[Date]

[Client Name]
[Client Address]
[City, State, Zip Code]

Dear [Client Name],

We are writing to provide you with important information regarding your upcoming health insurance renewal and the impact of age-banded rating on your premiums. As individuals move into a new age bracket, insurance carriers adjust rates to reflect the statistical change in healthcare utilization associated with aging.

While these adjustments are a standard part of many insurance plans, we want to provide you with several strategies to help manage and mitigate these cost increases:

- **Review Plan Design:** Adjusting your deductible, co-insurance, or out-of-pocket maximums can often lower your monthly premium.
- **Network Optimization:** Switching to a more tailored provider network (HMO or EPO) may offer significant savings compared to broader PPO plans.
- **Health Savings Accounts (HSA):** Transitioning to an HSA-qualified high-deductible health plan can reduce premiums while providing tax-advantaged savings for future medical costs.
- **Contribution Modeling:** For employers, we can analyze different contribution strategies to balance the cost-sharing between the company and employees.
- **Alternative Funding:** Depending on your group size, exploring level-funded or self-funded arrangements may provide more transparency and control over costs.

Our goal is to ensure you maintain high-quality coverage that fits your budget. We have scheduled a follow-up call on [Date] at [Time] to review your specific options and help you select the best strategy for the coming year.

If you have any immediate questions, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Your Name]
[Your Title]
[Company Name]