



Important Notice: Your Medicare plan will be discontinued on March 1, 2022

January 25, 2022

Jane Doe
1234 Main Street
Los Angeles, CA 90000

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

Dear Jane Doe,

I am writing to advise you that Brandman Health Plan has made the difficult decision to terminate its contract with the Centers for Medicare and Medicaid Services. This means your coverage through Brandman Health Plan will end February 28, 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 February 28, 2022, you will be automatically enrolled in a Medicare prescription drug plan (PDP) and be covered by Original Medicare starting March 1, 2022.

For prescription drugs, CMS has identified an appropriate PDP option, Humana, for Brandman Health Plan members. PDP information will be sent directly to you by Humana before March 1, 2022.

Even if Medicare places you in Original Medicare with the Humana PDP, you still have other opportunities to join a Medicare Health plan or change your 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 March 31, 2022.

If you join a new Medicare plan AFTER February 28, 2022, your coverage in the new plan won't start until the month after the new plan receives your enrollment request.



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. You may also select a new Medicare plan from the attached list of plans available in Los Angeles County. 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 need to join a separate Medicare prescription drug plan to get prescription drug coverage. You will be automatically enrolled in a Humana PDP if you do not choose a different prescription drug plan by February 28, 2022. 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.

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 Brandman 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 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.

Get help comparing your options

It's important to find a plan that covers your doctor visits and prescription drugs.

Brandman Health Plan representatives will call you to explain how you can get help comparing Medicare plans that are available in this service 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 may also 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 can also:

- **Call Los Angeles County Health Insurance Counseling & Advocacy Program (HICAP) at 213-383-4598 or 800-824-0780** 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 after February 28th 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://www.Medicare.gov)**. Click on "Find Plans" and go to "Qualify for a Special Enrollment Period?" 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 California Department of Insurance, Consumer Hotline at 800-927-4357. TTY users should call 800-482-4833. Information and resource materials are also available at the Department's website at www.insurance.ca.gov

If you need more information, please call our customer services at 888-696-5662 (TTY/TDD 711) between the hours of 8:00 AM and 8:00 PM. Tell the customer service representative you got this letter.

The team at Brandman Health Plan deeply appreciates the opportunity to provide coverage for your health care service needs and we sincerely regret that conditions do not allow us to continue to operate.

Sincerely,

A handwritten signature in black ink, appearing to read "Stephen Martinez", written over a white background.

Stephen Martinez, Ph.D.
President