



Covered California
 P.O. Box 989725
 West Sacramento, CA 95798-9725



{First Name} {Last Name}
 {Address_Line 1}
 {Address_Line 2}
 {City}, {State} {ZipCode}

You may now qualify for Medicare

Date

Case: XXXYYY

Dear **First Name Last Name**,

Thank you for choosing health insurance through Covered California. Our records indicate that you or someone in your family may qualify for Medicare because you are, or will soon be, age 65 or older.

If you have a Covered California plan with financial assistance, you can keep it until you qualify for Medicare. But after becoming eligible for Medicare, most people will need to cancel their Covered California plan. This is because once you qualify for Medicare you will no longer qualify for financial assistance through Covered California and if you keep getting financial assistance, you may have to pay some or all of it back to the IRS at tax time.

Enrolling in Medicare

You can sign up for Medicare by calling the Social Security Administration during your Medicare Initial Enrollment Period, which starts three months before your 65th birthday and ends three months after your 65th birthday. If you miss your Initial Enrollment Period, you can enroll during the General Enrollment Period from January 1 through March 31 of each year but you may have to pay a late enrollment penalty to Medicare which may increase each year that you do not enroll in Medicare. If you keep your Covered California plan because you missed your Initial Enrollment Period, you may have to pay some or all of the financial assistance for your Covered California plan back to the IRS at tax time.

Canceling Covered California

To avoid a gap in coverage, do not cancel your Covered California health plan until you know your Medicare coverage start date. Your enrollment in a Covered California plan will not be automatically cancelled, even if you are enrolled in a Medicare plan through the same plan carrier as your Covered California health plan. You must contact the Covered California Service Center at 800-300-1506 and request to either cancel your

plan (if you are the only member on your case) or report a change (if there are other family members in your Covered California plan).

It is best to call Covered California before your Medicare start date. If your Medicare coverage has already started, Covered California will not be able to cancel your coverage for past months. If you disagree with Covered California's inability to cancel your coverage for past months, you have a right to file an appeal.

Remember, once you qualify for Medicare you will lose financial assistance for Covered California, even if you do not sign up for Medicare. There is only one exception: if you have to pay a premium for Medicare Part A coverage and you have not enrolled in it, you may be able to continue Covered California coverage instead and keep your financial assistance. Call Medicare for more information at 800-633-4227.

Getting Help and More Information

There are many ways to get more information or ask questions about Medicare and other health coverage:

- To cancel your Covered California plan or discuss your coverage options, call the Covered California Service Center at 800-300-1506.
- You can review and compare Medicare options at www.medicare.gov, call 800-MEDICARE, or work with a licensed insurance agent.
- For questions about changing your address, enrolling in Medicare Part A or Part B, or a lost Medicare card, call the Social Security Administration at 800-772-1213.
- You can contact the Health Insurance Counseling & Advocacy Program (HICAP) for free, individual counseling on Medicare coverage questions, rights, health care options, and low-income assistance options. Call 800-434-0222 to schedule an appointment with HICAP.
- You can also contact the Health Consumer Alliance for help at 888-804-3536.

Getting Help in Another Language

IMPORTANT: This letter contains information about Medicare and your Covered California health plan. If you now qualify for Medicare you may have to pay back the financial assistance for your Covered California plan. Call 800-300-1506 for more information about the best health care program for you.

Español (Spanish)

Chinese

Vietnamese

Korean

Tagalog

Arabic

Armenian

Khmer

Russian

Farsi

Hmong