



Information on Rights and Responsibilities upon Disenrollment

Ending your membership in Lasso Healthcare MSA may be **voluntary** (your own choice under permitted situations) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you *want* to leave. Sections 2 and 3 provide information on ending your membership voluntarily.

There are also limited situations where we are required to end your membership. Section 6 tells you about situations when we must end your membership.

If you are leaving our plan, our plan must continue provide your medical care and you will continue to pay your cost share until your membership ends.

When can you end your membership in our plan?

You can end your membership during the Annual Enrollment Period
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You can end your membership in our plan during the **Annual Enrollment Period** (also known as the “Annual Open Enrollment Period”). In certain situations, you may also be eligible to leave the plan at other times of the year. If this is your first time enrolling in an MSA plan you may cancel this enrollment by December 15, 2022.

- **The Annual Enrollment Period** is from October 15 to December 7.

Choose to keep your current coverage or make changes to your coverage for the upcoming year. If you decide to change to a new plan, you can choose any of the following types of plans:

- Keep your Medicare Savings Account (MSA) plan and enroll in a separate prescription drug plan (or enroll in a new prescription drug plan if you do not currently have one);
- Another Medicare health plan, with or without prescription drug coverage
- Original Medicare *with* a separate Medicare prescription drug plan;

OR

- Original Medicare *without* a separate Medicare prescription drug plan.
- **Your membership will end in our plan** when your new plan’s coverage begins on January 1.



In certain limited situations, you can end your membership during a Special Enrollment Period

In certain limited situations, members of Lasso Healthcare MSA may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

You may be eligible to end your membership during a Special Enrollment Period if any of the following situations apply to you. These are just examples, for the full list you can contact the plan, call Medicare, or visit the Medicare website (www.medicare.gov):

- Usually, when you have moved.

If we violate our contract with you.

- If you are getting care in an institution, such as a nursing home or long-term care (LTC) hospital.

If you enroll in the Program of All-inclusive Care for the Elderly (PACE).

- If you have a change in your Medicaid status. (Please note that people with Medicaid coverage are not eligible to enroll in a Medicare MSA plan.)

The enrollment time periods vary depending on your situation.

To find out if you are eligible for a Special Enrollment Period, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048. If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage you can choose:

- Another Medicare health plan with or without prescription drug coverage.

Original Medicare *with* a separate Medicare prescription drug plan (or enroll in a new prescription drug plan if you do not currently have one).

OR

- Original Medicare *without* a separate Medicare prescription drug plan.

Your membership will usually end on the first day of the month after we receive your request to change your plan.

If you receive “Extra Help” from Medicare to pay for your prescription drugs: 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 have opted out of automatic enrollment.



Where can you get more information about when you can end your membership?

If you have any questions about ending your membership you can:

- **Call Member Services.**

You can find the information in the *Medicare & You 2023* handbook.

- Contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).

What happens if you leave our plan in the middle of the year?

What happens to the money in your account if you leave our plan?

If you leave our plan in the middle of the year, part of the current year’s deposit will be refunded to Medicare. The amount recovered and refunded to Medicare depends on the number of months left in the current calendar year. For example, if you get a \$1,200 deposit in your account in January and you leave the plan in March, we will recover \$900 to return to Medicare.

Funds remaining in your account from any previous year belong to you. Recovery applies only to funds deposited into your account for the current year. If you have any questions, please contact Member Services.

How do you end your membership in our plan?

The table below explains how you should end your membership in our plan during permitted timeframes.

If you would like to switch from our plan to:	This is what you should do:
<ul style="list-style-type: none"> • Another Medicare health plan. 	Enroll in the new Medicare health plan. You will automatically be disenrolled from Lasso Healthcare MSA when your new plan’s coverage begins.



If you would like to switch from our plan to:

This is what you should do:

- Original Medicare (either with or without a separate Medicare prescription drug plan).

- Send us a written request to disenroll**
Contact Member Services if you need more information on how to do this.
- You will be disenrolled from Lasso Healthcare MSA when your coverage in Original Medicare begins.

Note: If you also have creditable prescription drug coverage (e.g., standalone PDP) and disenroll from that coverage, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later after going without creditable prescription drug coverage for 63 days or more in a row.

Until your membership ends, you must keep getting your medical services and drugs through our plan

Until your membership ends, and your new Medicare coverage begins, you must continue to get your medical care through our plan.

- **If you are hospitalized on the day that your membership ends, your hospital stay will be covered by our plan until you are discharged** (even if you are discharged after your new health coverage begins).

Lasso Healthcare MSA must end your membership in the plan in certain situations

When must we end your membership in the plan?

Lasso Healthcare MSA must end your membership in the plan if any of the following happen:

- If you no longer have Medicare Part A and Part B.

If you obtain other insurance (to include supplemental policies) that covers all or part of the annual Medicare MSA deductible such as through insurance primary to Medicare, or retirement health benefits.



- If you move out of our service area.

If you are away from our service area for more than six months.

- If you move or take a long trip, call Member Services to find out if the place you are moving or traveling to is in our plan's area.

If you become incarcerated (go to prison).

- If you are no longer a United States citizen or lawfully present in the United States.

If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)

- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)

If you let someone else use your membership card to get medical care. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)

- If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.

Where can you get more information?

If you have questions or would like more information on when we can end your membership call Member Services.

We cannot ask you to leave our plan for any health-related reason

Lasso Healthcare MSA is not allowed to ask you to leave our plan for any health-related reason.

What should you do if this happens?

If you feel that you are being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week. (TTY 1-877-486-2048).

You have the right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint (also called a grievance) about our decision to end your membership; see Chapter 7 for how to file a complaint.