

Introduction to the North Dakota/South Dakota Non-renewal Notice

What Is the Purpose of This Notice?

This notice targets approximately 4,500 people in North Dakota and South Dakota whose current Medicare Advantage plans are leaving the Medicare program or reducing their service areas, and who will have limited options for joining a Medicare Advantage plan in 2011.

This notice explains their options and reminds people that if they want to join a Medicare Advantage plan or other Medicare health plan, they should do so by December 31, 2010 to make sure they have adequate coverage on January 1, 2011.

The notice is one page, and includes a list of available Medicare health plans printed on the back.

Who Gets This Notice?

This notice will go to approximately 4,500 people in North Dakota and South Dakota.

When Do People Get This Notice?

The notice is scheduled to mail in mid-November, 2010.

What Should People Do Next?

People with Medicare should consider their options carefully. People who want more information about Medicare health and drug plans in their area can do the following:

- Visit www.medicare.gov and get personalized plan information.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call their State Health Insurance Assistance Program for free personalized counseling at 1-888-575-6611 (North Dakota) or 1-800-536-8197 (South Dakota).

People can reference CMS Product No. 11524 when calling Medicare or their SHIP with questions about this notice.



<BENEFICIARY FULL NAME>
<ADDRESS>
<CITY STATE ZIP>

HICN <1234>
November 2010

Reminder: Your Current Plan Coverage Ends December 31, 2010 You Have Two Options for Coverage in 2011

You may have recently gotten a letter from <Org Name> letting you know that <Plan name> won't operate next year. If you got this letter, this means your coverage with <Org Name> will end on December 31, 2010. You have two options for getting Medicare coverage after December 31, 2010. **If you didn't get a letter from <Org Name>, please disregard this notice.**

Option 1: You can join a different Medicare health plan.

You have until January 31, 2011, to join a new Medicare Advantage Plan. However, if you wait until AFTER December 31, 2010, to join a new Medicare plan, your coverage won't start until the month after you join. **It's best to choose and join a new Medicare plan before December 31 to make sure you're covered on January 1, 2011.**

You may also be able to join a Medicare Cost Plan if there's one in your area. In a Medicare Cost Plan, you sign up for a network of doctors and hospitals, but care you get outside this network is still covered by Original Medicare. Some Medicare Cost Plans offer prescription drug coverage, or you can also join a Medicare Prescription Drug Plan. **You can join a Medicare Cost Plan anytime it's accepting new members, and leave the plan to return to Original Medicare anytime.**

A list of Medicare health plans that may be available in your area is included with this notice.

Option 2: If you do nothing, you'll be in Original Medicare.

If you decide not to join a Medicare Advantage Plan or a Medicare Cost Plan, you'll have Original Medicare. If you want drug coverage, you need to join a Medicare Prescription Drug Plan by January 31, 2011. If you want your drug coverage to start on January 1, you need to join by December 31, 2010.

You may also want to buy a Medigap policy to help pay costs Original Medicare doesn't cover. **Because your current plan is leaving Medicare, you have a special right to buy a Medigap policy until March 4, 2011.** Visit www.medicare.gov to learn about your Medigap options, or call <name of State Insurance Commissioner's Office> at <SIC phone number>.

Don't wait! Get help understanding your options.

Medicare offers help and information 24 hours a day to help you understand your choices. Visit www.medicare.gov to compare the Medicare health and drug plans in your area, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also call your State Health Insurance Assistance Program for free personalized counseling at <SHIP phone number>.

If you have other health or drug coverage through an employer or union, check with your plan benefits administrator to learn how joining a new Medicare plan will affect your current coverage before you make any changes.

Medicare Plans in North Dakota

To have health plan coverage starting January 1, you need to join one of the plans listed below by December 31, 2010. Call these plans to get more information about their coverage and how to join.

Organization	Plan Name	Plan Type	Does Plan Offer Drug Coverage?	Phone
BCBS MN, MT, NE, ND, WY, Wellmark IA and SD	MedicareBlue PPO	Regional PPO	Yes	1-866-434-2038
Humana Inc.	Humana Gold Choice H2944-019	PFFS	Yes	1-800-833-2364
	Humana Gold Choice H2944-166	PFFS	No	1-800-833-2364
	HumanaChoice H6609-017	Local PPO	Yes	1-800-833-2364
	HumanaChoice H6609-018	Local PPO	Yes	1-800-833-2364
	HumanaChoice H6609-024	Local PPO	No	1-800-833-2364
Medica Health Plans	Medica Advantage Sol. Standard with Enhanced Rx	PFFS	Yes	1-952-992-2345
	Medica Advantage Solution Standard	PFFS	No	1-952-992-2345
	Medica Advantage Solution Standard with Thrift Rx	PFFS	Yes	1-952-992-2345
	Medica Prime Sol. Enhanced w/Enhanced Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Sol. Value Plus w/Thrift Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Basic w/Enhanced Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Basic w/Standard Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Basic with Thrift Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Enhanced w/Thrift Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Enhanced with Std Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Value Plus w/Std Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Value Thrift with Rx	Cost Plan	Yes	1-952-992-2345
Munich American Holding Corp.	Sterling Basic	PFFS	No	1-888-858-8572
	Sterling Option I	PFFS	No	1-888-858-8572
	Sterling Option II	PFFS	Yes	1-888-858-8572
UnitedHealth Group, Inc.	SecureHorizons MedicareDirect Essential	PFFS	No	1-800-555-5757
	SecureHorizons MedicareDirect Rx	PFFS	Yes	1-800-555-5757
Universal American Corp.	Today's Options Premier 450 A powered by CCRx	PFFS	Yes	1-800-996-8867
	Today's Options Premier 800	PFFS	No	1-800-996-8867
	Today's Options Premier 850 B powered by CCRx	PFFS	Yes	1-800-996-8867
	Today's Options Premier 850 E powered by CCRx	PFFS	Yes	1-800-996-8867
	Today's Options Premier 850 F powered by CCRx	PFFS	Yes	1-800-996-8867
	Today's Options Premier 850B powered by CCRx	PFFS	Yes	1-800-996-8867

Get Help Comparing Your Plan Options

For help comparing plans, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also call the North Dakota Health Insurance Assistance Program for free personalized counseling at 1-888-575-6611.

Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.

Medicare Plans in South Dakota

To have health plan coverage starting January 1, you need to join one of the plans listed below by December 31, 2010. Call these plans to get more information about their coverage and how to join.

Organization	Plan Name	Plan Type	Does Plan Offer Drug Coverage?	Phone
BCBS MN, MT, NE, ND, WY, Wellmark IA and SD	MedicareBlue PPO	Regional PPO	Yes	1-866-434-2038
Coventry Health Care Inc.	Advantra Platinum	Local PPO	Yes	1-866-983-7845
Humana Inc.	Humana Gold Choice H2944-019	PFFS	Yes	1-800-833-2364
	Humana Gold Choice H2944-166	PFFS	No	1-800-833-2364
	HumanaChoice H6609-001	Local PPO	Yes	1-800-833-2364
	HumanaChoice H6609-002	Local PPO	No	1-800-833-2364
	HumanaChoice H6609-019	Local PPO	Yes	1-800-833-2364
Medica Health Plans	Medica Advantage Solution Standard with Thrift Rx	PFFS	Yes	1-952-992-2345
	Medica Advantage Solution Standard	PFFS	No	1-952-992-2345
	Medica Advantage Sol. Standard with Enhanced Rx	PFFS	Yes	1-952-992-2345
	Medica Prime Solution Value Thrift with Rx	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Basic w/Standard Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Basic w/Enhanced Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Enhanced with Std Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Sol. Enhanced w/Enhanced Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Basic with Thrift Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Enhanced w/Thrift Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Sol. Value Plus w/Thrift Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
	Medica Prime Solution Value Plus w/Std Rx - ND/SD	Cost Plan	Yes	1-952-992-2345
Munich American Holding Corp.	Sterling Option I	PFFS	No	1-888-858-8572
	Sterling Option II	PFFS	Yes	1-888-858-8572
	Sterling Basic	PFFS	No	1-888-858-8572
UnitedHealth Group, Inc.	SecureHorizons MedicareDirect Essential	PFFS	No	1-800-555-5757
	SecureHorizons MedicareDirect Rx	PFFS	Yes	1-800-555-5757
Universal American Corp.	Today's Options Premier 800	PFFS	No	1-800-996-8867
	Today's Options Premier 450 A powered by CCRx	PFFS	Yes	1-800-996-8867
	Today's Options Premier 850 E powered by CCRx	PFFS	Yes	1-800-996-8867

Get Help Comparing Your Plan Options

For help comparing plans, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also call the South Dakota Health Insurance Assistance Program for free personalized counseling at 1-800-536-8197.

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