

****ON-EXCHANGE CLIENT LETTER****

April 2021

«FLName»

«Address»

Dear «Greeting»,

<Agent/Agency Name> would like to bring to your attention recent changes enacted by the federal government which may have a positive impact on your Marketplace health insurance through Healthcare.gov. With the passing of the American Rescue Plan Act (ARPA) enrollees now have access to lower monthly plan premiums through increased tax credits, possible cost-share reductions and the ability to change Marketplace plans if needed. **In order to experience these newly available benefits throughout the year you will need to update your Healthcare.gov account.**

<Agent/Agency Name> is here to assist you in navigating these changes and can help you update or change your Marketplace plan if needed. Please contact our team at <Agency Number>or <Second Agency Contact Method> for more information and to set up an appointment. **We encourage you to reach out to our office any time prior to August 15th.** Thank you for your continued business!

Sincerely,

<Agent/Agency Name>

****OFF-EXCHANGE CLIENT LETTER****

April 2021

«FLName»

«Address»

Dear «Greeting»,

<Agent/Agency Name> would like to bring your attention to recent changes enacted by the federal government which may have a positive impact on your individual health insurance options through the Healthcare.gov marketplace. These Healthcare.gov plans, often called **On-Exchange plans**, now have increased tax credits for lowering monthly plan premiums as well as possible cost-share reductions for certain individuals. Currently you are enrolled in a Grandfathered, Grandmothered or Off-Exchange plan. If you are unsure what type of plan you have contact our office for guidance and also see below definition of each:

- **Grandfathered Plan:** Individual coverage originally purchased prior to the ACA being signed into law March 23rd, 2010
- **Grandmothered Plan:** Also called transitional plans, these plans generally were purchased after the signing of the ACA on March 23rd, 2010 and before January 1st, 2014
- **Off-Exchange Plan:** Individual health insurance purchased directly through the carrier which meets ACA requirements. Until recently this was a common choice for individuals with household incomes above 400% of the Federal Poverty Level.

<Agent/Agency Name> is here to assist you in navigating these new health insurance reforms and if needed, make a plan change. **To find out if you should switch to an On-Exchange plan and to experience these benefits throughout the year contact our office.** You may contact our team at <Agency Number> or <Second Agency Contact Method> for more information and to schedule an appointment.

Thank you for your continued business!

Sincerely,

<Agent/Agency Name>

GENERIC CLIENT LETTER

Dear <Consumer>,

There have been recent changes in the individual health insurance market that may affect you. Through August 15th, 2021 a COVID-19 Special Enrollment Period (SEP) is available in which you may change your individual health insurance plan. Additionally, there are new subsidy eligibility guidelines that may positively impact how much you pay for health insurance through the Marketplace at Healthcare.gov. Current legislation applies to tax years 2021 and 2022.

- **If you currently have a plan OFF the Marketplace**, you can stay on your current plan but you may want to consider a Marketplace plan. For the first time you may have increased savings available to you by enrolling through Healthcare.gov. Plans on Healthcare.gov have increased tax credits starting April 1st which lower your monthly premium and create possible cost-share reductions. These tax credits will now apply to higher income earners that previously may not have qualified for premium subsidies.
- **If you currently have a plan ON the Marketplace**, you may be eligible for increased tax credits which will be reconciled on your taxes. If you would like to experience these potentially increased tax credits through lower monthly plan premiums you need to log into your Marketplace account and update your Healthcare.gov application after April 1st to determine if these changes will impact your costs. Additionally, you may want to review your plan options to see if another Marketplace plan provides lower out-of-pocket costs.

Each person's situation is unique so we encourage you to reach out to our office to review how these changes may affect you and your health insurance costs. We are here to help you understand your health insurance options and implement changes if needed.

Thank you for your continued business!

Sincerely,
<Agent/Agency Name>