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October 2019

IMPORTANT NOTICE

- Re: - Basic Plan Premium Rate Change Effective January 1, 2020**
- Eligibility Verification Form Due December 15, 2019
- How to Switch to WSHIP's New, Lower Cost Medical Supplement Plan

Dear Member,

This letter contains important information about your premium rate change that is effective January 1, 2020 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 new Medical Supplement 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.

2020 WSHIP Premium Rates

Your WSHIP monthly premium rate will be changing effective January 1, 2020. 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, 2019

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. This form must be returned timely or your coverage is subject to termination per the terms of your policy.

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 New, Lower Cost Medical Supplement Plan

WSHIP open enrollment is the period each year when you can switch plans for coverage beginning January 1. This year you have two WSHIP plan choices – your current Basic Plan or WSHIP's new, lower cost Medical Supplement Plan. The new Medical Supplement Plan is similar to WSHIP's Basic Plan except that it does not cover the Medicare Part B deductible; the Medicare Part B deductible will be the enrollee's responsibility. Summary of Benefits and rate information for both the Medical Supplement Plan and Basic Plan (your current plan) are enclosed for your information. **To switch to WSHIP's new Medical Supplement Plan, please notify WSHIP Premium Billing - IN WRITING - before December 15.**

Medicare Advantage Plans

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 begins October 15 and ends 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:

- **2020 WSHIP Premium Rates**
- **Eligibility Verification Form (Purple Paper) – RETURN by December 15**
- **Summary of Benefits for Basic and Medical Supplement Plans**
- **Personalized Schedule of Benefits**
- **Return Envelope**

IMPORTANT!

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