



November 2014

M9
Key \$1000 Gold members

<First Name> <Last Name>
<In care of>
<Address><Suite>
<City>, <State> <Zip>

Dear <First Name>,

Last month we sent you information about changes to your HealthPartners® KeySM \$1000 (Gold) plan. You're now receiving this letter as your official health insurance plan renewal effective Jan. 1, 2015. Details about your 2015 plan and premium are on the back of this page.

You don't need to take any action with HealthPartners if you want to keep your current plan. However, you'll have to shop for a new Key plan on MNsure if you plan on using a tax credit in 2015. Learn more about your options in the frequently asked questions document.

This packet also includes:

- Answers to some frequently asked questions
- A Summary of Benefits and Coverage (SBC). An SBC is a federally mandated document that all health plans are required to provide.
- A standard renewal notice required by the Affordable Care Act

If you'd like to switch plans, you have options available to you. We have a wide range of plans and monthly premiums. To learn more about HealthPartners medical or dental plans:

- Call HealthPartners Individual Sales at **952-883-5599** or **877-838-4949**, Monday through Friday, between 8 a.m. and 6 p.m.
- Visit **healthpartners.com/individual**
- Contact your broker or agent
- Or visit **mnsure.org**

If you have any questions, we're here to help get you the answers you need. Please call Member Services at **952-883-5900** or **855-813-3887**, Monday through Friday, between 8 a.m. and 6 p.m.

We appreciate the opportunity to partner with you.

Sincerely,

A handwritten signature in cursive script that reads "Sara Wagner".

Sara Wagner
Manager, Individual Sales



Your 2015 medical plan

Your plan is: <Insert External Plan Name>.

The estimated monthly premium for this plan is: \$<insert Family Premium>.

Your total premium is the sum of each member’s premium on your plan. Each member’s premium is an estimate based on your plan, where you live, and the age and tobacco use of you and your dependents. Please note, your total premium amount does not reflect a tax credit.

This table shows the 2015 premium for each person on your plan.

Name	Relationship to policyholder	Age (as of Jan. 1, 2015)	Tobacco user*	Premium**
* Health Care Reform defines use of tobacco as an average of four or more times per week within the past six months. This includes all tobacco products, but excludes religious and ceremonial uses. Tobacco use is based on when a tobacco product was last used. ** Only the first three children under the age of 21 count toward your total premium. Your premium can change during the year if you move to a new rate area.				

[Variable Text 1: This table shows the benefit changes to your plan beginning Jan. 1, 2015.

Plan	Benefit category	2014 benefit	2015 benefit

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[Variable Text 2:If this plan covers only a child or children age 17 and younger, the parent or legal guardian is considered the legal policyholder and is responsible for all matters related to the coverage.]

Get the plan that fits your needs and budget

Did you know you can shop directly from HealthPartners if you don’t qualify for or plan to use a tax credit? Our <plan type>SM plans are built specifically to serve people like you living <location>. You’ll get the same great support and coverage you expect from HealthPartners, but with more plans to choose from.



Here are answers to the most common questions about plan and premium changes.

What are my options for 2015?

Open enrollment for 2015 is a great time to review your situation and decide what type of coverage you need in the coming year. Your Key \$1000 (Gold) plan is no longer available to use with a tax credit on MNsure. You have two options:

- Renew on your current Key \$1000 (Gold) plan. If you don't qualify for or don't plan on using a tax credit in 2015, you can stay on your current plan. In fact, you won't have to do a thing to continue coverage in your current plan because it'll renew automatically with HealthPartners.
- Shop for a new HealthPartners® KeySM plan on MNsure. If you qualify for and plan on using your tax credit, you need to shop for a new plan. We have options similar to your current plan and have added new plans for 2015 that may be a better fit for you.

Why can't I use a tax credit with my Key \$1000 (Gold) plan on MNsure?

Every year HealthPartners reviews the benefits and coverage of each of the individual plans offered. Our goal is to offer health plans that provide the best coverage that fits our members' needs – on and off MNsure. We created two new Gold plans for MNsure that are easy to understand and offer a new generics formulary benefit. We also felt we needed to simplify shopping for health insurance by offering fewer plans. After reviewing all of our MNsure Gold plans, we decided to offer the new Gold plans that we feel best suit our members' needs.

How soon do I need to make a decision if I want to shop for a new plan?

If you'd like to switch to a new plan and have coverage start Jan. 1, 2015, you'll need to enroll before Dec. 15, 2014. Open enrollment for individual health plans starts on Nov. 15, 2014 and ends on Feb. 15, 2015.

Why is my rate different this year?

Our goal is to keep overall health care costs as affordable as possible. Rates are based on the increasing cost of care, the types of care delivered and how often services are used by all individual members of the plan. Other factors that will change your rate include more people in the market, like those who've never purchased health insurance before, and taxes related to the Affordable Care Act and MNsure.

Will my tax credit be changing in 2015?

Many factors contribute to your tax credit eligibility and amount. To make sure you get the full savings you deserve in 2015, you must update your information with MNsure. You can do this online, in person or by phone. This step is important because it ensures you get the right tax credit amount. Things that will affect the amount of your tax credit include your household size and income.

The determination of your 2015 tax credit amount by MNsure will take time. Until that process is complete, your 2014 tax credit amount, if you received or used one, will be deducted from your 2015 plan premium.

How will my new premium affect my online billing?

Using online billing through HealthPartners or automatic bill pay through your bank is a great way to make sure your bills are paid on time. As easy as these methods are, it's important to regularly check your information to make sure it's correct, especially if there are changes to your plan or premium.

- Online billing through HealthPartners: You don't have to do anything if you use online billing through HealthPartners and are renewing your existing plan. However, if you make changes to your plan or enroll in a new plan through HealthPartners, we recommend you sign in to online billing to check your account information and automatic payments.



- Automatic bill pay through your bank: If you use automatic bill pay to pay your monthly premiums, you should work with your bank to update the amount of your new premium as of Jan. 1, 2105.

Will there be changes to my plan perks?

As a HealthPartners member, you'll continue to have access to all of the discounts and services you've always had:

- **Retail discounts**: Enjoy savings on gym memberships, exercise equipment, classes and healthy eating.
- **24/7 nurse advice**: Sick child at 2 a.m.? Not sure where you can get care? Call the CareLineSM service at the number on the back of your Member ID card to talk to a nurse about home treatment options and the closest place to get care when you're not sure where to go.
- **Easy access to your plan balances**: Manage your plan, check your balances and more with the *myHP* mobile app and your *myHealthPartners* online account. You can also find important information—like your claims, explanations of benefits (EOBs) and online bill—all with your *myHealthPartners* web account.
- **One-on-one support**: Call Member Services for help working through the details of your claims. If issues come up, they'll help resolve.
- **Living healthy**: Complete a simple online assessment and begin setting goals and achieving better health with our free online programs, like virtual coaching.

[Variable Text 3: **Are there changes to my dental plan?**

Your dental plan and rates will not change in 2015.]

[Variable Text 4: **Get dental coverage today**

HealthPartners offers Personal Dental plans with coverage levels to fit any budget. Select from three different coverage options and two provider networks. All plans include out-of-network benefits so you can see any dentist that you want – and no referrals are needed! Call HealthPartners at **952-883-5599** or **877-838-4949** to find out more. Or log on to **healthpartners.com/individual**.]