



«FirstName» «LastName»  
«Address»  
«CITY», «STATE» «Zip»

Gold

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



## **IMPORTANT NOTICE: Your Medicare plan won't be offered in 2017.**

October 2, 2016

«FirstName» «LastName»  
«Address»  
«CITY», «STATE» «Zip»

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Dear «FirstName» «LastName»,

FirstCare Health Plans won't offer your Medicare plan in 2017. This means your coverage through FirstCare Health Plans will end December 31, 2016. 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, 2017.

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

If you don't take action before December 31, 2016, you will lose your prescription drug coverage and only be covered by Original Medicare starting January 1, 2017. Because FirstCare Health Plans will no longer be offered, you can join a new plan anytime between October 15, 2016 and February 28, 2017. If you don't join a plan with prescription drug coverage by February 28, 2017, you won't have prescription drug coverage in 2017 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, 2016, but before February 28, 2017, 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:

**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

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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 FirstCare Health Plan 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. 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 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:

- **Abilene Region** (*Jones and Taylor counties*) –

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- Call West Central Texas Council of Governments (Area Agency on Aging)  
1-325-672-8544
- **Amarillo Region** (*Carson, Castro, Deaf Smith, Hutchinson, Potter, Randall, and Swisher counties*)
  - Call Area Agency on Aging of the Panhandle (Area Agency on Aging)  
1-806-372-3381
- **Lubbock Region** (*Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, Lamb, Lubbock, Lynn, and Terry counties*)
  - Call South Plains Association of Governments (Area Agency on Aging)  
1-806-687-0940
- **Midland/Odessa Region** (*Ector, Martin, and Midland counties*)
  - Call Area Agency on Aging of the Permian Basin (Area Agency on Aging)  
1-432-563-1061
- **San Angelo Region** (*Tom Green county*)
  - Call Area Agency on Aging of the Concho Valley (Area Agency on Aging)  
1-325-223-5704

Counselors are available to answer your questions, discuss your needs, and give you information about your options. All counseling is **free**.

- **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](http://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 2017 plan materials you received before October 1, 2016.

For information on Medigap plans, please call the Texas Department of Insurance at 1-800-578-4677. TTY users should call 1-800-735-2989. If you need more information, please call us at 1-866-229-4969, TTY 1-800-562-5259, October 1 to March 1, 8 a.m. to 8 p.m. daily. Tell the customer service representative you got this letter.

At FirstCare, our goal is to offer quality health plans at costs our members can afford. Our decision to stop offering Medicare Advantage plans was very difficult. We have sincerely appreciated serving you.

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Sincerely,

FirstCare Health Plans

FirstCare Advantage (HMO) is a Health Plan with a Medicare Contract. Enrollment in FirstCare Advantage (HMO) depends on contract renewal.

This information is available for free in other languages. Please call our customer service number at 1-866-229-4969 and TTY at 1-800-562-5259. From October 1 to March 1, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Central time. From March 2 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Central time.

Esta información es disponible en otras lenguas. Por favor llame al Servicio al Cliente si necesita información en otro idioma o formato al 1-866-229-4969 del 1 de octubre al 1 de marzo de 8 a.m. a 8 p.m. diariamente; del 2 de marzo al 30 de septiembre de 8 a.m. a 8 p.m. de lunes a viernes. (Usuarios de TTY/TDD 1-800-562-5259).

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