Chapter 10: Ending your membership in <Plan Name>

[Plans should edit this chapter as needed if the plan can continue to provide Medicaid coverage when the member disenrolls from the Medicare plan or if the member is required to belong to a health plan to receive Medicaid benefits.]

[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 tells about ways you can end your membership in our plan and your health coverage options after you leave the plan. You will still qualify for both Medicare and Medicaid benefits if you leave our plan.

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

* You can end your membership in <plan name> ICO at any time. The change will be effective the first day of the next month after we get your request. 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 Medicaid services when you leave our plan, see page <page number> [plans may insert reference, as applicable].

These are ways you can get more information about when you can end your membership:

* Call Michigan ENROLLS at 1-800-975-7630, Monday through Friday 8 AM to 7 PM. TTY users should call 1-888-263-5897.
* Call the State Health Insurance Assistance Program (SHIP). In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP). MMAP can be reached at 1-800-803-7174.
* 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.

# How do you end your membership in our plan?

If you decide to end your membership, tell Michigan Medicaid or Medicare that you want to leave <plan name>:

* Call Michigan ENROLLS at 1-800-975-7630, Monday through Friday 8 AM to 7 PM. TTY users should call 1-888-263-5897; OR
* Send Michigan ENROLLS an <Enrollment Change Form>. You can get the form at <state enrollment broker website>, or by calling Michigan ENROLLS at 1-800-975-7630 if you need them to mail you one; OR
* 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 <page number>.

# How do you join a different plan?

If you want to keep getting your Medicare and Michigan Medicaid benefits together from a single plan, you can join a different Medicare-Medicaid Plan.

To enroll in a different Medicare-Medicaid Plan:

* + Call Michigan ENROLLS at 1-800-975-7630, Monday through Friday 8 AM to 7 PM. TTY users should call 1-888-263-5897. Tell them you want to leave <plan name> and join a different Medicare-Medicaid Plan. If you are not sure what plan you want to join, they can tell you about other plans in your area.
  + Send Michigan ENROLLS an <Enrollment Change Form>. You can get the form at <state enrollment broker website>, or by calling Michigan ENROLLS at 1-800-975-7630 if you need them to mail you one.

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

# If you leave our plan and you do not want a different Medicare-Medicaid Plan, how do you get Medicare and Michigan Medicaid services?

If you do not want to enroll in a different Medicare-Medicaid Plan after you leave <plan name>, you will go back to getting your Medicare and Michigan Medicaid services separately.

## How you will get Medicare services

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

You have three options for getting your Medicare services. By choosing one of these options, you will automatically end your membership in our plan.

|  |  |
| --- | --- |
| **1. You can change to:**  **A Medicare health plan, such as a Medicare Advantage plan or Program 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 State Health Insurance Assistance Program (SHIP). In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP). MMAP can be reached at 1-800-803-7174.   You will automatically be disenrolled from <plan name> when 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.  If you need help or more information:   * Call the State Health Insurance Assistance Program (SHIP). In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP). MMAP can be reached at 1-800-803-7174.   You will automatically be disenrolled from <plan name> when 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 your <name of SHIP program> at <phone number>. | **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.  If you need help or more information:   * Call the State Health Insurance Assistance Program (SHIP). In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP). MMAP can be reached at 1-800-803-7174.   You will automatically be disenrolled from <plan name> when your Original Medicare coverage begins. |

## How you will get Michigan Medicaid services

If you leave the Medicare-Medicaid Plan, you will get your Michigan Medicaid services through fee-for-service.

Your Michigan Medicaid services include most long term supports and services and behavioral health care. If you leave the Medicare-Medicaid Plan, you can see any provider that accepts Michigan Medicaid. [Plans may add the specific Michigan Medicaid services they provide.]

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

If you leave <plan name>, it may take time before your membership ends and your new Medicare and Michigan Medicaid coverage begins. See page <page number> [plans may insert reference, as applicable] for more information. During this time, you will keep getting your health care and drugs through our plan.

* **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 <plan name> must end your membership in the plan:

* If there is a break in your Medicare Part A and Part B coverage.
* If you no longer qualify for Michigan Medicaid. Our plan is for people who qualify for both Medicare and Michigan Medicaid. [Plans must insert rules for members who no longer meet special eligibility requirements. Explain deemed continuous eligibility, if applicable.]
* If you move out of our service area.
* If you are away from our service area for more than six months. [Plans with visitor/traveler benefits should revise this bullet to indicate when members must be disenrolled from the plan.]
  + If you move or take a long trip, you need to call Member Services to find out if the place you are moving or traveling to is in our plan’s service area.
  + [Plans with visitor/traveler benefits, insert: See Chapter 4 [plans may insert reference, as applicable] for information on getting care when you are away from the service area through our plan’s visitor/traveler benefits.]
* If you go to prison.
* If you lie about or withhold information about other insurance you have for prescription drugs.

We can make you leave our plan for the following reasons only if we get permission from Medicare and Michigan Medicaid first:

* 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.
* If you let someone else use your ID card to get medical care.
* If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.

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

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

You can also call the Beneficiary Help Line at 1-800-642-3195 (or 1-866-501-5656 for TTY users), Monday through Friday, 8 AM to 7 PM. You should also call the MI Health Link Ombudsman program. [Plans should insert MI Health Link Ombudsman contact information when it is available.]

# 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 see Chapter 9 [plans may insert reference, as applicable] for information about how to make a complaint.

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

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