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# It's time to renew your health coverage

[Month] [Year]

Dear [FIRST NAME],

Thank you for choosing Blue Shield of California health coverage through Covered California. The time to renew or make changes to your coverage for 2025 is from November 1, 2024 to January 31, 2025. To view your 2024 and 2025 health plan details, visit [blueshieldca.com/myIFPplan](https://blueshieldca.com/myIFPplan).

Log into your Covered California account to renew your health coverage, choose a new plan, or cancel your coverage. If you do not take action, Covered California will automatically renew you and your eligible dependents into the same health plan you have now. If your current health plan is not available, Covered California will automatically enroll you and your eligible dependents into a similar plan. Covered California will use the newest information in your application to renew your coverage.

After you are automatically renewed, you can still make changes to your health plan. You have until December 31, 2024 to make changes to your health plan for coverage to start on January 1, 2025. Make changes by January 31, 2025, for coverage to start on February 1, 2025.

You will continue to receive your monthly bill from Blue Shield. Make sure to pay your monthly premium (monthly cost) directly to Blue Shield by the due date to keep your coverage for 2025. If your monthly premium for 2025 is \$0, you do not need to make a payment. **Please do not send your payment to Covered California.**

Your new monthly premium is included in the chart on the next page. Your new monthly premium starts January 1, 2025.

**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, 2025 (the renewal date).**

**Covered California will automatically enroll you into the Bronze 60 PPO Plan, effective January 1, 2025, unless you select another plan or cancel your coverage. If you obtain a certificate of exemption and want 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, after you have obtained the certificate of exemption, 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

## 2025 plan name

Medical: **Bronze 60 PPO**

Subscriber name: [Subscriber\_name]

Subscriber ID #: [Subscriber\_ID]

Effective date: January 1, 2025



**2024 Premium  
before financial help**  
[\$XXX.XX]



**2025 Premium  
before financial help**  
[\$XXX.XX]



**2024 Premium help  
(federal tax credit)**  
[\$XXX.XX]



**2025 Premium help  
(federal tax credit)**

Log in to your CoveredCA.com account beginning November 1, 2024, to see the amount.



**2024 CA premium credit**  
[\$XXX.XX]



**2025 CA premium credit**

Log in to your CoveredCA.com account beginning November 1, 2024, to see the amount.



**Final 2024 premium  
(amount you are paying)**  
[\$XXX.XX]



**Final 2025 premium  
(amount you will pay)**

Log in to your CoveredCA.com account beginning November 1, 2024, to see the amount.

In 2025, your monthly 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 help (federal tax credit), it will help lower the cost.



# Changes to your current health plan

The difference between your 2024 monthly premium and your 2025 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.**
- **Increasing costs for services across the healthcare industry, including those from hospitals, doctors, and pharmacies.**

There are changes to your plan benefits that will become effective January 1, 2025, that are standard across all plans.

## Here's how to be informed:

### Included in this booklet

- Please read Helpful Information starting on page [X](#) for details.

### Online

- View full plan details, including plan copay and coinsurance amounts, in your *Evidence of Coverage* and *Health Service Agreement* (EOC) and your Summary of Benefits and Coverage by visiting [blueshieldca.com/policies](https://blueshieldca.com/policies).
- Stay up to date with the latest plan information on [blueshieldca.com/myIFPplan](https://blueshieldca.com/myIFPplan).

### Mail

- For updates to the list of covered drugs, called a formulary, you will receive a separate notice in the mail with detailed information if any changes are applicable to you. You may also view your formulary at [blueshieldca.com/formulary](https://blueshieldca.com/formulary).

## **Important information about your federal advance premium tax credit:**

- The amount of advance premium tax credit you will receive in 2025 could be different based on changes in your household size, income, and the health coverage rates in your area.
- To get the maximum federal advance premium tax credit you qualify for, update your information at [CoveredCA.com/members/renewal](https://CoveredCA.com/members/renewal). **Please complete this by November to have the right amount applied to your January bill.**

**Note:** If you received advance premium tax credit in 2024, you will have to reconcile when you file your federal tax return. The IRS will compare the amount of federal advance premium tax credit you received in advance during 2024 with the amount you actually qualify for based on your final 2024 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 help:**

Even if you were not eligible for premium help in the past, you may be eligible to lower your monthly premium. Beginning November 1, 2024, visit [CoveredCA.com](https://CoveredCA.com) and click "Shop and Compare" to see if you qualify for premium help.

## **What if I want to change my health plan for 2025?**

- You can review other plan options with Blue Shield or see coverage options with a different health plan company beginning November 1, 2024, by clicking "Shop and Compare" at [CoveredCA.com](https://CoveredCA.com).
- You can keep your current plan or make a change by logging in to your [CoveredCA.com](https://CoveredCA.com) account.

## Questions? Call:

- Your broker.
- Blue Shield at **[[PPO:](855) 836-9705]** **[HMO:](844) 250-2872]**, Monday through Friday from 8 a.m. to 8 p.m. and Saturday from 8 a.m. to 6 p.m. **[TTY: 711]**.
- Covered California at (800) 300-1506 or TTY (888) 889-4500.
  - Hours: Open Monday through Friday, from 8 a.m. to 6 p.m.
  - Please check CoveredCA.com for extended hours during open enrollment.
- A Covered California Certified Enrollment Counselor or Licensed Insurance Agent for help. To find free local help in your area, go to CoveredCA.com/support/contact-us and click "Find an Enroller".

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## Broker compensation disclosure

If you use a broker to help facilitate your enrollment, their compensation is based on a percentage of your total monthly premium. This is paid by Blue Shield. Your monthly premium will be the same whether you choose to use a broker or not. In addition, your broker may receive a bonus if certain sales thresholds are met.



### Getting help in other languages

This booklet has essential information about your coverage through Blue Shield of California. Look for key dates. 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. Included in this booklet is a document called *Notices Available Online: Nondiscrimination and Language Assistance Services*. Please read for more information.