

October 2, 2024

<Member Name>  
<Member Address>  
<Address>

## **IMPORTANT NOTICE: Your Medicare plan won't be offered in 2025.**

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

Dear <Member Name>,

Premera Blue Cross Medicare Advantage (HMO), Premera Blue Cross Medicare Advantage Classic (HMO), and Premera Blue Cross Medicare Advantage Total Health (HMO) won't offer your Medicare plan in 2025. This means your coverage through Premera Blue Cross Medicare Advantage (HMO), Premera Blue Cross Medicare Advantage Classic (HMO), and Premera Blue Cross Medicare Advantage Total Health (HMO) will end December 31, 2024. 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, 2024, you will lose your prescription drug coverage and only be covered by Original Medicare starting January 1, 2025.

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, 2025. 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.

If you don't join a plan with prescription drug coverage or a stand-alone Prescription Drug Plan with Original Medicare by February 28, 2025, you won't have prescription drug coverage in 2025 and you may have to pay a lifetime Part D late-enrollment penalty if you join a Medicare prescription drug plan later.

### **What do you need to do?**

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

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. If you join a Medicare plan without drug coverage you may want to join a separate Medicare prescription drug plan to get prescription drug coverage. If you don't join a separate Medicare prescription drug plan you may have to pay a lifetime Part D late enrollment penalty if you choose to join one later.

**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 you 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 Premera Blue Cross Medicare Advantage (HMO), Premera Blue Cross Medicare Advantage Classic (HMO), and Premera Blue Cross Medicare Advantage Total Health (HMO) 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.

## **How do you get help comparing Medicare plans?**

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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 Statewide Health Insurance Benefits Advisors (SHIBA) at 800-562-6900 or TTY: 360-586-0241, 8 a.m. to 5 p.m., Monday - Friday.** 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](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.

For information on Medigap plans, please call the Office of the Insurance Commissioner at 800-562-6900. TTY users should call 360-586-0241.

Disregard any 2025 plan materials you received before October 1, 2024.

If you need more information, please call us at 888-850-8526, TTY: 711, October 1–March 31, 8 a.m. to 8 p.m., 7 days a week (Pacific Time) or April 1–Sept 30, 8 a.m. to 8 p.m., Monday through Friday (Pacific Time). Tell the customer service representative you got this letter.

Thank you for being a valued Premera Medicare Advantage member.

Sincerely,



Kip Haffner

Senior Vice President, Medicare

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

You can get this information for free in other formats, such as large print, braille, or audio. Call 888-850-8526. The call is free.

“ATTENTION: If you speak a non-English language, language assistance services, free of charge, are available to you. Call 1-888-850-8526 (TTY: 711).”

(HMO): Y0134\_PBC4277\_C 066177 (10-02-2024)

(Classic): Y0134\_PBC4278\_C 066269 (10-02-2024)

(Total Health): Y0134\_PBC4279\_C 066270 (10-02-2024)

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

# 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 Premera Blue Cross Medicare Advantage (HMO), Premera Blue Cross Medicare Advantage Classic (HMO), and Premera Blue Cross Medicare Advantage Total Health (HMO) 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 Premera Blue Cross Medicare Advantage (HMO), Premera Blue Cross Medicare Advantage Classic (HMO), and Premera Blue Cross Medicare Advantage Total Health (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 Premera Blue Cross Medicare Advantage (HMO), Premera Blue Cross Medicare Advantage Classic (HMO), and Premera Blue Cross Medicare Advantage Total Health (HMO) ends.**

- Because your coverage under our plan ends December 31, 2024, you must buy a Medigap policy no later than March 4, 2025. If you leave our plan before December 31, 2024, you have 63 calendar days from the day your coverage ends to buy a Medigap policy.

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- You have the right to buy Medigap Plan A, B, C\*, D\*, F\*, G\*, K, or L from any company selling these policies in Washington.<sup>1</sup>

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

- If you first got Medicare Part B in the last 6 months.
- You joined a Medicare Advantage plan or Medicare Cost Plan for the first time, 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.
- 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 Statewide Health Insurance Benefits Advisors (SHIBA) 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 Premera Blue Cross Medicare Advantage (HMO), Premera Blue Cross Medicare Advantage Classic (HMO), and Premera Blue Cross Medicare Advantage Total Health (HMO) 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 Statewide Health Insurance Benefits Advisors (SHIBA) at 800-562-6900 or TTY: 360-586-0241, 8 a.m. to 5 p.m., Monday - Friday.** Counselors are available to

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<sup>1</sup> \*Plans C and F are no longer available to people who are new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy Plan C or Plan F. People eligible for Medicare on or after January 1, 2020 have the right to buy Plans D and G instead of Plans C and F.

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answer your questions, discuss your needs, and give you information about your options and Medigap policies. All counseling is **free**.

- **Visit Medicare.gov**. Click on “Supplements & Other Insurance” for information on Medigap policies and tools that can help you find plans available in your area.
- **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. If you want to join one of these plans, call the plan to get information about their costs, rules, and coverage.

You can get this information for free in other formats, such as large print, braille, or audio. Call 888-850-8526. The call is free.

“ATTENTION: If you speak a non-English language, language assistance services, free of charge, are available to you. Call 1-888-850-8526 (TTY: 711).”

(HMO): Y0134\_PBC4280\_C

(Classic): Y0134\_PBC4281\_C

(Total Health): Y0134\_PBC4282\_C

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Medicare Advantage Plans in Your Area				
Contract ID	Company	Counties in WA	Customer Service Phone	Contract Type
H3748	AETNA BETTER HEALTH OF WASHINGTON, INC.	Cowlitz, King, Kitsap, Pierce, Snohomish, Spokane, Stevens, Thurston	(833) 570-6670 (TTY: 711)	HMO/HMOPOS
H3931	AETNA HEALTH INC. (PA)	King, Kitsap, Pierce, Snohomish, Thurston	(833) 570-6670 (TTY: 711)	HMO/HMOPOS
H5521	AETNA LIFE INSURANCE COMPANY	Cowlitz, King, Kitsap, Pierce, Skagit, Snohomish, Spokane, Stevens, Thurston	(800) 282-5366 (TTY: 711)	Local PPO
H5619	ARCADIAN HEALTH PLAN, INC.	Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom	(800) 457-4708 (TTY: 711)	HMO/HMOPOS
H5010	ASURIS NORTHWEST HEALTH	Spokane	(800) 541-8981 (TTY: 711)	Local PPO
H0710	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE CO.	Cowlitz, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Whatcom	(877) 370-4874 (TTY: 711)	Local PPO

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H1278	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE CO.	Cowlitz, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Whatcom	(866) 550-4736 (TTY: 711)	Local PPO
H5008	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE CO.	Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom	(866) 944-4984 (TTY: 711)	HMO/HMOPOS
H7389	CIGNA HEALTH AND LIFE INSURANCE COMPANY	Cowlitz, Spokane	(800) 668-3813 (TTY: 711)	HMO/HMOPOS
H7849	CIGNA HEALTH AND LIFE INSURANCE COMPANY	Cowlitz	(800) 668-3813 (TTY: 711)	Local PPO
S6946	CLEAR SPRING HEALTH INSURANCE COMPANY	Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Spokane, Stevens, Thurston, Walla Walla, Whatcom	(877) 317-6082 (TTY: 711)	PDP
H5826	COMMUNITY HEALTH PLAN OF WASHINGTON	Cowlitz, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Stevens, Thurston, Walla Walla, Whatcom	(800) 942-0247 (TTY: 711)	HMO/HMOPOS

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H5216	HUMANA INSURANCE COMPANY	Cowlitz, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom	(800) 457-4708 (TTY: 711)	Local PPO
S5884	HUMANA INSURANCE COMPANY	Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Spokane, Stevens, Thurston, Walla Walla, Whatcom	(800) 281-6918 (TTY: 711)	PDP
H2486	HUMANA MEDICAL PLAN OF UTAH, INC.	Snohomish	(800) 457-4708 (TTY: 711)	HMO/HMOPOS
H5050	KAISER FOUNDATION HEALTH PLAN OF WASHINGTON	Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Whatcom	(888) 901-4600 (TTY: 711)	HMO/HMOPOS
H9003	KAISER FOUNDATION HP OF THE N W	Cowlitz	(877) 221-8221 (TTY: 711)	HMO/HMOPOS
S5617	MEDCO CONTAINMENT LIFE AND MEDCO CONTAINMENT NY	Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Spokane, Stevens, Thurston, Walla Walla, Whatcom	(800) 222-6700 (TTY: 711)	PDP
H5823	MOLINA HEALTHCARE OF WASHINGTON, INC.	Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish,	(800) 665-1029 (TTY: 711)	HMO/HMOPOS

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		Spokane, Stevens, Thurston, Walla Walla, Whatcom		
H9047	PROVIDENCE HEALTH ASSURANCE	Snohomish, Spokane, Walla Walla	(800) 603-2340 (TTY: 711)	HMO/HMOPOS
H1997	REGENCE BLUESHIELD	Snohomish	(855) 522-8896 (TTY: 711)	HMO/HMOPOS
H5009	REGENCE BLUESHIELD	King, Pierce, Snohomish, Thurston	(800) 541-8981 (TTY: 711)	Local PPO
S5601	SILVERSCRIPT INSURANCE COMPANY	Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Spokane, Stevens, Thurston, Walla Walla, Whatcom	(866) 235-5660 (TTY: 711)	PDP
H3805	UnitedHealthcare Benefits of Texas, Inc.	Cowlitz, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom	(877) 370-3249 (TTY: 711)	HMO/HMOPOS
S5921	UNITEDHEALTHCARE INS. CO. & UHC INS. CO. OF NY	Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Spokane, Stevens, Thurston, Walla Walla, Whatcom	(866) 460-8854 (TTY: 711)	PDP

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H5965	WELLCARE HEALTH INSURANCE COMPANY OF WASHINGTON	Cowlitz, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Spokane, Stevens, Thurston, Walla Walla	(833) 444-9088 (TTY: 711)	Local PPO
S4802	WELLCARE PRESCRIPTION INSURANCE, INC.	Cowlitz, Island, King, Kitsap, Lewis, Pierce, San Juan, Skagit, Snohomish, Spokane, Stevens, Thurston, Walla Walla, Whatcom	(888) 550-5252 (TTY: 711)	PDP
H1894	WELLPOINT WASHINGTON, INC.	King, Kitsap, Lewis, Pierce, Snohomish, Spokane, Thurston	(844) 209-5407 (TTY: 711)	HMO/HMOPOS

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**Notice of availability and nondiscrimination 888-850-8526 | TTY: 711**

Call for free language assistance services and appropriate auxiliary aids and services.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Звертайте за безкоштовною мовною підтримкою та відповідними додатковими послугами.

សូមហៅទូរសព្ទទៅសេវាជំនួយភាសាដោយឥតគិតថ្លៃ ព្រមទាំងសេវាកម្ម និងជំនួយចាំបាច់ដែលសមរម្យផ្សេងៗ។

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

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Tajaajiloota deeggarsa afaan bilisaa fi gargaarsaa fi tajaajiloota barbaachisaa ta’an argachuuf bilbilaa.

ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਅਤੇ ਉਚਿਤ ਸਹਾਇਕ ਚੀਜ਼ਾਂ ਅਤੇ ਸੇਵਾਵਾਂ ਵਾਸਤੇ ਕਾਲ ਕਰੋ।

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

ໂທເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة.

**Discrimination is against the law.** Premera Blue Cross (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes. Premera does not exclude people or treat them less favorably because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Premera provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language assistance services to people whose primary language is not English, which may include qualified interpreters and information written in other languages. If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with: Civil Rights Coordinator – Complaints and Appeals, Premera Blue Cross Medicare Advantage Plans, PO Box 21481, Eagan, MN 55121, Phone: 888-850-8526, TTY: 711, Fax: 800-889-1076, Email [AppealsDepartmentInquiries@Premera.com](mailto:AppealsDepartmentInquiries@Premera.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Premera Blue Cross is an HMO plan with a Medicare contract.  
Enrollment in Premera Blue Cross depends on contract renewal.

