

<<Discontinuation notice for the individual market – off-Exchange>>

**IMPORTANT: Your current health plan will not be available in 2023.  
See below for a plan that we recommend.**

Dear <<choose one of the following>> [Enrollee,] [Member,] [Name,]

The health plan you are currently enrolled in will not be available in 2023. Your current coverage will end on December 31, 2022.

**Options from [Issuer Name]**

We have selected a new [Issuer Name] plan for you. **You'll be automatically enrolled in [Plan Name] unless you enroll in a different plan by [Date].** The table below describes important differences between your current plan and the plan that you will be automatically enrolled into, unless you select a different plan. You can review more details for the 2023 plan at [Issuer website] or by contacting us.

- Monthly premium cost: If you choose to be automatically enrolled into this new plan, your new premium amount will be [\$0.00].
  
- Changes to your plan: The plan that you were enrolled in for 2022 is not available in 2023. Please review these changes.
  - **Name of new plan**
  
- [Carriers may choose to include a separate document, which compares benefits between the 2022 and 2023 plans instead of using the bulleted format below. If exercising this option, carriers should insert language in the “Benefit Changes” section to direct members to the document.]
  
- **Benefit changes**
  - X
  - X
  - X
  
- **Cost-Sharing changes & whether different metal level in 2023**

You are not currently purchasing this plan through HealthSource RI. You may be eligible to receive financial help to help lower your monthly premium costs. This financial help is only available by enrolling in coverage through HealthSource RI. Six out of seven HealthSource RI

customers receive financial help. The federal American Rescue Plan Act created additional opportunities for Rhode Islanders to access affordable health coverage. Many people who did not qualify for financial help in the past may now be eligible to receive assistance help when enrolled in coverage through HealthSource RI.

Visit [Issuer website], or call [Issuer phone number] to learn about the plans available to you.

### **What do I do next?**

- If you accept the plan we will automatically enroll you into, simply pay the plan premium. **No further action is required.**

### **What if I want to change my plan but stay with [Issuer Name]?**

- You may be eligible to choose a new plan from [Issuer Name]. You will not receive financial help when enrolling directly through [Issuer Name].

### **What if I want to see if I am eligible to receive financial help for the plan I will be automatically enrolled in or for a different plan?**

- You may be eligible to receive financial help for the same plan you will be automatically enrolled in or a different plan if you enroll through HealthSource RI. HealthSource RI is the only place to receive financial help to lower your monthly coverage costs. Get a quick quote at [HealthSourceRI.com/Calculator](https://HealthSourceRI.com/Calculator).
- You or your family may also qualify for no-cost coverage through Medicaid.

### **What else should I look at before deciding to keep or change my plan?**

Call or visit our website <<insert hyperlink>> to make sure your doctor and other health care providers will be in the plan network next year. Also check to make sure any prescription medications you take will be covered.

### **When do I need to make a decision?**

You must enroll in a plan during the Annual Open Enrollment Period. The 2023 Open Enrollment period is from November 1, 2022 to January 31, 2023. The last day to pay for January coverage is December 31, 2022, but please note that payments made after December 23 may delay your coverage usage. If you miss the December 31 deadline for January coverage, you have until January 31 to pick and pay for a plan for a February 1 coverage start date. If you would like to enroll in dental coverage for 2023, this is also your opportunity to do so.

### **Have questions? Contact us.**

[Issuer]

[Issuer Contact Number,  
website  
and Hours of Operation]

HealthSource RI

[www.HealthSourceRI.com](http://www.HealthSourceRI.com)

1-855-840-4774

401 Wampanoag Trail, East Providence

Our Walk-In Center at 401 Wampanoag Trail in East Providence is providing in-person assistance by appointment only. You can schedule an in-person appointment at [HealthSourceRI.com/appointments/](http://HealthSourceRI.com/appointments/).

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**IMPORTANT: Your current health plan will not be available in 2023.  
See below for a plan that we recommend.**

Dear <<choose one of the following>> [Enrollee,] [Member,] [Name,]

The health plan you are currently enrolled in will not be available in 2023. Your current coverage will end on December 31, 2022.

Although your current plan will not be available in 2023, [Issuer Name] will be offering a similar plan. You will automatically be enrolled in this plan unless you decide to pick a different plan during the Annual Open Enrollment Period which begins on November 1, 2022 and ends on January 31, 2023. Payment must be made in full according to the deadlines explained below in order to activate your coverage for 2023.

Options from [Issuer Name]

We have provided information about the similar plan we are offering below. You can review more details for this plan at [Issuer Website]. You may contact HealthSource RI or visit [HealthSourceRI.com/Calculator](http://HealthSourceRI.com/Calculator) to compare plans and get a quick quote.

- Monthly premium cost: If you choose to be enrolled into this similar plan, your monthly premium amount can be found by contacting HealthSource RI at (website, phone number).
  - Financial assistance: If you are currently receiving financial assistance in the form of tax credits, the amount of tax credits you are eligible to receive may change for 2023. We encourage you to contact HealthSource RI during Open Enrollment to update any information that may impact your financial assistance eligibility, such as household income or family size.
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- Differences between your 2022 plan and the similar plan being offered in 2023:
    - **Name of new plan**
- [Carriers may choose to include a separate document which compares benefits between the 2022 and 2023 plans instead of using the bulleted format below. If exercising this option, carriers should insert language in the “Benefit Changes” section to direct

members to the document.]

- **Benefit changes**

- X
- X
- X

- **Cost-Sharing changes & whether different metal level for 2023**

- *Important Reminder:* If you qualify for Cost-Sharing Reductions (CSR), you must enroll in a plan in the **Silver** category through HealthSource RI in order to receive these benefits (this rule does not apply to members of a federally recognized Indian tribe or Alaska Natives). CSR plans have lower out-of-pocket costs and are dependent on your income level and family size.

### Annual Open Enrollment Period

Open Enrollment is the time of year when you may enroll in, or make changes to, your health coverage. This year, Open Enrollment begins on November 1, 2022 and ends on January 31, 2023. **To ensure that you are covered on January 1, 2023, you must choose your 2023 plan and pay your January 2023 premium by December 23, 2022.** The last day to pay for January coverage is December 31, 2022, but please note that payments made after December 23 may delay your coverage usage. If you miss the December 31 payment deadline for January coverage, you have the opportunity through January 31 to pick and pay for a plan for a February 1 coverage start date.

You will receive additional information about Open Enrollment from HealthSource RI.

During Open Enrollment, you will have the opportunity to review and compare all of the Qualified Health Plans being offered through HealthSource RI, including plans being offered by [Issuer Name], and plans being offered by other health insurance companies. It's important to review your plan options to insure you are choosing the best plan to fit your family's needs for coverage and cost. You or your family may qualify for quality, no-cost coverage through Medicaid and HealthSource RI can assist you with Medicaid questions as well.

You are not required to enroll in a plan through HealthSource RI. However, if you would like to receive financial assistance to help paying for health coverage, you **must** enroll through HealthSource RI.

### Important Information About Tax Credits

Please keep in mind that your final tax credits are determined when you file your federal income tax return for the year with the Internal Revenue Service (IRS). It is important that you review the information in your HealthSource RI account, such as income and family size, to ensure the

most accurate information is being used to determine your financial assistance eligibility.

**Have questions? Contact us.**

[Issuer]

[Issuer Contact Number,  
website  
and Hours of Operation]

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