



Ending your membership

Ending your membership in Harvard Pilgrim's StrideSM (HMO/(HMO-POS) Medicare Advantage plan may be **voluntary** (your own choice) or **involuntary** (not your own choice).

- You might leave our plan because you have decided that you *want* to leave.
 - There are only certain times during the year, or certain situations, when you may voluntarily end your membership in the plan.
 - The process for voluntarily ending your membership varies depending on what type of new coverage you are choosing.
- There are also limited situations where you do not choose to leave, but we are required to end your membership.

If you are leaving our plan, you must continue to get your medical care through our plan until your membership ends. You may end your membership in our plan only during certain times of the year, known as enrollment periods. All members have the opportunity to leave the plan during the Annual Enrollment Period and during the Medicare Advantage Open Enrollment Period. In certain situations, you may also be eligible to leave the plan at other times of the year. To learn more about these situations, please your Evidence of Coverage (EOC).

Annual Enrollment Period (October 15 to December 7) Medicare Advantage Open Enrollment Period (January 1 to March 31)

If you leave Harvard Pilgrim StrideSM (HMO), it may take time before your membership ends and your new Medicare coverage goes into effect. During this time, you must continue to get your medical care and prescription drugs through our plan.

In some cases, we must end your membership in our plan. We are not allowed to ask you to leave our plan for any reason related to your health. If you feel that you are being asked to leave our plan because of a health-related reason, you should call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may call 24 hours a day, 7 days a week.

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 about our decision to end your membership.

We 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 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, you need to 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 not a United States citizen or lawfully present in the United States.
- If you lie about or withhold information about other insurance, you have that provides prescription drug coverage.
- 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 you do not pay the plan premiums for 2 calendar months.
- If you are required to pay the extra Part D amount because of your income and you do not pay it, Medicare will disenroll you from our plan and you will lose prescription drug coverage.

How do you end your membership in our plan?

Usually, to end your membership in our plan, you simply enroll in another Medicare plan during one of the enrollment periods. However, if you want to switch from our plan to Original Medicare *without* a Medicare prescription drug plan, you must ask to be disenrolled from our plan.

There are two ways you can ask to be disenrolled:

- You can make a request in writing to us. Contact Member Services if you need more information on how to do this.
- --or--You can contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for a continuous period of 63 days or more, you may have to pay a Part D late enrollment penalty.

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

- You can find more information about ending your membership in your Evidence of Coverage (EOC) in the chapter called, "Ending your membership in the plan".
- You can **call Member Services**

- You can find the information in the **Medicare & You 2020** Handbook.
- You can contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

If you have any questions or would like more information on when you can end your membership, you can contact Member Services at 1-888-609-0692 (TTY: 711). Our Representatives are available October 1 – March 31, from 8 a.m. to 8 p.m., 7 days a week, and April 1 - September 30, from 8 a.m. to 8 p.m., Monday through Friday.

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