

October 2nd, 2018

<Name>
<Address>
< City, State, Zip>



315 SW Fifth Avenue
Portland, OR 97204
503-416-4279 or 1-888-712-3258
(TTY/TDD) 7-1-1
www.careoregonadvantage.org

IMPORTANT NOTICE: Your Medicare plan won't be offered in 2019.

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

ID:<ID>
Dear <member name>,

CareOregon Advantage Star HMO won't offer your Medicare plan in 2019. This means your coverage through CareOregon Advantage Star will end December 31, 2018. 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, 2019.

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

If you don't take action before December 31, 2018, you will lose your prescription drug coverage and only be covered by Original Medicare starting January 1, 2019. Because CareOregon Advantage Star will no longer be offered, you can join a new plan anytime between October 15, 2018 and February 28, 2019. If you don't join a plan with prescription drug coverage by February 28, 2019, you won't have prescription drug coverage in 2019 and you may have to pay a lifetime Part D late-enrollment penalty if you join a Medicare prescription drug plan later. If you choose a plan after December 31, 2018, but before February 28, 2019, your coverage will begin the first day of the month after you make a selection.

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:

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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 –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 CareOregon Advantage Star 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. You may also refer to the attached 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

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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 800-722-4134.** 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 877-486-2048.
- **Visit [Medicare.gov](http://www.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.

Please disregard any 2019 plan materials you received before October 1, 2018.

For information on Medigap plans, please call the State Insurance Commissioner's Office at 1-888-877-4894. TTY users should call 711.

If you need more information, please call us at 888-712-3258 TTY/TDD 800-735-2900 or 711, Daily 8am to 8pm. Tell the customer service representative you got this letter.

Sincerely,

CareOregon Advantage

CareOregon Advantage Star is an HMO plan with a Medicare contract. Enrollment in CareOregon Advantage Star depends on contract renewal.

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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 CareOregon Advantage Star 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 CareOregon Advantage Star HMO, 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 63 calendar days after your coverage with CareOregon Advantage Star HMO ends.

- Because your coverage under our plan ends December 31, 2018, you must buy a Medigap policy no later than March 4, 2019. If you leave our plan before December 31, 2018, you have 63 calendar days 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 Oregon.

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

- 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.

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- 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 Senior Health Insurance Benefits Assistance 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 63 days from the day your coverage in CareOregon Advantage Star 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 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 your options and Medigap policies. All counseling is **free**. TTY users should call 711.
- **Visit [Medicare.gov](https://www.medicare.gov).** Medicare's official web site has tools that can help you find plans available in your area. Search for "Choosing a Medigap Policy" to view Medicare's booklet on Medigap policies.
- **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.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 888-712-3258 (TTY: 800-735-2900).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 888-712-3258 (TTY: 800-735-2900).

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2019 Available Health Plan Options

Contract Number	Organization	State	County	Customer Service Phone	Customer Service Phone TTY	Contract Type
H0710	UNITEDHEALTHCARE INSURANCE COMPANY	OR	Clackamas, Multnomah, Washington, Yamhill	(800) 393-0993	711	Local PPO
H1036	HUMANA MEDICAL PLAN, INC.	OR	Clackamas, Multnomah, Washington	(800) 457-4708	711	HMO/HMOPOS
H1372	MARQUIS ADVANTAGE, INC.	OR	Clackamas, Multnomah, Washington, Yamhill	(844) 854-6885	711	HMO/HMOPOS
H2228	UNITEDHEALTHCARE INSURANCE COMPANY	OR	Clackamas, Multnomah, Washington, Yamhill	(800) 393-0993	711	Local PPO
H3805	UNITEDHEALTHCARE OF OREGON, INC.	OR	Clackamas, Multnomah, Washington, Yamhill	(800) 950-9355	711	HMO/HMOPOS
H3810	ALLCARE HEALTH PLAN, INC.	OR	Josephine	(888) 460-0185	(800) 735-2900	HMO/HMOPOS
H3813	MODA HEALTH PLAN, INC.	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(877) 299-9062	711	Local PPO
H3817	REGENCE BLUECROSS BLUESHIELD OF OREGON	OR	Clackamas, Columbia, Josephine, Multnomah, Washington, Yamhill	(800) 541-8981	711	Local PPO
H3864	PACIFICSOURCE COMMUNITY HEALTH PLANS	OR	Clackamas, Multnomah, Washington	(888) 863-3637	(800) 735-2900	HMO/HMOPOS
H4652	UNION PACIFIC RAILROAD EMPLOYEES HEALTH SYSTEMS	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill			HCPP - 1833 Cost
H5216	HUMANA INSURANCE COMPANY	OR	Clackamas, Columbia, Multnomah, Washington	(800) 457-4708	711	Local PPO
H5439	HEALTH NET LIFE INSURANCE COMPANY	OR	Clackamas, Josephine, Multnomah, Washington, Yamhill	(888) 445-8913	711	Local PPO
H6237	REGENCE BLUECROSS BLUESHIELD OF OREGON	OR	Clackamas, Multnomah, Washington	(855) 522-8896	711	HMO/HMOPOS
H6743	ATRIO HEALTH PLANS	OR	Josephine	(877) 672-8620	(800) 735-2900	Local PPO
H6815	HEALTH NET HEALTH PLAN OF OREGON	OR	Clackamas, Josephine, Multnomah, Washington, Yamhill	(888) 445-8913	711	HMO/HMOPOS

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Contract Number	Organization	State	County	Customer Service Phone	Customer Service Phone TTY	Contract Type
H9003	KAISER FOUNDATION HP OF THE N W	OR	Clackamas, Columbia, Multnomah, Washington, Yamhill	(877) 221- 8221	711	HMO/ HMOPOS
H9047	PROVIDENCE HEALTH ASSURANCE	OR	Clackamas, Columbia, Multnomah, Washington, Yamhill	(800) 603- 2340	711	HMO/ HMOPOS
H9431	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	OR	Clackamas, Josephine, Multnomah, Washington, Yamhill	(833) 570- 6670	711	Local PPO
S4802	WELLCARE PRESCRIPTION INSURANCE, INC.	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(888) 550- 5252	711	PDP
S5601	SILVERSCRIPT INSURANCE COMPANY	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(866) 235- 5660	711	PDP
S5609	ASURIS NORTHWEST HEALTH	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(800) 541- 8981	711	PDP
S5617	CIGNA HEALTH AND LIFE INSURANCE COMPANY	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(800) 222- 6700	711	PDP
S5660	MEDCO CONTAINMENT LIFE AND MEDCO CONTAINMENT NY	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(800) 758- 4574	(800) 716- 3231	PDP
S5768	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(844) 233- 1938	711	PDP
S5810	AETNA LIFE INSURANCE COMPANY	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(877) 238- 6211	711	PDP
S5820	UNITEDHEALTHCARE INSURANCE COMPANY	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(888) 867- 5575	711	PDP

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Contract Number	Organization	State	County	Customer Service Phone	Customer Service Phone TTY	Contract Type
S5884	HUMANA INSURANCE COMPANY	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(800) 281-6918	711	PDP
S5921	UNITEDHEALTHCARE INS. CO. & UHC INS. CO. OF NY	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(866) 460-8854	711	PDP
S7126	OMAHA HEALTH INSURANCE COMPANY	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(855) 864-6797	(800) 716-3231	PDP
S7694	ENVISION INSURANCE COMPANY	OR	Clackamas, Clatsop, Columbia, Josephine, Multnomah, Washington, Yamhill	(866) 250-2005	711	PDP
H3817	REGENCE BLUECROSS BLUESHIELD OF OREGON	OR	Clackamas, Columbia, Josephine, Multnomah, Washington, Yamhill	(800) 541-8981	711	Local PPO

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