

# It's time to renew your health coverage

[MONTH] [YEAR]

Thank you for choosing Blue Shield of California health coverage through Covered California. The time period to renew or make changes to your coverage for 2022 is from November 1, 2021 to January 31, 2022. However, you can renew your plan as early as October 1st.

If you do not log into your Covered California account to renew your health coverage, choose a new plan, or cancel your coverage, Covered California will renew you and your eligible dependents into the health plan you have now. If your current health plan is no longer available, Covered California will automatically enroll you and your eligible dependents into a similar health plan. Covered California will use the newest information in your application to renew your coverage.

Even after you have been automatically renewed you can still make changes to your health plan coverage. You have until December 31, 2021 to make changes to your health plan for coverage beginning January 1, 2022, and until January 31, 2022, for coverage beginning February 1, 2022.

You will continue to receive your monthly bill from Blue Shield. Make sure to pay your premium directly to Blue Shield by the due date to continue your coverage for 2022. **Please do not send your payment to Covered California.**

Your new premium (monthly cost) is included in the chart on the next page. Your new premium starts January 1, 2022.

**IMPORTANT INFORMATION:** You are currently enrolled in the Minimum Coverage PPO Plan. This plan is designed specifically for people under age 30, or those age 30 or older who have a certificate of exemption from Covered California due to hardship or an inability to afford coverage. **Our records indicate that you need to apply for an exemption to remain on this plan due to your age as of January 1, 2021 (the renewal date).**

**Covered California will automatically re-enroll you into the Bronze 60 PPO Plan, effective January 1, 2021, unless you select another plan or cancel your coverage. If you obtain a certificate of exemption to remain on the Minimum Coverage PPO Plan you must re-enroll directly with Blue Shield.**

You can apply for an affordability or general hardship exemption at [coveredca.com/exemptions](https://coveredca.com/exemptions).

Beginning November 1, call us at **(800) 660-3007**, press #, and tell us that you would like to re-enroll into the Minimum Coverage PPO plan. Our agents are available to help.

# Plan premium changes



## 2022 plan name:

Bronze 60 PPO

Subscriber name: XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Subscriber #: XXX XXXXXXXXXX | Effective date: 01/01/2022

### 2021



**Premium**  
(Before Financial Assistance)  
<XXX.XX>



**Premium Assistance**  
(Federal Tax Credit)  
<XXX.XX>



**Premium Assistance**  
(State Subsidy)  
<XXX.XX>



**Final Premium**  
(Amount You Are Paying)  
<XXX.XX>

### 2022



**Premium**  
(Before Financial Assistance)  
<XXX.XX>



**Premium Assistance**  
(Federal Tax Credit)  
<Log in beginning November 1st,  
at CoveredCA.com to see the  
amount>



**Premium Assistance**  
(State Subsidy)  
<Log in beginning November 1st,  
at CoveredCA.com to see the  
amount>



**Final Premium**  
(Amount You Are Paying)  
<Log in beginning November 1st,  
at CoveredCA.com to see the  
amount>

*In 2022, your premium will change by \$<XXX.XX>, which is a difference of <XX> percent. This is the full cost of the plan before financial help is applied. If you qualify for premium assistance (federal tax credit and/or state subsidy), it will help lower the cost.*

The difference between your 2021 monthly premium and your 2022 monthly premium is due to:

- General costs to administer and deliver essential health benefits
- Changes to your benefits
- Changes such as your age or the age of your dependents, adding or removing dependents, or moving your household to a new address

# Changes for 2022

There are changes to your plan benefits that will become effective January 1, 2022, that are standard across all plans. Here's how to be informed:

## Included in this booklet

- Please read "Helpful Information"
- Refer to "Changes to Your Health Plan" for a summary of your 2022 plan benefit changes

## Online

- Go to **blueshieldca.com/myplan2022** to stay up to date with the latest plan information
- To get full plan details, including plan copay and coinsurance amounts, by reviewing important plan documents such as your *Evidence of Coverage and Health Service Agreement* (EOC) and your Summary of Benefits and Coverage, visit **blueshieldca.com/policies**

## Important information about your premium assistance

(federal tax credits and/or state subsidy):

- The amount of premium assistance you will receive in 2022 could be different based upon changes in your household size, income, and the health coverage rates in your area.
- To get the maximum premium assistance (federal tax credits and state subsidy) you qualify for, update your information at **CoveredCA.com/members/renewal**.

**Note:** If you received premium assistance in 2021, you will have to reconcile when you file your federal and state tax return. You will compare the amount of premium assistance you received in advance during 2021 with the amount you actually qualify for based on your final 2021 household income and other eligibility information you report on your tax return. If the amounts are different, your tax refund or tax owed will be higher or lower.



### Important information if you are not receiving premium assistance:

Even if you were not eligible for premium assistance in the past, you may be eligible to lower your monthly premium. Beginning October 1st, visit **CoveredCA.com** and click "Shop and Compare" or "Find Help" to see if you qualify for premium assistance.

## What if I want to change my health plan for 2022?

- You can review other plan options with Blue Shield or see coverage options with a different health plan company beginning October 1st by clicking “Shop and Compare” at CoveredCA.com.
- You can keep your current plan or make a change by logging in to your account on Covered California’s website at CoveredCA.com and click “Sign In” at the top of the page.
- Contact the Covered California Service Center at (800) 300-1506 (TTY: (888) 889-4500).
- Contact your agent for help. If you do not have an agent, you can find an agent or certified enrollment counselor by going to CoveredCA.com/support/contact-us and clicking “Find a Licensed Agent.”

## Questions?

- Call Blue Shield at:
  - [**<PPO> (855) 836-9705**, Monday through Saturday from 8 a.m. to 8 p.m. (TTY: **711**) ]
  - [**<HMO> (844) 250-2872**, Monday through Friday from 7 a.m. to 8 p.m. and Saturday from 8 a.m. to 5 p.m. (TTY: **711**)]
- The Covered California Service Center is open Monday through Friday from 8 a.m. to 6 p.m. at **(800) 300-1506** or (TTY: (888) 889-4500). Please check CoveredCA.com for extended open enrollment days and hours.
- Call a Covered California Certified Enrollment Counselor or Certified Licensed Agent for help. To find free local help in your area, go to CoveredCA.com/support/contact-us and click “Find a Licensed Agent.”

## Getting help in other languages

This notice has important information about your coverage through Blue Shield of California. Look for key dates in this notice. You may need to act 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. Please read the following notices included in this booklet for more information:

- *Notice Informing Individuals about Nondiscrimination and Accessibility Requirements*
- *Notice of the Availability of Language Assistance Services*