

<D-SNP Logo>

<Brand>

<Return Address>

<Return Address>

[<Important [Insert Plan Name] information>]

<Month Day, Year>

KEEP THIS NOTICE FOR YOUR RECORDS

<John Q Sample>

< 1234 Any Street>

<Any City, US 12345-6789>

IMPORTANT: Your health and drug plan is changing.

Dear <John Q Sample>:

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 being a member in Medicaid <Anthem HealthKeepers>, offered by <Anthem, Inc.>

Our records show that you will become eligible for Medicare soon. This makes you dually eligible for Medicaid and Medicare. For coordination of your Medicaid and Medicare coverage, we will **automatically enroll you in Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> for your Medicare benefits. This coverage will start on <insert D-SNP effective date = Part A and B effective date>, the same day your Medicare benefits start.** Your MCO Medicaid benefits will continue.

You currently have Medicaid <Anthem HealthKeepers>. Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>, offered by <Anthem, Inc.>, helps your Medicare and Medicaid benefits work together.

If you don't want Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> 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 DSNP effective date>, you'll be enrolled with Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> starting <insert D-SNP effective date>.**

Your Medicaid <Anthem HealthKeepers> coverage won't change due to enrollment in Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>, Original Medicare or

another Medicare health plan. You will continue to get your Medicaid <Anthem HealthKeepers> coverage through Medicaid <Anthem HealthKeepers>.

You don't have to do anything unless you don't want to be automatically enrolled in Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>. If you don't make another choice by <insert day before DSNP effective date>, your new coverage will start on <insert DSNP effective date>.

Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> is a Dual Special Needs Medicare Advantage plan that includes hospital, doctor, and prescription drug coverage. For more information about your Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> 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 Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> at <1-855-363-0724>. We are open <8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through February 14, and Monday to Friday (except holidays) from February 15 through September 30>.

Frequently Asked Questions

What is Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>?

Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> is a Medicare Advantage health plan that includes prescription drug coverage and other supplemental benefits. Enrolling in Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> will allow us to coordinate all of your Medicare and Medicaid <Anthem HealthKeepers> benefits, including your hospital, medical, prescription drug, and long term care needs. You will be eligible for Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> as long as you have both Medicare and Medicaid <Anthem HealthKeepers> coverage and continue to live within the approved plan service area.

How do I enroll in Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>?

You will be automatically enrolled and will get your Medicare services through Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>. You do not have to do anything, unless you decide you do not want Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> to provide your Medicare benefits (See "*What if I do not want to join Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>?*").

Shortly, you will receive a new Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> Member ID card in the mail. Please show all of your insurance cards including this card every time you get healthcare services or fill a prescription at a network pharmacy beginning <insert D-SNP effective date>.

What happens to my Medicaid plan?

You still have your Medicaid <Anthem HealthKeepers> coverage and your benefits have not changed. Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> will work with Medicaid <Anthem HealthKeepers> to give you both the Medicare and Medicaid benefits for which you

qualify. If you lose your Medicaid coverage, you will no longer qualify for Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>. It is important to keep your Medicaid coverage current.

What if I do not want to join Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>?

You do not have to keep Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>. Before <insert D-SNP effective date>, please call us at <1-855-363-0724 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through February 14, and Monday to Friday (except holidays) from February 15 through September 30> or write to us at <Enrollment Processing Center, P.O. Box 659403, San Antonio, TX 78265-9714>.

You will still be a Member of Medicaid <Anthem HealthKeepers>.

You can enroll in a different Medicare Advantage plan or original Medicare.

How much will I pay for <Anthem MediBlue Dual Advantage (HMO D-SNP)>?

Like with Medicaid <Anthem HealthKeepers>, you won't have any monthly premium in Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>.

You will get extra help with your prescription drug costs as long as you qualify for Medicaid. Your costs for prescription drugs in Medicare, including in Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>, will vary based on your level of Medicaid eligibility, but you will pay no more than:

- <LIS copay> for each prescription of generic/preferred multi source drugs and <LIS copay> for each prescription for all other drugs. This may be more than what you pay now under Medicaid <Anthem HealthKeepers>, which is \$0.
- Like with Medicaid <Anthem HealthKeepers>, you won't have any costs for doctor or hospital visits on Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>.

If you think this is incorrect, or you have questions, please call us. You can reach Member Services at <1-855-363-0724 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through February 14, and Monday to Friday (except holidays) from February 15 through September 30>.

How do I get Medicare services through Medicare < Anthem MediBlue Dual Advantage (HMO D-SNP)>?

[If true, insert <You can continue to see your current Primary Care Physician (PCP) for your health care needs with Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>].

[If true, insert <You will need to choose a new Primary Care Physician for your health care needs with Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>. Your current Primary Care Physician is not in our network.]

Beginning on the date your Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> coverage begins, you must get all of your Medicare health care services from Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>, with the exception of emergency or urgently needed services or out-of-area dialysis services.

Services authorized by Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> 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 Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> without authorization, neither Medicare nor Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> will pay for Medicare-covered services.

Once you are a member of Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>, you have the right to appeal plan decisions about payment or services if you disagree. Read the Evidence of Coverage from Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> 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 <insert DSNP effective date>. **Now you must get drug coverage from Medicare.** When you qualify for Medicare, Medicare pays for most of your prescription drugs. Medicaid <Anthem HealthKeepers> may cover a few prescriptions that won't be covered under your Medicare prescription drug coverage. To continue to have prescription drug coverage, you must be enrolled in a Medicare prescription drug plan. By enrolling in Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>, you will get this coverage.

You must present both your new Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> Member ID card and Medicaid <Anthem HealthKeepers> Medicaid Member ID card at the pharmacy when you get new prescriptions for refills. Be aware that you may have copays now even if you did not have copays before.

How do I find a Primary Care Provider (PCP)?

For this plan, you need to see a Primary Care Provider (PCP) who is in the plan network. We will make every effort to ensure that your current doctor can serve as the plan's PCP. For most members, this is possible. If not, we will help you find a PCP who may fit your healthcare needs.

Do I have to join Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>?

No. You can decide to join a different Medicare plan or Original Medicare. If you do not want to get your Medicare benefits through Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>, please call us at <1-855-363-0724> by <insert date before DSNP effective date>. TTY/TDD users should call <711>. Our hours of operation are <8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through February 14, and Monday to Friday (except holidays) from February 15 through September 30>.

If you choose not to enroll in Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> at

this time, you will still keep your Medicaid <Anthem HealthKeepers> membership.

What are the benefits of <Anthem MediBlue Dual Advantage (HMO D-SNP)>?

Enrolling in Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> will allow us to coordinate all of your Medicare and Medicaid benefits, including your hospital, doctor, and prescription drug needs. You may also get more benefits than original Medicare. Enclosed with this letter is a Summary of Benefits, which will tell you about your additional benefits.

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

Yes. If you don't want to be enrolled in Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)>, 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 DS-SNP 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 Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> at <1-855-363-0724 >. Call <711> if you use TTY. We are open <8 a.m. to 8 p.m., 7 days a week from October 1 to March 31, except Thanksgiving and Christmas; 8 a.m. to 8 p.m., Monday through Friday except holidays from April 1 through September 30>. Tell them you don't want to be in Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> (you want to "opt out").
- 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.

If you would like to learn more about Medicare <Anthem MediBlue Dual Advantage (HMO D-

SNP)> now, please call Member Services at <1-855-363-0724 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through February 14, and Monday to Friday (except holidays) from February 15 through September 30>. 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 <<https://shop.anthem.com/medicare>> to learn more.

What if I need more information on Medicare benefits?

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 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 is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- **Visit Medicare Plan Finder on www.medicare.gov.** Medicare's website has tools that can help you compare plans and answer your questions. Click "Find health & drug plans" to compare plans in your area.
- You can also contact the **Virginia Insurance Counseling and Assistance Program (VICAP)** at 1-800-552-3402. VICAP provides free, personalized health insurance counseling, unbiased confidential information, and assistance with your Medicare choices. VICAP counselors are not affiliated with any health plan.
- **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 to the pharmacy after <insert DSNP effective date>.
- We will send you an Evidence of Coverage to explain the benefits of our plan.

You might want to share this letter with someone you trust who knows your healthcare needs.

If you have questions about your Medicaid coverage, please call <Medicaid phone number>. This includes questions about staying enrolled in <Anthem HealthKeepers> for your Medicaid benefits. Call <TTY number> if you use TTY. They are open <hours of operation>.

If you have any other questions, call Medicare <Anthem MediBlue Dual Advantage (HMO D-SNP)> at <1-855-363-0724>. Call <711> if you use TTY. We are open <8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through February 14, and Monday to Friday (except holidays) from February 15 through September 30>.

Keep a copy of this letter for your records.

Sincerely,

Member Services

You can also get this information for free in other formats such as large print, audio or online at cccplusva.com.

[<Federal Contracting Statement>]

[<tagline>]

[<Spanish: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (844)731-5985 (TTY: 711).>

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 (844)731- 5985 (TTY : 711) 。 >]

[<Disclaimer 1557>]