



Rights to Leave Medicare Advantage Plans

I am unhappy with my Medicare Advantage Plan! Can I use Original Medicare as my primary insurance and purchase a Medigap policy plus a Drug Plan?

The following plans have changed at least one of their co-payment amounts which, under California law, entitles you to purchase a Medicare Supplement (Medigap) policy without any health screening. Purchasing a stand-alone prescription plan is also available to you at this time

United Health Care Canopy
Brand New Day (all Plans)
Central Health (all Plans)

Kaiser Senior Advantage Enhanced
Imperial (all Plans except Courage)
Anthem Medicare Advantage PPO

Note: in addition, the UHC PPO, United Health Care Ca-001A, Humana Gold and Community Plans are leaving the County. This provides special Federal rights

Exception: those with Medi-Cal with no Share of Cost are not eligible to purchase a Medigap policy

How and when do I do this?

The timing to leave your plan and select a Medigap varies by each plan. All allow you to do this by December 7th for a January 1st effective date.

Find out more at cchicap.org. We can help you with your change!

Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)

Contact Us: (925) 655-1393, (800) 510-2020 or (800) 434-0222

Email: ehsdhicap@ehsd.cccounty.us Visit: www.cchicap.org



Navigating Medicare



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