

Insurers, HMOs and PHSPs must use the language below when notifying an individual, who is covered in the New York State of Health and is receiving an advanced premium tax credit, that premiums are overdue and that coverage may be suspended or terminated.

First notice to be included in or accompany premium bill for first month of grace period:

IMPORTANT MESSAGE: Our records show that you have not paid your premium for this month. This premium is now overdue. This bill includes your overdue premium in addition to the premium you owe for next month. If we do not receive both of these premium payments by the due date set out on this bill, your coverage will be suspended. Any charges for services (claims) will not be paid.

The following notice is to be included in or accompany the premium bill for the last month of the grace period:

IMPORTANT MESSAGE: Our records show that you have not paid your premium for a prior month. This bill includes the overdue premium amount in addition to the premium due for the current month. **If we do not receive all outstanding premium payments by the due date set out on this bill, your coverage will be terminated retroactively to the end of the first month for which we did not receive full premium. Any charges for services (claims) received after the termination date will not be paid.** Please contact us if you have any questions at (1-800-XXX-XXXX).