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October 2022

## IMPORTANT NOTICE ABOUT YOUR BASIC PLAN COVERAGE

- Re: - Premium Rate Change Effective January 1, 2023**
- **Eligibility Verification Form Due December 15, 2022 (*Action Required*)**
  - **There May Be Lower Cost Coverage Options Available For You**

Dear Member,

This letter contains important information about your **premium rate change effective January 1, 2023**, and Eligibility Verification Form that must be returned to us by December 15 to renew your WSHIP coverage.

**You may also want to explore other coverage options.** We have included information about Medicare Advantage plans, which may be a lower cost coverage option for you. New federal law states that enrollees with End Stage Renal Disease (ESRD) can now enroll in a Medicare Advantage plan. You also have the option of switching to WSHIP's lower cost Medical Supplement Plan.

Please read this information carefully and contact us at **1-800-877-5187** if you have any questions.

### **2023 WSHIP Premium Rates**

Your WSHIP monthly premium rate will be changing effective January 1, 2023. By law, we are required to base our rates on what other carriers in the state charge for similar benefits. Please consult the enclosed premium rate chart to find your new rate.

### **Premium Invoices, Due Dates, and Payments by Third Parties**

Invoices for WSHIP premiums are mailed directly to enrollees. Your premiums must be paid on or before the due date or during a 31- day grace period that follows. If your premium is not received before the end of the grace period, your coverage ends at the end of the period for which your premium was paid. Monthly premium payment is available by bank draft only. Other payment options include quarterly, semi-annual, or yearly. If you would like to change your current method of payment, please contact 1-800-877-5187. **If a third party is paying your premium, please be sure to contact them for instructions on how to forward your WSHIP invoice for timely payment.**

### **Eligibility Verification Form Due December 15, 2022**

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](http://www.medicare.gov), or call the Insurance Commissioner's SHIBA HelpLine at 1-800-562-6900.

### **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. New federal law allows Medicare-eligible consumers with End Stage Renal Disease (ESRD) to enroll in a Medicare Advantage plan for coverage. 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](http://www.medicare.gov), or call the Insurance Commissioner's SHIBA HelpLine at 1-800-562-6900. Enrollment for Medicare Advantage plans is October 15 through December 7.

### **Medicare Part D Prescription Drug Plans**

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](http://www.medicare.gov), 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.

### **WSHIP's Lower Cost Medical Supplement Plan**

WSHIP's newer, Medical Supplement Plan is available for you to switch to for 2023. You may find that this plan, in conjunction with a Medicare Part D plan, meets your coverage needs at a lower cost. A Summary of Benefits for the Medical Supplement Plan (along with your current plan summary) is enclosed for information. **To switch to WSHIP's Medical Supplement Plan, please notify WSHIP (attention Premium & Billing) – IN WRITING – before December 15.**

### **Questions? Need Assistance?**

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](http://www.wship.org).

### **Enclosures:**

- **2023 WSHIP Premium Rates**
- **Eligibility Verification Form (Purple Paper) – RETURN by December 15**
- **Summary of Benefits for Medical Supplement Plan**
- **Summary of Benefits for Basic Plan (your current plan)**
- **Personalized Schedule of Benefits**
- **Return Envelope**

#### ***Important Deadlines***

**December 15** is the deadline to return your WSHIP Eligibility Form to renew your current WSHIP coverage or to switch to WSHIP's Medical Supplement Plan.

**December 7** is the deadline to enroll in a Medicare Advantage plan for 2023 instead of WSHIP.