

As promised, we are writing you this letter to advise you which UPMC Obamacare plan we feel is going to be best for you in 2018.

Read the following very carefully. There are significant changes in plans and networks for 2018. There are several factors that will go into what plan we recommend for you.

Be advised that UPMC has decided to pay us very little and in many cases, nothing, to write individual health insurance applications. Therefore, you are going to have to apply and make changes on your own or utilize another resource to help you. We have included a sheet with those contacts. We will do our best to advise you via this letter. I also suggest you follow ***The Health Insurance Store*** Facebook page. I will be posting helpful tips there as much as possible. You can also use that page to ask questions.

If you are already on a Premium Network plan, which all residents of Fayette County are, UPMC will be automatically enrolling you in another Premium Network plan. It will have a much higher premium than you are currently paying. That increase could be over 200%.

The first item you need to be aware of is this. There is a Select Network that is now available in Fayette County. Select Network plans will have the same, or in most cases, a lower premium in 2018 than what you are paying now. There is one big problem with the Select Network. **It is quite likely you have a doctor or doctors that will NOT BE IN NETWORK ON THE SELECT PLANS!** If you choose this plan, you may have to switch doctors. You can check if your doctor is in the Select network at UPMChealthplan.com. Also, be advised that Highlands Hospital and all doctors who are employed by them will not be in the Select Network. If you live in Westmoreland or Allegheny County, you are most likely not affected by the network change because you are already in a Select or Partner Network which have a lower price.

If your 2018 income is going to be within \$3,000 of what we put on your 2016 or 2017 application, you don't need to worry about changing that. If you are going to call the Marketplace or UPMC to change plans, have them keep the income the same. You don't want to risk them making a mistake over a small difference in income. You can simply tell them what plan you want to change to. If your income is going to be more than \$3,000 higher or lower next year, you will probably want to make that adjustment on your 2018 application.

If you are going to enroll yourself on healthcare.gov, I also don't recommend making any income change if you can avoid it. It is just too easy to click a wrong button or type in the wrong income which could have some serious tax implications for you down the road.

You will need your username and password for your account if you want to do your application yourself on healthcare.gov. If you don't have that you can email pam@getyourbestplan.com (preferred method) or call the office and we can provide it to you if we have done your application in the past. Going this route will eliminate long wait times on the phone. Hopefully you can just click through your application until you get to the point where you choose a plan. **YOU DO NOT NEED YOUR USERNAME AND PASSWORD IF YOU ARE GOING TO CALL UPMC DIRECTLY!** They can pull your information up with your member ID number on your insurance card.

If you don't feel confident with doing your renewal or application on healthcare.gov, again, we have included a sheet with contact information for UPMC, Highmark, and the Marketplace. Be advised that Highmark plans are not available to anyone who lives in Fayette County and receives a subsidy. The limited plans that are available are much more expensive than UPMC. At this point, if you are not going to do your application on your own, after speaking with one of their

individual marketing representatives, I think calling UPMC may be the best way to go. I have no idea how long you may wait to talk with someone however. Be prepared for long hold times and make sure you have plenty of time to spare when you call either UPMC or the Marketplace.

There is one other additional document we have included that lists locations of what UPMC are calling “Stores,” located in various malls in Western Pennsylvania. We have no idea if they take appointments, how long you will wait if they don’t, or how qualified the people working them are. However, if you need some help, it could possibly be a good resource.

Now for our plan recommendations. Again, please read carefully. You want to make sure you get this right because after December 15th, you will not be able to change plans.

Please refer to the Federal Poverty level chart we have included and find your household size. Your household consists of only those who are going to be included on your income tax return.

If your household income we listed in your previous application is under 200% of the poverty level and you want the “Premium Network,” and are already on the plan with a Premium network, you actually won’t need to do anything. You will automatically be enrolled in the Silver plan we recommend. For your reference, the ID number for that plan is 16322PA004008 and it has a \$150 deductible. Remember however, that the Premium Network plans are quite a bit more expensive, but ensure you can keep all your doctors. If you don’t want to pay the extra premium, and are okay with the Select Network, you want to choose the Silver plan with ID number 16322PA0050031 that has a \$150 deductible and you will need to call UPMC, the Marketplace or go on [healthcare.gov](https://www.healthcare.gov) to change to the Select Network plan. Please

refer back to the 4th paragraph of the letter to help determine if that is the network you want to use. If you are making this change over the phone, make sure you verify with the person you speak with that it is a Silver plan with a \$150 deductible before enrolling.

If you are currently receiving a premium subsidy through the Marketplace but your income is over 200%, and under 250% of the poverty level, we recommend a **Silver plan** with ID number 16322PA0040008 that has a \$1,250 deductible for the Premium Network. If you want to remain on the Premium Network, you don't need to do anything but your premiums will be much higher in 2018 than they are now. If you want the lower cost Select Network plan, the ID number is 16322PA0050031 and it also has a \$1,250 deductible. You will need to call the Marketplace, UPMC, or go online at healthcare.gov to enroll in a Select Network plan if you are currently on a Premium plan. If you are making this change over the phone, make sure you verify with the person you speak with that it is a Silver plan with a \$1,250 deductible before enrolling.

If your income is going to be over 250% and under 400% of the poverty level, we are recommending you choose a **Gold plan** with ID number 16322PA0040010 that has a \$800 deductible and has the Premium Network. If you want the Select Network plan, the ID number is 16322PA0050031 and that also has a \$800 deductible. Regardless of the network you want, you will have to either call UPMC, the Marketplace, or go to healthcare.gov to make a change to this plan. If you fail to do so, you will be automatically enrolled in a Premium Network plan with a higher premium, larger deductible, and Maximum Out of Pocket. To remind you once again, if you take the plan with Select Network, you may find that your doctor or doctors may not be in that network. If you are making this change over the phone, make sure

you verify with the person you speak with that it is a Gold plan and has a \$800 deductible before enrolling.

If your income household income is going to be over 400% of the poverty level in 2018, you do not qualify for a subsidy. If we did your application on the Marketplace in either 2016 or 2017, we need to cancel your Marketplace application. Please call or email us and we can do that for you. It will be much easier for you to enroll directly with UPMC by calling them. We recommend you choose a plan named Advantage Gold \$800/\$20. You will also need to decide if you want the Premium or Select Network. There is a very large difference in premium between the two.

Again, we sincerely apologize that we are not able to help you apply or renew your application in 2018. We hope UPMC and Highmark will realize that agents and agencies like ours are valuable assets for them and choose to reimburse us fairly so we can service you in the future.

Please note that all advice contained in this letter is general in nature and may not be applicable to your specific situation. We are offering this letter as a courtesy in trying to serve you as best we can within our limitations. As we are not able to assist all individuals with Obamacare plans, you may wish to contact another entity or agency that is able to assist you directly with your particular circumstances, needs, and concerns. With respect to new and renewal Obamacare plan applications, this letter does not create an agency or representative relationship between you and The Health Insurance Store, LLC, regardless of any prior or current status as a client of The Health Insurance Store, LLC, or any of its agents. We hope that you find the information provided in this letter to be helpful. Likewise, we also hope that you appreciate our attempts to assist you and understand that we

as frustrated as well with these changes and realize this process is not going to be easy.

If you do have a question, it is best to email the agent that wrote your policy. If your agent was Todd, Lev, or Herm, please direct questions to aaron@getyourbestplan.com. We are in in the middle of our busiest time of the year and during this time it can be difficult for agents to return all calls in a timely manner. It is much easier for us to take a couple of minutes between appointments to look at and respond to emails.

Thank you for your understanding and cooperation.