



**KEEP THIS NOTICE FOR YOUR RECORDS**

<Date>

<Name>

<Address>

<City>, <State> <ZIP>

**IMPORTANT: Congratulations! You will soon be eligible for Medicare and we want to provide you with an easy way to receive integrated benefits.**

Dear <Name of Member>:

We are writing to let you know about important changes to your medical and prescription drug coverage. As your Medi-Cal plan, we'd like to thank you for your membership in Community Health Group (CHG).

Because you will be eligible for Medicare soon, <Parent Organization Name> will automatically enroll you into <D-SNP Name> for our Medicare benefits.

Medicare is the federal health insurance program for older adults and people with disabilities. California Medi-Cal will pay for your Medicare monthly premium so you will continue to receive care for free. If you would like to talk to someone about Medicare and all your Medicare options, please see page 7 of this letter.

Because you are a Community Health Group Medi-Cal member and will be eligible for Medicare soon, Community Health Group will **automatically enroll you into the Communicare Advantage Dual Special Needs Plan (D-SNP) to provide your Medicare benefits. Your Communicare Advantage D-SNP enrollment will start on <XX/XX/XXXX insert effective date = Part A and B effective date>, the same day your Medicare benefits start.**



Unless you make another choice, Communicare Advantage D-SNP will provide your new Medicare benefits. Your D-SNP benefits will work with your existing Medi-Cal benefits. Together these plans are called a Medi-Medi Plan. You will keep all of your same Medi-Cal benefits, but now Communicare Advantage D-SNP will provide and coordinate your Medicare and Medi-Cal coverage. You will continue to receive this care without co-pays through one organization, CHG. You will continue to be able to see your current primary care provider, Dr. <INSERT PHYSICIAN'S NAME> and most of your current specialists.

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

**Option 1: If you want to be enrolled in CHG's Communicare Advantage D-SNP, you don't have to do anything.** If you don't make another choice by <XX/XX/XXXX insert date before effective date>, your new enrollment in CHG's Communicare Advantage D-SNP will automatically start on < XX/XX/XXXX insert effective date>.

You can continue to go to all of your current doctors and most specialists. You won't pay a premium, or pay for doctor visits or other medical care if you go to a provider that works with our health plan.

You may call us at 1-888-244-4430 for more information about the benefits and services CHG's Communicare Advantage D-SNP covers. TTY users should call 1-855-266-4584. We are open 24 hours a day, 7 days a week.

**Option 2: If you don't want Community Health Group to provide your Medicare coverage,** you have the right to choose another Medicare plan in the County or change to Original Medicare (known as fee-for-service Medicare) and join a Medicare prescription drug plan. Original Medicare is coverage managed directly by the Federal government.

If you would like more information and/or assistance making a choice regarding your Medicare benefits, please contact your local Health Insurance Counseling and Assistance Program (HICAP) at 858-565-8772.



**If you don't make another choice by <insert date before effective date>, you'll be automatically enrolled with CHG's Communicare Advantage D-SNP starting <XX/XX/XXXX insert effective date>.**

**Your Medi-Cal coverage won't change.** You will continue to get your Medi-Cal coverage through Community Health Group, unless you choose a different Medi-Medi Plan. **Keep a copy of this letter for your records.**

Sincerely,

<Signature>



## *Frequently Asked Questions*

### **What is Communicare Advantage Dual Special Needs Plan (D-SNP)?**

Communicare Advantage D-SNP is a Medicare Advantage health plan that includes prescription drug coverage, enhanced dental benefits, and vision benefits.

Enrolling in Communicare Advantage D-SNP will allow us to coordinate all of your Medicare and Medi-Cal benefits, including your hospital, medical, prescription drug, and long term care needs. You will be eligible for Communicare Advantage D-SNP as long as you have both Medicare and Medi-Cal coverage and continue to live within the approved plan service area.

CHG's Communicare Advantage D-SNP will cover Medicare and Medi-Cal benefits, including:

- Your own, assigned, case manager
- All Medicare covered services, including doctors, hospitals, labs, and x-rays
- You will have access to a provider network that includes most of the same providers as your current plan
- Prescription drugs covered by Medicare
- Coordination of the services you get now or that you might need
- Transportation to medical services
- Medical supplies
- Durable Medical Equipment (DME)
- Nursing home care
- Community-Based Adult Services (CBAS)
- Dental, vision, and Community Supports

For needed services that are not covered, your D-SNP will coordinate with your Medi-Cal benefit. Joining CHG's Communicare Advantage D-SNP will **not** impact your In-Home Supportive Services (IHSS) benefits, if you receive them. You can keep your IHSS providers, and your IHSS eligibility is still determined by the county.



Once enrolled, CHG will send you a new member kit. Your kit will include:

- A welcome letter
- A Summary of Medicare and Medi-Cal benefits
- Instructions on how to get the list of covered drugs online or to ask for a hard copy
- Instructions on how to get the provider and pharmacy directory online or to ask for a hard copy
- Member ID card – you will also receive a red, white, and blue card from Medicare. Keep this card as well as your new CHG ID card.
- Instructions on how to get a Member Handbook online or to ask for a hard copy.
- HRA form

### **How much will I pay for Communicare Advantage D-SNP?**

Like with Medi-Cal, you won't have any monthly premium in Communicare Advantage D-SNP.

The plan includes prescription drug benefits. There is \$0 copay for generic drugs and brand name drugs. Drugs that are not covered by Medicare but are covered by Medi-Cal also have \$0 copay.

As with Medi-Cal, you can continue to see your doctor and most of your specialists and won't have any costs for doctor or hospital visits in Communicare Advantage D-SNP.

### **How do I get Medicare services through Communicare Advantage D-SNP?**

You can continue to see your current doctor and most of the specialists you are seeing for your health care needs with CHG's Communicare Advantage D-SNP.

Beginning on the date your Communicare Advantage D-SNP coverage begins, you must get all of your Medicare health care services through Communicare Advantage D-SNP, with the exception of emergency, urgently needed services, or out-of-area dialysis services.

Services authorized by Communicare Advantage D-SNP and other services contained in the Member Handbook (also known as a member contract or subscriber agreement) will be covered. If you go to a non-Communicare



Advantage D-SNP provider without authorization, **neither Medicare nor Communicare Advantage D-SNP will pay for Medicare-covered services.**

Once you are a member of Communicare Advantage D-SNP, you have the right to appeal plan decisions about payment or services if you disagree. Read the Member Handbook from Communicare Advantage D-SNP when you get it to know which plan rules you must follow to get coverage with this plan.

### **What if Medi-Cal pays for my prescription drugs now?**

Medi-Cal may cover a few prescriptions that won't be covered under your Medicare prescription drug coverage. To continue to have prescription drug coverage under Medicare, you must be enrolled in a Medicare prescription drug plan. However, enrolling in Communicare Advantage D-SNP you will get this coverage. Prescription drugs under Medicare are provided through Medicare prescription drug plans. If you choose to get your Medicare benefits through Original Medicare, you need to join a prescription drug plan. You should pick a plan that covers the drugs you take. If you enroll in Communicare Advantage D-SNP, you will get prescription coverage through the Communicare Advantage D-SNP.

### **Do I have to join Communicare Advantage D-SNP?**

**No.** You can decide to join a different Medicare Advantage plan, Dual Eligible Special Needs Plan (D-SNP), or Original Medicare. It is important to find a plan that covers your doctor visits and prescription drugs. If you change to Original Medicare, you will need to enroll in a separate Medicare prescription drug plan. You should pick a plan that covers the drugs you take. 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. The resources listed below can help you learn about these options and compare them.

If you do not want to get your Medicare benefits through Communicare Advantage D-SNP, please call us at 1-888-244-4430 by <insert date before effective date>. TTY/TDD users should call 1-855-266-4584. Our hours of operation are 24 hours a day, 7 days a week. If you choose not to enroll in Communicare Advantage D-SNP at this time, you may still keep your Medi-Cal membership with Community Health Group.



If you want to learn more or make a change, call 1-800-MEDICARE (1-800-633-4227) (TTY: 1- 877-486-2048), 24 hours a day, 7 days a week or visit [www.Medicare.gov](http://www.Medicare.gov).

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.

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

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

You can get help comparing your plan choices if you:

- **Call the California Health Insurance Counseling & Advocacy Program (HICAP) at 858-565-8772 (local San Diego number).** Representatives provide free, personalized health insurance counseling. HICAP counselors are not affiliated with any health plan.
- **Contact the Medicare Medi-Cal Ombudsman Program (MMOP) at 1-855-501-3077.** The MMOP provides education and advocacy to people with both Medicare and Medi-Cal, known as "dual eligibles." Services are provided by a local, independent legal aid agencies.
- **Visit [Medicare.gov](http://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.
- **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.



- **Go to [MyCareMyChoice.org](http://MyCareMyChoice.org)** to compare different Medicare options. It's a tool just for people with Medicare and Medi-Cal.

### **What's Next?**

We will send you a membership card to show to your doctor when you use health services or go to the pharmacy after <XX/XX/XXXX effective date.> We will send you a member handbook (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 Communicare Advantage D-SNP at 1-888-244-4430. Call 1-855-266-4584 if you use TTY. We are open <days/hours of operation and, if different, TTY hours of operation>.



*CommuniCare Advantage (HMO D-SNP) is an HMO D-SNP health plan with a Medicare contract and a contract with the Medi-Cal program. Enrollment in CommuniCare Advantage depends on contract renewal.*



ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call Member Services at 1-888-244-4430, TTY users should call 1-855-266-4584, we are open 24 hours a day, 7 days a week to assist you. The call is free.

ATENCION: Si usted habla español, los servicios de asistencia de idiomas, están disponibles para usted de manera gratuita. Llame a Servicio al Cliente al 1- 888-244-4430, estamos disponibles para ayudarle las 24 horas del día, los 7 días de la semana. Los usuarios de TTY deben llamar al 1-855-266- 4584. La llamada es gratis.

CHÚ Ý: Nếu bạn nói tiếng việt, các dịch vụ trợ giúp ngôn ngữ, miễn phí, có sẵn cho bạn. Gọi Dịch Vụ Khách Hàng theo số 1-888-244-4430, chúng tôi mở cửa 24 giờ một ngày, 7 ngày một tuần để giúp bạn. Người dùng TTY nên gọi 1-855- 266-4584. Cuộc gọi miễn phí.

PANSIN: Kung nagsasalita ka ng tagalog, ang mga serbisyo sa tulong ng wika, nang libre, ay magagamit mo. Tawagan ang Member Services sa 1- 888-244-4430, bukas kami ng 24 oras sa isang araw, 7 araw sa isang linggo upang tulungan ka. Ang mga gumagamit ng TTY ay dapat tumawag sa 1- 855-266-4584. Ang tawag ay libre.

请注意：如果您讲中文，可为您免费提供语言协助服务。请联系会员服务处，  
· 免费电话：1-800-224-4430，听障专线：1-855-266-4584，  
· 服务时间：每周7天、每天24小时。通话免费。



تنبيه: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية متاحة لك مجانًا. اتصل بخدمات الأعضاء على الاتصال على الرقم 266-4584- (TTY) الرقم 1-888-244-4430. على مستخدمي نظام الهاتف النصي 1-855. نحن متاحون على مدار 24 ساعة يوميًا، 7 أيام في الأسبوع لمساعدتك. الاتصال مجاني

توجه: اگر به زبان فارسی صحبت می‌کنید، خدمات تسهیلات زبانی به صورت رایگان در اختیار شما قرار باید با TTY می‌گیرد. با بخش خدمات اعضاء به شماره تلفن 1-888-244-4430 تماس بگیرید، کاربران شماره تلفن 1-855-266-4584 تماس بگیرند، ما در 24 ساعت شبانه‌روز و 7 روز هفته برای کمک به شما در دسترس هستیم. این تماس رایگان است.