).

## What if there are changes in my household?

Certain changes in your household may change what type of health coverage or amount of financial assistance you or your family get through Covered California. To make sure your health coverage is still affordable, you must report changes in your household within 30 days. Examples of changes that must be reported to Covered California include:

- The number of people in your household went up or down during the year
- Your household income goes up or down
- Moving to a new place
- Qualifying for other coverage, such as, Medicare or coverage through an employer

You can report any changes when you log into your account at [CoveredCA.com](https://CoveredCA.com) or by calling the Service Center at **1-800-300-1506** or (TTY: 1-888-889-4500).

**Note:** If you or someone in your household has Medi-Cal, report changes to your local county social services office within 10 days.

## **Step 4: Shop and pick the best plan for you**

Once you confirm your application information, you will be able to stay in your current health and dental plan, if applicable. If you remain eligible and do not choose a new health or dental plan by **<End\_Renewal\_Date>**, we will keep you in your current health and dental plans, if they are still available. Or, you can compare rates and shop for a new health plan or enroll in a dental plan. If you are thinking about changing plans, you may want to check whether the plans you are looking at have your current doctors or hospitals. At [CoveredCA.com](https://CoveredCA.com), there are links to each health plan provider directory. There you can check to see which doctors are available.

Covered California offers a range of choices of private health and dental insurance plans. You can choose the plan and level of coverage that best meets your needs and budget. You can choose to pay a higher monthly cost (called a premium) so that you pay less out-of-pocket when you need care. Or, you can choose to pay a lower monthly cost but pay more out of pocket when you need care.

## **What if I want to change plans after<End\_Renewal\_Date>?**

If you change your mind and want to pick a new plan after **<End\_Renewal\_Date>**, or if you did not pick a plan last year be sure to choose one before Open Enrollment Period ends. The **<next benefit year>** Open Enrollment Period is from **<OE Begin Date>** to **<OE End Date>**. Open Enrollment Period allows you to:

- Change your health or dental plan for any reason
- Add new members to your coverage
- Enroll in a dental plan
- Apply for help with paying your monthly premiums

Please remind your family and friends that the Open Enrollment Period is coming and send them to [CoveredCA.com](https://CoveredCA.com).

For Open Enrollment you can:

- Go online to [CoveredCA.com](https://CoveredCA.com) and log into your Covered California account.

- Call our Customer Service Center at **1-800-300-1506** or (TTY: 1-888-889-4500). Starting now and until the end of Open Enrollment, the Service Center has extended hours.
- Get free help in person from trained Certified Enrollment Counselors and Certified Insurance Agents who can help you. See “Do you need help?” below.

## Do you need help?

Covered California wants to make renewing your coverage as easy as possible. A Covered California Certified Enrollment Counselor or Certified Insurance Agent can help you.

### Use this snippet if the consumer did not have a counselor or agent

<Do not have an Enrollment Counselor or Agent? To find an Enrollment Counselor or Agent close to your home, go to [CoveredCA.com](https://CoveredCA.com) and click on *Get Help*. Or call the Covered California Service Center. See “Do you have questions?” below for Service Center contact information.>

### Use this snippet if the consumer already has a delegated counselor or agent for <previous benefit year>

<Our records show that you were helped by a Covered California Certified Enrollment Counselor or Agent from {Entity Name or Agent Name}. You may reach your Certified Enrollment Counselor or Agent at:

{Entity Name or Agent Name}  
 {Entity/Agent Address Line 1}  
 {Entity/Agent Address Line 2}  
 {Entity/Agent City}, {Entity/Agent State} {Entity/Agent Zip Code}  
[{Entity/Agent 1Phone Number}](#)  
[{Entity/Agent Email}>](#)

## Why is it important to keep your health insurance?

Health insurance helps make sure you get the care you need to keep your body healthy and it gives you peace of mind because you know you’ll have help when you need it.

The law requires most consumers must have health insurance. This may be through your employer, coverage you buy for yourself, Medicare, or Medi-Cal. Consumers who do not have health insurance may have to pay a penalty called a “shared responsibility payment” that increases each year up to a maximum amount.

For example, the chart below shows the penalty with the maximum for an uninsured household of four:

Year	How the fee is calculated	The maximum fee for an uninsured household of 4 (2 adults and 2 children)
2015	2% of the annual household income <u>or</u> \$325 per adult (\$162.50 per child under 18) up to \$975 for a family. You will pay whichever of these amounts is higher.	Household earning \$40,000 could pay up to <b>\$975</b> Household earning \$50,000 could pay up to <b>\$1,000</b>
2016	2.5% of the annual household income <u>or</u> \$695 per adult (\$347.50 per child under 18) up to \$2,085 for a family. You will pay whichever of these amounts are higher.	Households earning both \$40,000 and \$50,000 could pay up to <b>\$2,085</b>

If you are uninsured for just part of the year, you pay 1/12 of the yearly penalty for each month you are uninsured. You will have to pay the penalty when you file your federal income tax return for that year. If you are uninsured for less than 3 months, you do not have to pay the penalty.

**Remember: if you are uninsured, you also pay 100% of your medical costs.**

## Do you have questions?

- Visit the [CoveredCA.com](http://CoveredCA.com) website for more details.
- If you have created a CoveredCA account, log on to your account at [CoveredCA.com](http://CoveredCA.com); or
- Call the Covered California Service Center at **1-800-300-1506**. You can call Monday through Friday 8 a.m. to 6 p.m. During certain times of the year, the Service Center may be available Saturdays 8 a.m. to 5 p.m. The call is free.

This letter is being sent to you in compliance with the Affordable Care Act:  
45 CFR 155 § 335(c) Notice to enrollee and Cal. Code Regs., tit. 10, § 6498(e).