



Chorus Coverage

Member Newsletter

Thank You to Our Valued Members!

As we approach the end of 2025, we want to sincerely thank you for being a valued member of the Chorus Community Health Plans (CCHP) community. We are grateful for the trust you have placed in us for your health care needs over the years, and we wish you the best in your future health care journey.



Member Updates

CCHP 2026 Market Exit Announcement

We want to remind you that CCHP has made the decision to discontinue our Individual and Family Plan (IFP) product at the end of this calendar year. Since IFP coverage will end on December 31, 2025, members who continue to need coverage after this time frame will have to search for a new plan during Open Enrollment, which began November 1, 2025. CCHP will **not** be an option on healthcare.gov for the upcoming Open Enrollment period for benefit year 2026, though CCHP will continue to offer Medicaid coverage.

If you have questions about CCHP's market exit, please visit our website <u>chorushealthplans.org</u> for more information, or call our team at (844) 708-3837.



Open Enrollment - Key Dates to Remember

- November 1, 2025: Open Enrollment begins for 2026 coverage.
- **December 15, 2025:** Last day to enroll in a new health or dental plan with another carrier for coverage beginning January 1, 2026.
- December 31, 2025: The last day of coverage with your CCHP Individual and Family Plan.
- January 15, 2026: Last day to enroll in a new health or dental plan with another carrier for coverage beginning February 1, 2026.



Open Enrollment Tips - Picking a New Plan

Provider Network:

Check to make sure your providers are participating in the new plan. Each carrier offers a different network of providers and hospitals. Staying in the network ensures you get the most from your health plan.

Prescription Drug Coverage:

Review the new plan's medication list to ensure your medications are included. Make sure to check what tiers your medications fall within, and any authorization requirements before enrolling.

Out of Pocket Costs:

Each carrier will offer similar standardized health plan options, but the costs may vary. We suggest you compare a few plans to make the best choice for your needs. Consider things like co-pays, deductibles, and overall max out of pocket limits when choosing the best plan for you.

Health Savings Account (HSA) Options:

If you are currently enrolled in an HSA compatible plan (Chorus Bronze HDHP), and contribute to an HSA account, make sure to choose another HSA compatible plan to continue contributing to your account in 2026.

Get Help:

Consider working with a local health insurance broker to assist with narrowing down your options, at no cost to you! To find a local agent in your area, email us at CCHP-MemberSales@chorushealthplans.org or visit the Local Enrollment Help link in the Resource Center below.



Wellness Incentives

Redeem Your Wellness Points Today!

Don't let your wellness points expire! Log in to the <u>wellness portal</u> today to redeem any points earned in 2025.

- 12/31/2025: Last day to access your Wellness Portal
- 1/1/2026 3/1/2026: Points will be redeemable by calling 414-266-3636 or by emailing healthpromotion@chorushealthplans.org



Program Changes

Foodsmart



Foodsmart discontinued scheduling new appointments for Individual and Family Plan members as of September 1, 2025. Foodsmart will honor a final appointment if already scheduled for the year of 2025, however they will not schedule appointments going forward.

Registered members will have access to the Foodsmart app and web platform to view information through the end of 2026.

For questions, contact Foodsmart by calling (844) 741-1888 or emailing telenutrition@foodsmart.com.

Resource Center

Stay up to date with important information impacting your coverage!

Market Exit FAQ

CCHP Website

HealthCare.gov

Covering Wisconsin

Local Enrollment Help

Eligible for Medicaid?