



## Fox Insurance Company Prescription Drug Plan Termination Informational Fact Sheet



LOCAL HELP FOR PEOPLE WITH MEDICARE

Florida Department of Elder Affairs, SHINE Program

March 24, 2010

On March 10, 2010, the federal Centers for Medicare & Medicaid Services (CMS) took action to end Fox Insurance Company's prescription drug plan contract due to deficiencies and violations. Medicare promptly mailed letters with guidance to all beneficiaries affected by this action. Beneficiaries need to be aware of certain deadlines regarding their current prescription drug coverage, other plan choices available and appeal information. If you are affected by the Fox Insurance Company termination, the information below may prove helpful to you during this time.

The Medicare mailings direct you to the Florida SHINE (Serving Health Insurance Needs of Elders) program for assistance. SHINE offers free and unbiased insurance counseling assistance to all beneficiaries, families and caregivers regarding Medicare, Medicaid, Prescription Drug Assistance and Long-Term Care Planning and Insurance, and more specifically during plan termination events. Trained SHINE counselors may be contacted by calling the Elder Helpline toll-free at 1-800-96-ELDER (1-800-963-5337).

### **Before calling a SHINE counselor, please review the information below:**

#### **Starting March 10, 2010**

- ✓ Due to the loss of your Fox Insurance Prescription Drug Plan, Medicare has enrolled you in the Limited Income Newly Eligible Transition (LI-NET) program administered by Humana. This was designed to maintain your coverage through a temporary prescription drug program until either you select another plan or Medicare enrolls you in a new Medicare drug plan.

#### **March 10 – April 30, 2010**

- ✓ During this time, you may take your notification letter from Medicare to your pharmacy as proof to purchase your medications. LI-NET will provide your drug coverage until April 30, 2010. You do not need to take any action now if you want to stay in LI-NET until April 30, 2010.
- ✓ You may, however, select another drug plan during this time. If you do so by the end of March, your new plan will begin on April 1, 2010.
- ✓ The entire month of April may also be used to select and compare plans with the assistance of a SHINE counselor. The new plan would begin May 1, 2010.

#### **May 1, 2010**

- ✓ LI-NET coverage ends.
- ✓ If you have not already selected a new plan, Medicare will select one for you and it will become effective on May 1, 2010. Medicare will send you a letter confirming the new plan and any contact information.

#### **May 1 – June 30, 2010**

- ✓ This is an additional Special Election Period (SEP) provided to Medicare beneficiaries losing their Fox plan. During this time you may choose another Medicare drug plan or enroll in a Medicare Advantage Plan.
- ✓ If you are eligible for the Extra Help program (which helps save on drug plan premiums, deductibles and co-pays), you will have a continuous special election period.

**SHINE counselors are available for assistance in comparing prescription drug plans and applying for the Extra Help program. To locate a counseling site or enrollment event near you, call the Elder Helpline toll-free at 1-800-96-ELDER (1-800-963-5337).**