

mf\_test\_+BaazyblTest@outlook.com

Account Number: 5020188090 December 4, 2024 at 5:29 AM

Dear Primarymzjpkb BaazyblTest,

#### Good news!

## Members of your household qualify for financial help to lower the cost of your health insurance plan.

Based on the application submitted to Connect for Health Colorado® on December 4, 2024, members of your household qualify for:

- Financial help to lower the cost of your monthly premium the amount you pay each month for your health insurance. This saves your household up to \$8388.12 a year!
- A reduction in your out-of-pocket health care costs. This saves you money on deductibles, doctor visits, and prescriptions.
- Please see below for more information about your household's eligibility.
- To take advantage of these savings, go to <a href="ConnectforHealthCO.com">ConnectforHealthCO.com</a> to enroll in a plan.

Primarymzjpkb BaazyblTest, starting as early as January 1, 2025 you are approved for:		
	Premium Tax Credits for 2025	Your household qualifies to receive up to \$699.01 a month to use towards lowering the cost of your monthly health insurance premiums when you enroll through Connect for Health Colorado. Based on your application, this applies to <b>Primarymzjpkb BaazyblTest</b> Enroll in a plan by December 31, 2025.
		Enfoli in a plan by December 31, 2023.
•	Verification is needed	• You are temporarily approved for 90 days, but we need more information from you to continue your coverage after the 90 days. Please see the "More information needed" section below for what is needed and next steps.
Primarymzjpkb BaazyblTest, starting as early as January 1, 2025 you are approved for:		
<b>Ø</b>		You qualify for a Zero Cost-Sharing Reduction plan. This means you won't have to pay any out-of-pocket costs, such as deductibles and copayments when you visit a doctor or fill a prescription.

	Cost-Sharing Reduction for 2025	<ul> <li>You must enroll in a Silver-level plan to receive these reductions in your out-of-pocket costs.</li> <li>Enroll in a plan by December 31, 2025.</li> </ul>
•	Verification is needed	You are temporarily approved for 90 days, but we need more information from you to continue your coverage after the 90 days. Please see the "More information needed" section below for what is needed and next steps.
Primarymz	jpkb BaazyblTest	s, starting as early as January 1, 2025 you are approved for:
<b>Ø</b>	Health insurance plan for 2025	You can enroll in a health insurance plan for 2025 if you qualify for a Special Enrollment Period or if it's Open Enrollment.  • Enroll in a plan by December 31, 2025.
•	Verification is needed	We're missing some information!  • You are temporarily approved for 90 days, but we need more information from you to continue your coverage after the 90 days. Please see the "More information needed" section below for what is needed and next steps.
Spouseeyr	nvmegt O. Yaejob	nhsingz, starting as early as January 1, 2025 you are approved for:
<b>Ø</b>	Premium Tax Credits for 2025	<ul> <li>Your household qualifies to receive up to \$699.01 a month to use towards lowering the cost of your monthly health insurance premiums when you enroll through Connect for Health Colorado. Based on your application, this applies to Spouseeynvmegt O. Yaejobnhsingz</li> </ul>
		Enroll in a plan by December 31, 2025.
•	Verification is needed	• You are temporarily approved for 90 days, but we need more information from you to continue your coverage after the 90 days. Please see the "More information needed" section below for what is needed and next steps.

Spouseeynvmegt O. Yaejobnhsingz, starting as early as January 1, 2025 you are approved for:		
<b>Ø</b>	Cost-Sharing Reduction for 2025	<ul> <li>You qualify for a Zero Cost-Sharing Reduction plan. This means you won't have to pay any out-of-pocket costs, such as deductibles and copayments when you visit a doctor or fill a prescription.</li> <li>You must enroll in a Silver-level plan to receive these reductions in your out-of-pocket costs.</li> </ul>
		Enroll in a plan by December 31, 2025.
•	Verification is needed	• You are temporarily approved for 90 days, but we need more information from you to continue your coverage after the 90 days. Please see the "More information needed" section below for what is needed and next steps.
Spouseeyr	nvmegt O. Yaejobi	nhsingz, starting as early as January 1, 2025 you are approved for:
<b>Ø</b>	Health insurance plan for 2025	You can enroll in a health insurance plan for 2025 if you qualify for a Special Enrollment Period or if it's Open Enrollment.  • Enroll in a plan by December 31, 2025.
•	Verification is needed	• You are temporarily approved for 90 days, but we need more information from you to continue your coverage after the 90 days. Please see the "More information needed" section below for what is needed and next steps.

## **More information needed**

We were unable to verify some of the information you provided and need you to log into your account to verify some details.

\* If you don't provide the missing information by this due date, you could lose your health insurance plan or the financial help you're getting to pay for your health insurance plan.

	What information is needed?	When is the information due?
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Who needs to provide information?		
Primarymzjpkb BaazyblTest	Proof of your American Indian or Alaska Native status	March 4, 2025
Primarymzjpkb BaazyblTest	Proof of financial help eligibility	March 4, 2025
Spouseeynvmegt O. Yaejobnhsingz	Proof of your American Indian or Alaska Native status	March 4, 2025
Spouseeynvmegt O. Yaejobnhsingz	Proof of financial help eligibility	March 4, 2025

### **Proof of Financial Help Eligibility**

We were unable to verify some of the information on your last Connect for Health Colorado application. As soon as possible, please log in to your account to verify this information. See Next Steps below.

## **Next Steps:**

- 1. Log in to your Connect for Health Colorado account.
- 2. Depending on the information we need to verify, you may have the option to do this by answering some questions in your account. Click "Verify My Information."

If you've already done that, you may need to submit documents instead. To learn more about how to submit documents, and which documents are appropriate, please visit: <a href="https://connectforhealthco.com/find-answers/after-you-buy/submit-documents/">https://connectforhealthco.com/find-answers/after-you-buy/submit-documents/</a>.

## Potential reasons we were unable to verify your eligibility for financial help:

- We were unable to confirm that you filed your taxes last year.
- If you receive advance payments of the premium tax credit, you must file Form 8962 with your federal income taxes. By following these steps, the IRS can make sure that you got the right amount of tax credit applied to your monthly premium not too little and not too much. Visit <u>irs.gov</u> for more information.
- We were unable to confirm the information you provided about your household's income.
- You or the person who completed your application selected not to allow us to compare your application information with our data sources.
- If you would like to allow us to compare your application information with our data sources in the future, you can update your application by clicking on the "Make Changes" button.

#### What are acceptable documents for verifying American Indian or Alaska Native status?

- Tribal enrollment/membership document
- Bureau of Indian Affairs issued document
- Other official federally recognized tribal document
- For a complete list of acceptable documents, visit <a href="https://ConnectforHealthCo.com/find-answers/after-you-buy/submit-documents/">https://ConnectforHealthCo.com/find-answers/after-you-buy/submit-documents/</a>

## How to get more information about this notice

For more information please call the Connect for Health Colorado® Customer Service Center at 855-752-6749 (TTY:855-346-3432) Monday - Friday 8:00a.m. - 6:00p.m. and Dec 2nd - Dec 17th from 8:00a.m. to 8:00p.m.

Free help is also available with certified enrollment Brokers and Assisters. To connect with a local Broker or Assister, visit <a href="https://connectforhealthco.com/we-can-help/">https://connectforhealthco.com/we-can-help/</a>.

To learn more about how to submit documents, and which documents are appropriate, please visit <a href="https://connectforhealthco.com/find-answers/after-you-buy/submit-documents/">https://connectforhealthco.com/find-answers/after-you-buy/submit-documents/</a>.

## Reporting changes about your household:

If you have changes in your household after you enroll in a plan through Connect for Health Colorado, you should report them to us within 30 days. Some changes, called "Qualified Life Change Events," may allow your household to shop for a new plan through a Special Enrollment Period. If you choose to enroll in a new plan through a Special Enrollment Period, you'll need to enroll within 60 days of your Qualified Life Change Event. Learn more about Qualified Life Change Events by visiting <a href="ConnectforHealthCO.com/resources/before-you-buy/when-can-i-buy/">ConnectforHealthCO.com/resources/before-you-buy/when-can-i-buy/</a>.

If you do not report changes about your household, you may have to pay back some or all of your Premium Tax Credit to the IRS when you file your federal income tax return.

## Disagree with your determination:

If you disagree with your household's eligibility determination, you may file an appeal. You must request an appeal of the results on this notice within 60 days from the date of this notice. You can do this by requesting an informal resolution, a formal hearing or both. You may log into your Connect for Health Colorado® account to see a summary of the information we used for your eligibility determination.

## You can request an appeal in one of these four ways

- 1. Please call the Connect for Health Colorado® Customer Service Center at 855-752-6749 (TTY:855-346-3432) Monday Friday 8:00a.m. 6:00p.m. and Dec 2nd Dec 17th from 8:00a.m. to 8:00p.m.
- 2. Visit <u>ConnectforHealthCO.com</u> and go to "Resources" to download an Appeal Request form. You can upload the completed Appeal Request form to your Connect for Health Colorado® account in "My Documents."
- 3. Mail or bring your Appeal Request form to:

Office of Appeals 4600 South Ulster Street Suite 300 Denver CO 80237

4. Fax your Appeal Request Form to 303-322-4217.

## You have the right to representation:

You can represent yourself, be represented by a lawyer, or be represented by another person of your choice, such as a friend or family member.

An appeal decision for one household member may change eligibility for other household members.

#### **Expedited Hearing:**

If you think waiting for a hearing might jeopardize your life or health, you have the right to ask for an expedited (faster) hearing. To request an expedited hearing, use the same process for a regular appeal and hearing, but say that you want an **"expedited hearing"** and explain why it should be expedited.

## Other information:

The determinations or assessments in this letter were made based upon 45 CFR 155.335 and 45 CFR 155.305.

Connect for Health Colorado® does not discriminate on the basis of race, color, ethnic or national origin, ancestry, age, sex, gender, gender identity and expression, sexual orientation, marital status, religion, creed, political beliefs, or disability in any of its programs, services and activities.

Connect for Health Colorado® can provide aids and services to individuals with disabilities, and language services to individuals whose first language is not English, when needed to ensure equal opportunity and meaningful access to programs, services and activities. Examples of aids and services include, but are not limited to, qualified sign language interpreters, information in other formats (including large print), foreign language interpreters, and information translated into other languages. Aids and services can be provided in a timely manner and free of charge.

To request free aids or services, please call the Connect for Health Colorado® Customer Service Center at 855-752-6749 (TTY:855-346-3432) Monday - Friday 8:00a.m. - 6:00p.m. and Dec 2nd - Dec 17th from 8:00a.m. to 8: 00p.m.

To file a discrimination complaint or learn more about this policy, please call 303-590-9640, fax us at 303-322-4217, or contact us by mail at:

Connect for Health Colorado General Counsel 4600 South Ulster Street Suite 300 Denver CO 80237 Civil rights complaints can also be filed with the U.S. Department of Health and Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at <a href="https://ocrportal.hhs.gov/ocr/cp/complaint\_frontpage.jsf">https://ocrportal.hhs.gov/ocr/cp/complaint\_frontpage.jsf</a> or by phone, fax or mail at:

Telephone: 800-368-1019 Fax: 202-619-3818 TDD: 800-537-7697

1961 Stout Street Room 08-148

Suite 5000

Denver CO 80294

Complaint forms are available at <a href="http://www.hhs.gov/civil-rights/filing-a-complaint/index.html">http://www.hhs.gov/civil-rights/filing-a-complaint/index.html</a>

Sincerely, Connect for Health Colorado®

You can get this letter in Spanish or in a large print copy or another way that's best for you. Call 855-752-6749 (TTY: 855-346-3432). Puede recibir esta carta en español o en copia impresa con letra grande o de cualquier otra manera que le resulte conveniente. Llame al 855-752-6749 (TTY: 855-346-3432).

**Connect for Health Colorado**® is Colorado's official health insurance marketplace. Our mission is to increase access, affordability and choice for individuals, families and small employers. Learn more at <a href="https://www.ConnectforHealthCO.com">www.ConnectforHealthCO.com</a>.

**CONFIDENTIALITY NOTICE:** This message and its contents are confidential and are intended only for the recipient(s). If you are not an intended recipient and have received this message in error, you may not use, copy, reproduce or further distribute the message. Please inform the sender and delete the message. Thank you.

**Privacy Notice**: Protecting your privacy is very important to us. You can view our Privacy Policy at: <a href="https://connectforhealthco.com/privacy-policy/">https://connectforhealthco.com/privacy-policy/</a>.

# Additional Language Assistance

Español / Spanish	Este aviso contiene información importante. Este aviso contiene información importante acerca de su solicitud o cobertura a través de Connect for Health Colorado. Preste atención a las fechas importantes que contiene el aviso. Es posible que deba tomar alguna medida antes de cumplirse determinadas fechas para mantener su cobertura médica o para ayudar con los costos. Tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al 855-752-6749.
	本通知含有重要的訊息。本通知含有關於您透過Connect for Health
	Colorado所提出的保險承保申請的重要的訊息。請注意在本通知中所包含
	的重要的日期。您可能需要在特定的截止日期之前採取行動,才能保留您
	的健康保險或讓您的醫療費用得到償付。您有權利免費以您的母語得到幫
繁體中文 / Chinese	助和訊息。請致電 855-752-6749。
Tiếng Việt / Vietnamese	Thông báo này cung cấp thông tin quan trọng. Thông báo này có thông tin quan trọng về đơn xin nộp hoặc hợp đồng bảo hiểm qua chương trình Connect for Health Colorado. Xin xem ngày then chốt trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình hoàn toàn miễn phí. Xin gọi số 855-752-6749.
	본 통지서에는 Connect for Health Colorado를 통한 커버리지에 관한
	중요한 정보가 들어 있습니다. 본 통지서에 나와 있는 주요 날짜를 주의
	깊게 확인하십시오. 귀하의 건강 커버리지를 계속 유지하거나 비용
	지원을 받기 위해서 일정 날짜까지 조치를 취해야 할 필요가 있을 수
	있습니다. 귀하는 비용 부담 없이 귀하의 언어로 이러한 정보와 도움을
한국어 / Korean	받을 권리가 있습니다. 855-752-6749번으로 전화하십시오.
	Настоящее уведомление содержит важную информацию. Это
Русский / Russian	уведомление содержит важную информацию о вашем заявлении или страховом покрытии через Connect for Health Colorado. Обратите внимание на ключевые даты в настоящем уведомлении. Вам, возможно, потребуется принять меры к определенным срокам для сохранения страхового покрытия или помощи с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону 855-752-6749.
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አማርኛ / Amharic	የማማኘት
Arabic / العربية	يحتوي هذا الإشعار على معلومات هامة. يحتوي هذا الإشعار على معلومات هامة بخصوص طلبك للحصول على التغطية التأمينية من خلال Connect for Health Colorado. انتبه للتواريخ الرئيسية الواردة في هذا الإشعار. قد تحتاج لاتخاذ إجراء قبل تواريخ معينة للحفاظ على تغطيتك
- Alabic	الركيسية الواردة في هذا الإسعار. قد تحتاج وتحاد إجراء قبل تواريح معيب تتحتاك عنى تحتيت

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	التأمينية الصحية أو للمساعدة في دفع التكاليف. لك الحق في الحصول على هذه المعلومات والمساعدة
	ا بلغتك من دون أي تكلفة. اتصل بـ 6749-755-855
	Diese Benachrichtigung enthält wichtige Informationen. Diese
	Benachrichtigung enthält wichtige Informationen bezüglich Ihres Antrags
	auf Krankenversicherungsschutz durch Connect for Health Colorado.
	Bitte beachten Sie die wichtigen Termine in dieser Benachrichtigung.
	Möglicherweise müssen Sie bis zu bestimmten Stichtagen handeln, um
	Ihren Krankenversicherungsschutz aufrechtzuerhalten oder
	Kostenunterstützung zu erhalten. Sie haben das Recht, kostenlose Hilfe
	und Informationen in Ihrer Sprache zu erhalten. Rufen Sie an unter
Deutsch / German	855-752-6749.
	Cet avis comprend d'importantes informations sur votre demande de
	couverture par l'intermédiaire de Connect for Health Colorado. Faites
	attention aux dates clés figurant dans le présent avis. Vous devrez peut-
	être intervenir avant certaines dates limites pour maintenir votre
	couverture de soins de santé ou payer une partie des cotisations. Vous
	avez le droit d'obtenir gratuitement ces informations et de l'aide dans
Français / French	votre langue. Appelez le 855-752-6749.
	यो सूचनामा Connect for Health Colorado मार्फत हुने स्वास्थ्य बिमाहरूका लागि
	तपाईँले गर्ने अनुरोधका बारेमा महत्त्वपूर्ण जानकारी समावेश गरिएका हुन्छन्। यस
	सूचनामा भएका मुख्य मितिहरूमा ध्यान दिनुहोस्। आफ्नो स्वास्थ्य बिमा पाइरहन वा
	आफूले तिर्ने खर्च कम गर्न तपाईंले निश्चित मिति अघि नै प्रक्रिया चाल्नु पर्छ। तपाईंसँग
	निःशुल्क रूपमा आफ्नै भाषामा जानकारी लिने र सहायता लिने अधिकार हुन्छ।
नेपाली / Nepali	यसका लागि ८५५-७५८-६७४९ मा फोन गर्नुहोस्।
	Ang paunawang ito ay naglalaman ng mahalagang impormasyon tungkol
	sa iyong aplikasyon o coverage sa pamamagitan ng Connect for Health
	Colorado. Bigyang-pansin ang mga mahalagang petsa dito sa paunawa.
	Maaaring kailanganin mong magsagawa ng hakbang bago ang ilang mga
	itinakdang petsa upang mapanatili ang iyong health coverage o tulong sa
	mga gastos. May karapatan kang makakuha ng ganitong impormasyon at
Tagalog	tulong sa iyong wika nang walang gastos. Tumawag sa 855-752-6749.
	この通知には重要な情報が含まれています。この通知には、Connect
	for Health Colorado の申請または補償範囲に関する重要な情報が含ま
	れています。この通知に記載されている重要な日付をご確認くださ
	い。健康保険や有料サポートを維持するには、特定の期日までに行動
	を取らなければならない場合があります。ご希望の言語による情報と
日本語 / Japanese	サポートが無料で提供されます。855-752-6749までお電話ください。
	Beeksisni kun odeeffannoo barbaachisaa qaba. Beeksisti kun sagantaa
	yookan karaa Connect for Health Colorado tiin tajaajila keessan
	ilaalchisee odeeffannoo barbaachisaa qaba. Guyyaawwan murteessaa
	ta'an beeksisa kana keessatti ilaalaa. Tarii kaffaltiidhaan deeggaramuuf
	yookan tajaajila fayyaa keessaniif guyyaa dhumaa irratti wanti
	raawwattan jiraachuu danda'a. Kaffaltii irraa bilisa haala ta'een afaan
Oroomiffa / Cushite /	keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni
Oromo	qabaattu. Lakkoofsa bilbilaa 855-752-6749 tii bilbilaa.
	این اعلامیه حاوی اطلاعات مهمی در مورد درخواست شما برای پوششدهی از طریق
Persian / Farsi / فارسی	ریخ های مهم مندرج در این اعلامیه توجه کنید. (این اعلامیه توجه کنید.
,	

	ممكن است لازم باشد قبل از تاريخهاى خاصى براى حفظ پوشش سلامت يا كمك هزينه ها اقدام كنيد.
	شما حق دارید بدون هیچ هزینه ای به زبان خود اطلاعات و راهنمایی دریافت کنید. با -752-855
	6749 تماس بگیرید.
	To ogłoszenie zawiera ważne informacje. To ogłoszenie zawiera ważne
	informacje odnośnie Państwa wniosku o pokrycie polisą
	ubezpieczeniową Connect for Health Colorado. Prosimy zwrócić uwagę
	na kluczowe daty zawarte w tym ogłoszeniu. Może zajść konieczność
	podjęcia w określonym terminie pewnych działań mających na celu
	zachowanie ubezpieczenia lub uzyskanie pomocy związanej z pokryciem
	kosztów. Mają Państwo prawo do uzyskania bezpłatnych informacji i
	pomocy we własnym języku. Prosimy zadzwonić pod numer 855-752-
Polski / Polish	6749.
	Bɔ-ʾdyi-ɓèìn-ɓèìn nìà kɛ ɓédé ɓɔ k̄pa-dɛ̀ ɓá nì zɔò-̀dɛ̀ɔ ʾdyí ɓó kɔïn-ɓàìn jè
	dyììn đé Connect for Health Colorado jè dyíɛ mú. Dè đùǔ dyi wè ɓĕ kɔ mú
	ວ mu kpáìnɛɛ nì nɔ ັbɔ-ઁdyi-ɓèìn-ɓèìn nìà kɛ mú. Ͻ jèɛɛ, hwὲ ɓɛ́ wéɔ ké bó
	nyiniεε m̀ mε bέìn kpé bέ m̀ ké bó dε-dò dyi nyùìn bέ m̀ ké nìǐn dyɔɔ-̀mú-
	wódó-wódó nìà bó kɔin-bàìn jèɔ dyíε mɔɔ bέ m̀ ké gbo-kpá-kpá dò tò dé
	dε-dò tò-tò mú. Kpéɔ 'nì dé ṁ gbo bέ ṁ ké bɔ ẳnà kɛɛ dyé ɔ kè bέ ṁ ké gbo-
	kpá-kpá tò dé nì bídí-wùdùɔ mú bé m ké see de-dò dyí péé fɔɔ. Đá Nɔbà
Bassa	nìà kε. 855-752-6749.
	Okwa a nwere ozi di mkpa gbasara aririo gi maka mkpuchi site na
	Connect for health Colorado. Lezienu anya na isi ubochi ndi di na okwa a.
	I nwere ike ime ihe tupu ubochi ufodu iji dobe mkpuchi ahuike gi ma o bu
	iji nyere aka na ugwo. I nwere ikike inweta ozi a na enyemaka n asusu gi n
Ibo	efu, kpoo 855-752-6749.
	Àkíyesí yìí ní Ìfitoniletí Pàtàkì Nínu. Àkíyesí yìí ní ìfitoníletí pàtàkì nípa
	ìbéèrè rẹ fún àkóso nípasệ Connect for Health Colorado nínu. Şe àkíyèsí
	àwọn ọjọ pàtàkì tí n bẹ nínú àkíyesí yìí. O lè ní láti gbé àwọn ìgbésèsáájú
	àwọn ọjókan pàtó láti şètójú àkóso ìlera rẹ tàbí láti şèrànwópệlú àwọn
	ìdíyelé. O ní ẹtọ lati rí ìrànlówó àti ìfitónilétí yìí gbà ní èdè rẹ láìsanwó. Pè
Yoruba	sórí 855-752-6749.
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