

IMPORTANT NOTICE: Your Medicare plan won't be offered in 2025.

October 2, 2024

Care N' Care Insurance Company won't offer your Medicare plan in 2025. This means your coverage through Care N' Care Insurance Company will end December 31, 2024. You need to make some decisions about your Medicare coverage.

What happens if you don't join another Medicare plan?

If you don't take action before December 31, 2024, you will lose your prescription drug coverage and only be covered by Original Medicare starting January 1, 2025.

Even if Medicare places you in Original Medicare, you still have other opportunities to join a Medicare Health or drug plan. Because your plan will no longer be available to you, and to provide you additional time to evaluate your options, you have a special opportunity to join a new plan any time until February 28, 2025. If you join a new Medicare plan AFTER December 31, your coverage in the new plan won't start until the month after you join.

If you don't join a plan with prescription drug coverage or a stand-alone Prescription Drug Plan with Original Medicare by February 28, 2025, you won't have prescription drug coverage in 2025 and you may have to pay a lifetime Part D late-enrollment penalty if you join a Medicare prescription drug plan later. If you are already enrolled in a separate prescription drug plan, your prescription drug coverage will not be affected by this change.

What do you need to do?

You need to choose how you want to get your health and prescription drug coverage. Review your options for Medicare coverage and decide which is best for you:

Option 1: You can join another Medicare health plan. Call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week or visit Medicare.gov to choose a new plan. A Medicare health plan is offered by a private company that contracts with Medicare to provide benefits. Medicare health plans cover all services that Original Medicare covers and may offer extra coverage such as vision, hearing, or dental. Most Medicare health plans include prescription drug coverage. If you join a Medicare plan without drug coverage you may want to join a separate Medicare prescription drug plan to get prescription drug coverage. If you don't join a separate Medicare prescription drug plan you may have to pay a lifetime Part D late enrollment penalty if you choose to join one later.

Option 2: You can change to Original Medicare. Original Medicare is fee-for-service coverage managed by the Federal Government. If you choose Original Medicare, you

need to join a separate Medicare prescription drug plan to get prescription drug coverage. You may also want to buy a Medicare Supplement Insurance (Medigap) policy to fill in the gaps in Original Medicare coverage. See below for more information on Medigap policies.

If you currently pay a reduced Part B premium, based on your current plan's benefit, you will lose access to this benefit effective January 1, and you will have the full Part B premium deducted from your monthly Social Security check unless you join another plan that offers this benefit.

Important Information:

Medigap Policies –You have a special right to buy a Medigap policy because your plan is ending. This letter is your proof that you have a special right to buy a Medigap policy. You'll have this special right for 63 days after your coverage with Care N' Care Insurance Company ends. See the enclosed Medigap fact sheet for more information on your Medigap rights. You'll likely need to join a separate Medicare prescription drug plan if you want Medicare drug coverage.

If you have an employer or union group health plan, VA benefits, or TRICARE for Life, contact your insurer or benefits administrator. Ask how joining another plan or returning to Original Medicare affects your coverage.

How do you get help comparing Medicare plans?

Visit [Medicare.gov](https://www.medicare.gov) or refer to your Medicare & You handbook for a list of Medicare health and prescription drug plans in your area. You may also refer to the attached list of Medicare health and prescription drug plans in your area. If you want to join one of these plans, call the plan to get information about their costs, rules, and coverage.

You can also get help comparing plans if you:

- **Call Health Information, Counseling, and Advocacy Program (HICAP) at 1-800-252-9240 or TTY: 711, 8 AM – 5 PM CST Monday through Friday.** Counselors are available to answer your questions, discuss your needs, and give you information about your options. All counseling is **free**.
- **Call 1-800-MEDICARE (1-800-633-4227).** Tell them you got a letter saying your plan isn't going to be offered next year and you want help choosing a new plan. This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

- **Visit [Medicare.gov](https://www.Medicare.gov).** Click on “Supplements & Other Insurance” for information on Medigap policies and tools that can help you find plans available in your area. Click the “Find plans” tab to compare the plans in your area.

Note: Medicare isn’t part of the Health Insurance Marketplace. Following the instructions in this letter will ensure that you are reviewing Medicare plans and not Marketplace options.

For information on Medigap plans, please call the State Insurance Commissioner at 1-512-676-6022. TTY users should call 711.

Disregard any 2025 plan materials you received before October 1, 2024.

If you need more information, please call us at 1-877-374-7993, October 1st to March 31st, 8 AM – 8 PM CST, 7 days a week or April 1st to September 30th, 8 AM – 8 PM CST Monday through Friday. TTY/TDD users should call 711. Tell the customer service representative you got this letter.

Thank you for your membership, and please note that Care N’ Care Insurance Company will continue to provide the highest level of service through the remainder of the year.

Sincerely,

Leslie J Young
Health Plan Operations Officer
Care N’ Care Insurance Company, Inc.

You can get this information for free in other formats, such as large print, braille, or audio. Call 1-877-374-7993. The call is free.

“ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-877-374-7993 (TTY: 711).”

What You Should Know About Medigap

Medigap Basics

A Medigap policy (also called Medicare Supplement Insurance) is private health insurance that supplements Original Medicare. This means it helps pay some of the costs (“gaps”) that Original Medicare doesn’t cover (like copayments, coinsurance, and deductibles). If you have Original Medicare and a Medigap policy, Medicare will pay its share for covered health care costs then your Medigap policy pays its share.

Medigap coverage is different from your Care N’ Care Insurance Company coverage. Medigap policies only help pay if you are in Original Medicare. You don’t need a Medigap policy if you’re in a Medicare health plan.

Medigap policies must follow Federal and state laws designed to protect you. In most states, Medigap insurance companies can only sell you a “standardized” Medigap policy identified by letters A through N. Each standardized Medigap policy must offer the same basic benefits, no matter which insurance company sells it. Cost is usually the only difference between Medigap policies with the same letter sold by different companies.

Your Right to Buy a Medigap Policy

Guaranteed issue rights (also called “Medigap protections”) are rights you have when insurance companies must offer you certain Medigap policies. In most cases, you have a guaranteed issue right when you lose coverage in your Medicare health plan. When you have guaranteed issue rights, the insurance company must sell you a policy, must cover pre-existing conditions, and can’t charge you more because of any health problems. If you’re under 65, you may not be able to buy a Medigap policy until you’re 65.

Because you’re losing coverage with Care N’ Care Insurance Company, you may have a guaranteed issue right to buy a Medigap policy. Make sure you keep a copy of the letter that says your coverage is ending. To protect your rights, you must buy a Medigap policy no later than 63 calendar days after your coverage with Care N’ Care Insurance Company ends.

- Because your coverage under our plan ends December 31, 2024, you must buy a Medigap policy no later than March 4, 2025. If you leave our plan before December 31, 2024, you have 63 calendar days from the day your coverage ends to buy a Medigap policy.
- You have the right to buy Medigap Plan A, B, C*, D*, F*, G*, K, or L from any company selling these policies in Texas.

You may also have the right to buy any Medigap policy in these situations:

*Plans C and F are no longer available to people who are new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy Plan C or Plan F. People eligible for Medicare on or after January 1, 2020 have the right to buy Plans D and G instead of Plans C and F.

- If you first got Medicare Part B in the last 6 months.
- You joined a Medicare Advantage plan or Medicare Cost Plan for the first time, or Programs of All-Inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first 12 months (in some cases 24 months) of joining, you decide you want to switch to Original Medicare.
- You dropped a Medigap policy to join a Medicare Advantage plan (or to switch to a Medicare SELECT policy) for the first time, you have been in the plan less than a year, and you want to switch back.
- You were initially enrolled in Part B based on disability before turning 65, and you turned 65 within the past 6 months.

You Can Buy a Medigap Policy Now

If you want to buy a Medigap policy, follow these steps:

1. Call Health Insurance, Counseling, and Advocacy Program (HICAP) to learn more about which policies are available.
2. Contact the company that sells the Medigap policy and ask for an application.
3. Fill out the application and make a copy of the letter that came with this mailing. It will prove that you have special rights to buy a Medigap policy.
4. Mail the application and a copy of the letter to the Medigap insurance company.

Remember, you must buy a Medigap policy no later than 63 days from the day your coverage with Care N' Care Insurance Company ends. It's best to buy before your coverage with our plan ends so that your Medigap policy starts the same day as your Original Medicare coverage.

Get Help Comparing Your Options

- **Call Health Information, Counseling, and Advocacy Program (HICAP) at 1-800-252-9240 or TTY: 711, 8 AM – 5 PM CST Monday through Friday.** Counselors are available to answer your questions, discuss your needs, and give you information about your options and Medigap policies. All counseling is **free**.
- **Visit [Medicare.gov](https://www.medicare.gov).** Click on “Supplements & Other Insurance” for information on Medigap policies and tools that can help you find plans available in your area.
- **Call 1-800-MEDICARE (1-800-633-4227).** This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

You may also refer to the attached list of all Medicare health and prescription drug plans in your area. If you want to join one of these plans, call the plan to get information about their costs, rules, and coverage.

You can get this information for free in other formats, such as large print, braille, or audio. Call 1-877-374-7993. The call is free.

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Plans In Your Area*(as of September 23, 2024)***AETNA BETTER HEALTH OF TEXAS INC. (HMO/HMOPOS)**

Contract ID: H8597

Customer Service: (866) 409-1221, TTY: 711

Counties: Collin, Dallas, Denton, Ellis, Erath, Hood, Johnson, Parker, Rockwall, Somervell, Wise

AETNA HEALTH AND LIFE INSURANCE COMPANY (Local PPO)

Contract ID: H3288

Customer Service: (833) 570-6670, TTY: 711

Counties: Collin, Dallas, Erath, Hood, Johnson, Parker, Rockwall, Somervell, Tarrant, Wise

AETNA HEALTH INC. (TX) (HMO/HMOPOS)

Contract ID: H4523

Customer Service: (888) 268-9800, TTY: 711

Counties: Collin, Dallas, Denton, Tarrant

AMERICAN HEALTH PLAN OF TX, INC. (HMO/HMOPOS)

Contract ID: H6891

Customer Service: (855) 521-0628, TTY: (833) 312-0046

Counties: Collin, Cooke, Dallas, Denton, Ellis, Hood, Johnson, Parker

BAYLOR SCOTT & WHITE INSURANCE COMPANY (Local PPO)

Contract ID: H2032

Customer Service: (866) 334-3141, TTY: 711

Counties: Collin, Dallas, Denton, Ellis, Rockwall, Somervell, Tarrant

CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE CO. (Local PPO)

Contract ID: H0710

Customer Service: (877) 370-4874, TTY: 711

Counties: Collin, Dallas, Denton, Tarrant

CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE CO. (Local PPO)

Contract ID: H1278

Customer Service: (866) 550-4736, TTY: 711

Counties: Collin, Cooke, Dallas, Denton, Ellis, Hood, Johnson, Palo Pinto, Parker, Rockwall, Somervell, Wise

CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE CO. (HMO/HMOPOS)

Contract ID: H5322

Customer Service: (866) 314-8188, TTY: 711

Counties: Cooke, Erath, Hood, Palo Pinto, Parker, Somervell, Wise

CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE CO. (Regional CCP)

Contract ID: R6801

Customer Service: (866) 550-4736, TTY: 711

Counties: Collin, Cooke, Dallas, Ellis, Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Tarrant, Wise

CHA HMO, INC. (HMO/HMOPOS)

Contract ID: H0028

Customer Service: (800) 457-4708, TTY: 711

Counties: Collin, Cooke, Dallas, Denton, Ellis, Johnson, Parker, Rockwall, Tarrant, Wise

CIGNA HEALTH AND LIFE INSURANCE COMPANY (Local PPO)

Contract ID: H7849

Customer Service: (800) 668-3813, TTY: 711

Counties: Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant, Wise

CLEAR SPRING HEALTH INSURANCE COMPANY (PDP)

Contract ID: S6946

Customer Service: (877) 317-6082, TTY: 711

Counties: Collin, Cooke, Dallas, Ellis, Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Tarrant, Wise

GHS INSURANCE COMPANY (Local PPO)

Contract ID: H4801

Customer Service: (877) 774-8592, TTY: 711

Counties: Collin, Dallas, Denton, Ellis, Erath, Palo Pinto, Parker, Somervell, Tarrant, Wise

HCSC INSURANCE SERVICES COMPANY (Local PPO)

Contract ID: H1666

Customer Service: (877) 774-8592, TTY: 711

Counties: Collin, Cooke, Dallas, Denton, Hood, Johnson, Rockwall, Tarrant, Wise

HCSC INSURANCE SERVICES COMPANY (HMO/HMOPOS)

Contract ID: H9706

Customer Service: (877) 774-8592, TTY: 711

Counties: Collin, Cooke, Dallas, Denton, Ellis, Erath, Hood, Johnson, Palo Pinto, Parker, Rockwall, Somervell, Wise

HCSC INSURANCE SERVICES COMPANY (PDP)

Contract ID: S5715

Customer Service: (888) 285-2249, TTY: 711

Counties: Collin, Cooke, Dallas, Ellis, Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Tarrant, Wise

HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC. (HMO/HMOPOS)

Contract ID: H4513

Customer Service: (800) 668-3813, TTY: 711

Counties: Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant, Wise

HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC. (Local PPO)

Contract ID: H7787

Customer Service: (800) 668-3813, TTY: 711

Counties: Collin, Dallas, Denton, Johnson, Tarrant

HUMANA INSURANCE COMPANY (Local PPO)

Contract ID: H5216

Customer Service: (800) 457-4708, TTY: 711

Counties: Collin, Cooke, Dallas, Denton, Ellis, Erath, Hood, Johnson, Palo Pinto, Parker, Rockwall, Somervell, Tarrant, Wise

HUMANA INSURANCE COMPANY (PFFS)

Contract ID: H8145
Customer Service: (800) 457-4708, TTY: 711
Counties: Collin, Cooke, Dallas, Tarrant

HUMANA INSURANCE COMPANY (Regional CCP)

Contract ID: R4182
Customer Service: (800) 457-4708, TTY: 711
Counties: Collin, Cooke, Dallas, Ellis, Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Tarrant, Wise

HUMANA INSURANCE COMPANY (PDP)

Contract ID: S5884
Customer Service: (800) 281-6918, TTY: 711
Counties: Collin, Cooke, Dallas, Ellis, Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Tarrant, Wise

HUMANA INSURANCE COMPANY OF KENTUCKY (Local PPO)

Contract ID: H0473
Customer Service: (800) 457-4708, TTY: 711
Counties: Somervell

MEDCO CONTAINMENT LIFE AND MEDCO CONTAINMENT NY (PDP)

Contract ID: S5617
Customer Service: (800) 222-6700, TTY: 711
Counties: Collin, Cooke, Dallas, Ellis, Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Tarrant, Wise

MOLINA HEALTHCARE OF TEXAS, INC. (HMO/HMOPOS)

Contract ID: H7678
Customer Service: (866) 440-0012, TTY: 711
Counties: Collin, Cooke, Denton, Ellis, Hood, Johnson, Rockwall, Tarrant, Wise

MOLINA HEALTHCARE OF TEXAS, INC. (Medicare-Medicaid Plan HMO/HMOPOS)

Contract ID: H8197
Customer Service: (866) 856-8699, TTY: 711
Counties: Dallas

PROCARE ADVANTAGE, LLC (HMO/HMOPOS)

Contract ID: H3467
Customer Service: (844) 206-3719, TTY: 711
Counties: Collin, Cooke, Dallas, Denton, Ellis, Johnson, Palo Pinto, Parker, Rockwall, Somervell, Tarrant, Wise

PROMINENCE HEALTHFIRST OF TEXAS (HMO/HMOPOS)

Contract ID: H7680
Customer Service: (855) 969-5882, TTY: 711
Counties: Cooke

PROVIDER PARTNERS HEALTH PLAN OF TEXAS, INC. (HMO/HMOPOS)

Contract ID: H4054

Customer Service: (800) 405-9681, TTY: 711

Counties: Cooke, Dallas, Denton, Hood, Palo Pinto, Parker, Somervell, Tarrant, Wise

SCOTT AND WHITE HEALTH PLAN (HMO/HMOPOS)

Contract ID: H8142

Customer Service: (866) 334-3141, TTY: 711

Counties: Collin, Dallas, Denton, Ellis, Erath, Rockwall, Somervell, Tarrant

SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC. (HMO/HMOPOS)

Contract ID: H5652

Customer Service: (866) 314-8188, TTY: 711

Counties: Collin

SILVERSCRIPT INSURANCE COMPANY (Local PPO)

Contract ID: H2293

Customer Service: (866) 409-1221, TTY: 711

Counties: Collin, Dallas, Ellis, Johnson, Parker, Rockwall, Somervell, Tarrant, Wise

SILVERSCRIPT INSURANCE COMPANY (PDP)

Contract ID: S5601

Customer Service: (866) 235-5660, TTY: 711

Counties: Collin, Cooke, Dallas, Ellis, Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Tarrant, Wise

SUPERIOR HEALTHPLAN, INC. (HMO/HMOPOS)

Contract ID: H5294

Customer Service: (844) 796-6811, TTY: 711

Counties: Collin, Dallas, Denton, Ellis, Erath, Hood, Palo Pinto, Parker, Rockwall, Somervell, Tarrant, Wise

SUPERIOR HEALTHPLAN, INC. (Medicare-Medicaid Plan HMO/HMOPOS)

Contract ID: H6870

Customer Service: (866) 896-1844, TTY: 711

Counties: Dallas

TEXAS INDEPENDENCE HEALTH PLAN, INC. (HMO/HMOPOS)

Contract ID: H5015

Customer Service: (833) 471-8447, TTY: (833) 414-8447

Counties: Cooke, Denton, Palo Pinto, Somervell, Tarrant, Wise

UNITEDHEALTHCARE BENEFITS OF TEXAS, INC. (HMO/HMOPOS)

Contract ID: H0609

Customer Service: (866) 579-8774, TTY: 711

Counties: Collin, Cooke, Dallas, Denton, Ellis, Erath, Hood, Johnson, Palo Pinto, Parker, Rockwall, Somervell, Tarrant, Wise

UNITEDHEALTHCARE COMMUNITY PLAN OF TEXAS, L.L.C. (HMO/HMOPOS)

Contract ID: H4514

Customer Service: (866) 550-4736, TTY: 711

Counties: Collin, Cooke, Dallas, Denton, Erath, Hood, Johnson, Parker, Rockwall, Somervell, Tarrant, Wise

UNITEDHEALTHCARE INS. CO. & UHC INS. CO. OF NY (PDP)

Contract ID: S5921

Customer Service: (866) 460-8854, TTY: 711

Counties: Collin, Cooke, Dallas, Ellis, Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Tarrant, Wise

WELLCARE NATIONAL HEALTH INSURANCE COMPANY (Local PPO)

Contract ID: H7323

Customer Service: (833) 444-9089, TTY: 711

Counties: Collin, Cooke, Dallas, Denton, Ellis, Hood, Johnson, Parker, Rockwall, Somervell, Tarrant, Wise

WELLCARE OF TEXAS, INC. (HMO/HMOPOS)

Contract ID: H0174

Customer Service: (833) 444-9088, TTY: 711

Counties: Collin, Cooke, Dallas, Denton, Ellis, Hood, Johnson, Parker, Rockwall, Tarrant, Wise

WELLCARE PRESCRIPTION INSURANCE, INC. (PDP)

Contract ID: S4802

Customer Service: (888) 550-5252, TTY: 711

Counties: Collin, Cooke, Dallas, Ellis, Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Tarrant, Wise

WELLPOINT INSURANCE COMPANY (HMO/HMOPOS)

Contract ID: H8849

Customer Service: (833) 740-1110, TTY: 711

Counties: Collin, Cooke, Dallas, Denton, Ellis, Hood, Johnson, Palo Pinto, Parker, Rockwall, Wise

WELLPOINT TEXAS, INC. (HMO/HMOPOS)

Contract ID: H2593

Customer Service: (888) 816-2790, TTY: 711

Counties: Collin, Cooke, Dallas, Denton, Ellis, Hood, Johnson, Parker, Rockwall, Wise