



## Guide to consumer mailings from CMS, Social Security, & plans in 2016/2017

*(All notices available online are hyperlinked, but note that current year versions for many notices aren't posted until fall.)*

| Mail date       | Sender               | Mailing/color   | Main message   | Consumer action   |
|-----------------|----------------------|---|--|---|
| Mid-May         | Social Security      | <b>Social Security LIS and MSP Outreach Notice</b><br>(SSA Pub. Forms L447 & L448)                      | Informs people who may be eligible for Medicare Savings Programs (MSPs) about MSPs and the Extra Help available for Medicare prescription drug coverage.   | <ul style="list-style-type: none"> <li>If you think you qualify for Extra Help, you should apply.</li> <li>Apply for Extra Help through Social Security.</li> </ul> |
| Early September | Social Security      | <b>Social Security Notice to Review Eligibility for Extra Help</b><br>(SSA Form No. 1026)               | Informs people selected for review that they should see if they continue to qualify for Extra Help. Includes an "Income and Resources Summary" sheet.  | If you get this notice, you must return the enclosed form in the enclosed postage-paid envelope within 30 days or your Extra Help may end.                          |
| September       | Plans                | <b>Plan Annual Notice of Change (ANOC) and Evidence of Coverage (EOC)</b><br><a href="#">Model ANOC</a> | By <b>September 30</b> , people will get a notice from their current plan outlining 2017 formulary, benefit design, and/or premium changes.  | Review changes to decide whether the plan will continue to meet your needs in 2017.   |
| September       | Plans                | <b>Plan LIS Rider</b><br><a href="#">Model LIS Rider</a>  | By <b>September 30</b> , all people who qualify for Extra Help will get an LIS rider from their plan telling them how much help they'll get in 2017 towards their Part D premium, deductible, and copayments.      | Keep this with your plan's "Evidence of Coverage" (EOC), so you can refer to it if you have questions about your costs.   |
| September       | CMS                  | <b><a href="#">Loss of Deemed Status Notice</a></b><br>(Product No. 11198)<br>(GREY Notice)             | Informs people that they no longer automatically qualify for Extra Help as of January 1, 2017.   | Apply for Extra Help through Social Security (application and postage-paid envelope enclosed) or a State Medical Assistance (Medicaid) office.                      |
| Late September  | CMS                  | <b><a href="#">"Medicare &amp; You" 2017 Handbook</a></b>   | Mailed to all Medicare households each fall. Includes a summary of Medicare benefits, rights, and protections; lists of available health and drug plans; and answers to frequently asked questions about Medicare. | Keep the handbook as a reference guide. You can also download a copy online at <a href="http://www.Medicare.gov">Medicare.gov</a> .                                 |
| Early October   | Employer/union plans | <b><a href="#">Notice of Creditable Coverage</a></b>  | By <b>October 15</b> , employer/union and other group health plans must tell all Medicare-eligible enrollees whether or not their drug coverage is creditable.   | Keep the notice.  |

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| October                         | Plans  | Plan Marketing Materials   | On October 1, plans begin sending marketing materials for 2017.   | Use this information to compare options for 2017.   |
| October                         | Plans  | Plan Non-Renewal Notice  | By October 2, people whose 2016 plan is leaving the Medicare program in 2017 will get notices from plans.   | You must look for a new plan for coverage in 2017.  |
| October                         | CMS    | <a href="#">Change in Extra Help Co-payment Notice</a><br>(Product No. 11199)<br>(ORANGE Notice) | Informs people that they still automatically qualify for Extra Help, but their copayment levels will change starting January 1, 2017.   | <ul style="list-style-type: none"> <li>Keep the notice.</li> <li>No action, unless you believe an error has occurred.</li> </ul>  |
| Late October                    | CMS    | <a href="#">Consistent Poor Performer Notice</a><br>(Product No. 11627)                          | Informs people that they're enrolled in a plan that has been identified as a consistent poor performer (i.e. fewer than 3 stars for 3 or more consecutive years) and encourages them to explore other plan options in their area.   | <ul style="list-style-type: none"> <li>Visit <a href="http://Medicare.gov/find-a-plan">Medicare.gov/find-a-plan</a> find and compare plans in your area.</li> <li>You can change plans during the Open Enrollment Period (October 15–December 7). Call 1-800-MEDICARE (1-800-633-4227) to change plans outside of this period. TTY users should call 1-877-486-2048.</li> </ul>   |
| Late October                    | CMS    | <a href="#">Reassignment Notice – Plan Termination</a><br>(Product No. 11208)<br>(BLUE Notice)   | Informs people that their current Medicare drug plan is leaving the Medicare Program and they'll be reassigned to a new Medicare drug plan effective January 1, 2017, unless they join a new plan on their own by December 31, 2016.  | <ul style="list-style-type: none"> <li>Keep the notice.</li> <li>Compare plans to see which plan meets your needs.</li> <li>Change plans, if you choose, in early December.</li> <li>For more information, call 1-800-MEDICARE, check "Medicare &amp; You," visit <a href="http://Medicare.gov">Medicare.gov</a>, or contact the State Health Insurance Assistance Program (SHIP) for free, personalized help.</li> </ul> |
|                                 |        | <a href="#">Reassignment Notice – Premium Increase</a><br>(Product No. 11209)<br>(BLUE Notice)   | Informs auto-enrollees that because their current Medicare drug plan premium is increasing above the regional LIS premium subsidy amount, they'll be reassigned to a new Medicare drug plan effective January 1, 2017, unless they join a new plan on their own by December 31, 2016. |   |
| Late October/<br>Early November | CMS    | <a href="#">MA Reassignment Notice</a><br>(Product No. 11443)<br>(BLUE Notice)                   | Informs people who get Extra Help and whose current Medicare Advantage (MA) plan is leaving the Medicare Program that they'll be re-assigned to a Medicare drug plan effective January 1, 2017, if they don't join a new MA or PDP plan on their own by December 31, 2016.            | <ul style="list-style-type: none"> <li>Keep the notice.</li> <li>Compare plans to see which plan meets your needs.</li> <li>Change plans, if you choose, in early December.</li> <li>For more information, call 1-800-MEDICARE, check "Medicare &amp; You," visit <a href="http://Medicare.gov">Medicare.gov</a>, or contact the SHIP for free, personalized help.</li> </ul>   |

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| <b>Early November</b> | <b>CMS</b>             | <b>LIS Choosers Notice</b><br>(Product No. 11267)<br>(TAN Notice)  | Informs people who get Extra Help and chose a Medicare dug plan on their own that their plan's premium is changing, and they'll have to pay a portion of their plan's premium in 2017 unless they join a new \$0 premium plan. | <ul style="list-style-type: none"> <li>• Keep the notice.</li> <li>• You may want to look for a new plan for coverage for 2017 with a premium below the regional low income subsidy benchmark. (Notice includes list of local plans with no premium liability.)</li> <li>• Change plans in early December if you choose.</li> </ul> |
| <b>November</b>       | <b>CMS</b>             | <b>CMS Non-Renewal Reminder Notice</b><br>(Product No. <a href="#">11433</a> & Product No. <a href="#">11438</a> ) | Reminds people who don't get Extra Help and whose plan is leaving the Medicare Program that they need to choose a new plan for 2017.   | You must look for a new plan for coverage in 2017.  |
| <b>November</b>       | <b>Social Security</b> | <b>Social Security Part B &amp; Part D Income-Related Adjustment Amount Notice</b>                                 | Tells higher-income consumers about income-related Part B and Part D premium adjustments. Includes the information in the December BRI notices (see below.)  | Keep the notice.  |
| <b>November</b>       | <b>Social Security</b> | <b>Social Security LIS Redetermination Decision Notice Begins</b>  | Social Security begins mailing notices letting people know whether they still qualify for Extra Help in the coming year.   | <ul style="list-style-type: none"> <li>• Keep the notice</li> <li>• If you believe the decision is incorrect, you have the right to appeal it. The notice explains how to appeal.</li> <li>• If you have questions, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</li> </ul>                        |
| <b>Late November</b>  | <b>Social Security</b> | <b>Social Security LIS and MSP Outreach Notice</b><br>(Form SSA-L441)  | Informs people who may be eligible for Qualified Disabled Working Individual (QDWI) about the Medicare Savings Programs and the Extra Help available for Medicare prescription drug coverage.                                  | <ul style="list-style-type: none"> <li>• If you think you qualify for Extra Help, you should apply.</li> <li>• For more information about the Extra Help or if you want to apply, call Social Security.</li> </ul>  |
| <b>December</b>       | <b>Social Security</b> | <b>Social Security Benefit Rate Change (BRI) Notice</b>  | Tells people about benefit payment changes for the coming year due to cost of living increases, variations in the premiums that are withheld, etc.   | Keep the notice.  |

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| December           | CMS    | <b>Reassign Formulary Notice</b><br>(Product No. <a href="#">11475</a> & Product No. <a href="#">11496</a> )<br>(BLUE Notice) | Informs people who get Extra Help and were affected by reassignment which of the Part D drugs they took in 2016 will be covered in their new 2017 Medicare drug plan.  | <ul style="list-style-type: none"> <li>Consider whether this plan is right for you, or whether another plan might cover more of your drugs.</li> <li>Compare this Medicare drug plan with others in your area.</li> <li>For more information, call 1-800-MEDICARE (1-800-633-4227), check “Medicare &amp; You,” visit <a href="#">Medicare.gov</a>, or contact the SHIP for free, personalized help. TTY users should call 1-877-486-2048.</li> </ul>  |
| December – January | CMS    | <b>Minimum Essential Coverage Initial Cover Notice</b> (Product No. <a href="#">11865</a> )                                   | This notice accompanies IRS Form 1095-B (Health Coverage). It informs people with Medicare Part A (Hospital Coverage) that their coverage is considered minimum essential coverage, which is required by the Affordable Care Act.  | Keep this form 1095-B with your important tax information.   |
| January            | CMS    | <b>CMS Non-Renewal Action Notice</b><br>(Product No. 11452)   | Reminds people who don’t get Extra Help and whose Medicare plan left the Medicare Program that they need to join a new Medicare drug plan if they want Medicare drug coverage for 2017.  | You must join a Medicare drug plan by February 28 if you want Medicare drug coverage for 2017.   |
| Daily - ongoing    | CMS    | <b>Deemed Status Notice</b><br>(Product No. 11166)<br>(PURPLE Notice beginning in Sept/Oct)                                   | Informs people that they’ll automatically get Extra Help, including people: <ol style="list-style-type: none"> <li>With Medicare and Medicaid</li> <li>Belong to a Medicare Savings Program</li> <li>Who get Supplemental Security Income (SSI) benefits</li> </ol>                        | <ul style="list-style-type: none"> <li>Keep the notice.</li> <li>No need to apply to get the Extra Help.</li> <li>Compare Medicare prescription drug plans with others to meet your needs.</li> <li>For more information, call 1-800-MEDICARE, check “Medicare &amp; You,” visit <a href="#">Medicare.gov</a>, or contact the SHIP for free, personalized help.</li> </ul>   |
| Daily - ongoing    | CMS    | <b>Auto-Enrollment Notice</b><br>(Product No. 11154)<br>(YELLOW Notice)   | Sent to people who automatically qualify for Extra Help because they qualify for Medicare and Medicaid and currently get their benefits through Original Medicare. These people will be automatically enrolled in a drug plan unless they decline coverage or enroll in a plan themselves. | <ul style="list-style-type: none"> <li>Keep the notice.</li> <li>No need to apply to get the Extra Help.</li> <li>If you don’t join a plan, Medicare will enroll you in one.</li> <li>Compare Medicare prescription drug plans with others to meet your needs.</li> <li>For more information, call 1-800-MEDICARE (1-800-633-4227), check “Medicare &amp; You,” visit <a href="#">Medicare.gov</a>, or contact the SHIP for free, personalized help. TTY users should call 1-877-486-2048</li> </ul> |

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| Daily - ongoing | CMS             | <a href="#">Auto-Enrollment - Retroactive Notice</a><br>(Product No. 11429)<br>(YELLOW Notice)  | Sent to people who automatically qualify for Extra Help <b>with a retroactive effective date</b> because they either 1) qualify for Medicare & Medicaid or 2) get Supplemental Security Income (SSI). These people will be automatically enrolled in a drug plan unless they decline coverage or enroll in a plan themselves.                                 | <ul style="list-style-type: none"> <li>• Keep the notice.</li> <li>• No need to apply to get the Extra Help.</li> <li>• If you don't join a plan, Medicare will enroll you in one.</li> <li>• Compare Medicare prescription drug plans with others to meet your needs.</li> <li>• For more information, call 1-800-MEDICARE, check "Medicare &amp; You," visit <a href="#">Medicare.gov</a>, or contact the SHIP for free, personalized help.</li> </ul> |
| Daily - ongoing | CMS             | <a href="#">Facilitated Enrollment Notice</a><br>(Product No. <a href="#">11186</a> & Product No. <a href="#">11191</a> )<br>(GREEN Notice) | <p>Informs people that they'll be automatically enrolled in a drug plan unless they decline coverage or enroll in a plan themselves, including people who:</p> <ol style="list-style-type: none"> <li>1. Belong to a Medicare Savings Program</li> <li>2. Get Supplemental Security Income (SSI),</li> <li>3. Applied and qualified for Extra Help</li> </ol> | <ul style="list-style-type: none"> <li>• Keep the notice.</li> <li>• If you don't join a plan, Medicare will enroll you in one.</li> <li>• Compare Medicare prescription drug plans with others to meet your needs.</li> <li>• For more information, call 1-800-MEDICARE, check "Medicare &amp; You," visit <a href="#">Medicare.gov</a>, or contact the SHIP for free, personalized help.</li> </ul>  |
| Daily - ongoing | CMS             | <a href="#">FBDE RDS Notice</a><br>(Product No. 11334)  | Informs people with Medicare and Medicaid who already have qualifying creditable drug coverage through an employer or union that they automatically qualify for Extra Help, and can join a Medicare drug plan if they want to at no cost to them.   | Contact your employer or union plan to learn how joining a Medicare drug plan may affect your current coverage.  |
| Daily - ongoing | Social Security | <a href="#">Initial IRMAA Determination Notice</a>  | Sent to people with Medicare Part B and/or Part D when Social Security determines whether any IRMAA amounts apply. Notice includes information about Social Security's determination and appeal rights.   | Keep the notice.   |