

Team Nash — Statement of Understanding

Helping you make confident choices about your coverage

At Team Nash, our role is to be your partner in selecting and renewing coverage that best fits your needs. We take the time to understand your unique circumstances so we can guide you toward options that support your health, financial goals, and peace of mind.

We're here to educate, advocate, and support you as you navigate your health insurance options, helping you feel confident and informed every step of the way.

How We Support You

We're happy to help with:

- Selecting and enrolling in a plan that fits your needs
 - Reviewing your options during renewal periods
 - Assisting with billing questions and claims inquiries at your request
 - Helping you understand your plan's benefits and coverage details
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Important Things to Know

Appointments & Medical Records

We do not schedule medical, dental, or other appointments on your behalf, nor do we receive notifications about visits, procedures, or claims filed. Any arrangements are made directly between you and your providers. We are happy to assist with verifying if a provider is in your network.

Wellness & Added-Value Benefits

Your plan may include value added benefits like wellness and rewards programs, or discounts. While we're happy to help you find information about these extras, your carrier or vendor's website will always have the most up-to-date details. These benefits, including the amounts, what's covered, where they can be used, and how they can be used, may change from year to year. It's the client's responsibility to track and use these benefits, and Team Nash isn't responsible for any unused rewards or discounts.

Plan Changes & ID Cards

If you make changes to your health insurance plan during Open Enrollment (OEP) or through a Special Enrollment Period — your carrier will issue a new ID card for your updated coverage.

It's important to replace and begin using your new ID card right away to avoid potential billing or claims issues. Using an old ID card tied to a previous plan could lead to delays or incorrect processing of claims.

If you're unsure which card to use, we're happy to help you confirm your current coverage and point you in the right direction.

Billing

Team Nash is not responsible for billing or collections. Team Nash doesn't always receive notifications regarding late or non-payment of premiums or cancellation notices from your insurance carrier. Please ensure your premiums are paid directly to the insurance carrier by the due date.

Keeping Your Information Updated

Please notify us of any changes to your household or other coverage.

- If you are insured through the Marketplace, it's important to report changes that could affect your premium tax credit or subsidy eligibility within 30 days — for example:
 - Changes in income
 - Household size adjustments (marriage, divorce, birth, adoption, etc.)
 - Gain or loss of other coverage, such as Medicaid, CHIP, Medicare, or employer-sponsored plans
 - Change of address (this applies to direct plans as well)
- If you receive a premium tax credit, you must file a federal tax return for that coverage year — and if you are married, you must file jointly with your spouse.
- If you fail to file a tax return and reconcile your advanced premium tax credits for the previous year, you may not be eligible for future tax credits. Please watch for your 1095-A tax form sent directly from the Marketplace in January. You will need to file this form each year with your tax return.

Coordination of Benefits (COB)

If you have dual coverage — for example, a Marketplace plan plus employer insurance, or Medicaid plus another plan — your carrier may have Coordination of Benefits (COB) rules to determine which plan pays first.

Please note: Subsidized Marketplace plans generally do not allow dual coverage with Medicaid or employer-sponsored plans.

Requests to Update or Cancel Coverage

Requests to alter or cancel coverage must be submitted in writing by the policyholder before the 1st of the month in which the change is requested.

- If your premium is auto-drafted from your bank or card, we recommend submitting cancellation requests two weeks prior to the effective date and calling the insurer to shut off your autopay.
 - Requests can be sent to:
Email: taunya@teamnash.biz
Carrier: Directly through your insurance company
 - If you're enrolled through Healthcare.gov, you may also contact the Marketplace directly at 1-800-318-2596 for certain updates or cancellations.
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Our Commitment

At Team Nash, we strive to make navigating health insurance as simple, supportive, and stress-free as possible. While we don't control every aspect of your coverage, we're here to:

- Understand your unique circumstances
- Guide you toward the right options
- Help you feel informed and confident in your decisions