



PacificSource Community Health Plans
2965 NE Conners Avenue, Bend OR 97701
541.385.5315 888.863.3637
Medicare.PacificSource.com

IMPORTANT NOTICE: Your Medicare plan won't be offered in 2026.

<Date>

<Member FirstName LastName>

<Mailing Address>

<City State Zip>

Dear <Member First Name>,

PacificSource Medicare won't offer your Medicare plan for the entire 2026 calendar year. Your coverage through PacificSource Medicare will end January 31, 2026. However, note that **your rights to Medicare and Oregon Health Plan (Medicaid) benefits are not changing**. You need to choose how you want to get your health and prescription drug coverage. Whichever choice you make, you will still have Medicare and Oregon Health Plan (Medicaid) benefits, including prescription drug coverage. If you don't choose another prescription drug plan by January 31, 2026, you will be enrolled in the WellCare Prescription Insurance drug plan and you'll have health coverage through Original Medicare starting February 1, 2026.

Even if Medicare places you in Original Medicare and/or the WellCare Prescription Insurance drug plan, 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 March 31, 2026.

Because you have Oregon Health Plan (Medicaid), you may have other opportunities to join a Medicare health or drug plan. If you join a new Medicare plan AFTER January 31, your coverage in the new plan won't start until the month after you join.

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 an integrated Dual Eligible Special Needs Plan (D-SNP).

D-SNPs are a type of health plan designed specifically for people who have both Medicare and Medicaid. If you choose to enroll in one of these plans, it will cover your Medicare and most or all of your Medicaid benefits, including prescription drugs. An integrated D-SNP may also cover additional services such as vision, dental services, and care coordination.

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

To find out which integrated D-SNPs are in your area call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Or visit Medicare.gov to choose a new plan. Make sure to select “Medicaid” when asked if you get help with your Medicare health or drug costs. If you join an integrated D-SNP AFTER December 31, your coverage in the new plan won’t start until the month after you join.

Option 2: 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. Some health plans are designed specifically for people who have both Medicare and Medicaid. These are called Dual Eligible Special Needs Plans (D-SNPs).

Option 3: You can change to Original Medicare. Original Medicare is fee-for-service coverage managed by the Federal Government. If you choose Original Medicare, and don’t choose a prescription drug plan by January 31, Medicare will enroll you in a separate prescription drug plan. You’ll get a blue letter in November telling you the name of your new drug plan. You will only be enrolled into a separate prescription drug plan by Medicare if you do not make another selection by January 31.

Important Information:

In general, you can change plans only at certain times during the year.

- **From October 15 through December 7**, anyone with Medicare can switch plans or return to Original Medicare. This includes adding or dropping Medicare prescription drug coverage for the following year. You can make as many changes as you need during this period. Your last coverage choice will take effect on January 1, 2026.
- **From January 1 through March 31**, anyone enrolled in a Medicare Advantage Plan (except a Medicare Medical Savings Account (MSA) plan) can switch plans or return to Original Medicare (and join a stand-alone Medicare Prescription Drug Plan).
- In addition, because you have Medicaid, you can make certain changes to your Medicare coverage any month including:
 - Disenrolling from a Medicare health plan and changing to Original Medicare by enrolling in a Medicare prescription drug plan,
 - If you have coverage through Original Medicare, enrolling in a Medicare prescription drug plan or changing to a different Medicare drug plan if you already have one, or
 - If eligible, enrolling in an integrated D-SNP that provides your Medicare and most or all of your Medicaid benefits and services in one plan.

There may be other situations when you are eligible to make a change to your enrollment. If you want to make a change, 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.

For questions about Oregon Health Plan (Medicaid), including free choice counseling or support changing your Medicare plan, call your local Oregon Department of Health Services

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(ODHS) Office, one of the Local Area Agencies on Aging (see below) or contact **Oregon Health Plan (Medicaid) at 800-699-9075 (TTY users call 711), Monday through Friday from 7:00 a.m. to 6:00 p.m.** They accept relay calls. Ask how joining another plan or returning to Original Medicare affects your Oregon Health Plan (Medicaid) coverage.

Local Area Agencies on Aging offices (you can stop by for assistance or call):

Eugene - Lane Council of Governments

Area Agency on Aging

1015 Willamette St

Eugene, OR 97401

Phone

[541-682-4038](tel:541-682-4038)

Toll-free

[800-441-4038](tel:800-441-4038)

TTY

[541-682-4567](tel:541-682-4567)

Hours

Monday–Friday, 8 a.m. to 5 p.m.

Florence Senior and Disability Services (Lane Council of Governments)

Area Agency on Aging

3180 Highway 101

Florence, OR 97439

Phone

[541-902-9430](tel:541-902-9430)

Hours

Monday–Friday, 8 a.m. to 5 p.m.

Cottage Grove Senior and Disability Services (Lane Council of Governments)

Area Agency on Aging

1015 Willamette St

Eugene, OR 97401

Phone

[541-682-4038](tel:541-682-4038)

TTY

[541-682-7821](tel:541-682-7821)

Hours: Monday–Friday, 8 a.m. to 5 p.m.

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?

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.

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You can also get help comparing plans if you:

- **Call Senior Health Insurance Benefits Assistance (SHIBA) at 800-722-4134, Monday through Friday, 8am to 5pm.** 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 (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 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.

Disregard any 2026 plan materials you received before October 1, 2025.

If you need more information, please call us at 888-863-3637, TTY 711. We accept all relay calls. Tell the customer service representative you got this letter. We are open:

- October 1 – March 31: 8:00 a.m. to 8:00 p.m. local time zone, seven days a week.
- April 1 – September 30: 8:00 a.m. to 8:00 p.m. local time zone, Monday – Friday.

Or at visit us at [Medicare.PacificSource.com](https://www.Medicare.PacificSource.com).

Thank you for your membership in PacificSource Medicare and we apologize for any inconvenience this has caused you.

Sincerely,

Customer Service
PacificSource Community Health Plans

Enclosure(s): Alternative Enrollment Options, Medicare Notice of Availability

You can get this information for free in other formats, such as large print, braille, or audio. Call 888-863-3637. The call is free.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 888-863-3637, TTY: 711.

注意：如果您講中文，您可以免費獲得語言協助服務。請致電 888-863-3637（聽障專線 TTY：711）。

PacificSource Community Health Plans is an HMO, HMO D-SNP, and PPO plan with a Medicare contract and a contract with Oregon Health Plan (Medicaid). Enrollment in PacificSource Medicare depends on contract renewal.

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