

Introduction to the Colorado Non-renewal Cost Plan Notice

What Is the Purpose of This Notice?

This notice targets approximately 1,745 people in 28 Colorado counties whose current Medicare Advantage plans are leaving the Medicare program or reducing their service areas, and who will not have the option of joining a Medicare Advantage plan in 2011. Their only options will be Medicare Cost Plans and Original Medicare.

This notice explains their options and reminds people that if they want to join a Medicare Cost Plan, they should do so by December 31, 2010 to make sure they have adequate coverage on January 1, 2011.

The notice is one page, and includes a list of available Cost Plans printed on the back.

Who Gets This Notice?

This notice will go to approximately 1,745 people in 28 Colorado counties.

When Do People Get This Notice?

The notice is scheduled to mail in mid-November, 2010.

What Should People Do Next?

People with Medicare should consider their options carefully. People who want more information about Medicare health and drug plans in their area can do the following:

- Visit www.medicare.gov and get personalized plan information.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call the Colorado Health Insurance Assistance Program for free personalized counseling at 1-888-696-7213.

People can reference CMS Product No. 11523 when calling Medicare or their SHIP with questions about this notice.



7500 Security Boulevard
Baltimore, MD 21244-1850

<BENEFICIARY FULL NAME>
<ADDRESS>
<CITY STATE ZIP>

HICN <1234>
November 2010

Reminder: Your Current Plan Coverage Ends December 31, 2010 You Have Two Options for Coverage in 2011

You may have recently gotten a letter from <Org Name> letting you know that <Plan name> won't operate next year. If you got this letter, this means your coverage with <Org Name> will end on December 31, 2010. You have two options for getting Medicare coverage after December 31, 2010. **If you didn't get a letter from <Org Name>, please disregard this notice.**

Option 1: You can join a Medicare Cost Plan.

Medicare Cost Plans are the only type of Medicare health plan available in your area. In a Medicare Cost Plan, you sign up for a network of doctors and hospitals, but care you get outside this network is still covered by Original Medicare. Some Medicare Cost Plans offer prescription drug coverage, or you can also join a Medicare Prescription Drug Plan. A list of Medicare Cost Plans in your area is included with this notice. You should call these plans to get more information about their rules and coverage and find out how to join.

You can join a Medicare Cost Plan anytime it's accepting new members, and leave to return to Original Medicare anytime.

Option 2: If you do nothing, you'll be in Original Medicare.

If you decide not to join a Medicare Cost Plan, you'll have Original Medicare. If you want drug coverage, you need to join a Medicare Prescription Drug Plan by January 31, 2011. If you want your drug coverage to start on January 1, you need to join by December 31, 2010.

You may also want to buy a Medigap policy to help pay costs Original Medicare doesn't cover. **Because your current plan is leaving Medicare, you have a special right to buy a Medigap policy until March 4, 2011.** Visit www.medicare.gov to learn about your Medigap options, or call the Colorado State Division of Insurance at 1-800-930-3745.

Don't wait! Get help understanding your options.

Medicare offers help and information 24 hours a day to help you understand your choices. Visit www.medicare.gov to compare the Medicare health and drug plans in your area, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also call the Colorado Health Insurance Assistance Program for free personalized counseling at 1-888-696-7213.

If you have other health or drug coverage through an employer or union, check with your plan benefits administrator to learn how joining a new Medicare plan will affect your current coverage before you make any changes.

**Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227).
Los usuarios de TTY deben llamar al 1-877-486-2048.**



Medicare Cost Plans in Colorado

You can join a Medicare Cost Plan anytime it's accepting new members, and leave to return to Original Medicare anytime. **To have coverage starting January 1, you need to join one of the Medicare Cost Plans listed below by December 31, 2010.**

Organization	Cost Plan Name	Does Plan Offer Drug Coverage?	Phone
Rocky Mountain Health Maintenance, Inc. <i>Available in all affected counties</i>	Group Plus Plan	No	888-282-1420
	Rocky Mountain Green Plan	No	888-282-1420
	Rocky Mountain Green Plan + Rx	Yes	888-282-1420
	Rocky Mountain Plus Plan	No	888-282-1420
	Rocky Mountain Plus Plan + Rx	Yes	888-282-1420
	Rocky Mountain Standard Plan	No	888-282-1420
	Rocky Mountain Standard Plan + Rx	Yes	888-282-1420
	Rocky Mountain Thrifty Plan	No	888-282-1420
	Rocky Mountain Thrifty Plan + Rx	Yes	888-282-1420
	AB Basic Plan	No	888-282-1420
	B Basic Plan	No	888-282-1420
	B Standard Plan	No	888-282-1420
Colorado Choice Health Plans <i>Available in Bent, Prowers and Yuma counties only</i>	Colorado Choice Silver Plan	No	800-475-8466
	Colorado Choice Gold Plan	No	800-475-8466
	Colorado Choice Platinum Plan	No	800-475-8466

Get Help Comparing Your Cost Plan Options

For help comparing plans, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also call the Colorado Health Insurance Assistance Program for free personalized counseling at 1-888-696-7213.