

«FLName»

«Address»

Dear «Greeting»,

<Agent/Agency Name> would like to take this opportunity to provide you with information on the health insurance Open Enrollment Period (OEP). This year's Open Enrollment Period spans November 1, 2023-January 15, 2024. **Outside of this enrollment period you will need a qualifying event (ex: marriage, birth, involuntary loss of credible coverage) to obtain coverage or make a plan change.** Contact our office and we can help you determine if a life event allows you to acquire coverage or make a change outside of the OEP.

Additionally, there have been recent changes in the individual health insurance market that may affect you. New subsidy eligibility guidelines may positively impact how much you pay for health insurance through the Marketplace at Healthcare.gov. As of now, current legislation enforcing these increased subsidy amounts applies through tax year 2025.

- **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. You may have increased savings available to you by enrolling through Healthcare.gov. Plans on Healthcare.gov have increased tax credits which lower your monthly premium and create possible cost-share reductions. These tax credits 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 want to review your plan options to see if another Marketplace plan provides lower out-of-pocket costs or better suits your needs in 2024. Additionally, you may now qualify for cost-share reductions and need to consider switching into a cost-share reduction eligible plan.

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 updates if needed.

Thank you for your continued business!

Sincerely,

<Agent/Agency Name>