

October Notice to Beneficiaries Enrolled in Low Performing Plans Information for SHIPs

CMS is sending a notice in October to Medicare beneficiaries currently enrolled in low performing plans. This notice encourages individuals to use the Annual Election Period (also known as the Medicare fall open enrollment period or AEP) as their opportunity to review other plans available in their area and consider enrolling in a plan with a higher star rating. This notice will be the first of two notices this year to individuals in low performing plans. This tip sheet explains the first mailing occurring in October and additional information will be available prior to the next mailing, which is scheduled to occur in early 2013.

What is the notice?

- In late-October, CMS will send a notice to Medicare beneficiaries enrolled in Medicare Advantage (MA) or Part D plans that have had an overall star rating of less than three stars for three or more years. These plans are identified with the low performer icon (LPI) on the Medicare plan finder.



Caution: For three years in a row, the Medicare program has given this plan a low *overall* rating. If you are considering enrolling in this plan, look closely at the detailed ratings for this plan.

- The notice will inform beneficiaries of their plan's poor rating and encourage them to explore other higher rated plan options during the AEP.
- The notice also informs beneficiaries that if they do not change plans during the AEP, they can call 1-800-MEDICARE to enroll in plan in 2013 that has a rating of three or more stars.¹ (NOTE: This is a one-time special election period (SEP) for individuals enrolled in a plan indicated with the LPI. The SEP can only be effectuated by CMS. All enrollments under this SEP are prospective. Individuals may use the SEP to disenroll from MA into Original Medicare. A Part D coordinated SEP exists for individuals to enroll in Part D if they select a Medicare cost plan or MA Private-Fee-for-Service plan as long as they make that enrollment at the same time.)
- The notice does not contain any specific information about what plans are available in the individual's service area.
- Beneficiaries are directed to call 1-800-MEDICARE or their SHIP for further assistance. SHIPs are only expected to provide counseling and information regarding plan options available in a beneficiary's area. SHIPs and plans are not able to process or effectuate this SEP.
- The notice will be printed on white paper and is CMS Product Number 11627. It will be available in Spanish (CMS Product Number 11627-S) upon request by calling 1-800-MEDICARE. For individuals residing in Puerto Rico, the letter will be mailed to them in Spanish.

¹ Beneficiaries may also enroll in a plan that does not have a rating because it is too new to be rated and there is not enough data available.

Who will receive the notice?

- CMS estimates that approximately 525,000 beneficiaries will receive this notice. Notice recipients are spread across most states and Puerto Rico.

How can you provide assistance to those who receive the notice?

- Urge individuals to use the Medicare Plan Finder to determine if there is another plan in their area that would meet their health care needs.
- Inform the beneficiary that if they do not change plans during the AEP, they can still call 1-800-MEDICARE to make a change during the year.
- Provide counseling or other regular SHIP-sponsored assistance regarding plan options and help the beneficiary compare plans.

Resources:

NMTP information about star ratings	http://www.cms.gov/Outreach-and-Education/Training/NationalMedicareTrainingProgram/Downloads/5-StarPlan2011v508.pdf
Medicare Plan Finder	https://www.medicare.gov/find-a-plan/questions/home.aspx



<BENEFICIARY NAME>
<ADDRESS>
<CITY STATE ZIP>

HICN <1234>
October 2012

Important Information About Your Medicare Plan Options

Each year we give star ratings to Medicare health and drug plans. These ratings help you compare plans based on their quality and performance. A 5-star rating is considered “excellent.”

You are currently enrolled in <ORGANIZATION’S NAME>’S <PLAN NAME>. <ORGANIZATION NAME> has been rated “poor” or “below average” for at least the last three years. We encourage you to compare this plan to other options in your area and decide if it is still the right choice for you.

What to Do Next

1. Review your health and prescription drug needs.
2. Visit www.medicare.gov/find-a-plan to find and compare plans in your area. You can even enter your information for a personalized search if you like. Once you see the list of plans, you can view the star ratings by selecting the plan name.

If You Want to Change Plans

1. During the fall Open Enrollment Period (October 15 - December 7), you can change plans by calling the new plan directly. You can also use www.medicare.gov to enroll in the new plan, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Your new coverage will start on January 1.
2. After January 1, you have a one-time chance to choose and enroll in a plan rated 3-stars or better. Call 1-800-MEDICARE to make a change. Your new coverage will start the first day of the month after you call.

Get Help & More Information

To get help with your choices, call your State Health Insurance Assistance Program (SHIP) at <SHIP phone number> or call 1-800-MEDICARE.

¿Necesita usted una copia de este aviso en Español? Llame al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deberán llamar al 1-877-486-2048.



7500 Security Boulevard
Baltimore, MD 21244-1850

<BENEFICIARY NAME>
<ADDRESS>
<CITY STATE ZIP>

HICN <1234>
Octubre 2012

Información Importante Sobre Sus Opciones de Planes Medicare

Cada año se clasifican con estrellas los planes de salud y de medicamentos de Medicare. Estas clasificaciones le ayudan a comparar la calidad y servicio de los planes. Una calificación de 5 estrellas se considera “excelente”.

Usted está inscrito en el <PLAN NAME> de <ORGANIZATION’S NAME>. <ORGANIZATION NAME> ha sido clasificada por un mínimo de tres años como “pobre” o “de bajo promedio”. Le recomendamos que compare su plan con otras opciones en su área y decida si este plan sigue siendo su mejor opción.

Qué Hacer Después

1. Revise sus necesidades de salud y medicamentos recetados.
2. Visite www.medicare.gov/find-a-plan para buscar y comparar los planes en su área. Puede hasta incluir su información para una búsqueda personalizada. Cuando vea la lista de planes, puede ver la clasificación de estrellas seleccionando el nombre del plan.

Si Quiere Cambiar de Plan

1. Usted puede cambiar de plan llamando directamente al nuevo plan durante el Período de Inscripción Abierta (15 de octubre al 7 de diciembre). También puede visitar www.medicare.gov para inscribir en un plan nuevo o llamar al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048. Su cobertura nueva comenzará el 1 de enero.
2. Después del 1 de enero, usted tiene una sola oportunidad de elegir e inscribirse en un plan de 3 o más estrellas. Llame al 1-800-MEDICARE para hacer el cambio. Su cobertura comenzará el primer día del mes siguiente de haber llamado.

Para Ayuda y Más Información

Para conseguir ayuda con sus opciones, llame al Programa Estatal de Asistencia con el Seguro Médico (SHIP en inglés) al <SHIP phone number> o llame al 1-800-MEDICARE.

**To get a copy of this notice in English, call 1-800-MEDICARE (1-800-633-4227).
TTY users should call 1-877-486-2048.**