



<Date>

<Employer Group Name>
<Contact_First> <Contact_Last>
<Street1> <Street2>
<City> <State> <Zip>

Dear <Contact_First> <Contact_Last>:

We are writing to let you know that Healthfirst understands the hardship that you and your employees may be facing due to the Coronavirus: Type COVID-19 state of emergency.

If you are unable to make your premium payments this month due to financial hardship, please call us at **1-855-949-3668** to request a grace-period extension. We will ask you to provide specific details about your financial hardship over the phone, or by email at employerandbrokerservice@healthfirst.org. Your new premium payment due date will be **June 1, 2020**. Your balance will continue to accumulate until the invoice is paid in full.

If you pay your full premium balance by June 1, 2020, Healthfirst will **not**:

- disenroll you from the plan
- impose a late fee on your premium invoice
- report you to a credit reporting agency, or
- refer you to a debt collection agency

Other Coverage Options:

You can purchase a different health insurance policy through the NY State of Health Marketplace at nystateofhealth.ny.gov. The Marketplace offers a variety of coverage options from a number of insurers, including Healthfirst. Your employees or their families may also qualify for Medicaid, Child Health Plus (CHP), or the Essential Plan through the Marketplace. You may utilize the services of a broker or agent to purchase a Marketplace plan.

For more information, call the Marketplace help line at **1-855-355-5777** (TTY 1-800-662-1220), Monday to Friday, 8am–8pm, or Saturday, 9am–1pm.

You may request a NYS Small Business employer eligibility determination through the NY State of Health Small Business Marketplace by going to nystateofhealth.ny.gov. If your employees enroll in a Marketplace-certified policy and if you meet all the required IRS guidelines, you can access the federal small business healthcare tax credit.

You can only get the federal small business healthcare tax credit if the Marketplace determines that you are an eligible employer and only if your employees enroll in a Marketplace-certified insurance policy.

Thank you for choosing Healthfirst to help manage your employees' health and well-being.

Sincerely,

A handwritten signature in black ink that reads "Joseph S. Chalastra". The signature is written in a cursive style with a large initial "J" and a long horizontal flourish at the end.

Joseph S. Chalastra
Senior Vice President, Operations

Coverage is provided by Healthfirst Health Plan, Inc., Healthfirst PHSP, Inc., and/or Healthfirst Insurance Company, Inc. (together, "Healthfirst").