



# 1. Commonwealth Choice Transition Notice

<b>Date:</b>	Sent February 13 - February 14
<b>Desired Format:</b>	Notice
<b>Target Audience:</b>	Commonwealth Choice non-group members with plans ending on, or before, March 31 (including plans with 12/31, 1/31, 2/28 end dates, excluding YAPs) AND who have also not applied online for new coverage through the Health Connector. This includes 21,630 subscriber groups, representing 31,796 total members
<b>Objective:</b>	Remind members that they must enroll in a new health insurance plan to stay covered, inform them of their options and provide instructions
<b>Notes:</b>	Each member will be given the option for "Fast Path" enrollment in the most similar Health Connector health insurance plan available in 2014 is, as recommended by their current Commonwealth Choice carrier
<b>Key Messages:</b>	<ul style="list-style-type: none"> <li>• All Commonwealth Choice plans are ending by March 31, 2014 (or sooner), and members must enroll in a new health insurance plan in order to stay covered</li> <li>• If member information is correct, they may enroll in a new Health Connector plan by             <ul style="list-style-type: none"> <li>○ Applying online to enroll in a different Health Connector plan other than the Fast Path plan selection listed in the notice, as soon as possible; or</li> <li>○ Waiting to receive an invoice for the suggested health insurance plan, and paying the first premium bill. Payment must be received by March 24</li> </ul> </li> <li>• If member information is not correct, they must re-apply online</li> <li>• March 24 is the deadline to complete enrollment and pay the first premium bill in order to have coverage that starts April 1</li> </ul>
<b>Communication Text/Design:</b>	<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 45%;">  <p>Dear [First Name] [Last Name],</p> <p>All Commonwealth Choice plans are ending by March 31, 2014 (or sooner), and members must enroll in a new health insurance plan by March 24, in order to have coverage for April 1. To make the transition to new coverage easier for you, we are giving you two options for enrolling in a new plan.</p> <p><b>Option 1 - Fast Path to enrollment</b></p> <p>We have worked with your health insurance carrier to find a new Health Connector health insurance plan that is most similar to your current Commonwealth Choice plan.</p> <p><b>You are currently enrolled in [plan name] through [carrier name].</b></p> <p>[carrier name] has informed us that the most similar Health Connector plan available in 2014, is:</p> <p><b>[plan name] through [carrier name] with a monthly premium of \$[premium].</b></p> <p>If you would like to be enrolled in this new plan with coverage starting April 1, all you need to do is pay your first premium bill by March 24, 2014. If you enrolled as a family through Commonwealth Choice, your family will be enrolled together in your new Health Connector plan if you decide to enroll in this plan.</p> <p><b>Option 2 - Shop and enroll online</b></p> <p>The Health Connector offers many other health plans, from up to 10 different health insurance carriers. Other plans may have lower monthly premiums or different provider networks. You may also want to buy dental insurance for you or your family. If you want to choose Option 2, you will need to follow the instructions on page 4 for shopping and enrolling online. Please apply as soon as possible to ensure you have coverage for April 1.</p> <p>Thank you, Massachusetts Health Connector</p> </div> <div style="width: 45%; text-align: right;">  <p><b>Important: Your ability to qualify is based on the information you gave us for Commonwealth Choice</b></p> <p>If you choose Option 1, the Health Connector plan and monthly premium are based on the information that we have about you from your application for Commonwealth Choice. This is the information we have about you:</p> <ul style="list-style-type: none"> <li>■ [Member Name]</li> <li>■ Born on [birthdate]</li> <li>■ Zip code: [Zip code]</li> <li>■ Number of people in your household: [family size]</li> </ul> <p>If your information has changed, or if the information we have is wrong, you must re-apply online at MAhealthconnector.org by March 24, 2014, in order to have coverage for April 1.</p> <p><b>Keep reading</b></p> <p>In this packet, you'll find more information about:</p> <ul style="list-style-type: none"> <li>■ How to compare different plans online</li> <li>■ Steps to apply and enroll in a new plan</li> <li>■ Where to get help</li> </ul> <p style="text-align: center;">1</p> </div> </div>

<p><b>Talking Points:</b></p>	<p>Remind members that all Commonwealth Choice plans are ending by March 31, 2014 (or sooner), and they must enroll in a new health insurance plan to stay covered.</p> <p>The transition notice they received identified the most similar Health Connector plan available in 2014, as recommended by their current carrier. To enroll in this plan, all members need to do is pay their first premium bill by March 24, 2014.</p> <p>Members should also be reminded that the Health Connector also offers many other health plans, offered by up to 10 different health insurance carriers. To select a different health plan from either their current health insurance carrier or a new one, members should visit the Health Connector website, at <a href="http://MAhealthconnector.org">MAhealthconnector.org</a>, to begin shopping.</p> <p><b>Deadlines:</b></p> <p>For coverage that starts March 1, 2014, members must complete enrollment and pay the first premium bill by February 21, 2014</p> <p>For coverage that starts April 1, 2014, members must complete enrollment and pay the first premium bill by March 24, 2014</p> <p><b>Additional talking points:</b></p> <ul style="list-style-type: none"> <li>• If members ask if their <b>family group</b> will be enrolled in the suggested Health Connector plan, inform them that if they pay their first premium bill their family will be enrolled together as it currently is in Commonwealth Choice</li> <li>• If members think any of their <b>account information has changed</b>, they will need to re-apply online, at <a href="http://MAhealthconnector.org">MAhealthconnector.org</a></li> <li>• If members ask about <b>applying for a subsidy</b>, inform them that there are more ways to get help paying for insurance than before, and some people who weren't eligible for subsidies in the past may now be able to qualify for help paying for coverage. If they want to apply for a subsidy, they must do so as soon as possible. To find out if they qualify, they should fill out the application online and make sure to answer all questions about their household income. If they have already submitted an application for help paying for insurance, they will get a notice from the Health Connector informing them about whether or not they qualify</li> <li>• If members want <b>more information</b> about the plan suggested to them or other Health Connector health and dental plans, they can learn more on our website, at <a href="http://MAhealthconnector.org">MAhealthconnector.org</a>. Features such as the plan helper tool, can help them find out which plans are available in their area, and which providers are included in different plan networks</li> <li>• If someone asks for information about <b>in-person help</b>, let them know that there are Navigators and Certified Application Counselors who have been trained to help them with the application and enrollment process. Search for a Navigator/CAC in their area if they would like to find someone who can provide in-person assistance</li> </ul>
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