



November 2014

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

M3
On-exchange members
Catastrophic age-offs

Dear <First Name>,

You're receiving this letter as your official health insurance plan renewal effective Jan. 1, 2015.

Your current plan is a catastrophic plan, but our records indicate you won't be eligible for this plan in 2015 because you'll no longer meet the age requirement. If you believe that you still are eligible for your catastrophic plan because you have an Unaffordability or Hardship Certificate of Exemption please contact our Individual Sales team at **952-883-5599** or **877-838-4949**.

To help make this transition easy for you, we've identified a 2015 bronze plan that most closely matches what you have today. Details about the 2015 plan and premium we've selected for you are on the back of this page. You don't need to take any action with HealthPartners if you want to keep the plan we've selected for you. However, you may have to update your information with MNsure. Learn more 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

M3 <insert Contract Number>
<insert Group and Pkg Code>



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: 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.]



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

Why is my plan changing?

The age requirement for catastrophic plans is 18 to 29 years. You may still be eligible for a catastrophic plan if you have an Unaffordability or Hardship Certificate of Exemption. Learn more about these qualifications on healthpartners.com/individual or call Individual Sales **952-883-5599** or **877-838-4949**, Monday through Friday, between 8 a.m. and 6 p.m.

Why is my rate different this year?

Your rate is different because it reflects coverage and benefits for the plan we've selected for you. 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. Rates also change as we age and if our tobacco use changes.

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.

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 continually 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, 2015.

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 2: Are there changes to my dental plan?**

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

[**Variable Text 3: 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 us at **952-883-5599** or **877-838-4949** to find out more. Or log on to **healthpartners.com/individual**.]