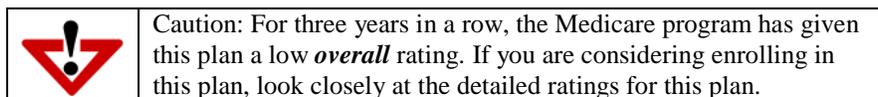


Fall Notice to Beneficiaries Enrolled in Low Performing Plans Information for SHIPs

CMS is sending a notice to Medicare beneficiaries currently enrolled in consistently low performing plans. This notice encourages individuals to use the Annual Election Period (also known as the Medicare fall open enrollment period or AEP) as their opportunity to review other plans available in their area and consider enrolling in a plan with a higher star rating. This notice will be the first of two notices to individuals in low performing plans. This tip sheet explains the first mailing occurring in October/November and additional information will be available prior to the next mailing, which is scheduled to occur February 2014.

What is the notice?

- This Fall, CMS will send a notice to Medicare beneficiaries enrolled in Medicare Advantage (MA) or Part D plans that have had an overall star rating of less than three stars for three or more years. These plans are identified with the low performer icon (LPI) on the Medicare plan finder.



- The notice will inform beneficiaries of their plan's poor rating and encourage them to explore other higher rated plan options during the AEP.
- The notice also informs beneficiaries that if they do not change plans during the AEP, they can call 1-800-MEDICARE for a Special Enrollment Period (SEP) to enroll in a plan in 2014 that has a rating of three or more stars.¹

Note:

- This is a one-time SEP for individuals enrolled in a plan indicated with the LPI.
 - The SEP can only be effectuated by CMS.
 - All enrollments under this SEP are prospective.
 - Individuals may use the SEP to disenroll from MA into Original Medicare.
 - A Part D coordinated SEP exists for individuals to enroll in Part D if they select a Medicare cost plan or MA Private-Fee-for-Service plan as long as they make that enrollment at the same time.
- The notice does not contain specific information about what plans are available in the individual's service area.
 - Beneficiaries are directed to call 1-800-MEDICARE or their SHIP for further assistance. SHIPs are only expected to provide counseling and information regarding plan options available in a beneficiary's area. SHIPs and plans are not able to process or effectuate this SEP.
 - The notice will be printed on white paper and is CMS Product Number 11627. It will be available in Spanish (CMS Product Number 11627-S) upon request by calling 1-800-MEDICARE. Spanish notices will be mailed to those who have previously requested materials in Spanish.

¹ Beneficiaries may also enroll in a plan that does not have a rating because it is too new to be rated and there is not enough data available.

Who will receive the notice?

- CMS estimates that over 1.1 million beneficiaries will receive this notice. Notice recipients are spread across most states and Puerto Rico. An approximate breakdown of notices per state is provided below.

How can you provide assistance to those who receive the notice?

- Urge individuals to use the Medicare Plan Finder to determine if there is another plan in their area that would meet their health care needs.
- Inform the beneficiary that if they do not change plans during the AEP, they can still call 1-800-MEDICARE to make a change during the year.
- Provide counseling or other regular SHIP-sponsored assistance regarding plan options and help the beneficiary compare plans.

Resources:

Medicare publication about star ratings - <http://www.medicare.gov/Pubs/pdf/11226.pdf>

Medicare Plan Finder - <https://www.medicare.gov/find-a-plan/questions/home.aspx>

Estimated Number of Notices Sent per State (including DC and Puerto Rico)

State	Estimated # of Notice Recipients	State	Estimated # of Notice Recipients
Alaska	4,277	Montana	948
Alabama	21,912	North Carolina	6,139
Arkansas	20,178	North Dakota	458
Arizona	15,359	Nebraska	1,943
California	23,662	New Hampshire	3,075
Colorado	1,580	New Jersey	8,740
Connecticut	2,968	New Mexico	5,279
District of Columbia	3,277	Nevada	2,016
Delaware	2,471	New York	89,213
Florida	26,890	Ohio	4,540
Georgia	107,025	Oklahoma	5,759
Hawaii	3,839	Oregon	10,355
Iowa	2,773	Pennsylvania	18,033
Idaho	5,345	Puerto Rico	160,395
Illinois	75,789	Rhode Island	849
Indiana	10,970	South Carolina	83,423
Kansas	3,474	South Dakota	486
Kentucky	2,726	Tennessee	88,302
Louisiana	26,807	Texas	147,848
Massachusetts	6,793	Utah	4,527
Maryland	14,396	Virginia	3,522
Maine	621	Vermont	790
Michigan	14,702	Washington	29,525
Minnesota	2,184	Wisconsin	4,609
Missouri	7,259	West Virginia	4,890
Mississippi	38,034	Wyoming	287

Introduction to the Consistent Poor Performer Notice

What's the purpose of this notice?

This notice lets people know that they are enrolled in a plan that has been identified as a consistent poor performer. This means that the plan has received an overall star rating of less than three stars for at least three years.

This notice encourages people to use the Annual Election Period (also known as the Medicare fall open enrollment period) as their opportunity to review other plans available in their area and consider enrolling in a plan with a higher star rating.

Who gets this notice?

Medicare mails this notice to people who are enrolled in plans that have an overall star rating of “poor” or “below average” for at least the last three years

When do people get this notice?

This notice is mailed in late-October/early-November.

What should people do next?

People with Medicare should consider their options carefully. They should:

- Review their health and prescription drug needs and use the Medicare Plan Finder to find and compare plans in their area.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call their State Health Insurance Assistance Programs (SHIP) for free personalized health insurance counseling. See the “Medicare & You” handbook or call 1-800-MEDICARE for the phone number for their state.

People should reference CMS Product No. 11627 of 11627-S if they call Medicare or their SHIP with questions.



<BENEFICIARY NAME>
<ADDRESS>
<CITY STATE ZIP>

HICN <1234>
October 2013

Important Information About Your Medicare Plan Options

Each year we give star ratings to Medicare health and drug plans. These ratings help you compare plans based on their quality and performance.

A plan can get ratings between 1 and 5 stars. (Some plans may be too new or not have enough information to be rated.)			
★★★★★	“Excellent”	★★	“Below average”
★★★★	“Above average”	★	“Poor”
★★★	“Average”		

You are currently enrolled in <ORGANIZATION’S NAME>’S <PLAN NAME>. <ORGANIZATION NAME> has been rated “below average” or “poor” for at least the last three years. We encourage you to compare this plan to other options in your area and decide if it is still the right choice for you.

What to Do Next

1. Review your health and prescription drug needs.
2. Visit www.medicare.gov/find-a-plan to find and compare plans in your area. You can even enter your information for a personalized search if you like. Once you see the list of plans, you can view the star ratings by selecting the plan name.

If You Want to Change Plans

1. During the fall Open Enrollment Period (October 15 - December 7), you can change plans and have your new coverage start on January 1. To change plans, call the new plan directly, use www.medicare.gov to enroll in the new plan, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
2. After January 1, if you have not yet changed plans, you have a one-time chance to choose and enroll in a plan that is not rated “below average” or “poor.” Call 1-800-MEDICARE to make a change. Your new coverage will start the first day of the month after you call.

Get Help & More Information

To get help with your choices, call your State Health Insurance Assistance Program (SHIP) at <SHIP phone number> or call 1-800-MEDICARE. After comparing plans in your area, if you decide that the plan you have now is still the right choice, you do not have to do anything.

¿Necesita usted una copia de este aviso en Español? Llame al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deberán llamar al 1-877-486-2048.



7500 Security Boulevard
Baltimore, MD 21244-1850

<BENEFICIARY NAME>
<ADDRESS>
<CITY STATE ZIP>

HICN <1234>
octubre 2012

Información Importante Sobre Sus Opciones de Planes Medicare

Cada año se clasifican con estrellas los planes de salud y de medicamentos de Medicare. Estas clasificaciones le ayudan a comparar la calidad y servicio de los planes.

Un plan puede tener una calificación entre 1 y 5 estrellas. (Algunos planes pueden ser demasiado nuevos o no tienen información suficiente para ser clasificados.)

★★★★★	“Excelente”	★★	“Debajo promedio”
★★★★	“Encima promedio”	★	“Malo”
★★★	“Promedio”		

Usted está inscrito en el <PLAN NAME> de <ORGANIZATION’S NAME>. <ORGANIZATION NAME> ha sido clasificada por un mínimo de tres años como “pobre” o “debajo promedio”. Le recomendamos que compare su plan con otras opciones en su área y decida si este plan sigue siendo su mejor opción.

Qué Hacer Después

1. Revise sus necesidades de salud y medicamentos recetados.
2. Visite www.medicare.gov/find-a-plan para buscar y comparar los planes en su área. Puede hasta incluir su información para una búsqueda personalizada. Cuando vea la lista de planes, puede ver la clasificación de estrellas seleccionando el nombre del plan.

Si Quiere Cambiar de Plan

1. Usted puede cambiar de plan durante el Período de Inscripción Abierta (15 de octubre al 7 de diciembre) y su cobertura nueva comenzará el 1 de enero. Para cambiar de planes, llame directamente al nuevo plan. También puede visitar www.medicare.gov para inscribir en un plan nuevo o llamar al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.
2. Después del 1 de enero, si no ha cambiado de planes todavía, usted tiene una sola oportunidad de elegir e inscribirse en un plan que no está clasificado “debajo promedio” o “malo.” Llame al 1-800-MEDICARE para hacer el cambio. Su cobertura comenzará el primer día del mes siguiente de haber llamado.

Para Ayuda y Más Información

Para conseguir ayuda con sus opciones, llame al Programa Estatal de Asistencia con el Seguro Médico (SHIP en inglés) al <SHIP phone number> o llame al 1-800-MEDICARE. Después de comparar planes en su área, si decide que el plan que tiene ahora todavía es la mejor opción, no tiene que hacer nada.

To get a copy of this notice in English, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.