



IMPORTANT NOTICE FROM LINN COUNTY, IOWA

YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE (Creditable Coverage)

Please read this notice carefully, and keep it where you can find it. This notice has information about your current prescription drug coverage with Wellmark Blue Cross Blue Shield of Iowa (hereafter referred to as Wellmark Blue Cross), and the prescription drug coverage available since January 1, 2006 for people eligible for Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

1. Since January 1, 2006, Medicare prescription drug coverage has been available to everyone with Medicare. If you are currently on Medicare, but still also covered by the County's group health plan, you have the choice of leaving the Wellmark group health plan and enrolling in the Medicare prescription drug coverage. You cannot have both at the same time. The purpose of this notice is to inform you of your rights, and to whom you can direct your questions.

2. If you, or any member of your immediate family, are NOT currently eligible for Medicare, then this notice does NOT apply to you. Please retain this form until you become eligible for Medicare.

3. Because you are currently enrolled in the County's group health plan administered by Wellmark Blue Cross, the County has determined that the prescription drug coverage is, on average for all plan participants, expected to pay at least as much as the standard Medicare prescription drug coverage will pay. This means that your Wellmark Blue Cross coverage is "creditable coverage." In turn, this also means that you can stay with your Wellmark Blue Cross group coverage, and NOT have to worry about paying a higher premium, or penalty, when you ultimately leave the County, and give up your Wellmark Blue Cross group coverage, and then decide to join a Medicare drug plan.

4. Please read this notice carefully...it explains the options you have under Medicare prescription drug coverage, and can help you decide whether or not you want to enroll in the Medicare drug plan.

You currently have creditable coverage...

Because your Wellmark drug benefits are on average at least as good as standard Medicare prescription drug coverage, you can keep your Wellmark coverage and not pay extra when you later decide to enroll in Medicare prescription drug coverage.

People with Medicare can enroll in, or change their Medicare prescription drug plan from October 15, 2019 through December 7, 2019. However, since you have creditable prescription drug coverage with the County's existing Wellmark Blue Cross group plan, you may defer enrolling in a Medicare prescription drug plan. When you decide to leave your group Wellmark Blue Cross coverage with the County, and are eligible for Medicare, you will have a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan without penalty. Thereafter, you will have an annual open enrollment period from October 15 through December 7 each year to enroll in, or change Medicare prescription drug plans.

Caution...

If you decide at this time to enroll in a Medicare prescription drug plan and drop your Wellmark Blue Cross prescription drug coverage, along with your Wellmark Blue Cross health coverage, be aware that you may not be able to re-enroll in the Wellmark Blue Cross health coverage through the County.

If you are trying to decide whether to enroll in a Medicare prescription drug plan, you should compare your current Wellmark Blue Cross prescription drug coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in our area. With your current Wellmark Blue Cross prescription drug coverage, you may choose from all available generic and brand drugs, and may choose to buy your prescription drugs from any local pharmacy or mail order pharmacy. Given that the cost of your drugs are subject to a flat coinsurance percentage, we believe that, on average for all participants in our plan, at least 60% of the cost of your prescriptions are paid for by Wellmark Blue Cross. Equally important, your Wellmark Blue Cross coverage includes both prescription and health expenses. If you decide to drop your current Wellmark Blue Cross coverage, thinking that purchasing Medicare prescription drug coverage is better for you, then you will lose BOTH your Wellmark Blue Cross prescription coverage and health coverage.

You should also know that if you drop or lose your coverage with Wellmark Blue Cross and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more for Medicare prescription drug coverage when you later purchase a Medicare drug plan. If you go 63 days or longer without creditable prescription drug coverage, your monthly premium will go up 1% per month, as a penalty, for every month from the date you lost creditable prescription drug coverage. For example, if you go nineteen months without creditable prescription drug coverage, your premium will always be at least 19% higher than what most other people will pay. You'll have to pay this higher premium as long as you have Medicare drug coverage. Perhaps as important, if you go 63 days or longer without creditable prescription drug coverage, you may not be eligible to enroll in the Medicare prescription drug plan until the next open enrollment period beginning on October 15 of that year.

For more information about this notice or your current prescription drug coverage...

Contact our office for further information at 319-892-5120, and ask to speak with Lisa Powell or Amy Vermie in the Human Resources Department. You may receive this notice at other times in the future, such as before the next period you can enroll in Medicare prescription drug coverage, and if the County prescription coverage changes. You may also request another copy of this notice at any time.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You may also be contacted directly by Medicare-approved prescription drug plans sponsored by commercial insurance companies, such as Wellmark Blue Cross Blue Shield of Iowa, United Health Care, or Humana. You'll get a copy of the handbook in the mail. You can also get more information about Medicare prescription drug plans from these places:

Visit www.medicare.gov for personalized help;
Call your State Health Insurance Assistance Program (see your Medicare & You handbook for the number)
Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you are eligible for Medicare and have limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the drug plans approved by Medicare, you may need to give a copy of this notice when you join to show that you are not required to pay a higher premium amount (a penalty).

Date of this notice:	October 11, 2019
Name of Entity/Sender:	Lisa Powell
Contact Office:	Linn County Human Resources
Address:	935 Second Street SW Cedar Rapids, IA 52404
Phone Number:	319-892-5120