Chapter 10: Ending your membership in <plan name>

**Introduction**

This chapter tells you when and how you can end your membership in <plan name>. It also gives you information about options for health coverage if you leave <plan name>. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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, 7 days a week. TTY users (people who have difficulty hearing or speaking) 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.

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

[*Plans must update the Table of Contents to this document to accurately reflect where the information is found on each page after plan adds plan-customized information to this template.*]

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

[*Plans in states that continue to implement a continuous Special Enrollment Period for dual eligible members (duals SEP) insert:* You can end your membership in <plan name> One Care plan at any time during the year by enrolling in another Medicare Advantage Plan, enrolling in another One Care plan, or moving to Original Medicare.]

[*Plans in states that implement the* dual-eligible individual and other LIS-eligible individual quarterly *SEP effective 2022, insert:* Most people with Medicare can end their membership during certain times of the year. Because you have MassHealth, you may be able to end your membership in our plan or switch to a different plan one time during each of the following **Special Enrollment Periods**:

* January to March
* April to June
* July to September

In addition to these three Special Enrollment periods, you may end your membership in our plan during the following periods:

* The **Annual Enrollment Period**, which lasts from October 15 to December 7. If you choose a new plan during this period, your membership in <plan name> will end on December 31 and your membership in the new plan will start on January 1.
* The **Medicare Advantage Open Enrollment Period**, which lasts from January 1 to March 31. If you choose a new plan during this period, your membership in the new plan will start the first day of the next month.

There may be other situations when you are eligible to make a change to your enrollment. For example, when:

* Medicare or Massachusetts have enrolled you into a One Care plan,
* Your eligibility for MassHealth or Extra Help has changed,
* You are getting care in a nursing home or a long-term care hospital, **or**
* You have moved out of our service area.]

Your membership will end on the last day of the month that we get your request to change your plan. For example, if we get your request on January 18, your coverage with our plan will end on January 31. Your new coverage will begin the first day of the next month (February 1, in this example). If you leave our plan, you can get information about your:

* Medicare options in the table on page <page number> [plans may insert reference, as applicable].
* MassHealth services on page <page number> [plans may insert reference, as applicable].

You can get more information about when you can end your membership by calling:

* 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.
* 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.
* Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users (people who have difficulty hearing or speaking) may call 1-877-486-2048.

**NOTE**: If you are in a drug management program, you may not be able to change plans. Refer to Chapter 5 [plans may insert reference, as applicable] for information about drug management programs.

# How to 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 [www.mass.gov/one-care](http://www.mass.gov/one-care) 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, 7 days a week. TTY users (people who have difficulty hearing or speaking) 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>.

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

# How to 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. [*Plans in states that implement the dual-eligible individual and other LIS-eligible individual quarterly SEP effective 2022, insert:* You may end your membership in our plan during certain times of the year, known as Special Enrollment Periods. In certain situations, you may also be eligible to leave the plan at other times of the year. Refer to Section A for more information about **when you can join** **a new plan**.]

To enroll in a different One Care plan:

* Enroll online at: [www.mass.gov/one-care](http://www.mass.gov/one-care)
* 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[www.mass.gov/one-care](http://www.mass.gov/one-care), or by calling <plan contact information> if you need us to mail you one.

[*Plans in states that continue to implement a continuous duals SEP insert:* Your coverage with <plan name> will end on the last day of the month that we get your request.]

[*Plans in states that implement the dual*-eligible individual and other LIS-eligible individual quarterly *SEP effective 2022, insert:* If you are eligible for a Special Enrollment Period, your coverage with <plan name> will end on the last day of the month that we get your request. Refer to Section A for more information about **when you can join a new plan**.]

# How to get Medicare and MassHealth services separately

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.

## D1. Ways to get your MassHealth services

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.

## D2. Ways to get your Medicare services

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

|  |  |
| --- | --- |
| **1. You can change to:**  **A Medicare health plan, such as a Medicare Advantage Plan or a 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, 7 days a week. TTY users should call 1-877-486-2048 to enroll in a Medicare health plan or PACE.  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, 7 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 have drug coverage from another source, such as an employer or union. 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, 7 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. |

# 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). Keep getting your Medicare and MassHealth services and drugs through our plan until your membership ends

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.

# Other situations when your membership ends

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 (HCBS) 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.

# Rules against asking you to 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 should call 1‑877‑486‑2048. You may call 24 hours a day, 7 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.

* Use 7-1-1 to call 1-855-781-9898. This number is for people who are deaf, hear of hearing, or speech disabled.
* Use Videophone (VP) 339-224-6831. This number is for people who are deaf or hard of hearing.

You can also email My Ombudsman at [info@myombudsman.org](mailto:info@myombudsman.org).

# How to 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>.