

November 9, 2018

To the Editor:

I am responding to the letter that was in last week's newspaper regarding recent changes in federal law that affect Medicare Cost plans. This legislation requires that health insurance companies discontinue Medicare Cost plans in most Minnesota counties for 2019. This includes Watonwan, and most of our surrounding counties. Due to these changes, several plans will end on December 31, 2018. If a person is currently using a Cost Plan and he or she does not enroll in another plan, the Cost Plan will convert automatically to an Advantage Plan. This could result in a significant change in network providers. So, MCHC and many other local providers may become an out-of-network provider for you. If you spend a considerable amount of time out of state, you will have to check on the coverage for your out-of-state providers as well.

If you are losing your Medicare Cost plan, you should have already received a letter in the mail from Medicare. You have guaranteed issue rights from November 2<sup>nd</sup> to March 4<sup>th</sup> to purchase different coverage. With guaranteed issue rights, insurance companies are required to sell or offer you a Medigap policy. In these situations, an insurance company can't deny you a Medigap policy or place conditions on a Medigap policy, like exclusions for pre-existing conditions. They also can not charge you more for a Medigap policy because of a past or present health problem.

So, what is a person to do?

We recommend calling the Senior LinkAge Line for assistance at 1-800-333-2433, and press 2 to be routed to a specialist on Medicare. Before calling, you should have your Medicare card out and prepare a complete list of prescription drugs and dosages. This will allow the Senior LinkAge Line to better assist you. The Senior LinkAge Line has increased staff and expanded their hours from 8 a.m. to 6 p.m. Monday through Thursday, and 8 a.m. to 4:30 p.m. on Fridays. Please be patient, as wait times may still be long.

You can also call 1-800-Medicare for assistance or visit a local insurance agent that you trust. If you have internet access, use the Medicare Plan Finder to review your options at <https://www.medicare.gov/find-a-plan/questions/home.aspx>. Another good resource is a booklet on the internet called Health Care Choices for Minnesotans on Medicare at: <http://www.mnhealthcarechoices.com/>

Thank you for being a patient of the Madelia Community Hospital & Clinic. We look forward to continuing to serve you in 2019 and beyond.

Sincerely,

Candace Fenske  
CEO, Madelia Community Hospital & Clinic