



601 SW Second Avenue  
Portland OR 97204

## ***Important Moda Health Plan, Inc. Information***

September 23, 2024

<Recipient Name>  
<Attn: Name>  
<Address 1>  
<Address 2>  
<City> <ST> <Zip Code>

Dear <First Name>,

We want you to know how much we've valued the trust you've placed in us to provide your health insurance. That's why it was such a difficult decision for us to no longer offer Medicare Advantage plans in 2025.

You recently received a required letter informing you of this. We're reaching out to make sure you understand your Medicare options for 2025 and provide guidance to help you find coverage that fits your needs. We know this may be difficult for you and want to continue providing the best customer service and support that we can during this transition.

### **Understand your options**

- If you take no action, your Moda Health Medicare Advantage coverage will continue through Dec. 31, 2024. Starting Jan. 1, 2025, you'll automatically default to Original Medicare, which may have less coverage than your current Medicare Advantage plan.
- If you are switched to Original Medicare, you will need to use your red, white and blue Medicare card when you seek care.
- Please keep in mind that Original Medicare does not cover most prescription drugs. Unless you have other qualifying prescription drug coverage, you'll need to enroll in a plan with prescription drug coverage in order to have that coverage in 2025 and to avoid a late-enrollment penalty that may be added to Medicare prescription drug premiums for life.

## Key difference between Medicare Advantage and Medicare Supplement plans

- Medicare Advantage (Part C) bundles Medicare Part A and B (Original Medicare) often with Part D (prescription drug coverage) and other additional benefits
- Medicare Supplement (or Medigap plans) is additional coverage you can buy if you have Original Medicare (Part A and B) to help fill any coverage gaps that Original Medicare does not cover

## Tips and resources to help you find the right Medicare coverage in 2025

- Refer to your “*Medicare & You*” handbook for options in your area or visit [medicare.gov](https://www.medicare.gov)
- Contact Senior Health Insurance Benefits Assistance (SHIBA) at 800-722-4134 or [shiba.oregon.gov](https://shiba.oregon.gov) for free local health insurance counseling
- Contact your *trusted insurance agent*
- Talk with your *medical provider and/or your pharmacist* and ask what networks they are participating in for 2025

## You qualify for a Special Enrollment Period

- Per Medicare guidelines, you qualify for a Special Enrollment Period that extends your enrollment dates to **Feb. 28, 2025**. This enables you to switch plans without any gaps in coverage
- If you want your new plan to start on 1/1/2025, you must submit your application by **12/31/2024** to avoid a gap in coverage
- During this Special Enrollment Period, you won’t need to go through any approval process to enroll in a new Medicare Advantage plan or apply for a Medicare Supplement plan for 2025

We truly appreciate the confidence you have placed in us. We know this is difficult and we’re here to assist you with this transition.

For questions about your current benefits or claims, call Moda Health Customer Service at 503-265-4762 or toll-free at 877-299-9062. TTY users, dial 711. Customer Service is available from 7 a.m.–8 p.m. (Pacific Time), seven days a week October 1–March 31 (closed on Thanksgiving and Christmas), and weekdays April 1–September 30. Your call will be handled by our automated phone systems outside business hours.

Sincerely,

The Moda Health Medicare Advantage team

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