

Supervision

- 1. I heard the Department of Insurance “put Advantage under supervision.” What does this mean?**
 - A. This means that, to protect Advantage’s policyholders and the public, the Department is keeping a close eye on Advantage’s conduct, and that Advantage must receive approval to perform certain actions.
- 2. Did the Department take over Advantage?**
 - A. No. Advantage’s officers and directors are still running its operations.
- 3. I have coverage through Advantage. Will they stop paying my claims?**
 - A. No. One purpose for an order of supervision is to ensure that an insurer can continue to meet its obligations to policyholders. In addition, Advantage’s officers, directors, and parents have ensured the Department that they are committed to meeting all of Advantage’s obligations.
- 4. Who can I call with questions?**
 - A. Advantage representatives can answer questions at 1-800-523-7533. The Department of Insurance’s SHIP counselors can help seniors decide what replacement coverage is best for them. SHIP can be reached at 1-800-452-4800

Non-Medicare Business

- 1. Is Advantage stopping all coverage?**
 - A. No. Coverage through Advantage *other than* Medicare Advantage will continue in 2015.

Medicare Advantage Discontinuance

- 1. Why is Advantage discontinuing my Medicare Advantage plan?**
 - A. Advantage decided that it would be financially advantageous for it to discontinue offering Medicare Advantage plans after 2015 and entered into a voluntary termination of its agreement with the Centers for Medicare and Medicaid Services (CMS), the agency that oversees Medicare.
- 2. When will my Advantage Medicare Advantage plan end?**
 - A. Your Advantage coverage will continue to be in force through December 31, 2015.
- 3. What are my options if my Medicare Advantage plan is ending at the end of the year?**
 - A. If your Advantage Health Solutions Medicare Advantage plan is ending on December 31, 2015, you need to make timely decisions about your Medicare coverage. Keep in mind that most Medicare Advantage plans include Medicare health and prescription drug coverage, so you will need to think of about both types of coverage. Here are some suggestions on what to do when your plan is ending:

You should receive a letter from your Medicare Advantage plan if your plan is ending at the end of the year and will not be available next year. Keep this letter for your own information. **You may need it later to prove you have the right to join other Medicare plans or to sign up for a Medigap plan as explained below.** Decide whether you want to sign up for another

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Medicare Advantage plan or change to Original Medicare. Remember, there are two different ways you can get your Medicare coverage. Choose the health coverage that's right for you and matches your health care needs. You can call the SHIP Helpline at 1-800-452-4800 to get more information on the main differences between Medicare Advantage plans and Original Medicare.

4. What happens if I do nothing?

- A. If you do nothing, you will be automatically enrolled in Original Medicare and lose your prescription drug coverage. If you don't enroll in a Medicare Advantage plan, your Original Medicare coverage will begin on January 1, 2016.

5. If I want to join another Medicare Advantage plan, can I sign up for a new plan?

- A. Yes. You can sign up for another Medicare Advantage plan between now and February 29, 2016. Most Medicare Advantage plans include drug coverage. You can look at a list of Medicare Advantage plans in your area on Medicare's Plan Finder tool at www.medicare.gov or you can call 1-800-MEDICARE. SHIP can also provide you with a comparison of plans.

It is best to sign up for a new plan by December 31, 2015, so you can get coverage beginning January 1 of the next year. If you wait until January or February to enroll in the new plan, your coverage will start the first of the month after you enroll. You will have Original Medicare with no drug coverage until your Medicare Advantage plan coverage starts.

If you want to join a Medicare Advantage plan, sign up for one that offers prescription drug coverage. By December 31, 2015, try to sign up for a Medicare Advantage plan with drug coverage, so you can have drug coverage beginning January 1 of the next year. You technically have until February 29, 2016, to sign up for prescription drug coverage. However, if you wait until January or February to enroll in the new plan, your coverage will start the first of the month after you enroll.

6. What should I do if I want to enroll in Original Medicare?

- A. If you want enroll in Original Medicare, you don't have to do anything because you will be automatically enrolled. By December 31, 2015, if you don't enroll in a Medicare Advantage plan as discussed above, your Original Medicare coverage will begin on January 1, 2016. You can also call 800-MEDICARE to disenroll from your Medicare Advantage plan and automatically enroll in Original Medicare. You will also need to consider how you are going to receive your prescription drug coverage (see point below).

From now until March 3, 2016, you may sign up for a Medigap plan if you choose to have Original Medicare. Medigap coverage helps pay for gaps in Original Medicare coverage. Remember, you can only have a Medigap insurance policy if you have Original Medicare. You may not have a Medigap plan if you sign up for a Medicare Advantage plan. Remember, if you enroll in a Medigap plan before December 31, 2015, your coverage will begin on January 1, 2016. If you wait until January, February, or March to enroll, you will not have secondary coverage from a Medigap plan until the first of the month after the month you enroll. Under federal law, if you are 65 or over, you will have a special right to buy a Medigap policy because your Medicare Advantage plan is ending. During this time, you have the right to sign up for Medigap Plans A, B, C, F, K, and L, and insurance companies cannot impose a pre-existing waiting period. Some states are more generous with their Medigap laws and may offer these protections to people under 65. In the State of Indiana, Medicare supplement insurance policies are not available for people with Medicare under the age of 65.

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Decide whether you need prescription drug coverage. You can either sign up for a Medicare Advantage plan that offers drug coverage or sign up for a stand-alone prescription drug plan (Part D) that works with Original Medicare. Remember, most Medicare Advantage plans cover prescription drugs, but Original Medicare does not. If you want Original Medicare, you need to sign up for a separate prescription drug plan (Part D). Make sure your Medicare Advantage or Part D plan covers all of your medications. Keep in mind that there are some instances where you may not have to enroll in a Part D plan. This includes other creditable drug coverage from an employer or VA.

If you want to enroll in Original Medicare, sign up for a stand-alone Part D plan. By December 31, 2015, try to sign up for a Part D plan, so you can have drug coverage beginning January 1 of the next year. You technically have until February 29, 2016, to sign up for prescription drug coverage. However, if you wait until January or February to enroll in the new plan, your coverage will start the first of the month after you enroll.

Remember, after **February 29, 2016**, you will not be able change, join, or drop a Medicare drug plan. In most cases, you will need to wait to until Fall Open Enrollment (October 15 through December 7) to make any changes to your Medicare drug coverage.

7. What if I have retiree coverage?

- A. Be aware that other considerations apply if you have retiree coverage. If you have retiree coverage from a union or former employer, ask your plan's benefit administrator how joining another Medicare Advantage plan or switching to original Medicare, along with a stand-alone drug plan will affect your retiree coverage. You may need to enroll in certain plans to keep your retiree coverage. Enrolling in the wrong plan could cause your retiree coverage to end for you or your dependents. In most cases, a Medicare Advantage plan will be primary over health insurance coverage you might have.