

Medicare + Choice?

Thousands disenrolled in 2003

Earlier this year, Congress passed an Anti-terrorism Bill which had a direct impact on Medicare Part C.

Confused? If you are, you are certainly not alone. Those who tackle the Medicare+Choice (M+C) issue often are dazed by the tangle of information and seemingly endless stream of changes. However, with a few facts in place, the Medicare issue becomes clearer.

On June 12 this year, Congress passed the "Public Health Security and Bioterrorism Preparedness and Response Act." Previous to this legislation, HMOs enrolled in Medicare had to announce their intentions to stay in the marketplace by mid-summer. As a result of the bill, that deadline was extended to the second Monday in September for the years 2002, 2003, and 2004.

As of Sept. 9, the Centers for Medicare/Medicaid Services (CMS) estimates more than 90 HMO plans will drop coverage in select areas, forcing out roughly 327,000 Seniors. A final count can be expected by October. All policyholders affected by these withdrawals will receive a letter from their plan sometime during September. The letter will provide detailed information about healthcare options, including information on Medicare Supplement policies. The CMS has established a "Medicare Choices" Helpline.

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The helpline can be reached by dialing (800)633-4227. This toll-free number is staffed by English and Spanish-speaking customer service representatives from 8:30 a.m. to 4:30 p.m. local time.

Mark Your Calendar

September 9, 2002: Deadline for M+C organizations to notify the Centers for Medicare/Medicaid Services (CMS) of non-renewals or reductions in service areas.	September 24, 2002: CMS will post the "Medicare Personal Plan Finder," which will list all active organizations, on www.medicare.gov .	October 2, 2002: Deadline for M+C disenrollees to receive non-renewal letters and for M+C plans to publish non-renewal notices in regional newspapers.
October 15 - 30, 2002: CMS mails the 2003 "Medicare & You" handbook.	November 15 - December 31, 2002: Annual Election Period, during which all plans must accept new enrollees unless a capacity waiver has been approved.	January 1, 2003: Annual 2003 benefits commence and another 63-day guaranteed issue period for Medigap Plans A, B, C, and F begins.