

IMPORTANT NOTICE: Your Medicare plan won't be offered in 2023.

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

Dear <First Name>,

MoreCare won't offer your Medicare plan in 2023. This means your coverage through MoreCare will end December 31, 2022. You need to make some decisions about your Medicare coverage.

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

If you don't take action before December 31, 2022, you will lose your prescription drug coverage and only be covered by Original Medicare starting January 1, 2023.

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 any time until February 28, 2023.

If you don't join a plan with prescription drug coverage or a stand-alone Prescription Drug Plan with Original Medicare by February 28, 2023, you won't have prescription drug coverage in 2023 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.

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.

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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.

If you currently pay a reduced Part B premium, based on your current plan's benefit, 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 unless you join another plan that offers this benefit.

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 63 days after your coverage with MoreCare 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 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.

How do you get help comparing Medicare plans?

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 Illinois Senior Health Insurance Program at 800-252-8966 or TTY: 711, Monday-Friday, 9:00 AM - 4:00 PM CST.** Counselors are available to answer your questions, discuss your needs, and give you information about your options. All counseling is **free**.

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MoreCare®

A Medical Home Network Affiliate

- **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 the "Find plans" tab 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 2023 plan materials you received before October 1, 2022.

For information on Medigap plans, please call the Illinois Department of Insurance at 866-445-5364.

If you need more information, please call us at 844-480-8528, TTY 711, hours of operation 8 a.m. – 8 p.m. CST, Monday through Friday. Tell the customer service representative you got this letter.

We apologize for any inconvenience this has caused our members. Our top priority is to make sure you continue to receive the care you need and make this a smooth transition. At the heart of MoreCare has always been our members and it has been an honor to serve you.

Sincerely,

William E. Baker, Jr.
CEO, MoreCare

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