

Appendix A – Comment and Response Document.

We received nine comments on the Draft Updated Federal Standard Renewal and Product Discontinuation Notices, including comments from a number of issuer and consumer groups, service providers, and other patient advocacy groups. Comments received were primarily supportive of the changes proposed for the new notifications. All commenters provided numerous recommended changes to the notices including the inclusion of additional information related to the Marketplace, obtaining consumer assistance, premium and APTC costs, and other information to inform consumers and highlight the importance of the notifications.

Comments were received from:

The Statewide Parent Advocacy Network (SPAN) & Family Voices (FV)

Blue Cross and Blue Shield Association (BCBSA)

Aetna

America's Health Insurance Plans (AHIP)

Centers for Budget and Policy Priorities

Enroll America

Families USA

The Utah Health Policy Project (UHPP)

Monroe Health Center

Suggestions Accepted to Notices:

- Warn consumers that they may not be able to switch to a Marketplace plan for the upcoming year, even if their finances change (Families USA);
- Clarify that the amount of estimated premiums for the upcoming year listed in the notice is based on current information such as the number of family members currently enrolled; (Enroll America)
- Specify the deadline for the first premium payment for the upcoming policy year (Families USA);
- Specify that issuers may identify the enrollee's agent or broker, with contact information, as a source of assistance (Aetna);
- Amend language to indicate that excess APTC is not owed to the issuer (AHIP, BCBSA);
- Added reference to Form 8962 to reconcile taxes (Aetna);
- Don't use exchange-assigned Application ID on notices (AHIP, BCBSA);
- Include language that even in similar coverage costs and plan details may change. (Enroll America)

Suggestions Not Taken:

- Delete language directing off-Marketplace consumers to the Marketplace (BCBSA)
 - *Rationale:* We believe it is important for consumers to understand their coverage options and that they may qualify for financial assistance through the Marketplace.
- Shorten the language on financial assistance for consumers in off-Marketplace plans (AHIP)
 - *Rationale:* One of the main purposes of these notices is to better emphasize that financial assistance is available in the Marketplace.

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- Add information about whether costs will change and whether metal level will change, to the “Important” section of the notice (Families USA); also add deductible information (Enroll America).
 - *Rationale:* This information should be included in the section of the notices explaining plan changes.
- Current premium and next year’s premium should be displayed side-by-side (Aetna, Families USA)
 - *Rationale:* Consumer testing shows that tables can be misleading and that additional text was needed to address concerns about the display of premium information.
- List most recent income information that was used to calculate enrollee’s APTC (Enroll America)
 - *Rationale:* The notices indicate the estimated premium payment is based on the current information.
- Add language for consumers who are in a catastrophic plan, but who are longer no longer eligible, telling them they can seek a hardship exemption (AHIP)
 - *Rationale:* The notice requirements do not address non-renewal or termination for reasons other than the discontinuation of the product or enrollee movement outside the product’s service area. We note that issuers have flexibility to explain plan changes in the standard notices or supporting materials based on eligibility for catastrophic plans.
- Better highlight the availability of in-person assistance in additional places, and give a phone number in addition to a find local help website for finding in person assistance (Families USA)
 - *Rationale:* Consumers have access to information on local assistance. If a consumer calls the call center for in person assistance they are directed to find local help, or that they can get assistance through the call center. If the caller does not have internet access, CCRs are able to search for Assister information for the caller based on their location.