



<Virginia Premier Medicare Advantage>  
<PO Box 4310>  
<Richmond, VA 23220-8310>  
<Toll-Free: 1-877-739-1370 (TTY: 711)>  
<[www.medicare.viriniapremier.com](http://www.medicare.viriniapremier.com)>

<Name>  
<Address Line 1>  
<Address Line 2>  
<Address Line 3>

<Member ID>

<Date>

**KEEP THIS NOTICE FOR YOUR RECORDS**

**IMPORTANT: Your health and drug plan is changing.**

Dear <Name of Member>:

We are writing to let you know about important changes to your medical and prescription drug coverage. As your Medicaid plan, we'd like to thank you for your membership in < Virginia Premier Advantage Elite (HMO SNP)>, offered by <Virginia Premier Health Plan, Inc. HMO and HMO SNP>.

Because you will be eligible for Medicare soon, <Virginia Premier Advantage Elite> will **automatically enroll you into <Virginia Premier Advantage Elite (HMO SNP)> for your Medicare benefits. This coverage will start on <insert effective date = Part A and B effective date>, the same day your Medicare benefits start.**

You currently have <Virginia Premier Elite Plus> (Medicaid). <Virginia Premier Advantage Elite>, offered by <Virginia Premier>, helps your Medicare and <Medicaid> benefits work together.

If you don't want <Virginia Premier Elite Plus> to provide your Medicare coverage, you can choose to get your Medicare coverage through another plan or through Original Medicare. **If you don't make another choice by <insert date before effective date>, you'll be enrolled with <Virginia Premier Advantage Elite> starting <insert effective date>.**

**Your <Virginia Premier Elite Plus> coverage won't change <due to enrollment in <Virginia Premier Advantage Elite>, Original Medicare or another Medicare health plan>.** You will continue to get your <Virginia Premier Elite Plus> coverage through <Virginia Premier>.

**You don't have to do anything** unless you don't want to be automatically enrolled in <Virginia Premier Advantage Elite>. If you don't make another choice by <insert day before effective date>, your new coverage will start on <insert effective date>.

For more information about your <Virginia Premier Advantage Elite> and the benefits and services your new plan covers, or **to find out if you can still see your current providers in your new plan and whether your new plan covers all of your prescription drugs**, call <Virginia Premier Advantage

Enclosures

<H9877\_0420-EMNM-900167\_C>

Elite> at <1-877-739-1370>. TTY users should call <711>. We are open <from October 1 to March 31, daily from 8:00 am to 8:00 pm, 7 days a week, excluding certain holidays. From April 1 to September 30 on weekends and certain holidays, your call will be handled by our automated phone system>.

## ***Frequently Asked Questions***

### **What is <Virginia Premier Advantage Elite>?**

<Virginia Premier Advantage Elite> is a Medicare Advantage health plan that includes prescription drug coverage <and other supplemental benefits>. Enrolling in <Virginia Premier Advantage Elite> will allow us to coordinate all of your Medicare and <Virginia Premier Elite Plus> benefits, including your hospital, medical, prescription drug, and long-term care needs. You will be eligible for <Virginia Premier Advantage Elite> as long as you have both Medicare and <Virginia Premier Elite Plus> coverage and continue to live within the approved plan service area. Enclosed with this letter is a Summary of Benefits, which will tell you about your additional benefits.

### **How much will I pay for <Virginia Premier Advantage Elite>?**

Like with <Virginia Premier Elite Plus>, you won't have any monthly premium in <Advantage Elite>.

Your costs for prescription drugs in Medicare, including in <Advantage Elite> will be no more than:

- <\$0/\$1.30/ \$3.60> for each prescription of generic/preferred multi source drugs, and <\$0/\$3.90/ \$8.95> for each prescription for all other drugs. This is a little <more> than what you pay now under <Virginia Premier Elite Plus>, which is <\$0>.
- You will get extra help with your prescription drug costs as long as you qualify for Medicaid. Your costs will vary based on your level of Medicaid eligibility, but you will pay no more than:
  - <\$0> monthly premium
  - <\$0> yearly deductible
- For hospital stays, you will pay <\$0> in <Virginia Premier Advantage Elite>. You now pay <\$0> for hospital visits in <Virginia Premier Elite Plus>.
- Like with <Elite Plus>, you won't have any costs for doctor or hospital visits for <Advantage Elite>.

### **How do I get Medicare services through <Virginia Premier Advantage Elite>?**

*[If true, insert <You can continue to see your current Primary Care Physician (PCP) for your health care needs with <Virginia Premier Advantage Elite>]. [If true, insert <You will need to choose a new Primary Care Physician for your health care needs with <Virginia Premier Advantage Elite>. Your current Primary Care Physician is not in our network.]*

### **<How do I Access Care>?**

After your effective date with <Virginia Premier Advantage Elite> you should access care from providers who are in the <Virginia Premier Advantage Elite> network. Our members enjoy a broad access to physicians, hospitals and other providers. You will also have access to in network preventative services, inpatient hospital care (including psychiatric inpatient), outpatient care physician,

specialist services (including psychiatric outpatient visits), skilled nursing facility care, home health care, hospice care, prescription drugs, and durable medical equipment, etc.

Beginning on the date your <Virginia Premier Advantage Elite> coverage begins, you must get all of your Medicare health care services from <Virginia Advantage Elite> providers, with the exception of emergency or urgently needed services or out-of-area dialysis services.

Services authorized by <Virginia Premier Advantage Elite> and other services contained in the Evidence of Coverage document (also known as a member contract or subscriber agreement) will be covered. If you go to a provider not in <Virginia Premier Advantage Elite> without authorization, **neither Medicare nor <Virginia Premier Advantage Elite> will pay for Medicare-covered services.**

Once you are a member of <Virginia Premier Advantage Elite>, you have the right to appeal plan decisions about payment or services if you disagree. Read the Evidence of Coverage from <Virginia Premier Advantage Elite> when you get it to know which plan rules you must follow to get coverage with this plan.

### **What if Medicaid pays for my prescription drugs now?**

Medicaid won't cover drugs after <effective date for Medicare coverage>. **Now you must get drug coverage from Medicare.** To continue to have prescription drug coverage, you must be enrolled in a Medicare prescription drug plan. By enrolling in <Virginia Premier Advantage Elite>, you will get this coverage.

### **Do I have to join <Virginia Premier Advantage Elite>?**

**No.** You can decide to join a different Medicare plan or Original Medicare. If you do not want to get your Medicare benefits through <Virginia Premier Advantage Elite>, please call us at <1-877-739-1370> by <insert date before effective date>. TTY users should call <711>. Our hours of operation are <from October 1 to March 31, daily from 8:00 am to 8:00 pm, 7 days a week, excluding certain holidays. From April 1 to September 30 on weekends and certain holidays, your call will be handled by our automated phone system>.

If you choose not to enroll in <Virginia Premier Advantage Elite> at this time, you will still keep your <Virginia Premier Elite Plus> membership.

### **Do I have other choices for how I get my Medicare?**

**Yes.** If you don't want to be enrolled in <Virginia Premier Advantage Elite>, you have other choices in how you get your Medicare coverage, including:

**Option 1: You can join another Medicare health plan**, sometimes called a Medicare Advantage plan. You will want to check whether your providers and prescription drugs are covered by the 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 most also include your prescription drug coverage. They may also offer extra coverage such as vision, hearing, or dental services. Make sure the plan you want to join receives your enrollment request before <insert effective date>. If you don't join another Medicare

health plan during this time, you'll only be able to change plans during certain times of the year or in certain situations.

**Option 2: You can change to Original Medicare and join a Medicare drug plan.** Original Medicare is coverage managed directly by the Federal government.

- To change to Original Medicare, call <Virginia Premier Advantage Elite> at <1-877-739-1370>. Call <711> if you use TTY. We are open <from October 1 to March 31, daily from 8:00 am to 8:00 pm, 7 days a week, excluding certain holidays. From April 1 to September 30 on weekends and certain holidays, your call will be handled by our automated phone system>. Tell them you don't want to be in <Virginia Premier Advantage Elite> (you want to "opt out"). An enrollment Specialist will spend time with you on the phone to go over your benefits and tell you if your providers are in their network. You may also visit <[VirginiaPremier.com](http://VirginiaPremier.com)> to learn more.
- If you change to Original Medicare, you need to enroll in a separate Medicare prescription drug plan. You should pick a plan that covers the drugs you take. (See the question below for help in choosing.) If you don't enroll in a drug plan yourself, Medicare will enroll you in a Medicare prescription drug plan and send you a letter telling you the name of your new drug plan.

### **How can I get help comparing my Medicare plan choices?**

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

You can get help comparing your plan choices if you:

- **Call the <Virginia Insurance Counseling and Assistance Program (VICAP)>** at <1-800-552-3402 and TTY 711>. Representatives provide free, personalized health insurance counseling. <VICAP> counselors are not affiliated with any health plan.
- **Visit [Medicare.gov](http://Medicare.gov).** Medicare's web site has tools that can help you compare plans and answer your questions. **Click** "Find health & drug plans" to compare plans in your area.
- **Call 1-800-MEDICARE (1-800-633-4227).** Tell them you got a letter saying you have Medicaid now and are going to be eligible for Medicare. Say that you want help with your Medicare choices. This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- **Refer to your Medicare & You Handbook** for a list of all Medicare health and prescription drug plans in your area. If you want to join one of these plans, you can call the plan to get information about their costs, rules, and coverage.

**What's Next?**

- We <will send> you a membership card to show when you use health services, or go the pharmacy after <effective date.>
- We will send you an Evidence of Coverage to explain the benefits of our plan.
- We will call you to welcome you and answer any questions you have.

If you have any other questions, call <Virginia Premier Advantage Elite> at <1-877-739-1370>. Call <711> if you use TTY. We are open <from October 1 to March 31, daily from 8:00 am to 8:00 pm, 7 days a week, excluding certain holidays. From April 1 to September 30 on weekends and certain holidays, your call will be handled by our automated phone system>.

If you have questions about your <Virginia Premier Elite Plus> coverage, please call <1-877-719-7358>. This includes questions about staying enrolled in <Virginia Premier> for your <Virginia Premier Elite Plus> benefits. Call <711> if you use TTY. We are open <Monday through Friday from 8:00 am to 8:00 pm>.

**Keep a copy of this letter for your records.**

Sincerely,

<Virginia Premier>

<Virginia Premier Health Plan, Inc.> is an <HMO and HMO SNP> organization with a Medicare contract.

Enrollment in any <Virginia Premier Health Plan, Inc.> plan depends on contract renewal.