

Important: It's time to review your health coverage. Take action by December 23, 2023 or you'll be automatically re-enrolled in the same or similar coverage. This may change some of your costs and coverage, so review your options carefully.

October 2023

«business_name»

«mail_add1»

«mail_add2»

«mail_city», «mail_state» «mail_zip»

Re: Account # «member_code»

Thank you for choosing Health New England for your health care needs. We're here to help you prepare for Open Enrollment.

Why am I getting this letter?

Your health coverage is still being offered in 2024, but some details may have changed. Read this letter carefully and decide if you want to keep this plan or choose another one. Unless you take action by December 23, 2023 you'll be automatically enrolled in this plan for 2024.

Important: This isn't a Massachusetts Health Connector plan. This means you won't get any financial help lowering your monthly premium or out-of-pocket costs if you remain enrolled in this plan. To get these savings if you qualify, you must go to the Massachusetts Health Connector and enroll in another plan. To see if you qualify, visit <https://www.mahealthconnector.org>.

Changes you'll see to your plan in 2024

Your new premium

- Your 2023 monthly premium is \$«M_2023_RATE».
- **Starting in January, your monthly premium for the «M_2024_PLAN» plan will be \$«M_2024_RATE».** Important: This is only an estimate based on current information we have. You'll see your new monthly payment amount when you get your January bill.

Other changes

See enclosed Health New England's 2024 Plan Comparison.

You can review more details about your plan at HSAinsurance.com and in your 2024 Summary of Benefits and Coverage.

What you need to do

Decide if you want to enroll in this plan or choose another one.

I want to enroll in this plan.

Pay the new monthly premium by December 23, 2023 and you'll be automatically enrolled.

I want to pick a different plan.

You can choose a new plan between November 1, 2023-January 23, 2024. Enroll by December 23, 2023 for coverage to start January 1, 2024.

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

- Check with HSA Insurance to see what other plans may be available. Remember, you won't get financial help unless you qualify and enroll through the Health Connector.
- Visit <https://www.mahealthconnector.org> to see other Massachusetts Health Connector 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 HSA Insurance at (781) 228-2222 or visit [HSAinsurance.com](https://www.HSAinsurance.com).
- Visit <https://www.mahealthconnector.org>, or call 1-877-623-6765 (TTY: 1-877-623-7773) to learn more about the Massachusetts Health Connector and to see if you qualify for lower costs.
- Find in-person help from an assister, agent, or broker in your community at LocalHelp.HealthCare.gov.

Getting help in other languages

See next page