Chapter 10: Ending your membership in <plan name>

Introduction

This chapter tells you when and how you can end your membership in <plan name>. It also gives you information about options for health coverage if you leave <plan name>. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

As long as you are still eligible for Medicare and MassHealth, you can leave <plan name> without losing your Medicare and MassHealth benefits. If you are over age 65 and you decide to leave One Care, you will not be able to enroll in a One Care plan later.

If you think you want to end your membership in our plan, there are a few ways you can get more information about what will happen, and how you can still get Medicare and MassHealth services.

* Call MassHealth Customer Service at 1-800-841-2900, Monday – Friday, 8 A.M. – 5 P.M. TTY users (people who are deaf, hard of hearing, or speech disabled) may call 711.
* Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users (people who have difficulty hearing or speaking) may call   
  1-877-486-2048.
* Contact a SHINE counselor at 1-800-243-4636. TTY users (people who are deaf, hard of hearing, or speech disabled) may call 1-800-439-2370.

[Plans should refer members to other parts of the handbook using the appropriate chapter number and section. For example, "refer to Chapter 9, Section A." An instruction [plans may insert reference, as applicable] is listed next to each cross reference throughout the handbook.]

[*Plans must update the Table of Contents to this document to accurately reflect where the information is found on each page after plan adds plan-customized information to this template.*]

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# When you can end your membership in <plan name>

You can end your membership in <plan name> One Care plan at any time during the year by enrolling in another Medicare Advantage Plan, enrolling in another One Care plan, or moving to Original Medicare.

Your membership will end on the last day of the month that we get your request to change your plan. For example, if we get your request on January 18, your coverage with our plan will end on January 31. Your new coverage will begin the first day of the next month (February 1, in this example). If you leave our plan, you can get information about your:

* Medicare options in the table in Section D2.
* MassHealth services in the table in Section D1.

You can get more information about when you can end your membership by calling:

* MassHealth Customer Service at 1-800-841-2900, Monday – Friday, 8 A.M. – 5 P.M. TTY users (people who are deaf, hard of hearing, or speech disabled) may call 711.
* A SHINE counselor at 1-800-243-4636. TTY users (people who are deaf, hard of hearing, or speech disabled) may call 1-800-439-2370.
* Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users (people who have difficulty hearing or speaking) may call 1-877-486-2048.

[Optional language for inclusion by plans. NOTE: If you’re in a drug management program (DMP), you may not be able to change plans. Refer to Chapter 5 of your Member Handbook for information about drug management programs.]

# How to end your membership in our plan

If you decide to end your membership, call MassHealth or Medicare and tell them you want to leave <plan name>.

* Call MassHealth Customer Service at 1-800-841-2900, Monday – Friday, 8 A.M. – 5 P.M. TTY users (people who are deaf, hard of hearing, or speech disabled) may call 711; **OR**
* Send MassHealth an Enrollment Decision Form. You can get the form at [www.mass.gov/one-care](http://www.mass.gov/one-care) or by calling <plan contact information> if you need us to mail you one; **OR**
* At times when MassHealth Customer Service is closed, call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users (people who have difficulty hearing or speaking) should call 1-877-486-2048. When you call 1-800-MEDICARE, you can also enroll in another Medicare health or drug plan. More information on getting your Medicare services when you leave our plan is in the chart in Section D2.

Your coverage with <plan name> will end on the last day of the month that we get your request.

# How to join a different One Care plan

If you want to keep getting your Medicare and MassHealth benefits together from a single plan, you can join a different One Care plan.

To enroll in a different One Care plan:

* Enroll online at: [www.mass.gov/one-care](http://www.mass.gov/one-care)
* Call MassHealth Customer Service at 1-800-841-2900, Monday – Friday, 8 A.M. – 5 P.M. TTY users (people who are deaf, hard of hearing, or speech disabled) may call 711.
* Tell them you want to leave <plan name> and join a different One Care plan. If you are not sure what plan you want to join, they can tell you about the One Care plans in your area; **OR**
* Send MassHealth an Enrollment Decision Form. You can get the form at [www.mass.gov/one-care](http://www.mass.gov/one-care), or by calling <plan contact information> if you need us to mail you one.

Your coverage with <plan name> will end on the last day of the month that we get your request.

# How to get Medicare and MassHealth services separately

If you do not want to enroll in a different One Care plan after you leave <plan name>, you will return to getting your Medicare and MassHealth services separately.

## D1. Ways to get your MassHealth services

You will get your MassHealth services directly from doctors and other providers by using your MassHealth card. This is called “fee-for-service.” Your MassHealth services include most long-term services and supports and behavioral health care.

## D2. Ways to get your Medicare services

You will have a choice about how to get your Medicare benefits.

|  |  |
| --- | --- |
| **1. You can change to:**  **A Medicare health plan, such as a Medicare Advantage Plan or a Program of All-inclusive Care for the Elderly (PACE)** | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048 to enroll in a Medicare health plan or PACE.  If you need help or more information:   * Call the SHINE Program (Serving Health Insurance Needs of Everyone) at 1-800-243-4636. TTY users may call 1-800-439-2370.   Your coverage with <plan name> will end on the last day of the month before your new plan’s coverage begins. |
| **2. You can change to:**  **Original Medicare with a separate Medicare prescription drug plan** | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048 to enroll in Original Medicare with a separate Medicare prescription drug plan.  If you need help or more information:   * Call the SHINE Program (Serving Health Insurance Needs of Everyone) at 1-800-243-4636. TTY users should call 1-800-439-2370.   Your coverage with <plan name> will end on the last day of the month before your Original Medicare coverage begins. |
| **3. You can change to:**  **Original Medicare without a separate Medicare prescription drug plan**  **NOTE:** If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don’t want to join.  You should only drop prescription drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call the SHINE Program at 1-800-243-4636. TTY users should call 1-800-439-2370. | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048 to enroll in Original Medicare and opt out of a separate Medicare prescription drug plan.  If you need help or more information:   * Call the SHINE Program (Serving Health Insurance Needs of Everyone) at 1-800-243-4636. TTY users should call 1-800-439-2370.   Your coverage with <plan name> will end on the last day of the month before your Original Medicare coverage begins. |

# Other options

Some people who decide not to join a One Care plan may be able to join a different kind of plan to get their Medicare and MassHealth benefits together.

* If you are age 55 or older, you may be eligible to enroll in the Program of All-Inclusive Care for the Elderly (PACE) (additional criteria apply). PACE helps older adults stay in the community instead of getting nursing facility care.
* If you are age 65 or older when you leave <plan name>, you may be able to join a Senior Care Options (SCO) plan.

To find out about PACE or SCO plans and whether you can join one, call MassHealth Customer Service at 1-800-841-2900, Monday – Friday, 8 A.M. – 5 P.M. TTY users (people who are deaf, hard of hearing, or speech disabled) at 711. Keep getting your Medicare and MassHealth services and drugs through our plan until your membership ends.

# Keep getting your medical items, services and drugs through our plan until your membership ends

If you leave <plan name>, you must keep getting your prescription drugs and health care through our plan until the next month starts.

* Use network providers to receive medical care.
* **Use our network pharmacies** [insert if applicable:**including through our mail-order pharmacy services**] **to get your prescriptions filled.**
* **If you are hospitalized on the day that your membership in <plan name> ends**, **our plan will cover your hospital stay until you are discharged.** This will happen even if your new health coverage begins before you are discharged.

# Other situations when your membership ends

These are the cases when MassHealth or Medicare must end your membership in our plan:

* If there is a break in your Medicare Part A and Part B coverage.
* If you are no longer eligible for MassHealth and your 2-month deeming period has ended. Our plan is for people who are eligible for both Medicare and MassHealth.
* If you join a MassHealth Home and Community Based Services (HCBS) Waiver program
* If you move out of our service area.
* If you move into an Intermediate Care Facility operated by the Massachusetts Department of Developmental Services.
* If you go to jail or prison for a criminal offense.
* If you are not a United States citizen or are not lawfully present in the United States.
* You must be a United States citizen or lawfully present in the United States to be a member of our plan.
* The Centers for Medicare & Medicaid Services will notify us if you aren’t eligible to remain a member on this basis.
* We must disenroll you if you don’t meet this requirement.
* If you have or get other comprehensive insurance for prescription drugs or medical care.
* If you let someone else use your Member ID Card to get care.
* If your membership ends for this reason, Medicare may ask the Inspector General to investigate your case, and MassHealth may ask the Bureau of Special Investigations to investigate your case.

We can also ask you to leave our plan if you continuously behave in a way that is so disruptive that we cannot provide care for you or other members of our plan. We can only make you leave if we get permission from Medicare and MassHealth first.

# Rules against asking you to leave our plan for any reason related to your health or your disability

If you feel that we are asking you to leave our plan for a reason related to your health or disability, you should call Medicareat 1‑800‑MEDICARE (1‑800‑633‑4227). TTY users should call 1‑877‑486‑2048. You may call 24 hours a day, 7 days a week.

You should also call MassHealth Customer Service at 1-800-841-2900, Monday – Friday, 8 A.M. – 5 P.M. TTY users may call 711.

You may also call My Ombudsman at 1-855-781-9898 (Toll Free), Monday through Friday from 9:00 A.M. to 4:00 P.M.

* Use 7-1-1 to call 1-855-781-9898. This number is for people who are deaf, hear of hearing, or speech disabled.
* Use Videophone (VP) 339-224-6831. This number is for people who are deaf or hard of hearing.
* You can also email My Ombudsman at [info@myombudsman.org](mailto:info@myombudsman.org).

# How to get more information about ending your plan membership

If you have questions or would like more information about when your membership may end, you can call Member Services at <toll-free number>.