

**If your Medicare coverage has been affected by recent changes
in the Keystone Complete Health Plan,
some of these options may be worth considering**

Recently there was an announcement that Keystone Complete SNP (special needs plan) for dual eligibles (people receiving both Medicare and Medicaid) and the low cost premium Keystone value plan were being discontinued. Aetna has also discontinued offering their SNP plan for the same group.

Medicare beneficiaries who are members of Medicaid and Medicare (dual eligibles) and are losing their coverage have the following options available to them:

1. Go back to using original Medicare as the primary health insurance provider and choose a PDP (stand alone approved drug plan) to cover the prescription cost; remembering to choose a plan that meets the \$32.09 benchmark amount for the premium.
2. * Use a combination of the original Medicare health coverage or the Access card health coverage and again choose a drug plan that falls within the benchmark amount listed above.
3. Choose another Medicare Advantage Plan with prescription coverage. You will be responsible for the co-pay. You can use the \$32.09 amount towards monthly premium costs and pay the difference out of pocket.
4. Use original Medicare and choose a Medigap and a PDP (use the \$32.09 amount toward the monthly premium cost.) The Medigap premium cost would be an out of pocket expense and may be beyond the reach of many who are affected by the discontinuation of the dual eligible plans.
5. * Join another SNP for dual eligibles. Bravo is still offering SNP coverage for those not in an institution. The plans offered are Bravo Achieve and Bravo Select.

* are primary choices