



Dear Member:

Effective April 1, 2017, Baptist Health Plan, Inc. will cease to provide coverage in the Individual market in the Commonwealth of Kentucky. Please accept this letter as notice of such discontinuation of coverage as required.

Any Individual health benefit plan issued by Baptist Health Plan in effect on March 31, 2017 will terminate as of that date in accordance with this notice. Those members will be provided a Special Enrollment opportunity at that time to select coverage with another health insurance issuer. Any benefits incurred between January 1–March 31, under a plan with Baptist Health Plan, will not be applied toward any deductible and/or out of pocket maximum under the new issuer's plan.

However, if you so choose, you can select a new plan with a different insurer to begin as early as January 1. In order to assist you in shopping for coverage beginning in 2017, see the enclosed notice regarding options that may be available to you and your family. Open enrollment for 2017 benefit plans begins November 1. By selecting a new plan before December 15, you can have new coverage beginning January 1.

We regret that Baptist Health Plan will not be providing health insurance coverage to you and your family in 2017.

If you have any questions or concerns, you may contact Baptist Health Plan's Customer Service department at (800) 787-2680.

Respectfully,

James S. Fritz
President

Enclosure

RA09/16.991



Dear Member:

Thank you for choosing Baptist Health Plan for your health care needs.

Urgent: Your health coverage is at risk. Take action by December 15, 2016, or you won't have health coverage in 2017. You may have to pay a penalty of \$695 or more when you file your taxes.

Why am I getting this letter?

Beginning 2017, we won't offer the health insurance coverage you currently have. This means you may lose your health coverage. You must enroll in a new plan to have health coverage. The last day of your current coverage is December 31, 2016. Read this letter carefully and review your options.

You can choose a different plan between November 1, 2016 and December 15, 2016. **To make sure there isn't a gap in your coverage, and avoid paying a penalty, enroll in a new plan by December 15, 2016.**

What you need to do

Review your coverage options and pick a new plan. If you don't have health coverage, you'll have to pay for all of your health care.

You may also have to pay a penalty of \$695 or more when you file your taxes.

Here are some ways to look at other plans and enroll:

- Check with Baptist Health Plan to see what other plans may be available. Remember, you won't get financial help unless you qualify and enroll through the Marketplace.
- Visit HealthCare.gov to see Marketplace plans. Consumers who shop can save hundreds of dollars per year and can find a plan that best meets their needs and budget.

We're here to help

- Call Baptist Health Plan at 1-800-787-2680 (TTY: 711) or visit www.BaptistHealthPlan.com. You can also work with your local agent or broker.
- Visit HealthCare.gov, or call 1-800-318-2596 (TTY: 1-855-889-4325) to learn more about the Marketplace and to see if you qualify for lower costs.
- Find in-person help from an assister in your community at LocalHelp.HealthCare.gov.
- Call 1-800-787-2680 (TTY: 711) to request a reasonable accommodation at no cost to you if you have a disability.

Nondiscrimination: Baptist Health Plan doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age. If you think you've been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by calling 1-800-368-1019 (TTY: 1-800-537-7697), visiting hhs.gov/ocr/civilrights/complaints, or writing to the Office for Civil Rights/U.S. Department of Health and Human Services/200 Independence Avenue, SW/ Room 509F, HHH Building/Washington, D.C. 20201.



BAPTIST HEALTH PLAN

PHONE: 859.269.4475

TOLL FREE: 800.787.2680

FAX: 859.335.3700

651 Perimeter Drive, Suite 300 Lexington, KY 40517

Getting help in other languages

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.844.405.1743 (TTY: 1-844.708.1389).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1.844.405.1743 (TTY: 1.844.708.1389)