



December 2014

## CONGRATULATIONS...You made it through Open Enrollment!!!

**And you made it through 2014 which is shaping up to be a record year for SHINE in terms of numbers of clients served! 68,000 consumers were served by the Massachusetts SHINE Program from 7/1/13 to 6/30/14 which is the highest number we have seen yet.**

This Annual Open Enrollment brought many challenges with the information on the Medicare Plan Finder. We are going to handle any problems that may arise due to Plan Finder issues through directions listed on a Tip Sheet attached below. The tip sheet will list the information needed by Regional Directors to send to CMS for consumers finding that the selected plan information did not match the information found during the plan search.

## MEDICARE ADVANTAGE CHANGE IN PROVIDER NETWORK

Medicare Advantage plans are dropping doctors and other health care providers from their networks at an increasing pace. This may occur in the middle of a plan year when most enrollees are not permitted to change plans and can occur without warning.

CMS will establish a *Special Enrollment Period*, on a case by case basis, if it determines a network change to be significant. The SEP will be in effect once CMS makes its determination and enrollees have been notified. The SEP begins the month the individual is notified of the network change and continues for an additional two months. Enrollment in the new plan is effective the first day of the month after the plan receives the enrollment request. Individuals eligible for the SEP may disenroll from the MA plan and elect Original Medicare or another MA plan, including an MA-PD even if they did not have prescription drug coverage previously.

## BLUE/CROSS MEDEX CHOICE

Blue Cross/Blue Shield of Massachusetts introduced a new plan called Medex Choice in October. Enrolling in Medex Choice requires individuals to choose a primary care provider (PCP) and follow plan requirements—including referrals to specialists. Medex Choice is a Medicare Select plan (p. 92 in Medicare & You Handbook) which has components of both Medigap and Medicare Advantage plans. For detailed information, contact BC/BS of Massachusetts.

There is an updated Medigap chart, including the Medex Choice information, available on Common Resources on the SHINE website.

Medex Choice primary care providers (PCPs):

• Accountable Care Associates • Atrius Health<sub>3</sub> • Baycare Health Partners • Beth Israel Deaconess Physician Organization • Central Massachusetts Independent Physician Association • Cooley Dickinson Physician Hospital Organization • Mount Auburn Cambridge Independent Practice Association • Partners<sup>SM</sup> HealthCare • Steward Health Care System<sup>SM</sup> • All HMO Blue primary care providers in Berkshire County

## REMINDERS:

### Can I Still Change My Medicare Advantage Plan or Prescription Drug Plan?

**A member of a Medicare Advantage or MA-PDP:** Medicare Advantage Disenrollment is January 1 to February 14 when a person can drop the MA plan and choose Original Medicare and a PDP. A Medigap may be purchased at the same time (continuous open enrollment for Medigaps in Massachusetts).

**A person who has a Medicare PDP-** if the person also has Prescription Advantage a change can be made once a year. For MassHealth members and LIS beneficiaries, a change can be made once a month.

**IMPORTANT NOTE: Transition Supply:** if a person finds within **90 days** of purchasing a new plan that his or her medications are not covered on the plan, the beneficiary is **entitled to a 30 day supply** of the previous medications. This gives the beneficiary time to apply for a SEP, or speak to the physician about filing an exception or changing medications.

**Medicare Part B Preventive Benefits:** Remember that flu shots are included in the Part B preventive benefits. There is a summary chart on page 61 of the Medicare & You 2015 Handbook which consumers can use to track preventive benefits they may need.

**People with Medicare and the Health Insurance Marketplace:** Open enrollment for the Health Insurance Marketplace runs from November 15, 2014 to February 15, 2015. Medicare beneficiaries should be aware that they cannot purchase Medicare contracted plans through the Marketplace. They can, however, purchase dental insurance through the Marketplace at any time - open enrollment period deadlines do not apply to new applicants for dental insurance through the Health Connector.

## Attachments:

Tip Sheet for Plan Finder Issues  
Supplement Plan with Medex Choice

## HAPPY HEALTHY NEW YEAR!!

**Contact SHINE State Staff**

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