



An Anthem Company

Empire HealthChoice HMO, Inc.  
PO Box 659806  
San Antonio, TX 78265-9106

<Subscriber first name> <Subscriber last name>  
<Care of>  
<Subscriber address>  
<City>, <State> <Zip>

<Date>

**Important: We will not offer your health insurance policy next year, but you have options for new coverage.**

Dear <Subscriber first name> <Subscriber last name>,

We are writing to let you know that your current health insurance policy will not be available in 2018. Your current coverage will end on December 31, 2017. This means **you must choose a new policy in order to have health insurance coverage** after this date. This letter explains the options available to you.

**Options from Empire**

You can choose any individual policy offered by Empire in your service area. Beginning in October, call **1-855-809-2884** to learn about the policies available to you.

You may choose to shop for a new health insurance policy through New York State of Health, the Official Health Plan Marketplace (“Marketplace”). You may also buy a new health insurance policy outside the Marketplace directly from an insurance company or with the help of an agent or broker. However, if you qualify for lower costs, you can get those savings only if you enroll through the Marketplace.

**Before you decide on a new policy:**

- Call the insurer or visit the insurer’s website to make sure your doctor and other health care providers will be in the plan network next year.
- Also check to make sure any prescription medications you or your family take will be covered.
- If you are totally disabled at the time your existing Empire coverage terminates, you may be eligible for a limited extension of your benefits for covered care or treatment of the condition causing your disability. Only care or treatment related to your disabling condition is eligible for this extension of benefits. If you develop a new condition or if you have an accidental injury after your coverage terminates, then that condition or injury will not be covered. Contact Empire to learn about this benefit.
- If you are either: a) in an ongoing course of treatment with a provider for a life-threatening or a degenerative and disabling condition or disease; or b) in the second or third trimester of a pregnancy when your new coverage becomes effective, then you may be able to continue to receive care from your provider for up to 60 days (or through pregnancy) under your new health insurance policy, even if your provider does not participate in your new health insurer’s network.

To receive this transitional care, your provider must agree to accept as payment your new health insurer's reimbursement for such services and to certain other conditions of providing care under the new policy. If your provider agrees, you will receive the services as if they were being provided by a participating provider and you will only pay for any applicable in-network cost-sharing. You, your representative or your provider should contact your new health insurer to determine if you are eligible for transitional care.

Please note: This transitional care benefit is not available to Medicare enrollees who move to a Medicare Supplement insurance policy, a Medicare Advantage plan or a Medicare Part D prescription drug plan.

**When you need to choose a new policy:**

In order to have health insurance after December 31, 2017, and to avoid gaps in coverage you will need to purchase a new policy either directly from an insurer, through a broker or through the Marketplace. You can buy new coverage during the open enrollment period, starting in November 2017. To be covered on January 1, 2018, you must select a new policy by December 15, 2017, and the premium for the new policy must be received by the new health insurer before January 1, 2018. If you do not enroll during this Open Enrollment period, you will **not** be eligible to change policies until the next annual Open Enrollment Period, unless you have a qualifying event (for example, get married or have a baby).

**Special information for Medicare enrollees:**

Since you are currently enrolled in an individual health insurance policy with Empire that will no longer be available, if you are also a Medicare enrollee you must convert to a replacement policy offered by Empire if you wish to maintain coverage through the Marketplace. However, Medicare enrollees are not eligible for a Premium Tax Credit to help pay for monthly premiums. Please note that Medicare enrollees cannot purchase an individual health insurance policy from another insurer due to federal rules.

Medicare enrollees may also purchase a Medicare Supplement insurance policy, a Medicare Advantage Plan and/or a Medicare Part D prescription drug plan. You may purchase a Medicare Supplement insurance policy at any time during the year. The annual open enrollment period for Medicare Advantage plans and Medicare Part D prescription drug plans starts on October 15, 2017, and ends on December 7, 2017. You should enroll during this open enrollment period to be sure that you have coverage effective on January 1, 2018.

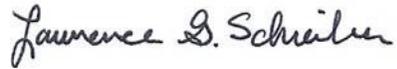
**If you have questions:**

- Call Empire at **1-855-809-2884** from 8 a.m. to 7 p.m. ET.
- Visit **[www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov)** to learn more about the New York State of Health Marketplace.
- Call Medicare at **1-800-Medicare (1-800-633-2273)** or visit **[www.medicare.gov](http://www.medicare.gov)** to learn more about your options with Medicare.
- To learn more about Medicare Supplement insurance in New York, contact the New York State Department of Financial Services at **1-800-342-3736** or visit **[www.dfs.ny.gov/consumer/caremain.htm](http://www.dfs.ny.gov/consumer/caremain.htm)**.

**Getting help in other languages:**

Para obtener asistencia en español, llame al **1-855-809-2884**.

Sincerely,



Lawrence G. Schreiber  
President, New York Commercial

Under the ACA or health care reform law, health coverage plans for individuals sold on and off the exchange are “guaranteed issue” plans. This means you cannot be denied coverage due to any pre-existing health condition. If you need help getting coverage, contact a certified exchange enrollment facilitator or your licensed agent, broker or carrier.

**Need this info in another language? The last page explains how to get help.**