

IMPORTANT CONSUMER NOTICE

This notice has been approved by the Wisconsin Office of the Commissioner of Insurance.

Since the time you initially purchased your health insurance coverage, the federal Affordable Care Act (ACA) went into effect. Since the passage of the ACA in 2014, all new individual health plans that offer comprehensive health insurance coverage must follow the ACA rules. It is important to note that your plan is not required to meet all the ACA rules and may provide less coverage than ACA-compliant health plans.

Below are important things to consider before deciding to keep your current health plan:

- There may be other health plan options that offer more benefits for less premium than you are currently paying. An easy way to compare plan options is to visit the federal Marketplace at [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 or TTY: 1-855-889-4325; you may also contact a licensed health insurance agent.
 - All comprehensive individual health plans sold on the Marketplace and in the individual market through a licensed agent¹ follow the ACA requirements.
- Individuals purchasing a health plan on the Marketplace, or comprehensive coverage through a licensed agent, cannot be turned away or charged more due to pre-existing conditions. In other words, your health does not impact the premium you would be charged for a health plan purchased on the Marketplace.
- In addition to the 10 Essential Health Benefits, all plans offered on the Marketplace (and those outside of the Marketplace through a licensed agent) must include coverage for birth control and breastfeeding support, counseling, and equipment. The essential health benefits that must be covered are:
 - Ambulatory patient services
 - Emergency services
 - Hospitalization
 - Pregnancy, maternity, and newborn care
 - Mental health and substance use disorder services, including behavioral health treatment
 - Prescription drugs
 - Rehabilitative and habilitative services and devices
 - Laboratory services
 - Preventive and wellness services and chronic disease management
 - Pediatric services, including oral and vision care
- You may qualify for federal subsidies to reduce your monthly premiums (if the health plan is purchased from the Marketplace).
 - You can find out if you qualify for a subsidy by visiting the Marketplace, [HealthCare.gov](https://www.healthcare.gov) or by calling 1-800-318-2596 or TTY: 1-855-889-4325.

You should review your options as soon as possible, because you may have limited time to purchase coverage.

For a more detailed explanation of the ACA protections that may not be included in your current plan, please see the enclosed letter.

¹ If purchasing outside of the Marketplace, confirm with a licensed agent that a plan complies with the ACA. Plans that only cover certain diseases or only offer coverage for a portion of the year, do not follow ACA rules.