



**CENTER FOR DRUG AND HEALTH PLAN CHOICE**

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**DATE:** September 26, 2008

**TO:** All Medicare Advantage, Prescription Drug Plan, Cost, PACE, and  
Demonstration Organizations Systems Staff

**FROM:** Thomas Hutchinson, Director, Medicare Plan Payment Group

**SUBJECT:** Activation of Premium Withholding for 2009 Plan Enrollments

CMS is asking your help to remind beneficiaries who switch plans or who are enrolling for the first time that they may not see their premiums immediately withheld from their Social Security benefits due to the routine processing timeframe required for activation of premium withholding upon beneficiary selection of this payment option. Requests for premium withholding for the 2009 enrollment period are expected to be activated within the first quarter of 2009.

Please ensure that beneficiaries are advised of this timeframe when they request premium withholding, switch plans, or call with questions about a delay in premium withholding activation. Suggested language for customer service scripts is attached. Furthermore, having an effective beneficiary communication strategy that addresses this issue may reduce inquiries to plan customer service call centers.

Questions that your plan is unable to resolve related to premium withholding should be referred to 1-800-MEDICARE (1-800-633-4227).

## **SUGGESTED LANGUAGE FOR PLAN CUSTOMER SERVICE SCRIPT RELATED TO ACTIVATION OF PREMIUM WITHHOLDING FOR 2009 PLAN ENROLLMENT**

**If a Medicare beneficiary who has made an initial request for premium withholding as their premium payment option or who is currently in premium withhold and has switched plans, then the following guidance may be provided.**

### **IT HAS BEEN LESS THAN 3 MONTHS SINCE THE REQUEST FOR PREMIUM**

**WITHHOLDING:** It can take several months for premiums to start being deducted from SSA benefits. Do not send a payment check during this time. When the withdrawal begins, you'll see a deduction for the months during which you had coverage but the premium wasn't withheld from your check. This is a one-time occurrence and future deductions will be for one month of premiums.

**PLAN SWITCH:** If you switch plans, premiums from the old plan may still be deducted from your SSA benefits. As soon as the systems are updated, SSA will refund any premiums paid to the first plan. You should get this refund within 3 months after enrolling in a new plan. You do not need to do anything.