



Dear Valued Chorus Community Health Plans Member:

Thank you for being a valued Chorus Community Health Plans (CCHP) member. We are writing to share important details that impact your CCHP insurance coverage.

As of January 1, 2026, CCHP will no longer offer Individual and Family health and dental plan options. This means you will need to enroll with a new insurance carrier for coverage in 2026. This letter includes helpful information and next steps you should take to ensure you have what you need this upcoming annual Open Enrollment period.

Next steps

CCHP is committed to servicing our current members for the remainder of 2025 by providing the same exceptional service you have come to know. Our decision to discontinue offering Individual and Family plan coverage in 2026 does not impact your current 2025 coverage. **Your current CCHP plan will remain active through December 31, 2025, as long as you continue paying your health insurance premiums and do not terminate your coverage before the end of this year.**

You can begin enrolling in new coverage with a different carrier during Open Enrollment which begins November 1, 2025.

We are here to help

We understand you may have questions after reviewing this notice. Throughout the remainder of this year, we will share important details on our website and through our member newsletters.

- For questions regarding your 2025 coverage please call our Customer Service team at 1-844-201-4672. You can also access the CCHP Connect Member portal which is available 24/7 online at chorushealthplans.org.
- For questions regarding this notice, please call our Member Sales team at 1-844-708-3837. Local support is available Monday through Friday 8:00 a.m.- 4:30 p.m. CST.
- You may also reach out to your insurance agent (if you have one) for help with enrolling in a new plan starting November 1, 2025.
- Visit chorushealthplans.org/IFPExit/Members or scan the QR code for additional FAQs.

We would like to thank you for your time spent as a CCHP member and the confidence you have placed in us to be your trusted health insurance partner.

Healthy Regards,

Chorus Community Health Plans

Important: Your health coverage is ending. **Take action by 12/15/2025**, or you may not have health coverage in 2026.

Thank you for choosing Chorus Community Health Plans (CCHP) for your health care needs. We're here to help you prepare for Open Enrollment.

Why am I getting this letter?

Starting January 1, 2026, we will not offer your current health coverage in your area through the Marketplace. The last day of your current Marketplace coverage is December 31, 2025. Read this letter carefully and review your options.

You can choose a different plan between November 1, 2025, and December 15, 2025, for coverage to begin January 1, 2026. **Enroll in a different plan during this time, to avoid a gap in your coverage.**

What you need to do

Review your coverage options and pick a different plan through a new insurance carrier. If you do not have health coverage, you'll have to pay for all of your health care.

1. Update your Marketplace application by December 15, 2025.

Review and if necessary, update your Marketplace application to make sure that information is still current and correct, and to see if you may qualify for more or less financial help in 2026 than you're getting now. This may result in a lower monthly premium payment or lower out-of-pocket costs (like deductibles, copayments, and coinsurance). Plus, you can help avoid paying money back when you file your taxes.

2. Choose a different plan.

Here are some ways to look at other plans and enroll:

- Visit healthcare.gov to find other Marketplace plans. Compare plans to save money and find a plan that best meets your needs and budget. Select the Plan name and ID of the plan you want to enroll in. **If you do not enroll in a plan on your own, the Marketplace may automatically enroll you in a plan it picks for you.** Also, if you currently have a Bronze category plan and qualify for extra savings the Marketplace may enroll you in a Silver plan, so you'll get the most help to lower your costs in 2026.

Note: If you got financial help in 2025 to lower your monthly premium, you'll have to "reconcile" using IRS Form 8962 when you file your federal taxes. This means you'll compare the amount of premium tax credit you got in advance during 2025 with the amount you actually qualify for based on your final 2025 household income and eligibility information. If the amounts are different, it may change the amount you owe or get back when you file your taxes. For more information about the premium tax credit, visit: <https://www.irs.gov/affordable-care-act/individuals-and-families/the-premium-tax-credit-the-basics>

- Visit coveringWI.org or call 1-877-942-6837 for additional enrollment resources.

We're here to help

- Visit healthcare.gov or call 1-800-318-2596 to learn more about the Marketplace and to see if you qualify for lower costs.



- Call Chorus Community Health Plans at 1-844-708-3837 or visit chorushealthplans.org.
- Find in-person help from an assister, agent, or broker in your community at LocalHelp.HealthCare.gov.
- Contact the agent or broker you've worked with before.
- Call 1-844-708-3837 to request a reasonable accommodation to get this information in an accessible format, like large print, Braille, or audio, at no cost to you.

Healthy regards,

Chorus Community Health Plans

Internal Reference
ON EX CMS Discontinuation Notice (Rev 2025.0604)