



MolinaHealthcare.com/Medicare

P.O. Box 22800, Long Beach CA 90801

IMPORTANT HEALTH PLAN INFORMATION

«Date»
«CarrierMemID»

«FullName»
«Address1» «Address2»
«City» «State» «Zip»

IMPORTANT NOTICE: Your Medicare plan won't be offered starting July 1, 2025.

Dear «FullName»,

«PlanName» won't offer your Medicare plan starting **July 1, 2025**. This means your coverage through «PlanName» will end **June 30, 2025** and you will need to choose how you want to get your health care and prescription drug coverage. Whichever choice you make, you will still have Medicare and Virginia Cardinal Care Managed Care Medicaid benefits. If you don't choose another prescription drug plan by **June 30, 2025**, Medicare will choose a new drug plan for you, and you'll have health coverage through Original Medicare starting July 1, 2025.

Even if Medicare places you in Original Medicare and chooses a drug plan for you, 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 August 31, 2025.

If you join a new Medicare plan AFTER June 30, your coverage in the new plan won't start until the month after you join.

The Virginia Department of Medical Assistance Services will send you a letter about your Cardinal Care Managed Care coverage choices.

What do you need to do?

You need to choose how you want to get your Medicare health and prescription drug coverage for 2025. Here are your options:

Option 1: Depending on where you live, you might have the option to join another plan that combines your Medicare and Cardinal Care Managed Care coverage under one plan. These are a special kind of Medicare health plan called Dual Eligible

Keep this letter. It's proof that you have a special right to join a Medicare plan.

Special Needs Plans, or D-SNPs. These plans are offered by private companies that contract with Medicare and with Virginia Medicaid. These plans cover all services that Original Medicare covers and prescription drugs. Some plans offer extra coverage such as vision, hearing or dental.

Option 2: You can join another Medicare Advantage health plan. Medicare health plans are offered by private companies that contract 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.

Call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048. Or, visit Medicare.gov to find out which Medicare health plans are in your area, or to choose a new Medicare health plan. The calls are free.

Option 3: You can change to Original Medicare. Original Medicare is coverage managed by the Federal Government. If you choose Original Medicare and don't choose a prescription drug plan by June 30, Medicare will enroll you in a separate Medicare prescription drug plan. You will only be enrolled into the separate prescription drug plan if you don't make another selection by June 30.

Important Information:

In general, you can change plans only at certain times during the year.

- **From October 15 through December 7**, anyone with Medicare can switch plans or return to Original Medicare. This includes adding or dropping Medicare prescription drug coverage for the following year. You can make as many changes as you need during this period. Your last coverage choice will take effect on January 1, 2025.
- **From January 1 through March 31**, anyone enrolled in a Medicare Advantage Plan (except a Medicare Medical Savings Account (MSA) plan) can switch plans or return to Original Medicare (and join a stand-alone Medicare Prescription Drug Plan).
- In addition, because you have Medicaid, you can make certain changes to your Medicare coverage any month including:
 - Disenrolling from a Medicare health plan and changing to Original Medicare by enrolling in a Medicare prescription drug plan,
 - If you have coverage through Original Medicare, enrolling in a Medicare prescription drug plan or changing to a different Medicare drug plan if you already have one, or
 - If eligible, enrolling in an integrated Dual Eligible Special Needs Plan (D-SNP) that provides your Medicare and most or all of your Medicaid benefits and services in one plan.

There may be other situations when you are eligible to make a change to your enrollment. If you want to make a change, 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.

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Your Cardinal Care Managed Care coverage will continue. For questions about Cardinal Care Managed Care, contact the Cardinal Care Managed Care Member Helpline at 1-800-643-2273 (TTY 1-800-817-6608). The Member Helpline is available Monday through Friday from 8:30 AM to 6:00 PM. Ask how joining another plan or returning to Original Medicare affects how you get your Cardinal Care Managed Care 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?

To get help comparing your options, you can:

«PlanName» will call you to explain how you can get help comparing plans. You can also:

- 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.
- **Call «SHIPName»** at «SHIPPhone» or TTY: 711, «SHIPHours», for **free**, personalized health insurance counseling.
- **Call your State «StateInsComName»** at «StateInsComPhone» or TTY: 711. Representatives 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), 24 hours a day, 7 days a week.** 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. TTY users can call 1-877-486-2048. The calls are free.
- **Visit [Medicare.gov](https://www.Medicare.gov).** Medicare's official website has tools that can help you compare plans and answer your questions. **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.

If you need more information, please call us at «MSPhone», «MSHours». Tell the customer service representative you got this letter.

Sincerely,

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Molina Healthcare

You can get this information for free in other formats, such as large print, braille, or audio. Call «MSPhone». The call is free.

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call «MSPhone», «MSHours».

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