



Consumer Feedback on Notices

April 8th, 2013

Background: During a COHBE advisory group meeting on the topic of Carrier Dedicated Sales Teams and Facilitated Enrollment, consumer advocates shared some specific feedback with regards to consumer notices. COHBE supports the DOI in their regulation of consumer notices and has provided this feedback to the DOI for their consideration. Notice requirements will be set and reviewed by the DOI.

Feedback from Consumer Advocates Shared with the DOI:

- Notices should clearly explain the threshold of eligibility for APTC / CSR (400% of FPL and the corresponding income break down for individuals, couples, and families)
 - Individual earning \$15,282 to \$45,960/ year
 - Couple earning \$20,628 to \$62,020/ year
 - Family of 4 earning \$31,322 to \$94,200/ year
- Notices should clearly state the opportunity to shop within the market
- Notices should clearly state that the Exchange is available
- Notices should clearly state “what’s new” generally in 2014 plans (e.g., EHBs)