

August 26, 2015

## FHK Confirms Special Enrollment for Full-Pay Families on the FFM

Dear Full-Pay Family:

On August 5, we sent a letter to families who, like you, are enrolled in our Florida Healthy Kids Corporation (FHK) full-pay program. In it, we outlined the regrettable situation that we have been put in because of the requirements of the federal Affordable Care Act (ACA). Despite the federal government's assurances that rates would drop and access would improve - insurance rates increased, many providers canceled coverage, and the makeup of our coverage was forced to change. I assure you that we at FHK were as shocked and upset as each of you when we learned how much the coverage costs increased.

We faced a choice: eliminate our full-pay program altogether or choose to continue the program, even though rates had increased significantly. Although it is not required for us to provide a full-pay option at all, we feel strongly that providing this option for Florida's families is right. We have managed to preserve the full-pay option in the face of the unfunded federal mandates and burdensome bureaucracy brought on by the ACA.

In May of this year—after almost two years of persistence on our part—the federal government finally approved our replacement full-pay program as an alternative to federal exchange coverage. We believed our efforts to work with this administration were successful and that you would have the two options provided by FHK, in addition to options available in the Federally Facilitated Marketplace (FFM). We recently learned that those of you exploring coverage options in the FFM were told that the federal government was denying access to federal exchange plans until January 2016—even though your child's current coverage will expire September 30, 2015. That denial was wrong.

Over the last several weeks, FHK has been working on your behalf with the federal government to resolve this unacceptable situation. Yesterday afternoon, the federal government verbally agreed that your family should qualify for access to federal exchange plans right after your child's plan expires.

We will keep you up to date as we receive more information from the federal government that they are ready to process your requests. Please also visit [www.healthykids.org](http://www.healthykids.org) or our Facebook page for the most current information available, or call us at 1-800-821-5437.

Sincerely,



Rebecca Matthews  
Chief Executive Officer