



Health Plans

Underwritten by  Commercial Plans

6450 US Highway 1,
Rockledge, FL 32955

Important Annual Renewal Information **Please Review Carefully**

TESTFIRST TESTLAST
123 TEST WAY
Melbourne, FL 32935

Health First Health Plans is underwritten by Health First Commercial Plans, Inc. Health First Commercial Plans, Inc. does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.36194_MPINFO placeholder (10/2021)

Renewal Notification with Preliminary Rates

Thank you for choosing Health First Health Plans to be your wellness partner. We understand you have options and we are working hard to provide you with the best health plan possible.

The open enrollment period for 2022 health insurance plans begins **November 1, 2021 and ends January 15, 2022**. This package includes your official renewal notification for your health plan and a comparison of 2021 and 2022 benefits.

If you received a subsidy (advanced premium tax credit) in 2021 and anticipate any changes to your income for 2022, you will need to update your financial information beginning November 1 at [HealthCare.gov](https://www.healthcare.gov) or by calling a local agent toll-free 1 (844) 255-1563. If you do not make any changes to your income information, the Marketplace will use your latest tax return information to determine your income estimate for 2022.

As you review this information, keep in mind that the federal government will soon be providing us with 2022 subsidy amounts for those who qualify. If you are a Marketplace member, we will send you an updated summary that will include your 2022 tax credit information and your updated premium for 2022.

Whether you keep your current plan or choose a different Health First Health Plans' plan, you will receive coverage that can help you and your family live a healthy lifestyle, including:

- An annual \$0 wellness checkup with your in-network provider and additional preventive screenings so your provider can help coordinate your care.
- Comprehensive prescription benefits: To review covered prescription drugs (your Pharmacy Formulary) visit [HFindividual.org](https://www.HFindividual.org), select **Current/Renewing Members** and click on **Online Search**, located in the **2022 Pharmacy Plan Information** section.
- \$0 preventive vaccinations and immunizations
- An enhanced, easy-to-use member portal which includes paying a premium, messaging care guides and more!
- No health plan referrals required to see a specialist
- An extensive network of more than 4,000 providers

Have questions? Our licensed insurance agents are here to help. Call us at 1 (844) 255-1563. You can also review your options online at [HFindividual.org](https://www.HFindividual.org), select **Current/Renewing Members** and click on **Renew my plan**.



October 26, 2021

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Important: Your plan will not be offered through the Exchange in your area. Take action by December 15, 2021, or you'll be automatically enrolled in a different Exchange plan. This may change some of your costs and coverage, so review your options carefully.

Thank you for choosing Health First Commercial Plans, Inc. for your health care needs. We're here to help you prepare for Open Enrollment.

Why am I getting this letter?

Beginning January 2022, we won't offer in your area your current health coverage in the Exchange. The last day of your current Exchange coverage is December 31, 2021. Read this letter carefully and review your options. Also, make sure to update your information with the Exchange.

Your new plan for 2022

We found another Exchange plan that may meet your needs. Starting in January 2022, you'll automatically be enrolled in Health First GYM ACCESS Bronze HMO 50 1796.

Your new premium

- Your 2021 monthly payment is \$175.37.
This reflects a monthly premium of \$175.37 minus \$0.00 of financial help per month.
- **Your new monthly payment starting in January is estimated to be: \$336.33.**
This reflects an estimated monthly premium of \$336.33 minus \$0.00. **However, your financial help may be different next year.** You'll see your new monthly payment when you receive your January bill.
Important: This estimated monthly premium is based on current information we have for 2021. It might not account for some or all changes that could impact your payment, like cost changes in your area for next year, or changes to your household income or family size. To find out the actual amount of your monthly payment, update your Exchange application. See below for more information.



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Other changes

- You can review more details about your plan at myHFHP.org and in your 2022 Summary of Benefits and Coverage.

Benefit changes:

Benefit Changes	2021 AH GYM CATASTROPHIC HMO 1748	2022 AH GYM CATASTROPHIC HMO 1748
Family Deductible	\$17,100	\$17,400
Family Deductible	\$17,100	\$17,400
Family Maximum Out of Pocket	\$17,100	\$17,400
Family Maximum Out of Pocket	\$17,100	\$17,400
Family Maximum Out of Pocket	\$13,800	\$17,400
Individual Deductible	\$8,550	\$8,700
Individual Deductible	\$8,550	\$8,700
Individual Maximum Out of Pocket	\$8,550	\$8,700
Individual Maximum Out of Pocket	\$8,550	\$8,700
Individual Maximum Out of Pocket	\$6,900	\$8,700
No Change	No Change	No Change



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If you want to pick another plan, enroll by December 15, 2021 to make sure you have the coverage you want. See below for more information.

What you need to do

1. Update your Exchange application by December 15.

Review your Exchange 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 2022 than you're getting now. This may result in a lower monthly premium payment or lower out-of-pocket costs (like deductibles, copayments, and coinsurance). Plus, you can help avoid paying money back when you file your taxes.

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

I want to enroll in this plan.

Update your Exchange application information, and then select **Health First GYM ACCESS Bronze HMO 50 1796** and **36194FL012001601** to enroll.

I want to pick a different plan.

You can choose a different plan between November 1, 2021 through January 15, 2022. Enroll by December 15, 2021 for coverage to start January 1, 2022.

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

- Visit Healthcare.gov to see other Exchange 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 Health First Commercial Plans, Inc. to see what other plans may be available.

Important: You may be able to keep your current coverage, but in 2022 it won't be offered as a Silver plan through the Exchange.

Remember, you won't get financial help to lower your out-of-pocket costs unless you qualify and enroll in a Silver plan through the Exchange.

Note: If you got financial help in 2021 to lower your monthly premium, you'll have to "reconcile" using IRS Form 8962 when you file your federal taxes. This means you'll compare the amount of premium tax credit you received in advance during 2021 with the amount you actually qualify for based on your final 2021 household income and eligibility information. If the amounts are different, this will affect the amount of your refund or taxes owed.

We're here to help

- Visit HealthCare.gov, or call 1 (800) 318-2596 (or TTY: 1 (855) 889-4325) to learn more about the Exchange and to see if you qualify for lower costs.
- Call Health First Commercial Plans, Inc. at 1 (855) 443-4735 (or TTY 1 (800) 955-8771) or visit myHFHP.org.
- Find in-person help from an assister, agent, or broker in your community at LocalHelp.Healthcare.gov
- Contact an agent or broker you've worked with before.
- Call 1.800.318.2596 (or TTY 1.855.889.4325) for a reasonable accommodation to get this information in an accessible format, like large print, braille, or audio, at no cost to you.

Health First Commercial Plans, Inc. 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](https://www.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.

This notice has important information. This notice has important information about your application or coverage through Health First Commercial Plans, Inc. Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 1 (855) 443-4735.