



If Your Medicare Advantage Plan Ends: Your Options

If you receive a notice that your Medicare Advantage (MA) plan is leaving Medicare, you have options. You may choose option **1, 2, 3, or 4.**

1. **If you take no action at all:** You will automatically have Original Medicare Part A and Part B (see *2010 Oregon SHIBA Guide* pg. 6-7) as of Jan. 1, 2010. If you had prescription drug coverage as part of your plan (MAPD), it is also going to end and you have to join a new plan if you wish to have coverage (see Options **2** or **4**, below). If you had drug coverage under a separate prescription drug plan (**PDP**), it may continue.
2. **Prescription drug coverage:** If you wish to have Original Medicare coverage and add or change drug coverage, **you must enroll in a PDP before December 31.** Use *www.medicare.gov* for comparisons.
3. **Medigap:** You may choose Original Medicare coverage (with or without a **PDP**, Options **1** or **2**, above) and add a Medigap supplement (*2010 Guide* pg. 22-45). You will have a **Guaranteed Issue** period to purchase the Medigap supplement policy of your choice. You may apply for the Medigap up to 60 calendar days before, and no later than 63 days after, the date your health care coverage will end.
4. **Medicare Advantage:** You may join another private **Medicare Advantage plan** (MA without drug, or **MAPD** with drug, see *2010 Guide* pg. 46-59).
 - a. With a Medicare Advantage **HMO or PPO** (see p. 50) your drug coverage, if you wish it, is included with the health coverage. (You may enroll in an MA-only plan if you have drug benefits from VA.)

or
 - b. You may join a Medicare Advantage **Private Fee-For-Service (PFFS,** see p. 55) plan with either the drug coverage included by the plan or a stand-alone PDP.

IMPORTANT: BEFORE YOU DECIDE ON ANY OF THESE OPTIONS, FIRST TALK TO YOUR MEDICAL PROVIDERS TO MAKE SURE THEY WILL ACCEPT THE COVERAGE YOU ARE CONSIDERING.