Chapter 10: Ending your membership in <plan name>

[Plans should refer members to other parts of the handbook using the appropriate chapter number, section, and/or page number. For example, "see Chapter 9, Section A, page 1." An instruction [plans may insert reference, as applicable] is listed next to each cross reference throughout the handbook.]

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# Introduction

This chapter talks about ways you can end your membership in <plan name>. It also gives you information about options for health coverage if you leave <plan name>. As long as you are still eligible for Medicare and MassHealth, you can leave <plan name> without losing your Medicare and MassHealth benefits. If you are over age 65 and you decide to leave One Care, you will not be able to enroll in a One Care plan later.

If you think you want to end your membership in our plan, there are a few ways you can get more information about what will happen, and how you can still get Medicare and MassHealth services.

* Call MassHealth Customer Service at 1-800-841-2900, Monday – Friday, 8 A.M. – 5 P.M. TTY users (people who are deaf, hard of hearing, or speech disabled) may call 1-800-497-4648.
* Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users (people who are deaf, hard of hearing, or speech disabled) may call 1-877-486-2048.
* Contact a SHINE counselor at 1-800-243-4636. TTY users (people who are deaf, hard of hearing, or speech disabled) may call 1-800-439-2370.

# When can you end your membership in <plan name>?

You can end your membership in <plan name> at any time. Your membership will end on the last day of the month that we get your request to leave our plan. For example, if we get your request on January 25, your coverage with our plan will end on January 31.

* For information on Medicare options when you leave our plan, see the table on page <page number> [plans may insert reference, as applicable].
* For information about your MassHealth services when you leave our plan, see page <page number> [plans may insert reference, as applicable].

Before you end your membership in <plan name>, you should talk to your <plan name> Care Coordinator to make sure you still get the care you need while you move to your new coverage.

# How do you end your membership in our plan?

If you decide to end your membership, call MassHealth or Medicare and tell them you want to leave <plan name>.

* Call MassHealth Customer Service at 1-800-841-2900, Monday – Friday, 8 A.M. – 5 P.M. TTY users (people who are deaf, hard of hearing, or speech disabled) may call 1-800-497-4648; OR
* Send MassHealth an Enrollment Decision Form. You can get the form at http://www.mass.gov/onecare, or by calling <plan contact information> if you need us to mail you one; OR
* At times when MassHealth Customer Service is closed, call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users (people who are deaf, hard of hearing, or speech disabled) should call 1-877-486-2048. When you call 1-800-MEDICARE, you can also enroll in another Medicare health or drug plan. More information on getting your Medicare services when you leave our plan is in the chart on page <insert page number>.

Your coverage with <plan name> will end on the last day of the month that we get your request.

# How do you join a different One Care plan?

If you want to keep getting your Medicare and MassHealth benefits together from a single plan, you can join a different One Care plan.

To enroll in a different One Care plan:

* + Call MassHealth Customer Service at 1-800-841-2900, Monday – Friday, 8 A.M. – 5 P.M. TTY users (people who are deaf, hard of hearing, or speech disabled) may call 1-800-497-4648.
  + Tell them you want to leave <plan name> and join a different One Care plan. If you are not sure what plan you want to join, they can tell you about the One Care plans in your area; OR
  + Send MassHealth an Enrollment Decision Form. You can get the form at http://www.mass.gov/onecare, or by calling <plan contact information> if you need us to mail you one.

# If you leave our plan and you do not want a different One Care plan, how do you get Medicare and MassHealth services?

If you do not want to enroll in a different One Care plan after you leave <plan name>, you will usually go back to getting your Medicare and MassHealth services separately.

You will get your MassHealth services directly from doctors and other providers by using your MassHealth card. This is called “fee-for-service.” Your MassHealth services include most long-term services and supports and behavioral health care.

You will have a choice about how to get your Medicare benefits.

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| --- | --- |
| **1. You can change to:**  **A Medicare health plan, such as a Medicare Advantage Plan or Programs of All-inclusive Care for the Elderly (PACE)** | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048 to enroll in the new Medicare-only health plan.  If you need help or more information:   * Call the SHINE Program (Serving Health Insurance Needs of Everyone) at 1-800-243-4636. TTY users may call 1-800-439-2370.   Your coverage with <plan name> will end on the last day of the month before your new plan’s coverage begins. |
| **2. You can change to:**  **Original Medicare *with* a separate Medicare prescription drug plan** | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048 to enroll in Original Medicare with a separate Medicare prescription drug plan.  If you need help or more information:   * Call the SHINE Program (Serving Health Insurance Needs of Everyone) at 1-800-243-4636. TTY users should call 1-800-439-2370.   Your coverage with <plan name> will end on the last day of the month before your Original Medicare coverage begins. |
| **3. You can change to:**  **Original Medicare *without* a separate Medicare prescription drug plan**  **NOTE**: 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 tell Medicare you don’t want to join.  You should only drop prescription drug coverage if you get drug coverage from an employer, union or other source. If you have questions about whether you need drug coverage, call the SHINE Program at 1-800-243-4636. TTY users should call 1-800-439-2370. | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048 to enroll in Original Medicare and opt out of a separate Medicare prescription drug plan.  If you need help or more information:   * Call the SHINE Program (Serving Health Insurance Needs of Everyone) at 1-800-243-4636. TTY users should call 1-800-439-2370.   Your coverage with <plan name> will end on the last day of the month before your Original Medicare coverage begins. |

# Are there any other options?

Some people who decide not to join a One Care plan may be able to join a different kind of plan to get their Medicare and MassHealth benefits together.

* If you are age 55 or older, you may be eligible to enroll in the Program of All-Inclusive Care for the Elderly (PACE) (additional criteria apply). PACE helps older adults stay in the community instead of getting nursing facility care.
* If you are age 65 or older when you leave <plan name>, you may be able to join a Senior Care Options (SCO) plan.

To find out about PACE or SCO plans and whether you can join one, call MassHealth Customer Service at 1-800-841-2900, Monday – Friday, 8 A.M. – 5 P.M. TTY users (people who are deaf, hard of hearing, or speech disabled) may call 1-800-497-4648.

# Until your membership ends, you will keep getting your Medicare and MassHealth services and drugs through our plan

If you leave <plan name>, you must keep getting your health care and drugs through our plan until the next month starts.

* **You should use our network pharmacies to get your prescriptions filled.** Usually, your prescription drugs are covered only if they are filled at a network pharmacy[insert if applicable: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. This will happen even if your new health coverage begins before you are discharged.

# Your membership will end in certain situations

These are the cases when MassHealth or Medicare must end your membership in our plan:

* If there is a break in your Medicare Part A and Part B coverage.
* If you are no longer eligible for MassHealth. Our plan is for people who are eligible for both Medicare and MassHealth.
* If you join a MassHealth Home and Community-based Services Waiver program
* If you move out of our service area.
* If you move into an Intermediate Care Facility operated by the Massachusetts Department of Developmental Services.
* If you go to jail or prison for a criminal offense.
* If you are not a United States citizen or are not lawfully present in the United States.

You must be a United States citizen or lawfully present in the United States to be a member of our plan. The Centers for Medicare & Medicaid Services will notify us if you aren’t eligible to remain a member on this basis. We must disenroll you if you don’t meet this requirement.

* If you have or get other comprehensive insurance for prescription drugs or medical care.
* If you let someone else use your Member ID Card to get care.
* If your membership ends for this reason, Medicare may ask the Inspector General to investigate your case, and MassHealth may ask the Bureau of Special Investigations to investigate your case.

We can also ask you to leave our plan if you continuously behave in a way that is so disruptive that we cannot provide care for you or other members of our plan. We can only make you leave if we get permission from Medicare and MassHealth first.

# We *cannot* ask MassHealth or Medicare to have you leave our plan for any reason related to your health or your disability

If you feel that we are asking you to leave our plan for a reason related to your health or disability, you should call Medicareat 1‑800‑MEDICARE (1‑800‑633‑4227). TTY users (people who are deaf, hard of hearing, or speech disabled) should call 1‑877‑486‑2048. You may call 24 hours a day, seven days a week.

You should also call MassHealth Customer Service at 1-800-841-2900, Monday – Friday, 8 A.M. – 5 P.M. TTY users may call 1-800-497-4648.

You may also call My Ombudsman at 1-855-781-9898 (Toll Free), Monday through Friday from 9:00 A.M. to 4:00 P.M. People who are deaf, hard of hearing, or speech disabled should use MassRelay at 711 to dial 1-855-781-9898. You can also email My Ombudsman at info@myombudsman.org.

# Where can you get more information about ending your plan membership?

If you have questions or would like more information about when your membership may end, you can call Member Services at <toll-free number>.