

WYOMING DEPARTMENT OF INSURANCE
106 East 6th Avenue, Cheyenne, WY 82002
Contact: Cheryl Fiechtner (307) 777-6887

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*****FOR IMMEDIATE RELEASE*****

CONSUMER ALERT: PARTICIPANTS OF MEDICARE ADVANTAGE PLANS

CHEYENNE, Wyo. — Coverage is ending for all participants under Medicare Advantage Plans offered by Humana and Medicare Blue Regional PPO in Wyoming.

The non-renewing Medicare Advantage Plans will mail individual notices to beneficiaries that their Medicare Advantage Plan is ending. These notices will start to be mailed beginning October 1, 2012. Medicare Advantage participants under plans that are ending will need to make some decisions about their Medicare coverage. Participants that do not take action to enroll in another Medicare Advantage Plan if available or in a stand alone Medicare D prescription plan, will lose their prescription drug coverage and only have standard Medicare starting January 1, 2013. Participants that lose coverage can join a new plan anytime between October 15, 2012 and February 28, 2013. Consumers who join a plan without prescription drug coverage, will not have prescription drug coverage in 2013 or may have to pay a late-enrollment penalty, if joining a drug plan later. Consumers who are already enrolled in a separate prescription drug plan will not be affected by this change.

Wyoming residents who are losing coverage have two options:

Option 1: Participants can join another Medicare health plan, if one is available in their area. Most Medicare health plans include prescription drug coverage. If the plan does not have drug coverage, participants under these Medicare Advantage Plans will need to join a separate Medicare prescription drug plan to get prescription drug coverage.

Option 2: Participants can change to standard Medicare. Standard Medicare is fee-for-service coverage managed by the federal government. If choosing standard Medicare, participants will need to join a separate Medicare prescription drug plan to get prescription drug coverage. Participants may also want to buy a Medicare Supplement Insurance (Medigap) policy to fill in the gaps in original Medicare coverage.

Medicare Advantage Plan beneficiaries should get help assessing their Medicare options through the Wyoming State Health Insurance Information Program (WSHIIP). Call toll free at 1-800-856-4398. Local Senior Centers are available to help counsel Medicare beneficiaries about their Medicare health plan choices for coverage. Seniors may also request the Wyoming Buyer's Guide to Medicare Supplement "Medigap" Insurance from WSHIIP.

For additional information regarding this issue or for assistance with other insurance issues, please contact the Wyoming Department of Insurance at 106 East 6th Avenue, Cheyenne, WY 82002, telephone: 307-777-7401 or toll free in Wyoming at 1-800-438-5768 and online at <http://insurance.state.wy.us>.