



If Your Medicare Advantage Plan Ends: Options for 2011

More than 200,000 Oregonians receive Medicare through Medicare Advantage plans. These plans, offered by private companies, combine hospital and doctor coverage (Parts A and B) in a single package and may offer additional benefits. Medicare Advantage plans *may* include prescription drug coverage. Members pay their Part B premiums and usually pay a premium for the plan plus either co-pays, co-insurance, or both when using medical services.

If you receive a notice that your Medicare Advantage plan is leaving Medicare, you may:

- 1. Choose another Medicare Advantage plan:** You can call us at 1-800-722-4134 (toll-free) to find out what plans are available in your area. We also publish the annual *Oregon Guide to Medigap, Medicare Advantage & Prescription Drug Plans*. The guide, which has been updated for 2011, is at www.oregonshiba.org. A type of Medicare Advantage plan called private fee-for-service will only be available in Multnomah and Washington counties in 2011.
- 2. Do nothing:** You will automatically have Original Medicare, meaning Parts A and B hospital and doctor coverage. If prescription drug coverage was part of your Medicare Advantage plan, it will end and you must find a prescription drug plan by Dec. 31. The *Oregon Guide to Medigap, Medicare Advantage & Prescription Drug Plans* also lists the stand-alone prescription drug plans that are sold in Oregon.
- 3. Buy a Medigap supplement to Original Medicare:** If you return to Original Medicare (Parts A and B), you pay a big part of your medical costs – for example, 20 percent of doctor bills. Many people buy a supplement to help pay these costs. You must apply within 63 days of losing your Medicare Advantage plan. However, you can apply up to 60 days *before* you lose coverage. *If you want prescription drug coverage*, you need to also enroll in a stand-alone prescription drug plan when you have Original Medicare with a Medigap supplement.

***Before you make any decisions, talk to your doctor and other medical providers to see what coverage they accept.**

Confused about your choices? Call SHIBA: 1-800-722-4134