



[Recipient Name]
[C/O]
[Address Line 1]
[Address Line 2]
[City], [State] [Zip]

[Date]

Please enroll in Medicare as soon as possible

Dear [member name],

Based on the information we have about you, it looks like you are either already eligible for health insurance coverage through Medicare, or will be soon. For this reason, we will not be able to renew your coverage for 2019 through the Health Connector. We recommend that you enroll in Medicare as soon as possible, if you have not already. If you don't enroll in Medicare at the time when you become eligible for the program, you could end up paying a late enrollment penalty when you enroll in the future.

What you need to do

- **Get help with understanding your Medicare options.** You can get free help with understanding Medicare through the SHINE Program (Serving the Health Insurance Needs of Everyone). To make an appointment with a counselor call: 1-800-AGE-INFO (1-800-243-4636) and press 3. You can also call your town's Council on Aging for help.
- **Enroll in Medicare.** If you haven't enrolled in Medicare yet, we recommend that you do this as soon as possible. If you don't sign up during your Initial Enrollment Period for Medicare, you could end up paying a late enrollment penalty later on. Please contact the Social Security Administration at 1-800-772-1213 for help with enrolling. You can learn more about your Initial Enrollment Period and find more information about Medicare by visiting: **Medicare.gov**
- **Cancel your Health Connector plan after you enroll in Medicare.** If you enroll in Medicare with coverage starting before January, 2019, you should cancel your current Health Connector plan. Your current Health Connector plan will continue through December 31, 2018, unless you cancel it.

How to cancel your Health Connector coverage

Your Health Connector plan needs to be canceled between the 1st and the 22nd of the month before you want your coverage to end. For example, if you want your coverage to



end as of December 1, you would cancel your Health Connector plan between November 1 and November 22.

You can cancel your coverage through your online account at MAhealthconnector.org, or by calling Health Connector Customer Service.

Important: If you are the Primary Subscriber for your health plan and you decide to cancel, any dependents (such as a spouse) will need to enroll in a new plan if they still need coverage. Customer Service can help you with canceling your coverage and enrolling your dependents in a new plan.

What is Medicare?

Medicare is the federal health insurance program for people over 65 and certain younger people with disabilities or end-stage renal (kidney) disease. To learn more about Medicare, visit: Medicare.gov

If you have questions

To get free help with Medicare enrollment or questions you have about Medicare, make an appointment with a SHINE counselor. You can contact SHINE by calling 1-800-AGE-INFO (1-800-243-4636) and press 3.

If you have questions about canceling your Health Connector plan or enrolling dependents in a new plan, please call Health Connector Customer Service at 1-877 MA ENROLL (877-623-6765) or TTY: 1-877-623-7773.

Sincerely,

Massachusetts Health Connector and SHINE