



## **Blue Medicare PFFS<sup>SM</sup> Plan Cancellation Frequently Asked Questions**

Blue Medicare PFFS plans will be cancelled, effective December 31, 2009. Members will be notified of membership terminations by November 2, 2009 as required by the Centers for Medicare and Medicaid Services (CMS).

### **Why will Blue Medicare PFFS be cancelled?**

Each year, Blue Cross Blue Shield of Massachusetts reviews Medicare Advantage rating and regulatory requirements. Based on CMS changes to premium rating methodologies, we will not renew our Blue Medicare PFFS contract with the federal government in 2010.

### **When will Blue Medicare PFFS end and how will accounts and members be notified?**

Health coverage for affected plan members will end on December 31, 2009. Members will receive notice of their termination as early as November 1, 2009 in accordance with CMS requirements.

### **What will members need to do as a result of their termination?**

The plan termination letter sent by Blue Cross Blue Shield of Massachusetts for receipt by November 2, 2009 will describe what members' options are as a result of the plan cancellation, including what happens if they do nothing.

Members' options include:

- Enrolling in another Medicare plan through their employer/union-sponsor, if available
- Enrolling in a Medicare plan on their own
- Doing nothing; if members do neither of the above, they will automatically be returned to Original Medicare, effective January 1, 2010, as required by Medicare

### **How can employer/union-sponsors help their retirees?**

Employer/union-sponsors may want to take one or more of the following steps to support retirees through their Medicare plan transition:

- Notify retirees about their Medicare options in advance of members receiving plan termination notices
- Offer another Blue Cross Blue Shield of Massachusetts Medicare option to their retirees, including: Medicare PPO Blue<sup>SM</sup>, Medicare HMO Blue<sup>SM</sup>, Managed Blue for Seniors<sup>SM</sup>, or Medex<sup>®</sup> and Blue Medicare Rx<sup>SM</sup>