



IMPORTANT NOTICE: Your Medicare plan will be ending July 1, 2018

<Insert Date>

<Member Name>
<Member Address>
<Address>

Keep this letter. It's proof that you have a special right to buy a Medigap policy or join a Medicare plan.

Dear <member name>,

FamilyCare Health Plan won't offer your Medicare plan as of July 1, 2018. This means your coverage through FamilyCare Advantage Rx will end June 30, 2018. You need to make some decisions about your Medicare coverage. It is important you take action before July 1, or you will lose your prescription drug coverage and only have Original Medicare starting July 1, 2018.

FamilyCare Advantage Rx members will have a special enrollment opportunity from now through July 31, 2018, which gives you additional time to enroll in a new Medicare health plan.

Your new Medicare & drug plan coverage starts July 1, 2018.

Effective July 1, 2018, you'll have Original Medicare. You'll also have prescription drug coverage with Envision Insurance Company. **Please note that your costs may be different in Original Medicare.**

For more information on what's covered by Original Medicare, visit Medicare.gov/what-medicare-covers or contact 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you currently pay a reduced Medicare Part B premium, you'll lose access to this benefit effective July 1, 2018 and will have the full Part B premium deducted from your monthly Social Security check. The time of the deduction of the full Part B premium from your monthly Social Security check will depend on the time it takes Social Security to process the change in your plan. This could take from 2 to 4 months from the date of disenrollment. At that time, the entire Part B premium amount you owe will be deducted from one benefit check.

For all items and services provided while you're covered by FamilyCare Advantage Rx, you're only responsible for your FamilyCare Advantage Rx copayments and coinsurance.

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If you get an additional bill from a provider for services performed prior to July 1, 2018, DON'T pay more than your FamilyCare Advantage Rx copayment and coinsurance.

What happens if you don't join another Medicare plan?

If you don't take action before July 1, you will have Original Medicare and prescription drug coverage starting July 1, 2018. Starting July 1, 2018, you will receive your prescription drug coverage through Envision Insurance Company's Oregon, Washington EnvisionRxPlus plan. Envision Insurance Company will contact you with more information about your new drug plan. If you choose a plan after June 30, 2018, but before August 1, 2018, your coverage will begin the month after you make your new plan selection.

What if I don't want to be in Original Medicare or the Medicare Prescription Drug Plan that Medicare chose for me?

If you don't want to be in Original Medicare or Oregon, Washington EnvisionRxPlus effective July 1, 2018, you have the right to choose a new Medicare health or drug plan during a Special Enrollment Period **anytime between now and July 31, 2018**. Your new coverage can start as early as the month after you join.

If you switch to a Medicare Advantage Plan that doesn't include prescription drugs, you may have to pay a late enrollment penalty if you add prescription drug coverage later. If you qualify for Extra Help with your Medicare prescription drug costs, you may switch plans at any time. Unless you qualify for Extra Help to pay for your prescription drug costs, or you're eligible for both Medicare and Medicaid, your next chance to join a Medicare Advantage Plan or Medicare Prescription Drug Plan is between October and December 2018 for a January 1, 2019 effective date.

Option 1: You can join another Medicare health plan. Call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week or visit Medicare.gov to choose a new plan. A Medicare health plan is offered by a private company that contracts with Medicare to provide benefits. Medicare health plans cover all services that Original Medicare covers and may offer extra coverage such as vision, hearing, or dental. Most Medicare health plans include prescription drug coverage.

Option 2: You can stay in Original Medicare and keep the Prescription Drug Plan selected for you. Original Medicare is fee-for-service coverage managed by the Federal government. If you choose Original Medicare, you need a separate Medicare prescription drug plan to get prescription drug coverage. You can choose to keep the prescription drug coverage already selected for you, or you can select another prescription drug plan. You may also want to buy a Medicare Supplement Insurance (Medigap) policy to fill in the gaps in Original Medicare coverage. See below for more information on Medigap policies.

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Please note if you change to Original Medicare, if you currently pay a reduced Part B premium, you will lose access to this benefit effective July 1, and will have the full Part B premium deducted from your monthly Social Security check.

Important Information:

Medigap Policies –If you’re 65 or older, you have a special right to buy a Medigap policy because your plan is ending. This letter is your proof that you have a special right to buy a Medigap policy. You’ll have this special right for 63 days after your coverage with FamilyCare Health Plan ends. See the enclosed Medigap fact sheet for more information on your Medigap rights. You’ll likely need to join a separate Medicare prescription drug plan if you want Medicare drug coverage.

If you have End-Stage Renal Disease (ESRD), you have a one-time right to join a new Medicare Advantage plan because your plan is ending. Keep a copy of this letter as proof of your right to join a new Medicare Advantage plan.

If you have an employer or union group health plan, VA benefits, or TRICARE for Life, contact your insurer or benefits administrator. Ask how joining another plan or returning to Original Medicare affects your coverage.

If you only have Medicare Part B, you’ll also need to get Part A if you want to join a Medicare Advantage Plan or buy a Medigap policy. Contact Social Security at 1-800-772-1213 for information on enrolling in Part A. TTY users should call 1-800-325-0778.

Get help comparing your options

It’s important to find a plan that covers your doctor visits and prescription drugs.

Please visit [Medicare.gov](https://www.Medicare.gov) or refer to your Medicare & You Handbook for a list of all Medicare health and prescription drug plans in your area. If you want to join one of these plans, call the plan to get information about their costs, rules, and coverage. Please note Medicare isn’t part of the Health Insurance Marketplace. Following the instructions in this letter will ensure that you are reviewing Medicare plans and not Marketplace options.

You can also get help comparing plans if you:

- **Call Senior Health Insurance Benefits Assistance at 1-800-722-4134.** Counselors are available to answer your questions, discuss your needs, and give you information about

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your options. All counseling is **free**.

- **Call 1-800-MEDICARE (1-800-633-4227).** Tell them you got a letter saying your plan isn't going to be offered beginning July 1, 2018 and you want help choosing a new plan. This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- **Visit Medicare.gov.** Medicare's official web site has tools that can help you compare plans and answer your questions.
 - **Click "Find health & drug plans"** to compare the plans in your area.

For information on Medigap plans, please call the State Health Insurance Assistance Program at 1-800-722-4134; TTY users should call 1-800-735-2900.

If you need more information, please call us at 1-866-798-2273 (TTY only, call 711). We are available Monday through Friday, 8 a.m. to 8 p.m., and Saturday and Sunday, 9 a.m. to 5 p.m. (except Memorial Day). Tell the customer service representative you got this letter.

FamilyCare Health thanks you for being our member and apologizes for any inconvenience.

Sincerely,

FamilyCare Health

FamilyCare Health is an HMO plan with a Medicare contract. Enrollment in FamilyCare Health depends on contract renewal

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