

# Medicare + Choice Plans Non-Renewal Fact Sheet

**S**ome Medicare + Choice Plans are leaving the Medicare program. When Medicare + Choice Plans sign contracts with the Medicare program, they agree to stay in Medicare for at least one calendar year. Each year, Medicare + Choice Plans decide whether to continue doing business with Medicare, and whether to raise or lower premiums or benefits. Some Medicare + Choice Plans make business decisions to leave Medicare in certain states and selected counties.

Your plan must let you know if it intends to leave Medicare at the end of the year. Your plan must also tell you if other Medicare + Choice Plans are offered in your area and what protections you have. So if your plan is leaving, you have a choice to make. But no matter what plan you choose, you are still covered by the Medicare program.

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**If your Medicare + Choice Plan decides not to stay with Medicare, please consider the following:**

- You can always return to the Original Medicare Plan.
- If you return to the Original Medicare Plan, you may be able to get a Medigap policy.
- You can join another Medicare + Choice Plan, if one is available in your area.
- Your plan will continue to give you health services through the end of the year.
- You will still get all Medicare-covered services, no matter what you choose, but you may not have the same extra benefits.
- You should learn as much as you can about your options and rights before making a decision.

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**Resources are available to help you.** Call your State Health Insurance Assistance Program and speak to an expert who can provide information about your options and rights. Look on the back of this page for the phone number in your state. For answers to other questions about Medicare, call 1-800-MEDICARE (1-800-633-4227) or visit [www.medicare.gov](http://www.medicare.gov) on the web. TTY users should call 1-877-486-2048.



# **Medicare Questions?**

**Call 1-800-MEDICARE  
(1-800-633-4227)**

**TTY users should  
call 1-877-486-2048**

To speak with Medicare experts  
24 hours a day, 7 days a week

**Visit [www.medicare.gov](http://www.medicare.gov)**

To find Medicare + Choice Plans  
available in your area

**Call your local State Health  
Insurance Assistance Program**

To receive free Medicare counseling