

The logo for Santa Cruz Health and Life Insurance Agency features the company name in a bold, sans-serif font, stacked in three lines: "SANTA CRUZ", "HEALTH AND LIFE", and "INSURANCE AGENCY". The text is centered within a large, stylized black graphic that resembles a thick, curved line or a partial circle, with a horizontal bar passing through the middle of the text.

**SANTA CRUZ**  
**HEALTH AND LIFE**  
**INSURANCE AGENCY**

August 19, 2013

RE: Health Care Reform

The main parts of the Affordable Care Act (ACA—Health Care Reform) will take effect on January 1<sup>st</sup>, 2014. This letter is to inform you that we are keeping up to date with the implementation and on-going changes. There will be some adjustments to your current coverage and premium that will be mandated by law. We should know what the final changes will be in the next couple of months. You will have the option of staying with your current carrier or purchasing a plan through the California Exchange that is being put in place at this time. Once the Exchange is set up we will be able review the different options with you to see what will best fit your individual needs. October 1<sup>st</sup> is when you may start to enroll in a different plan but the effective date will not take place until January 1<sup>st</sup>, 2014.

Within the next few months there will be a lot of advertising coming out with information on how to contact the Exchange through an 800 telephone number. Our office will be able to handle this for you as well as letting you know if you qualify for a subsidy to help with the monthly premiums. At this time there is nothing that you need to be doing. We will be in touch with you again as we have more information on what is available for you.

We appreciate being able to serve you and look forward to helping you get through the upcoming changes with the healthcare reform.

Sincerely,

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