

## **IMPORTANT NOTICE: Your Lasso Healthcare MSA plan won't be offered in 2024.**

October 2, 2023

<Member Name>  
<Member Address>  
<Address>

**Keep this letter. It's proof that you have a special right to buy a Medigap policy or join a Medicare plan.**

Dear <Member Name>,

Lasso Healthcare won't offer your Medicare plan in 2024. This means your coverage through Lasso Healthcare will end December 31, 2023. You need to make some decisions about your Medicare coverage.

### **What happens if you don't join another Medicare plan?**

If you don't take action before December 31, 2023, you will only be covered by Original Medicare starting January 1, 2024.

Even if Medicare places you in Original Medicare, you still have other opportunities to join a Medicare Health plan. Because your plan will no longer be available to you, and to provide you additional time to evaluate your options, you have a special opportunity to join a new plan any time until February 29, 2024. If you join a new Medicare plan AFTER December 31, your coverage in the new plan won't start until the month after you join.

If you are already enrolled in a separate prescription drug plan, your prescription drug coverage will not be affected by this change.

If you join a new Medicare plan AFTER December 31, your coverage in the new plan won't start until the month after you join.

### **What do you need to do?**

You need to choose how you want to get your health and prescription drug coverage. Review your options for Medicare coverage and decide which is best for you:

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| <p>Keep this letter. It's proof that you have a special right to buy a Medigap policy or join a Medicare plan.</p> |
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**Option 1: You can join another Medicare health plan.** Call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week or visit Medicare.gov to choose a new plan. A Medicare health plan is offered by a private company that contracts with Medicare to provide benefits. Medicare health plans cover all services that Original Medicare covers and may offer extra coverage such as vision, hearing, or dental. Most Medicare health plans include prescription drug coverage. If you join a Medicare plan without drug coverage you may want to join a separate Medicare prescription drug plan to get prescription drug coverage. If you don't join a separate Medicare prescription drug plan you may have to pay a lifetime Part D late enrollment penalty if you choose to join one later.

**Option 2: You can change to Original Medicare.** Original Medicare is fee-for-service coverage managed by the Federal Government. If you choose Original Medicare, you need to join a separate Medicare prescription drug plan to get prescription drug coverage. You may also want to buy a Medicare Supplement Insurance (Medigap) policy to fill in the gaps in Original Medicare coverage. See below for more information on Medigap policies.

If you currently pay a reduced Part B premium, based on your current plan's benefit, you will lose access to this benefit effective January 1, and you will have the full Part B premium deducted from your monthly Social Security check unless you join another plan that offers this benefit.

## **Important Information:**

**Medigap Policies** –You have a special right to buy a Medigap policy because your plan is ending. This letter is your proof that you have a special right to buy a Medigap policy. You'll have this special right for 63 days after your coverage with Lasso Healthcare ends. See the enclosed Medigap fact sheet for more information on your Medigap rights. You'll likely need to join a separate Medicare prescription drug plan if you want Medicare drug coverage.

**If you have an employer or union group health plan, VA benefits, or TRICARE for Life,** contact your insurer or benefits administrator. Ask how joining another plan or returning to Original Medicare affects your coverage.

## **How do you get help comparing Medicare plans?**

Visit [Medicare.gov](https://www.medicare.gov) or refer to your Medicare & You handbook for a list of Medicare health and prescription drug plans in your area.

You can also get help comparing plans if you:

- **Call <Name of SHIP> at <SHIP phone> or TTY: <TTY number>, <days and hours of operation.** Counselors are available to answer your questions, discuss your needs, and

give you information about your options. All counseling is **free**.

- **Call 1-800-MEDICARE (1-800-633-4227)**. Tell them you got a letter saying your plan isn't going to be offered next year and you want help choosing a new plan. This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- **Visit [Medicare.gov](https://www.medicare.gov)**. Click on "Supplements & Other Insurance" for information on Medigap policies and tools that can help you find plans available in your area. Click the "Find plans" tab to compare the plans in your area.

**Note:** Medicare isn't part of the Health Insurance Marketplace. Following the instructions in this letter will ensure that you are reviewing Medicare plans and not Marketplace options.

For information on Medigap plans, please call the <**State Insurance Commissioner's Office**> at <**State CO Phone**>. TTY users should call <**State CO TTY**>.

Disregard any 2024 plan materials you received before October 1, 2023.

If you need more information, please call us at 1-833-925-2776, (TTY: 711), 8 a.m. to 8 p.m. seven days a week (except Thanksgiving and Christmas) from October 1 – March 31 and 8 a.m. to 8 p.m. Monday – Friday (other technologies such as voicemail are used after hours, weekends, and on Federal Holidays) from April 1 – September 30. Tell the customer service representative you got this letter.

Your Lasso Healthcare MSA plan will continue through December 31, 2023.

If you disenroll before the end of the year, you will have to pay Lasso Healthcare for a portion of the MSA deposit made by the MSA Plan at the time you enrolled. The amount you owe is based on the number of months left in the year after your disenrollment date.

Optum Financial services all Lasso Healthcare Medical Savings Accounts (MSA). As of January 1, 2024, Lasso Healthcare will no longer pay the service fees associated with the account. Beginning in January, you will be responsible for the \$2.75 monthly service charge. Note: The monthly fee is waived if the monthly average cash balance is over \$3000.

In January, you will receive a letter from Optum Financial regarding the disassociation of your account from Lasso Healthcare.

If you have questions about your Optum Financial MSA please call Optum Financial at: 1-855-893-2300 or visit [optumbank.com](https://optumbank.com).

Sincerely,

Lasso Healthcare MSA

You can get this information for free in other formats, such as large print, braille, or audio. Call 1-833-925-2776. The call is free.

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# What You Should Know About Medigap

## Medigap Basics

A Medigap policy (also called Medicare Supplement Insurance) is private health insurance that supplements Original Medicare. This means it helps pay some of the costs (“gaps”) that Original Medicare doesn’t cover (like copayments, coinsurance, and deductibles). If you have Original Medicare and a Medigap policy, Medicare will pay its share for covered health care costs then your Medigap policy pays its share.

Medigap coverage is different from your Lasso Healthcare coverage. Medigap policies only help pay if you are in Original Medicare. You don’t need a Medigap policy if you’re in a Medicare health plan.

Medigap policies must follow Federal and state laws designed to protect you. In most states, Medigap insurance companies can only sell you a “standardized” Medigap policy identified by letters A through N. Each standardized Medigap policy must offer the same basic benefits, no matter which insurance company sells it. Cost is usually the only difference between Medigap policies with the same letter sold by different companies.

## Your Right to Buy a Medigap Policy

Guaranteed issue rights (also called “Medigap protections”) are rights you have when insurance companies must offer you certain Medigap policies. In most cases, you have a guaranteed issue right when you lose coverage in your Medicare health plan. When you have guaranteed issue rights, the insurance company must sell you a policy, must cover pre-existing conditions, and can’t charge you more because of any health problems. If you’re under 65, you may not be able to buy a Medigap policy until you’re 65.

**Because you’re losing coverage with Lasso Healthcare, you may have a guaranteed issue right to buy a Medigap policy. Make sure you keep a copy of the letter that says your coverage is ending. To protect your rights, you must buy a Medigap policy no later than 63 calendar days after your coverage with Lasso Healthcare ends.**

- Because your coverage under our plan ends December 31, 2023, you must buy a Medigap policy no later than March 3, 2024. If you leave our plan before December 31, 2023, you have 63 calendar days from the day your coverage ends to buy a Medigap policy.
- You have the right to buy Medigap Plan A, B, C\*, D\*, F\*, G\*, K, or L from any company selling these policies in <State>.

You may also have the right to buy any Medigap policy in these situations:

- If you first got Medicare Part B in the last 6 months.
- You joined a Medicare Advantage plan or Medicare Cost Plan for the first time, or Programs of All-Inclusive Care for the Elderly (PACE) when you were first eligible for

\*Plans C and F are no longer available to people who are new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy Plan C or Plan F. People eligible for Medicare on or after January 1, 2020 have the right to buy Plans D and G instead of Plans C and F.

Medicare Part A at 65, and within the first 12 months (in some cases 24 months) of joining, you decide you want to switch to Original Medicare.

- You dropped a Medigap policy to join a Medicare Advantage plan (or to switch to a Medicare SELECT policy) for the first time, you have been in the plan less than a year, and you want to switch back.
- You were initially enrolled in Part B based on disability before turning 65, and you turned 65 within the past 6 months.

## You Can Buy a Medigap Policy Now

If you want to buy a Medigap policy, follow these steps:

1. Call <Name of SHIP> to learn more about which policies are available.
2. Contact the company that sells the Medigap policy and ask for an application.
3. Fill out the application, and make a copy of the letter that came with this mailing. It will prove that you have special rights to buy a Medigap policy.
4. Mail the application and a copy of the letter to the Medigap insurance company.

**Remember, you must buy a Medigap policy no later than 63 days from the day your coverage in Lasso Healthcare ends.** It's best to buy before your coverage with our plan ends so that your Medigap policy starts the same day as your Original Medicare coverage.

## Get Help Comparing Your Options

You can :

- **Call <Name of SHIP> at <SHIP phone> or TTY: <TTY number>, <days and hours of operation>.** Counselors are available to answer your questions, discuss your needs, and give you information about your options and Medigap policies. All counseling is **free**.
- **Visit [Medicare.gov](https://www.Medicare.gov).** Click on "Supplements & Other Insurance" for information on Medigap policies and tools that can help you find plans available in your area.
- **Call 1-800-MEDICARE (1-800-633-4227).** This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

If you want to join one of these plans, call the plan to get information about their costs, rules, and coverage.

You can get this information for free in other formats, such as large print, braille, or audio. Call 1-833-925-2776. The call is free.

| State                | State Abbreviation | Name of SHIP  | SHIP Phone     | TTY Number     | Days and hours of operation          | State Insurance Commissioner's Office  | State CO Phone | State CO TTY   |
|----------------------|--------------------|---|----------------|----------------|--------------------------------------|--|----------------|----------------|
| Alabama              | AL                 | Alabama State Health Insurance Assistance Program (SHIP)        | 1-800-243-5463 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Alabama Department of Insurance  | 1-800-433-3966 | 711            |
| Alaska               | AK                 | Alaska Department of Health and Human Services                  | 1-800-478-6065 | 711            | Monday-Friday, 7 A.M. - 7 P.M.       | Alaska Division of Insurance   | 1-800-INSURAK  | 711            |
| Arizona              | AZ                 | Arizona State Health Insurance Assistance Program (SHIP)        | 1-800-432-4040 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Arizona Department of Insurance  | 1-602-364-3100 | 711            |
| Arkansas             | AR                 | Arkansas Senior Health Insurance Information Program (SHIIP)    | 1-800-224-6330 | 711            | Monday-Friday, 8 A.M. - 4:30 P.M.    | Arkansas Commissioner of Insurance   | 1-800-282-9134 | 711            |
| Delaware             | DE                 | Delaware Medicare Assistance Bureau (DMAB)                      | 1-800-336-9500 | 711            | Monday-Friday, 8 A.M. - 4:30 P.M.    | Delaware Insurance Commissioner  | 1-302-674-7300 | 711            |
| District of Columbia | DC                 | Health Insurance Counseling Project (HICP)                      | 1-202-727-8370 | 711            | Monday-Friday, 8:30 A.M. - 4:30P.M.  | District of Columbia, Department of Insurance, Securities and Banking Commissioner | 1-202-727-8000 | 711            |
| Florida              | FL                 | Serving Health Insurance Needs of Elders (SHINE)                | 1-800-963-5337 | 1-800-955-8770 | Monday-Friday, 8A.M. - 5 P.M.        | Florida Office of Insurance Regulation   | 1-850-413-3140 | 711            |
| Georgia              | GA                 | GeorgiaCares - State Health Insurance Assistance Program (SHIP) | 1-866-552-4464 | 711            | Monday-Friday, 8A.M. - 5 P.M.        | Office of Insurance and Safety Fire Commissioner                                   | 1-800-656-2298 | 711            |
| Hawaii               | HI                 | Hawaii State Health Insurance Assistance Program (SHIP)         | 1-888-875-9229 | 711            | Monday-Friday, 7:45 A.M. - 4:30 P.M. | Department of Commerce and Consumer Affairs Insurance Division                     | 1-808-586-2790 | 711            |
| Illinois             | IL                 | Senior Health Insurance Program (SHIP) – Contact Information    | 1-800-252-8966 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Illinois Department of Insurance   | 1-312-814-2420 | 1-866-323-5321 |
| Indiana              | IN                 | State Health Insurance Assistance Program (SHIP)                | 1-800-452-4800 | 1-866-846-0139 | Monday-Friday, 8 A.M. - 5 P.M.       | Indiana Department of Insurance  | 1-800-457-8283 | 711            |
| Kansas               | KS                 | Senior Health Insurance Counseling for Kansas (SHICK)           | 1-800-860-5260 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Kansas Commissioner of Insurance   | 1-785-296-3071 | 711            |
| Kentucky             | KY                 | State Health Insurance Assistance Program (SHIP)                | 1-877-293-7447 | 711            | Monday-Friday, 8 A.M. - 4 P.M.       | Kentucky Department of Insurance Commissioner                                      | 1-502-564-6026 | 711            |
| Louisiana            | LA                 | Senior Health Insurance Information Program (SHIIP)             | 1-800-259-5300 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Louisiana Department of Insurance  | 1-800-259-5300 | 711            |
| Maryland             | MD                 | State Health Insurance Program (SHIP)                           | 1-800-243-3425 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Maryland Insurance Administration Office of the Commissioner                       | 1-410-468-2090 | 711            |
| Massachusetts        | MA                 | Serving Health Insurance Needs of Everyone (SHINE)              | 1-800-243-4636 | 1-800-439-2370 | Monday-Friday, 9 A.M. - 4 P.M.       | Massachusetts Commissioner of Insurance  | 1-877-563-4467 | 711            |
| Minnesota            | MN                 | Minnesota State Health Insurance Assistance Program (SHIP)      | 1-800-333-2433 | 711            | Monday-Friday, 8 A.M. - 4:30 P.M.    | Deputy Commissioner of Insurance, Minnesota Department of Commerce                 | 1-651-539-1500 | 711            |

| State          | State Abbreviation | Name of SHIP   | SHIP Phone     | TTY Number     | Days and hours of operation          | State Insurance Commissioner's Office                             | State CO Phone | State CO TTY   |
|----------------|--------------------|--|----------------|----------------|--------------------------------------|---|----------------|----------------|
| Mississippi    | MS                 | State Health Insurance Assistance Program (SHIP)                   | 1-601-359-4500 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Mississippi Commissioner of Insurance                             | 1-601-359-3569 | 711            |
| Missouri       | MO                 | CLAIM, State Health Insurance Assistance Program (SHIP)            | 1-800-390-3330 | 711            | Monday-Friday, 9 A.M. - 4 P.M.       | Director, Missouri Department of Commerce and Insurance           | 1-573-751-4126 | 711            |
| Montana        | MT                 | Montana State Health and Insurance Assistance Program (SHIP)       | 1-800-551-3191 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Montana Commissioner of Securities & Insurance                    | 1-800-332-6148 | 711            |
| Nevada         | NV                 | State Health Insurance Assistance Program (SHIP)                   | 1-800-307-4444 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Department of Business and Industry, Nevada Division of Insurance | 1-775-687-0700 | 711            |
| New Hampshire  | NH                 | New Hampshire State Health Insurance Assistance Program (SHIP)     | 1-866-634-9412 | 711            | Monday-Friday, 8 A.M. - 4:30 P.M.    | New Hampshire Insurance Commissioner                              | 1-603-271-2261 | 711            |
| New Mexico     | NM                 | New Mexico ADRC – State Health Insurance Assistance Program (SHIP) | 1-800-432-2080 | 1-505-476-4937 | Monday-Friday, 8 A.M. - 5 P.M.       | Office of the Superintendent of Insurance                         | 1-855-427-5674 | 711            |
| North Carolina | NC                 | Seniors' Health Insurance and Information Program (SHIIP)          | 1-855-408-1212 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | North Carolina Department of Insurance Commissioner               | 1-855-408-1212 | 711            |
| North Dakota   | ND                 | State Health Insurance Counseling Program (SHIC)                   | 1-888-575-6611 | 1-800-366-6888 | Monday-Friday, 8 A.M. - 5 P.M.       | North Dakota Insurance Department                                 | 1-701-328-2440 | 1-800-366-6888 |
| Ohio           | OH                 | Ohio Senior Insurance Information Program (OSHIIP)                 | 1-800-686-1578 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Director, Ohio Department of Insurance                            | 1-614-644-2658 | 711            |
| Oklahoma       | OK                 | Senior Health Insurance Counseling Program (SHIP)                  | 1-800-763-2828 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Commissioner, Oklahoma Insurance Department                       | 1-800-522-0071 | 711            |
| Oregon         | OR                 | Senior Health Insurance Benefits Assistance (SHIBA)                | 1-800-722-4134 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Division of Financial Regulation,                                 | 1-888-877-4894 | 711            |
| Pennsylvania   | PA                 | Pennsylvania Medicare Education and Decision Insight – PA MEDI     | 1-800-783-7067 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Pennsylvania Commissioner of Insurance                            | 1-877-881-6388 | 711            |
| Rhode Island   | RI                 | Senior Health Insurance Program (SHIP)                             | 1-401-462-3000 | 1-401-462-0740 | Monday-Friday, 8:30 A.M. - 4 P.M.    | Office of Health Insurance Commissioner                           | 1-855-747-3224 | 711            |
| South Carolina | SC                 | State Health Insurance Assistance Program (SHIP)                   | 1-800-868-9095 | 711            | Monday-Friday, 8:30 A.M. - 5:00 P.M. | Director, South Carolina Department of Insurance                  | 1-803-737-6160 | 711            |
| South Dakota   | SD                 | Senior Health Information and Insurance Education (SHIINE)         | 1-877-331-4834 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | South Dakota Insurance Commissioner                               | 1-605-773-3563 | 711            |
| Texas          | TX                 | Texas Health Information, Counseling and Advocacy Program (HICAP)  | 1-800-252-9240 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Texas Commissioner of Insurance                                   | 1-512-676-6022 | 711            |
| Utah           | UT                 | State Health Insurance Assistance Program (SHIP)                   | 1-800-541-7735 | 711            | Monday-Friday, 8 A.M. - 5 P.M.       | Utah Insurance Commissioner                                       | 1-801-538-3800 | 711            |
| West Virginia  | WV                 | State Health Insurance Assistance Program (SHIP)                   | 1-877-987-4463 | 711            | Monday-Friday, 8 A.M. - 4:00 P.M.    | West Virginia Offices of the Insurance Commissioner               | 1-304-558-3386 | 711            |
| Wyoming        | WY                 | Wyoming State Health Insurance Information Program (WSHIIP)        | 1-800-856-4398 | 711            | Monday-Friday, 8 A.M - 4:00 P.M.     | Wyoming Department of Insurance                                   | 1-307-777-7402 | 711            |