

Please Read: Important Changes to Your 2023 Medicare Advantage Coverage

MoreCare®
A Medical Home Network Affiliate

Dear Member,

We are saddened to inform you that MoreCare won't offer your Medicare plan in 2023. Your MoreCare coverage will end December 31, 2022.

Your MoreCare coverage will remain the same through the 2022 calendar year.

This means you can continue to use your MoreCare benefits and visit providers throughout the rest of the year. However, you will have to make some important decisions about your Medicare coverage for 2023.

How does this impact me now?

There is no immediate impact to your MoreCare benefits. You will have coverage until December 31, 2022. You can continue to receive coverage, visit providers, and enjoy your MoreCare benefits like your OTC card and grocery card.

What happens in the future?

Beginning January 1, 2023, you will no longer have MoreCare as your Medicare Advantage plan. There are many other options available to you in Cook County.

- ◆ Speak with your provider's office or local SHIP (Senior Health Insurance Program) Counselor to discuss plans available to you
- ◆ When selecting another Medicare Advantage plan, be sure to check that your Primary Care Provider and Specialists are in-network
- ◆ If you don't select another plan, you will be enrolled in Original Medicare

Remember: Original Medicare does not include Prescription Drug coverage.

Please be sure to select other drug coverage, like a stand-alone Prescription Drug Plan, if you choose Original Medicare for your coverage.

We have been honored to serve all our MoreCare members. **Our members have always been at the heart of what we do** and we are so proud of the MoreCare community we have built.

Our top priority is to make sure you continue to receive the care you need and make this a smooth transition.

If you have any questions about this transition, please contact **MoreCare Member Services** at 844-480-8528 (TTY 711). They're available 8 a.m. – 8 p.m. CST, Monday through Friday. You can also refer to the **Frequently Asked Questions** document included in this envelope.

Sincerely,

Your MoreCare Family



MoreCare is an HMO with a Medicare contract. Enrollment in MoreCare depends on contract renewal. This information is not a complete description of benefits. Call 844-480-8528 (TTY: 711) for more information. MoreCare complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, disability or sex.

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Frequently Asked Questions & Answers

Please read below for important information

- ◆ **I just received a letter from MoreCare saying the plan is closing. Do I still have insurance coverage?**

YES! Your MoreCare coverage will continue until December 31st, 2022. There is NO impact to your current benefits.

- ◆ **Why is MoreCare closing?**

Due to COVID restrictions and other factors, MoreCare membership was not able to grow as needed to continue operating in 2023. We are grateful for the opportunity to serve our MoreCare members in Cook County.

- ◆ **When can I select a new insurance plan?**

You can choose another Medicare Advantage plan during the **Annual Enrollment Period which takes place October 15-December 7th**. Your new plan will become effective on January 1st.

If you do not select another plan, you will be enrolled into Original (Fee-for-Service) Medicare beginning January 1st. But you also have a **Special Election Period that goes through February 28, 2023**.

- ◆ **What happens if I do not select another plan?**

Your MoreCare coverage will continue until December 31, 2022. If you do not choose another plan, you will be enrolled into Original Medicare beginning January 1, 2023.

- ◆ **Where can I find other plans available for me?**

You can visit **Medicare.gov** to shop for plans. SHIP Counselors are also available at various health centers across Cook County. They are trained to help individuals choose their Medicare coverage at no cost to you. To find a SHIP Counselor near you, call **800-252-8966 or TTY: 711**.

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- ◆ **I have a surgery or procedure scheduled for January 2023. What should I do?**

When selecting a new plan, be sure to review the benefits they offer to see if that surgery or procedure is covered.

Talk to your provider prior to your surgery or procedure to inform them your insurance is changing so they can submit any paperwork or approvals needed prior.

- ◆ **Can I still use my OTC card?**

Yes, you can continue to use your MoreCare OTC/Grocery Card for the rest of the year. Your MoreCare OTC/Grocery Card will be deactivated on January 1, 2023, or whenever you chose to switch your health insurance coverage.

Many Medicare Advantage plans offer an OTC or Grocery Card benefit. If this benefit is important to you, be sure to ask your SHIP counselor or licensed insurance agent if a plan offers an OTC or Grocery benefit prior to enrolling.

- ◆ **Will I still be able to keep my Care Manager?**

If you are working with a MoreCare Care Manager, they will continue to serve you through the end of the year.

Your health and wellness are our number one priority. Many health centers also offer care coordination services. Talk to your primary care provider to see what is available to you.

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