

<b>Title: Talking Points on Letter to Medicare-Eligible Members</b>	
Date:	November 3
Format:	Letter
Target Audience:	Health Connector enrolled members who are eligible for Medicare. Approximately 500
Objective:	<b>Encourage members to enroll in Medicare because they are eligible for Medicare coverage and may lose financial assistance if they renew into their Health Connector plan in 2016</b>
Notes:	Co-branded with SHINE
Key Messages:	<p>You are eligible for Medicare and won't get help paying for your coverage if you renew your plan through the Health Connector.</p> <p>You may end up paying a late enrollment penalty for Medicare if you don't enroll soon.</p> <p>SHINE counselors can help you with understanding your options.</p>
<p><b>Communication Text/Design:</b></p> <p><b>You may want to enroll in Medicare instead of renewing your Health Connector plan for 2016</b></p> <p>Dear [member name],</p> <p>We recently sent you some information on renewing your Massachusetts Health Connector health plan for 2016. Based on the information we have about you, it looks like you can get health insurance coverage through Medicare.</p> <p>You can still choose to renew your Health Connector plan for 2016. However, if you decide to stay enrolled through the Health Connector:</p> <ul style="list-style-type: none"> <li>▪ You won't be able to get help paying for your premium or the cost of health services.</li> <li>▪ You may miss out on the benefits and savings you could be getting through Medicare.</li> <li>▪ You could end up paying a late enrollment penalty when you enroll in Medicare in the future.</li> </ul> <p><b>What you need to do</b></p> <ul style="list-style-type: none"> <li>▪ <b>Get help with understanding your Medicare options.</b> 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.</li> <li>▪ <b>Enroll in Medicare.</b> If you want to get Medicare coverage and haven't enrolled yet, you should do this as soon as possible. A SHINE counselor can help you to enroll. If you don't sign up during your Initial Enrollment Period for Medicare, you could end up paying a late enrollment penalty later on.</li> <li>▪ <b>Cancel your Health Connector plan for 2016.</b> If you enroll in Medicare, you should cancel your 2016 Health Connector plan. You can do this through your online account at MAhealthconnector.org, or by calling Health Connector Customer Service. <ul style="list-style-type: none"> <li>➤ 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.</li> </ul> </li> </ul>	

## **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, go to [Medicare.gov](https://www.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 cancelling 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

<b>Additional audience Talking Points</b>	<ul style="list-style-type: none"><li>• Health Connector members who receive this letter should contact SHINE to learn more about their Medicare options.</li><li>• They can contact SHINE by calling 1-800-AGE-INFO (1-800-243-4636) and pressing 3.</li></ul>
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