



<BENEFICIARY NAME>
<ADDRESS>
<CITY STATE ZIP>

HICN <1234>
October 2012

Important Information About Your Medicare Plan Options

Each year we give star ratings to Medicare health and drug plans. These ratings help you compare plans based on their quality and performance. A 5-star rating is considered “excellent.”

You are currently enrolled in <ORGANIZATION’S NAME>’S <PLAN NAME>. <ORGANIZATION NAME> has been rated “poor” or “below average” for at least the last three years. We encourage you to compare this plan to other options in your area and decide if it is still the right choice for you.

What to Do Next

1. Review your health and prescription drug needs.
2. Visit www.medicare.gov/find-a-plan to find and compare plans in your area. You can even enter your information for a personalized search if you like. Once you see the list of plans, you can view the star ratings by selecting the plan name.

If You Want to Change Plans

1. During the fall Open Enrollment Period (October 15 - December 7), you can change plans by calling the new plan directly. You can also use www.medicare.gov to enroll in the new plan, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Your new coverage will start on January 1.
2. After January 1, you have a one-time chance to choose and enroll in a plan rated 3-stars or better. Call 1-800-MEDICARE to make a change. Your new coverage will start the first day of the month after you call.

Get Help & More Information

To get help with your choices, call your State Health Insurance Assistance Program (SHIP) at <SHIP phone number> or call 1-800-MEDICARE.

¿Necesita usted una copia de este aviso en Español? Llame al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deberán llamar al 1-877-486-2048.