<Date>

<Name>

<Address>

<City>, <State> <ZIP>

**Member ID: <Member’s Plan ID#>**

**Rx ID: <RxID#>**

**Rx GRP: <RxGRP#>**

**Rx BIN: <RxBIN#>**

**Rx PCN: <RxPCN#>**

**Important: You have enrolled in a new plan for your Medicare and Rhode Island Medicaid services. Keep this letter as proof of your coverage.**

<Name>:

**Welcome to <plan name> (Medicare-Medicaid Plan)!**

Starting <**effective date**>, you will have a health plan designed to give you seamless, high quality care at a low cost or zero cost to you. [*Plan must insert Federal-State contracting disclaimer from State-specific Marketing Guidance*.]

Your new coverage includes:

* Your choice of doctors, pharmacies and other providers within the plan’s network who work together to give you the care you need
* Prescription drugs (This includes your Medicare Part D drugs.)
* Long-term services and supports to help you with an ongoing medical condition (If you qualify, long-term services and supports are often provided in your home or a community setting so you don’t have to go to a nursing home or hospital.)
* [If applicable, insert: Extra benefits and services, including a care manager [Plan may insert: and other covered services such as dental, vision, etc.]]
* Durable Medical Equipment, like [Plan must insert two or three examples of covered items, such as crutches, walkers, wheelchairs, oxygen equipment, hospital beds, speech generating devices, nebulizers, intravenous (IV) infusion pumps.]

**This letter is proof of your new coverage.** [If the plan does not include the Member ID Card in the welcome mailing, it should insert: **Please bring this letter with you to the pharmacy or office visit until you get your Member ID Card from us.**] If you have questions, call <plan name> Member Services at <toll-free number>, <days and hours of operation>. Call <toll-free number> if you use TTY.

**What happens next?**

You may begin using <plan name> network primary care providers and pharmacies for all of your health care services and prescription drugs as of <**effective date**>. If you need emergency or urgently needed care, or out-of-area dialysis services, you can use providers outside of <plan name>’s network.

To help with the transition to <plan name>, you can continue using the providers you use now for at least 180 days during what is known as the continuity of care period. You will get a notice from <plan name> letting you know if you are using a provider or getting a service that is not normally in our network and what you will need to do before the end of the continuity of care period. You will also have access to a [insert supply limit (must be number of days in plan’s one-month supply)]-day supply of the Part D drugs and a 90-day supply of other Medicaid covered drugs you currently take during your first 90 days in the plan if:

* you are taking a drug that is not on our *List of Covered Drugs*,
* health plan rules do not let you get the amount ordered by your doctor, **or**
* the drug requires prior approval (PA) by <plan name>.

[Plan may insert the following if it elects not to include the new member kit with the welcome mailing: You will get new member kit information separately.]

**The new Member kit includes:**

* *List of Covered Drugs* (Formulary) [Plan may delete and replace with the following if it elects not to send List of Covered Drugs to enrollees: Instructions for getting more information about the drugs on our List of Covered Drugs]
* *Provider and Pharmacy Directory* [Plan may delete and replace with the following if it elects not to send the Provider and Pharmacy Directory to enrollees: Instructions for getting more information about the providers and pharmacies in our network]
* [Plan may insert the following if it elects to include the Member ID Card with the welcome mailing: Member ID Card] [Plan must describe where in the welcome mailing an enrollee can locate the Member ID Card]
* [Plan may insert the following if it elects to include the Member Handbook with the welcome mailing: Member Handbook (Evidence of Coverage)]
* [Plan may insert the following if it elects to include the Summary of Benefits with the welcome mailing: Summary of Benefits]

[If plan elects to send the Member ID Card separately from the welcome mailing, the plan must insert the following: Before <**enrollment effective date**>, we will send you a Member ID Card.]

[Plan may insert the following if it sends the Member Handbook separately from the welcome mailing:Before <**enrollment effective date**>, we will send you a Member Handbook(Evidence of Coverage).]

[If the plan elects not to send the Member Handbook to enrollees, insert: An up-to-date copy of the Member Handbook (Evidence of Coverage) is always available on our website at <web address>. You may also call Member Services at <toll-free number> to ask us to mail you a Member Handbook.]

**How much will I have to pay for <plan name>?**

You will not have to pay a plan premium, deductible, or copays when getting health services through a <plan name> provider. However, if you get long-term services and supports and contribute to the cost of your services now, you will continue to contribute to the cost of your services.

**How much will I have to pay for prescription drugs?**

[If plan has any Part D cost sharing, insert the following paragraph and include LIS cost sharing information specific to the enrollee’s LIS level: When you pick up your prescription drugs at our network pharmacy, you’ll pay no more than <**$\_\_\_**> each time you get a generic drug that’s covered by <plan name> and no more than <**$\_\_\_**> each time you get a brand name drug that’s covered by <plan name>. Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact <plan name> for more details.]

[If plan has any Medicaid cost sharing, insert copay information here.]

[If plan has no cost sharing for all Part D and/or Medicaid drugs, insert: You pay **$0** for <all or the rest of> your prescription drugs covered by the plan.]

[If applicable, insert:

**How can I choose a primary care provider?**

Information instructing member in simple terms how to select a primary care provider/site, how to obtain services, which services do not need primary care provider’s approval (when applicable), etc.]

**What if I have other health or prescription drug coverage?**

If you have other health or drug coverage, such as from an employer or union, you or your dependents could lose your other health or drug coverage completely and not get it back if you join <plan name>. Other types of health and drug coverage include TRICARE, the Department of Veterans Affairs, or a Medigap (Medicare Supplement Insurance) policy. Contact your benefits administrator if you have questions about your coverage.

**Can I leave <plan name> or join a different plan after <effective date>?**

[If the plan’s state continues to implement a continuous Special Enrollment Period for dual eligible members (duals SEP) insert:**Yes.** You may leave <plan name> **at any time during the year** by calling the Medicare-Medicaid Plan Enrollment Line at 1-844-602-3469, Monday-Friday, 8:00 am – 6:00 pm. Call 711 if you use TTY.]

[If the plan’s state implements the dual-eligible individual and other LIS-eligible individual quarterly SEP effective 2023, insert:Most people with Medicare can end their membership during certain times of the year. Because you have Medicaid, 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. If you want to make a change, call <state/enrollment broker number>, <days and hours of operation>.]

If you leave <plan name>, your coverage will end the last day of the month after you tell us. If you leave <plan name> and don’t join a Medicare health or prescription drug plan, you’ll be covered under Original Medicare and Medicare will enroll you in a Medicare prescription drug plan. You will get your Medicaid benefits directly through Rhode Island Medicaid Fee for Service (FFS).

**What if I have questions?**

* For questions about **this notice or <plan name>’s coverage**, call <plan name> Member Services at <toll-free phone and TTY numbers>, <days and hours of operation>. You can visit <web address>.
* For questions about Medicare:
* Call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week.
* Call 1-877-486-2048 if you use TTY.
* Visit the Medicare home page at [www.medicare.gov](http://www.medicare.gov).
* For questions about **Rhode Island Medicaid**, call the DHS Info Line at 1-855-697-4347 (TTY 711), Monday through Friday, 8:30 am – 3:30 pm.
* For questions about **Rhode Island Medicaid Long-Term Services and Supports** (LTSS), call the LTSS Coverage Line at 1-401-574-8474 (TTY 711), Monday through Friday, 8:00 am – 3:00 pm.
* For questions about **Medicare enrollment options**, call the Office of Healthy Aging (OHA) at 1-888-884-8721 (TTY 711), Monday through Friday, 8:30 am to 4:00 pm to speak with a State Health Insurance Assistance Program (SHIP) counselor.
* For questions about combined **Rhode Island Medicaid and Medicare enrollment options**, call The Point at 1-401-462-4444 (TTY 711), Monday through Friday, 8:30 am to 4:00 pm to speak with a Medicare-Medicaid Enrollment (MME) counselor.
* For **service or billing problems, or assistance with filing a complaint or an appeal** with our plan, call the RIPIN Healthcare Advocate at 1-855-747-3224 (TTY 711), Monday through Friday, 8:00 am - 5:00 pm. The RIPIN Healthcare Advocate is not connected with us or with any insurance company or health plan.

[*Plan must include all applicable disclaimers as required in the State-specific Marketing Guidance.*]

You can also get this document for free in other formats, such as large print, braille, or audio. Call <toll-free phone and TTY numbers>, <days and hours of operation>. The call is free.