

## **IMPORTANT NOTICE: Your Medicare plan won't be offered in 2020.**

October 2, 2019

<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>,

Kaiser Foundation Health Plan of Colorado won't offer your Medicare plan in 2020. This means your coverage through Kaiser Foundation Health Plan of Colorado will end December 31, 2019. You need to make some decisions about your Medicare coverage. It is important you take action before December 31, or you will lose your prescription drug coverage and only have Original Medicare starting January 1, 2020.

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

If you don't take action before December 31, 2019, you will lose your prescription drug coverage and only be covered by Original Medicare starting January 1, 2020.

Even if Medicare places you in Original Medicare, you still have other opportunities to join a Medicare Health or drug plan. Because your plan will no longer be available to you, and to provide you additional time to evaluate your options, you have a special opportunity to join a new plan anytime until February 29, 2020.

If you don't join a plan with prescription drug coverage by February 29, 2020, you won't have prescription drug coverage in 2020 and you may have to pay a lifetime Part D late-enrollment penalty if you join a Medicare prescription drug plan later.

If you join a new Medicare plan AFTER December 31, your coverage in the new plan won't start until the month after you join.

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## What do you need to do?

You need to choose how you want to get your health and prescription drug coverage. Review your options for Medicare coverage and decide which is best for you:

**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 change to Original Medicare.** Original Medicare is fee-for-service coverage managed by the Federal government. If you choose Original Medicare, you need to join a separate Medicare prescription drug plan to get prescription drug coverage. 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.

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 January 1, and will have the full Part B premium deducted from your monthly Social Security check.

## Important Information:

**Medigap Policies** –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 6 months after your coverage with Kaiser Foundation Health Plan of Colorado 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.

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## Get help comparing your options

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

Visit [Medicare.gov](https://www.medicare.gov) or refer to your Medicare & You Handbook for a list of Medicare health and prescription drug plans in your area. You may also refer to the attached list of 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.

You can also get help comparing plans if you:

- **Call Colorado State Health Insurance Assistance Program at 1-888-696-7213.** Counselors are available to answer your questions, discuss your needs, and give you information about your options. All counseling is **free**. TTY users should call 711.
- **Call 1-800-MEDICARE (1-800-633-4227).** Tell them you got a letter saying your plan isn't going to be offered next year 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](https://www.medicare.gov).** Click on "Supplements & Other Insurance" for information on Medigap policies and tools that can help you find plans available in your area.
  - **Click "Find health & drug plans"** to compare the plans in your area.

**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.

Disregard any 2020 plan materials you received before October 1, 2019.

For information on Medigap plans, please call the Colorado Division of Insurance at 303-894-7855. TTY users should call 711.

If you need more information, please call us at **1-800-476-2167**, TTY **711**, seven days a week, 8 a.m. to 8 p.m. Tell the customer service representative you got this letter.

Sincerely,



John Warren  
Senior Director of Medicare

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You can get this information for free in other formats, such as large print, braille, or audio. Call **1-800-476-2167**, TTY **711**. The call is free.

“ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call **1-800-476-2167** (TTY: 711).”

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# What You Should Know About Medigap

## Medigap Basics

A Medigap policy (also called Medicare Supplement Insurance) is private health insurance that supplements Original Medicare. This means it helps pay some of the costs (“gaps”) that Original Medicare doesn’t cover (like copayments, coinsurance, and deductibles). If you have Original Medicare and a Medigap policy, Medicare will pay its share for covered health care costs then your Medigap policy pays its share.

Medigap coverage is different from your Kaiser Foundation Health Plan of Colorado coverage. Medigap policies only help pay if you are in Original Medicare. You don’t need a Medigap policy if you’re in a Medicare health plan.

Medigap policies must follow Federal and state laws designed to protect you. In most states, Medigap insurance companies can only sell you a “standardized” Medigap policy identified by letters A through N. Each standardized Medigap policy must offer the same basic benefits, no matter which insurance company sells it. Cost is usually the only difference between Medigap policies with the same letter sold by different companies.

## Your Right to Buy a Medigap Policy

Guaranteed issue rights (also called “Medigap protections”) are rights you have when insurance companies must offer you certain Medigap policies. In most cases, you have a guaranteed issue right when you lose coverage in your Medicare health plan. When you have guaranteed issue rights, the insurance company must sell you a policy, must cover pre-existing conditions, and can’t charge you more because of any health problems. If you’re under 65, you may not be able to buy a Medigap policy until you’re 65.

**Because you’re losing coverage with Kaiser Foundation Health Plan of Colorado, you may have a guaranteed issue right to buy a Medigap policy. Make sure you keep a copy of the letter that says your coverage is ending. To protect your rights, you must buy a Medigap policy no later than 6 months after your coverage with Kaiser Foundation Health Plan of Colorado ends.**

- Because your coverage under our plan ends December 31, 2019, you must buy a Medigap policy no later than June 30, 2020. If you leave our plan before December 31, 2019, you have 6 months from the day your coverage ends to buy a Medigap policy.
- You have the right to buy Medigap Plan A, B, C, F, K, or L from any company selling these policies in Colorado.

You may also have the right to buy any Medigap policy in these situations:

- If you first got Medicare Part B in the last 6 months.
- You joined a Medicare Advantage plan or Programs of All-Inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first 12

months (in some cases 24 months) of joining, you decide you want to switch to Original Medicare.

- You dropped a Medigap policy to join a Medicare Advantage plan (or to switch to a Medicare SELECT policy) for the first time, you have been in the plan less than a year, and you want to switch back.
- You were initially enrolled in Part B based on disability before turning 65, and you turned 65 within the past 6 months.

## You Can Buy a Medigap Policy Now

If you want to buy a Medigap policy, follow these steps:

1. Call Colorado State Health Insurance Assistance Program to learn more about which policies are available.
2. Contact the company that sells the Medigap policy and ask for an application.
3. Fill out the application, and make a copy of the letter that came with this mailing. It will prove that you have special rights to buy a Medigap policy.
4. Mail the application and a copy of the letter to the Medigap insurance company.

**Remember, you must buy a Medigap policy no later than 6 months from the day your coverage in Kaiser Foundation Health Plan of Colorado ends.** It's best to buy before your coverage with our plan ends so that your Medigap policy starts the same day as your Original Medicare coverage.

## Get Help Comparing Your Options

- **Call Colorado State Health Insurance Assistance Program at 1-888-696-7213.** Counselors are available to answer your questions, discuss your needs, and give you information about your options and Medigap policies. All counseling is **free**. TTY users should call 711.
- **Visit [Medicare.gov](https://www.medicare.gov).** Click on "Supplements & Other Insurance" for information on Medigap policies and tools that can help you find plans available in your area.
- **Call 1-800-MEDICARE (1-800-633-4227).** This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

You may also refer to the attached list of all Medicare health and prescription drug plans in your area.

You can get this information for free in other formats, such as large print, braille, or audio. Call **1-800-476-2167 (TTY 711)**. The call is free.

**"ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call 1-800-476-2167 (TTY: 711)."**

**2020 Notification of Alternative Enrollment Options**

<b>Contract Number</b>	<b>Organization</b>	<b>Region</b>	<b>State</b>	<b>County</b>	<b>Customer Service Phone</b>	<b>Customer Service Phone TTY</b>	<b>Contract Type</b>
H0630	KAISER FOUNDATION HP OF CO		CO	El Paso, Pueblo	(800) 476-2167	711	HMO/HMOPOS
H0028	CHA HMO, INC.		CO	El Paso, Fremont, Pueblo, Teller	(800) 457-4708	711	HMO/HMOPOS
H0602	ROCKY MOUNTAIN HEALTH MAINTENANCE ORGANIZATION		CO	Park	(888) 282-1420	711	1876 Cost
H0609	PACIFICARE OF COLORADO, INC.		CO	El Paso, Fremont, Pueblo, Teller	(800) 950-9355	711	HMO/HMOPOS
H0624	UNITEDHEALTHCARE INSURANCE COMPANY		CO	El Paso, Fremont, Pueblo, Teller	(866) 480-1086	711	HMO/HMOPOS
H0657	FRIDAY HEALTH PLANS OF COLORADO, INC.		CO	Fremont	(800) 475-8466	(800) 659-265	1876 Cost
H0710	SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC.		CO	El Paso, Pueblo	(800) 393-0993	711	Local PPO
H2577	CARE IMPROVEMENT PLUS OF TEXAS INSURANCE COMPANY		CO	El Paso, Fremont, Pueblo, Teller	(800) 950-9355	711	Local PPO
H4346	HMO COLORADO, INC.		CO	El Paso, Pueblo	(800) 499-2793	711	HMO/HMOPOS
H4652	UNION PACIFIC RAILROAD EMPLOYEES HEALTH SYSTEMS		CO	El Paso, Fremont, Park, Pueblo, Teller			HCPP - 1833 Cost
H4711	COVENTRY HEALTH CARE OF NEBRASKA, INC.		CO	El Paso, Fremont, Teller	(833) 570-6670	711	HMO/HMOPOS
H5216	HUMANA INSURANCE COMPANY		CO	El Paso, Fremont, Park, Pueblo, Teller	(800) 457-4708	711	Local PPO
H5521	AETNA LIFE INSURANCE COMPANY		CO	El Paso, Fremont, Teller	(800) 282-5366	711	Local PPO
H5841	BRIGHT HEALTH INSURANCE COMPANY		CO	Teller	(844) 202-4793	711	Local PPO
H6379	CLEAR SPRING HEALTH (CO), INC.		CO	El Paso, Pueblo	(877) 384-1241	711	HMO/HMOPOS
H7853	BRIGHT HEALTH INSURANCE COMPANY		CO	Teller	(844) 202-4793	711	HMO/HMOPOS
H8145	HUMANA INSURANCE COMPANY		CO	El Paso, Fremont, Park, Pueblo	(800) 457-4708	711	PFFS
S4802	WELLCARE PRESCRIPTION INSURANCE, INC.		CO	El Paso, Fremont, Park, Pueblo, Teller	(888) 550-5252	711	PDP
S5596	ANTHEM INSURANCE COMPANIES, INC.		CO	El Paso, Fremont, Park, Pueblo, Teller	(866) 755-2776	711	PDP
S5601	SILVERSCRIPT INSURANCE COMPANY		CO	El Paso, Fremont, Park, Pueblo, Teller	(866) 235-5660	711	PDP
S5617	CIGNA HEALTH AND LIFE INSURANCE COMPANY		CO	El Paso, Fremont, Park, Pueblo, Teller	(800) 222-6700	711	PDP
S5660	MEDCO CONTAINMENT LIFE AND MEDCO CONTAINMENT NY		CO	El Paso, Fremont, Park, Pueblo, Teller	(800) 758-4574	(800) 716-323	PDP
S5768	WELLCARE PRESCRIPTION INSURANCE, INC.		CO	El Paso, Fremont, Park, Pueblo, Teller	(833) 207-4241	711	PDP

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S5810	WELLCARE PRESCRIPTION INSURANCE, INC.		CO	El Paso, Fremont, Park, Pueblo, Teller	(833) 207-4241	711	PDP
S5820	UNITEDHEALTHCARE INSURANCE COMPANY		CO	El Paso, Fremont, Park, Pueblo, Teller	(888) 867-5575	711	PDP
S5884	HUMANA INSURANCE COMPANY		CO	El Paso, Fremont, Park, Pueblo, Teller	(800) 281-6918	711	PDP
S5921	UNITEDHEALTHCARE INS. CO. & UHC INS. CO. OF NY		CO	El Paso, Fremont, Park, Pueblo, Teller	(866) 460-8854	711	PDP
S7126	OMAHA HEALTH INSURANCE COMPANY		CO	El Paso, Fremont, Park, Pueblo, Teller	(855) 864-6797	(800) 716-323	PDP
S7694	ENVISION INSURANCE COMPANY		CO	El Paso, Fremont, Park, Pueblo, Teller	(866) 250-2005	711	PDP