

# Disenrollment Rights & Responsibilities

MVP Health Care<sup>®</sup> (MVP) Medicare Advantage plan members can only disenroll during certain times of the year:

- During the Annual Election Period (October 15–December 7), if you choose to join a different Medicare Advantage Plan for the following year, you will be automatically disenrolled from your MVP plan. If you choose a Non-Medicare Advantage plan you are required to submit an MVP Disenrollment form or send a written letter requesting disenrollment.
- During the Medicare Advantage Open Enrollment Period (MA OEP), January 1–March 31, you may disenroll from a Medicare Advantage (MA) plan or Medicare Advantage Prescription Drug Plan (MA-PD), and return to Original Medicare (with or without a standalone Part D plan), or join another Medicare Advantage Plan (MA or MA-PD).

You may not disenroll or enroll in a new plan during other times of the year unless you meet certain special exceptions, such as you move out of plan's service area, qualify for Medicaid, or qualify for extra help with your prescription drug costs.

Upon disenrollment, you will receive a letter confirming your disenrollment request, information about MediGap rights (if you are returning to Original Medicare) and the date your plan coverage will end. You must continue to get all medical care from MVP Health Care until the date noted. MVP will notify you if Medicare denies your disenrollment request.

There are limited situations where MVP Health Care must end your membership in our plan (for example, if you do not stay continuously enrolled in Medicare Part A and Part B, if you move out of our service area, if you are more than 90 days behind in premium payment, or if you are required to pay the extra Part D amount to Medicare because of your income and you do not pay it). Refer to your Evidence of Coverage (your contract) for more information. If we end your membership in our plan, we will send you our reasons in writing. We cannot ask you to leave our plan for any reason related to your health.

If you are enrolled in an MVP<sup>®</sup> SmartFund MSA<sup>®</sup> plan and you disenroll before the end of the plan year (December 31), MVP Health Care may debit your MSA bank account for a prorated share of the current year's deposit to be returned to Medicare.

If you have any questions, call the MVP Medicare Customer Care Center at **1-800-665-7924** (TTY: 1-800-662-1220). Representatives are available Monday–Friday, 8 am–8 pm Eastern Time. October 1–March 31, call 8 am–8 pm, seven days a week.