



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 in the Marketplace. The last day of your current kynect coverage is December 31, 2016. Read this letter carefully and review your options. Also make sure to update your information with the Marketplace.

You can choose a new 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.

- **Update your Marketplace application by December 15.**

Review your Marketplace application to make sure the information is still current and correct, and to see if you may qualify for more or less financial help in 2017 than you're getting now. This may result in a lower monthly premium payment or lower out-of-pocket costs. Plus, you can help avoid paying money back when you file your taxes.

- **Choose a new plan.**

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

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

Note: If you received financial help in 2016 to lower your monthly premium, you'll have to "reconcile" when you file your federal taxes. This means you'll compare the amount of premium tax credit you received in advance during 2016 with the amount you actually qualify for based on your final 2016 household income and eligibility information. If the numbers are different, you may get more or less tax refund, or you may owe.



We're here to help

- 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.
- Call Baptist Health Plan at 1-800-787-2680 or visit www.BaptistHealthPlan.com.
- Find in-person help from an assister, agent, or broker in your community at LocalHelp.HealthCare.gov.
- Call 1-800-318-2596 (TTY: 1-855-889-4325) 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.

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).