

Important: 2021 Insurance Changes and Open Enrollment

November 2020

Dear Patient/Caregiver:

This is the time of year that many employers and individual health insurance plans offer the ability to make changes to your current insurance coverage or change the way they cover medical and prescription benefits.

What you need to know

PTC *Cares*™ is reaching out to you about potential upcoming insurance changes you and your family may have for 2021. It is the beginning of 2021 Open Insurance Enrollment which allows you the opportunity to purchase or change your insurance coverage through the Health Insurance Marketplace as well as change or determine eligibility for a state Medicaid plan or commercial insurance through your employer. Medicaid can offer primary or secondary coverage for medical and prescription benefits that may be able to help you or your child with out-of-pocket expenses for your medications or other healthcare needs.

Why It's Important to Notify PTC Cares with a Change of Insurance

It is important to inform your PTC *Cares* case manager of insurance changes to ensure you or your child do not experience any treatment disruptions. Please contact your PTC *Cares* case manager with any questions or changes to your current healthcare coverage at 1-844-4PTC-CARES (844-478-2227).

Let Us Know What Changes Are Occurring

If you plan to make a change or are aware of a change to your health insurance plan, please contact your PTC *Cares* case manager to make them aware. PTC *Cares* will be reaching out to you in December with additional options for you to provide your updated health insurance information, to avoid interruption in therapy.

Contact us if you know your health insurance plan will be changing:



1. Call your Case Manager at PTC Cares at 1-844-4PTC-CARES (844-478-2227)



Scan with your mobile
phone to be connected to
PTC *Cares*.

We look forward to continuing to work with you to provide the very best in personalized support services.

Additional Information

The information below answers a few common questions that may help guide you through the Annual Enrollment period:

What is Open Enrollment or an Annual Enrollment Period?

Open Enrollment, or Annual Enrollment period, is the time each year when eligible people can enroll or select new benefits within a commercial group or other individual health insurance. This is your opportunity to consider your current coverage and prescription drug needs to decide whether you should make changes—particularly if your health or circumstances changed over the last year.

When is the 2021 Enrollment - The information below provides an overview of most Open Enrollment periods. Since these may vary, it is important that you check your specific dates to meet those deadlines.

- **Commercial/Employer (job)-based/Group Health Insurance:** Most enrollment periods begin in late October or early November 2020 and usually will end by early to mid-December 2020. Employers and other organizations may use different enrollment dates, as long as the period is at least 30 days in length. It is important to check with your employer to ensure you register and obtain the benefits you need for you and your family.
- **Individual Market:** If you buy individual health insurance through a health plan, broker, or an Exchange, there is a minimum six-week enrollment period. Most enrollment periods begin on November 1, 2020 and end on December 15, 2020. Some states offer extended enrollment periods so check to ensure you do not miss the deadline.

Should I change my benefits for 2021?

Health insurance options and benefits can change each year. It is important to review the options and consider your medical and prescription drug needs, healthcare provider access, costs, and other benefits to support you and your family. Only you can decide what is best for you.

Where can I get additional information about Open Enrollment and insurance coverage options?

The Federal Government's website (www.healthcare.gov) is a great resource for information about the Health Insurance Marketplace/Exchange, Medicaid or Children's Health Insurance Program (CHIP) coverage, and Open Enrollment tools, instructions and deadlines.

Why is this important?

Any changes you or your employer make to your insurance coverage can impact your coverage for medical and prescription benefits for 2021. **Understanding these changes ahead of the new year will help to minimize disruptions to your therapy and your family's healthcare.**

Sincerely,
PTC Cares