

Options for people who had Golden State Medicare Health Plan H2241-009 in 2019

IF YOU ACT BY THIS DATE	YOUR OPTIONS	STARTS	WHAT YOU GET
10/15/2019 To 12/31/2019	(1) Enroll in another HMO plan with drug coverage	1/1/2020	HMO AND drug plan
	(2) Enroll in a drug plan only	1/1/2020	Drug plan <u>AND</u> Original Medicare Part A & B. You will be responsible for Part A & B deductible and Co-Pays.
	(3) Enroll in Medigap Plan A, B, C, F, K, L, M, or N <u>AND</u> a separate drug plan	1/1/2020	Medigap <u>AND</u> Original Medicare Part A & B <u>AND</u> Drug plan
	(4) Do nothing	1/1/2020	Original Medicare Part A & B. You will be responsible for Part A & B deductible and Co-Pays. <u>NO</u> drug plan ⁽ⁱ⁾⁽ⁱⁱ⁾
1/1/2020 To 2/28/2020	Same options as above	The 1 st of month after you enroll	Same results as above. <u>NO</u> drug coverage after 12/31/2019. ⁽ⁱ⁾⁽ⁱⁱ⁾ You will be responsible for all drug costs and Original Medicare co-insurance until coverage is effective.
2/29/2020 To 5/3/2020	If you have Original Medicare, enroll in a guaranteed issue Medigap Plan A, B, C, F, K, L, M, or N.	The 1 st of month after you enroll	Medigap <u>AND</u> Original Medicare Part A & B. <u>NO</u> Drug plan (unless you enrolled in a drug plan before 2/28/2020) ⁽ⁱ⁾⁽ⁱⁱ⁾
2/29/2020 To 12/31/2020	(1) Enroll in a 5-Star HMO plan	The 1 st of month after you enroll	Kaiser Senior Advantage Plan
	(2) Do nothing	1/1/2020	Original Medicare Part A & B. You will be responsible for Part A & B deductible and Co-Pays. <u>NO</u> drug plan (unless you enrolled in a drug plan before 2/28/2020) ⁽ⁱ⁾⁽ⁱⁱ⁾ .

CONSIDERATIONS IN CHOOSING A NEW PLAN:

1. Does the plan cover your favorite doctors and hospitals? Note: Primary Care Physician and specialists must belong to the same medical group (IPA).
2. Does the plan cover your prescription drugs?
3. What are the co-pay and deductibles for the services you need, such as doctor’s visits, chemotherapy?
4. What is the monthly premium?
5. What is the out-of-pocket maximum?
6. What are additional benefits you’d like to have?

Notes:

- i. Unless you have Extra Help, Part D penalty will be applied if you don’t have a drug plan and later wish to enroll
- ii. If you have EXTRA HELP, you may enroll in an HMO or drug plan once a quarter during the first 9 months of the year. Coverage will begin the following month.