



# 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 32940**





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## 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 receive 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 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**, 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**.



October 26, 2021

TESTFIRST TESTLAST  
123 TEST WAY  
Melbourne, FL 32940

**Important:** It's time to review your health coverage. Take action by December 15, 2021, 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.

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?**

Your health coverage is still being offered in 2022, but some details may have changed. Read this letter carefully and decide if you want to keep this plan or choose another one. Also make sure to update your information with the Exchange.

#### **Changes you'll see to your plan in 2022**

##### **Your new premium**

- Your 2021 monthly payment is \$105.57.  
This reflects a monthly premium of \$940.57 minus \$835.00 of financial help per month.
- **Your new monthly payment (starting in January) is estimated to be \$135.98.**  
This reflects an estimated monthly premium of \$979.98 minus \$844.00. **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 payment is based on current information we have for 2021. It might not account for some or all changes that could impact your monthly 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](http://myHFHP.org) and in your 2022 Summary of Benefits and Coverage.

## Benefit changes:

| Benefit Changes                  | 2021<br>AH GYM CATASTROPHIC<br>HMO 1748 | 2022<br>AH GYM CATASTROPHIC<br>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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## 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 qualify for more or less financial help than in 2021. 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 **HF GOLD HMO 80 1770** and **36194FL016000301** to enroll.

### **I want to pick a different plan.**

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

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

- Visit [Healthcare.gov](https://www.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. Remember, you won't get financial help unless you qualify and enroll 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](https://www.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](https://myHFHP.org).
- Find in-person help from an assister, agent, or broker in your community at [LocalHelp.Healthcare.gov](https://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 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\_MPINFO9309\_C(10/2021)

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.

