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Questions? Call 1-800-877-5187
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November 2015

IMPORTANT NOTICE

- Re: - Basic PLUS Plan Premium Rate Change Effective January 1, 2016**
- Eligibility Verification Form - DUE December 15, 2015
- How to Switch to WSHIP's Lower Cost Basic Plan

Dear <Name>,

This letter contains important information about your premium rate change that is effective January 1, 2016 and Eligibility Verification Form that must be returned to us by December 15 to renew your WSHIP coverage. We have also included information about how to switch to WSHIP's Basic Plan or a Medicare Advantage Plan which may be lower cost coverage options for you. Please read this information carefully and contact us at **1-800-877-5187** if you have any questions or need assistance.

2016 WSHIP Premium Rates

Your WSHIP monthly premium rate will be changing effective January 1, 2016. By law, we are required to base our rates on what other carriers in the state charge for similar benefits. Please consult the enclosed rate chart to find your new rate.

Eligibility Verification Form Due December 15, 2015

WSHIP is required to verify continued eligibility of all enrollees. This eligibility verification requirement is combined with our yearly rate notice to simplify the process of returning this important information to us. Please return the enclosed purple form by December 15.

Important Reminder for Enrollees under Age 65

Medicare enrollees under age 65 (e.g., enrollees with kidney disease or a disability) generally have additional options for Medicare Supplement coverage when they turn age 65 and premiums may be much lower than WSHIP's premiums. If you will be turning age 65 this year, we encourage you to explore these options several months prior to turning age 65. You cannot be turned down or charged a higher premium because you have a pre-existing condition as long as you enroll during Medicare's guaranteed issue period. For more information, call 1-800-MEDICARE, visit www.medicare.gov on the web, or call the Insurance Commissioner's SHIBA HelpLine at 1-800-562-6900.

How to Switch to WSHIP's Lower Cost Basic Plan

WSHIP open enrollment is the period each year when you can switch plans for coverage beginning January 1. WSHIP's Basic plan is available for you to switch to during open enrollment. You may find that this plan, in conjunction with a Medicare Part D Prescription Drug Plan, meets your coverage needs at a much lower total cost. Summary of Benefits and rate information for both the Basic and Basic PLUS plan (your current plan) are enclosed for your information. **To switch to WSHIP's Basic plan, please notify WSHIP Premium Billing – IN WRITING - before December 15.**

Medicare Advantage Plan Choices

You may wish to consider enrolling in a Medicare Advantage Plan instead of continuing your WSHIP coverage. Premiums for Medicare Advantage Plans may be less than WSHIP's premiums. You cannot be denied coverage due to health status except for end stage renal disease (ESRD). Some Medicare Advantage Plans include prescription drug coverage, while with others you must enroll separately in a Medicare Prescription Drug Plan (PDP). We encourage you to contact an insurance agent for additional information. Be sure to also check with your doctor and other health care providers to see which Medicare Advantage Plans they accept. For more information, call 1-800-MEDICARE, visit www.medicare.gov on the web, or call the Insurance Commissioner's SHIBA HelpLine at 1-800-562-6900. Open enrollment for Medicare Advantage Plans is October 15 through December 7.

Open Enrollment for Medicare Part D

As a reminder, you may enroll or change Medicare Part D Prescription Drug Plans (PDPs) during Medicare's open enrollment period which is October 15 through December 7. For more information, call 1-800-MEDICARE, visit www.medicare.gov on the web, or call the Insurance Commissioner's SHIBA HelpLine at 1-800-562-6900. If you do not wish to enroll, or you wish to keep your current Medicare Part D Plan, you do not need to do anything.

Questions?

If you have questions or need assistance during this year's WSHIP open enrollment, please call WSHIP Customer Service at **1-800-877-5187**. Information is also available at www.wship.org.

Enclosures in This Packet

- **2016 WSHIP Premium Rates**
- **Eligibility Verification Form (Purple Paper) – RETURN BY December 15**
- **Summary of Benefits for Basic PLUS and Basic Plans**
- **Personalized Schedule of Benefits**
- **Return Envelope**

IMPORTANT!

Please RETURN Eligibility Verification Form by December 15 to renew your WSHIP coverage.