



## Ending your Membership in UCare's MSHO (HMO SNP)

### SECTION 1 Introduction

#### Section 1.1 This document focuses on ending your membership in our plan

Ending your membership in the plan may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you *want* to leave.
  - You can end your membership in the plan at any time. Your *Evidence of Coverage* tells you about the types of plans you can enroll in and when your enrollment in your new coverage will begin.
  - The process for voluntarily ending your membership varies depending on what type of new coverage you are choosing. Your *Evidence of Coverage* tells you *how* to end your membership in each situation.
- There are also limited situations where you do not choose to leave, but we are required to end your membership. Your *Evidence of Coverage* tells you about situations when we must end your membership.

If you are leaving our plan, you must continue to get your medical care through our plan until your membership ends.

### SECTION 2 When can you end your membership in our plan?

#### Section 2.1 You can end your membership at any time

You can end your membership in the plan at any time.

- **When can you end your membership?** Most people with Medicare can end their membership only during certain times of the year. However, because you get assistance from Medical Assistance (Medicaid), **you can end your membership in the plan at any time.**

*UCare's MSHO is a coordinated care plan with a Medicare Advantage contract and a contract with the Minnesota Medicaid program.*

• **What type of plan can you switch to?** If you decide to change to a new plan, you can choose any of the following types of Medicare plans:

- Another Medicare health plan. (You can choose a plan that covers prescription drugs or one that does not cover prescription drugs.)
- Original Medicare *with* a separate Medicare prescription drug plan.
  - If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.

If you choose to leave our plan, you will be automatically enrolled in our Minnesota Senior Care Plus (MSC+) plan for your Medical Assistance services if our MSC+ plan is offered in your county. You can ask in writing to be enrolled in the MSC+ plan you were enrolled in before our plan's MSHO enrollment. If our plan does not have an MSC+ plan in your county, you will be enrolled in the MSC+ plan that is available in your county. Contact your county financial worker if you have questions.

If you currently have a medical spend-down and you choose to leave our plan, your Medical Assistance will be provided fee-for-service. You will not be enrolled in another health plan for Medical Assistance services.

Contact your State Medicaid Office to learn about your Medicaid plan options (telephone numbers are in your *Evidence of Coverage*).

• **When will your membership end?** Your membership will usually end on the first day of the month after we receive your request to change your plans. Your enrollment in your new plan will also begin on this day.

## **Section 2.2 Where can you get information about when you can end your membership?**

If you have any questions or would like more information on when you can end your membership:

- You can **call Customer Services**.
- You can find the information in the *Medicare & You 2012* Handbook.
  - Everyone with Medicare receives a copy of *Medicare & You* each fall. Those new to Medicare receive it within a month after first signing up.
  - You can also download a copy from the Medicare web site (<http://www.medicare.gov>). Or, you can order a printed copy by calling Medicare at the number below.
- You can contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## SECTION 3 How do you end your membership in our plan?

### Section 3.1 Usually, you end your membership by enrolling in another plan

Usually, to end your membership in our plan, you simply enroll in another Medicare plan. However, if you want to switch from our plan to Original Medicare but you have not selected a separate Medicare prescription drug plan, you must ask to be disenrolled from our plan. There are two ways you can ask to be disenrolled:

- You can make a request in writing to us. (Contact Customer Services if you need more information on how to do this.)
- --or-- You can contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

The table below explains how you should end your membership in our plan. It only describes your Medicare coverage. For Medical Assistance (Medicaid), if you choose to leave our plan, you will be automatically enrolled in our Minnesota Senior Care Plus (MSC+) plan for your Medical Assistance services if our MSC+ plan is offered in your county. You can ask in writing to be enrolled in the MSC+ plan you were enrolled in before our plan's MSHO enrollment. If our plan does not have an MSC+ plan in your county, you will be enrolled in the MSC+ plan that is available in your county. Contact your county financial worker if you have questions.

If you currently have a medical spend-down and you choose to leave our plan, your Medical Assistance will be provided fee-for-service. You will not be enrolled in another health plan for Medical Assistance services.

If you would like to switch from our plan to:	This is what you should do:
<ul style="list-style-type: none"><li>• Another Medicare health plan.</li></ul>	<ul style="list-style-type: none"><li>• Enroll in the new Medicare health plan.  You will automatically be disenrolled from UCare's MSHO when your new plan's coverage begins.</li></ul>
<ul style="list-style-type: none"><li>• Original Medicare <i>with</i> a separate Medicare prescription drug plan.</li></ul>	<ul style="list-style-type: none"><li>• Enroll in the new Medicare prescription drug plan.  You will automatically be disenrolled from UCare's MSHO when your new plan's coverage begins.</li></ul>
<ul style="list-style-type: none"><li>• Original Medicare <i>without</i> a separate Medicare prescription</li></ul>	<ul style="list-style-type: none"><li>• <b>Send us a written request to disenroll.</b> Contact Customer Services if you need more</li></ul>

If you would like to switch from our plan to:	This is what you should do:
<p>drug plan.</p> <ul style="list-style-type: none"> <li>○ If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.</li> </ul>	<p>information on how to do this.</p> <ul style="list-style-type: none"> <li>• You can also contact <b>Medicare</b>, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.</li> <li>• You will be disenrolled from UCare’s MSHO when your coverage in Original Medicare begins.</li> </ul>

**SECTION 4 Until your membership ends, you must keep getting your medical services and drugs through our plan**

**Section 4.1 Until your membership ends, you are still a member of our plan**

If you leave the plan, it may take time before your membership ends and your new Medicare and Medical Assistance (Medicaid) coverage goes into effect. (See your *Evidence of Coverage* for information on when your new coverage begins.) During this time, you must continue to get your medical care and prescription drugs through our plan.

- **You should continue to use our network pharmacies to get your prescriptions filled until your membership in our plan ends.** Usually, your prescription drugs are only covered if they are filled at a network pharmacy, including through our mail-order pharmacy services.
- **If you are hospitalized on the day that your membership ends, your hospital stay will usually be covered by our plan until you are discharged** (even if you are discharged after your new health coverage begins).

**SECTION 5 We must end your membership in the plan in certain situations**

**Section 5.1 When must we end your membership in the plan?**

**We must end your membership in the plan if any of the following happen:**

- If you do not stay continuously enrolled in Medicare Part A and Part B.
- If you are no longer eligible for Medical Assistance (Medicaid). As stated in your *Evidence of Coverage*, our plan is for people who are eligible for both Medicare and Medical Assistance (Medicaid). If you have Medicare and lose eligibility for Medical Assistance (Medicaid), our plan will continue to provide plan benefits for up to three months. If after three months you have

not regained Medical Assistance, coverage with our plan will end. You will need to choose a new Part D plan in order to continue getting coverage for Medicare covered drugs. If you need help, you can call the Senior Linkage Line at 1-800-333-2433.

- If you do not pay your medical spend-down, if applicable.
- If you move out of our service area for more than six months.
  - If you move or take a long trip, you need to call Customer Services to find out if the place you are moving or traveling to is in our plan's area.
- If you become incarcerated (go to prison).
- If you lie about or withhold information about other insurance you have that provides prescription drug coverage.
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan.
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan.
  - We cannot make you leave our plan for this reason unless we get permission from Medicare first.
- If you let someone else use your membership card to get medical care.
  - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.

### **Where can you get more information?**

If you have questions or would like more information on when we can end your membership:

- You can call **Customer Services** for more information.

### **Section 5.2 We cannot ask you to leave our plan for any reason related to your health**

#### **What should you do if this happens?**

If you feel that you are being asked to leave our plan because of a health-related reason, you should call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may call 24 hours a day, 7 days a week.

### **Section 5.3 You have the right to make a complaint if we end your membership in our plan**

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can make a complaint about our decision to end your membership. You can also look in your *Evidence of Coverage* for information about how to make a complaint.