**[Tab D -- FINAL NOTIFICATION LETTER OF NON-RENEWAL TO BENEFICIARIES – MA]**

<Insert Date>

**IMPORTANT NOTICE: Your Medicare Coverage Is Changing. <Org Name> Will No Longer Offer Your Plan in 2010.**

Dear <member name>,

<Plan Name> by <Org Name> won’t operate next year, so **your coverage through <Org Name> will end December 31, 2009.** You need to make some decisions about your Medicare coverage. Unless you act before December 31, 2009, you’ll only have Original Medicare coverage starting January 1, 2010.

**Take action by December 31 to avoid losing coverage**

If you want to join a new Medicare Advantage or other Medicare plan, you should join by December 31, 2009. **Your coverage with <Org Name> will end completely on December 31.**

Because our coverage is ending, you have a special right to join a new Medicare plan. You can choose another Medicare Advantage Plan, or change to Original Medicare and Medicare prescription drug coverage, anytime between October 1 and January 31, 2010. However, **unless you act before December 31, you will only have Original Medicare coverage starting January 1, 2010.** If you join a new plan AFTER December 31, your new coverage won’t start until the month after you join.

**Here are your options for Medicare coverage:**

**Option 1: You can join another Medicare Advantage Plan or other Medicare health plan, including a plan that offers prescription drug coverage.** See the list of available plans included with this letter. If you’re interested in joining one of these plans, you should call the plan to get more information about their rules and coverage. Not all plans may cover your doctors or prescription drugs, so be sure to compare plans to find one that meets your needs. For help comparing plans, visit [www.medicare.gov](http://www.medicare.gov), or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also call <Name of SHIP> for free personalized counseling at <SHIP Phone>. TTY users should call <SHIP TTY>.

**Option 2: You can change to Original Medicare.** If you decide you want Original Medicare coverage, you may want to join a Medicare Prescription Drug Plan. You may also want to buy a Medigap policy.

**Medicare Prescription Drug Plan –** Original Medicare doesn’t cover the cost of most prescription drugs. If you now have drug coverage through our Medicare Advantage Plan, you’ll need to join a new Medicare Prescription Drug Plan to continue your drug coverage if you switch to Original Medicare. Remember, if you don’t join a Medicare Prescription Drug Plan and don’t have other drug coverage as good as Medicare’s, you may pay a late enrollment penalty to join a Medicare Prescription Drug Plan later.

**Medigap (Medicare Supplement Insurance) Policy –** You can buy a Medigap policy to help pay health care costs that Original Medicare doesn’t cover. If you’re age 65 or older, you have a special right to buy a Medigap policy because your coverage with our plan is ending. You will have the special right to buy a Medigap policy for 63 days after your coverage with our plan ends. If you’re under age 65, you may not be able to buy a Medigap policy until you turn age 65. See the enclosed Medigap fact sheet for more information on your Medigap rights.

Medigap policies no longer offer prescription drug coverage, so you must also join a Medicare Prescription Drug plan if you want Medicare drug coverage.

**Other information you need to know:**

**If you have End-Stage Renal Disease (ESRD)**, you have a one-time right to join a new Medicare Advantage Plan. If you change directly to Original Medicare since <Plan Name> is ending, you’ll still have a one-time right to join a Medicare Advantage Plan at a later date.

**If you qualify for Extra Help** (the low-income subsidy) for 2010, you need to join a new Medicare Advantage plan with drug coverage or join a Medicare Prescription Drug Plan by December 31. **If you do not choose a new plan by December 31, you may begin 2010 without drug coverage.** If you do not choose a new drug plan yourself, Medicare will assign people who qualify for Extra Help to a new plan for 2010. But that new coverage may not begin until March 2010 and you may not have coverage for January and February. Avoid a break in your coverage by joining a new plan by December 31.

**If you get help from the Medicaid program**, contact Medicaid at <State Medicaid Phone> <State Medicaid Hours of Operation> to learn how joining a new plan or returning to Original Medicare affects your Medicaid coverage. TTY users should call <State Medicaid TTY>.

**If you have an employer or union group health plan**, **VA benefits, or TRICARE for Life,** contact your insurer or benefits administrator to find out how joining a new plan or returning to Original Medicare affects your coverage.You may be able to use other health care and prescription drug coverage with Original Medicare.

**If you currently have only Medicare Part B**, you’ll also need to get Part A if you want to join a new Medicare Advantage Plan or buy a Medigap policy. If you want to enroll in Part A, call Social Security at 1-800-772-1213, or visit your local Social Security office for more information. TTY users should call 1-800-325-0778. There are limited times to enroll, so call now to find out about your choices.

**Get help and more information about your options**

If you need more information, please call us at <Org Phone> <Org Hours of Operation>. TTY users should call <Org TTY>. Tell the customer service representative you got this letter.

**For help comparing Medicare plans**, visit [www.medicare.gov](http://www.medicare.gov), or call 1-800-MEDICARE   
(1-800-633-4227). TTY users should call 1-877-486-2048. You can also call <Name of SHIP> for free personalized counseling at <SHIP Phone>. TTY users should call <SHIP TTY>.

**To see if your state has a program for people with limited income and resources**, call your <State Medical Assistance Office >.at <State Medical Assistance Office Phone >.You may be able to get help paying Medicare premiums, deductibles and coinsurance. TTY users should call <State Medical Assistance Office TTY >.

**For questions about the Medigap policies available in your area**, call the <State Insurance Commissioner’s Office> at <State CO Phone>. TTY users should call <State CO TTY>.

We apologize for any inconvenience.

Sincerely,

<CEO Signature>

*Enclosure*