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## **Your Rights and Responsibilities upon Disenrollment**

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### **A. When can you end your participation in our FIDA Plan?**

You can end your participation in GuildNet Gold Plus FIDA Plan at any time. Your participation will end on the last day of the month that we get your request to change your plan. For example, if we get your request on January 25, your coverage with our plan will end on January 31. Your new coverage will begin the first day of the next month.

These are ways you can get more information about when you can end your participation:

- Call the Enrollment Broker (New York Medicaid Choice) at 1-855-600-FIDA, Monday through Friday from 8:30 am to 8:00 pm and Saturday from 10:00 am to 6:00 pm. TTY users should call 1-888-329-1541.
- Call the Health Insurance Information, Counseling and Assistance Program (HIICAP). The phone number for HIICAP is 1-800-701-0501.
- Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

The Independent Consumer Advocacy Network (ICAN) can also give you free information and assistance with any issues you may have with your FIDA Plan. To contact ICAN, call 1-844-614-8800. TTY users call 711.

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### **B. How do you end your participation in our FIDA Plan?**

If you decide to end your participation in GuildNet Gold Plus FIDA Plan, call the Enrollment Broker or Medicare and tell them you want to leave our Plan:

- Call the Enrollment Broker (New York Medicaid Choice) at 1-855-600-FIDA, Monday through Friday from 8:30 am to 8:00 pm and Saturday from 10:00 am to 6:00 pm. TTY users should call 1-888-329-1541; OR

Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048. When you call 1-800-MEDICARE, you can also enroll in another Medicare health or drug plan.

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### **C. How do you join a different FIDA Plan?**

If you want to keep getting your Medicare and Medicaid benefits together from a single plan, you can join a different FIDA Plan.

To enroll in a different FIDA Plan:

- Call the Enrollment Broker (New York Medicaid Choice) at 1-855-600-FIDA, Monday through Friday from 8:30 am to 8:00 pm and Saturday from 10:00 am to 6:00 pm. TTY users should call 1-888-329-1541. Tell the Enrollment Broker you want to leave GuildNet Gold Plus FIDA Plan and join a different FIDA Plan. If you are not sure which plan you want to join, the Enrollment Broker can tell you about other plans in your area; OR
- If you know the name of the FIDA Plan you want to join, send the Enrollment Broker an Enrollment Change Form. You can get the form at <http://www.nymedicaidchoice.com> or by calling the Enrollment Broker at 1-855-600-FIDA if you need them to mail you one. TTY users should call 1-888-329-1541.

Your coverage with our Plan end on the last day of the month that we get your request. Your coverage with the new FIDA Plan you selected will begin on the first day of the next month.

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**D. If you leave our FIDA Plan and you do not want a different FIDA Plan, how do you get your Medicare and Medicaid services from a single plan?**

If you leave our Plan and want to keep getting your Medicare and Medicaid services together from a single plan, you may be able to enroll in the Program of All-Inclusive Care for the Elderly (PACE) or the Medicaid Advantage Plus (MAP) Program.

To enroll in PACE or MAP:

- Call the Enrollment Broker (New York Medicaid Choice) at 1-855-600-FIDA, Monday through Friday from 8:30 am to 8:00 pm and Saturday from 10:00 am to 6:00 pm. TTY users should call 1-888-329-1541. Tell the Enrollment Broker you want to leave GuildNet Gold Plus FIDA Plan and enroll in PACE or MAP. If you are not sure which PACE or MAP Plan you want to join, the Enrollment Broker can tell you about other plans in your area.

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**E. If you leave our FIDA Plan and you do not want a different FIDA, PACE, or MAP Plan, how do you get your Medicare and Medicaid services?**

If you do not want to enroll in a different FIDA, PACE, or MAP Plan after you leave GuildNet Gold Plus FIDA Plan, you will go back to getting your Medicare and Medicaid services separately as described below.

**How you will get Medicare services**

You will have a choice about how you get your Medicare benefits.

You have three options for getting your Medicare services. By enrolling in one of these options, you will automatically end your participation in GuildNet Gold Plus FIDA Plan.

<p><b>1. You can change to:</b></p> <p><b>A Medicare health plan, such as a Medicare Advantage plan</b></p>	<p><b>Here is what to do:</b></p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048 to enroll in the new Medicare-only health plan.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"><li>• Call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501.</li></ul> <p>You will automatically be disenrolled from GuildNet Gold Plus FIDA Plan when your new plan's coverage begins.</p>
<p><b>2. You can change to:</b></p> <p><b>Original Medicare <i>with</i> a separate Medicare prescription drug plan</b></p>	<p><b>Here is what to do:</b></p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"><li>• Call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501.</li></ul> <p>You will automatically be disenrolled from GuildNet Gold Plus FIDA Plan when your Original Medicare coverage begins.</p>

### 3. You can change to:

#### **Original Medicare *without* a separate Medicare prescription drug plan**

**NOTE:** If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don't want to join.

You should only drop prescription drug coverage if you get drug coverage from an employer, union or other source. If you have questions about whether you need drug coverage, call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501.

### Here is what to do:

Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

If you need help or more information:

- Call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501.

You will automatically be disenrolled from GuildNet Gold Plus FIDA Plan when your Original Medicare coverage begins.

### How you will get Medicaid services

If you leave the FIDA Plan, you will still be able to receive your Medicaid services.

- You will have the opportunity to switch to a Medicaid Managed Long-Term Care plan for your long-term services and supports and to receive your Medicaid physical and behavioral health services through Medicaid Fee-for-Service. You can choose to completely stop receiving long-term services and supports. However, it may take extra time to complete a safe discharge process.
  - » If you choose to completely stop receiving long-term services and supports, we must ensure that you will be safe without the receipt of these services. To do this, we will complete a safe discharge process. This might take a few weeks from the date you tell us you want to leave long-term services and supports. During this time, you will be enrolled into the Medicaid Managed Long-Term Care plan operated by the same company as GuildNet Gold Plus FIDA Plan. Your change request on your Medicare coverage will not be delayed and will take effect on the first day of the month after you request the change.
- If you were receiving services through the Nursing Home Transition & Diversion 1915(c) waiver prior to enrolling in a FIDA Plan, you will have the opportunity to re-apply for the Nursing Home Transition & Diversion 1915(c) waiver. You will continue to receive any existing Nursing Home Transition & Diversion services from our Plan or enroll in a Medicaid Managed Long-Term Care plan to receive your Medicaid services until your application for the Nursing Home Transition &

Diversion 1915(c) waiver is approved. The Enrollment Broker (New York Medicaid Choice) can help you with your application.

- You will get a new Medicaid Participant ID card, a new Participant Handbook, and a new Provider and Pharmacy Directory.

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## **F. Until your participation ends, you will keep getting your medical services and drugs through our FIDA Plan**

If you leave GuildNet Gold Plus FIDA Plan, it may take time before your participation ends and your new Medicare and Medicaid coverage begins. During this time, you will keep getting your services, items, and drugs through GuildNet Gold Plus FIDA Plan.

- **You should use our network pharmacies to get your prescriptions filled.** Usually, your prescription drugs are covered only if they are filled at a network pharmacy including through our mail-order pharmacy services.
- **If you are hospitalized on the day that your participation ends, your hospital stay will usually be covered by our plan until you are discharged.** This will happen even if your new coverage begins before you are discharged.

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## **G. Your participation will end in certain situations (even if you haven't asked for it to end)**

These are the cases when the FIDA Program rules require that your participation must end:

- If there is a break in your Medicare Part A and Part B coverage.
- If you no longer qualify for Medicaid.
- If you permanently move out of our service area.
- If you are away from our service area for more than six consecutive months.
  - » If you move or take a long trip, you need to call Participant Services to find out if the place you are moving or traveling to is in the Plan's service area.
- If you go to jail, prison, or a correctional facility.
- If you lie about or withhold information about other insurance you have for health care or prescription drugs.

In any of the above situations, the Enrollment Broker (New York Medicaid Choice) will send you a disenrollment notice and will be available to explain your other coverage options.

In addition, we can request that the FIDA Program remove you from GuildNet Gold Plus FIDA Plan for the following reasons:

- If you intentionally give us incorrect information when you are enrolling in the Plan and that information affects your eligibility for our plan.
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other Participants of our Plan even after we make and document our efforts to resolve any problems you may have.
- If you knowingly fail to complete and submit any necessary consent or release form allowing our Plan and providers to access health care and service information that is necessary for us to deliver care to you.
- If you let someone else use your ID card to get medical care.
  - » If we end your participation because of this reason, Medicare may have your case investigated by the Inspector General.

In any of the above situations, we will notify you of our concern before we request FIDA Program approval to have you disenrolled from our Plan. We will do this so that you have the opportunity to resolve the problems first. If the problems aren't resolved, we will notify you again once we have submitted the request. If the FIDA Program approves our request, you will receive a disenrollment notice. The Enrollment Broker will be available to explain your other coverage options.

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## **H. We *cannot* ask that you be disenrolled from our FIDA Plan for any reason related to your health**

If you feel that we are requesting that you be disenrolled from our Plan for a health-related reason, you should call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048. You should also call Medicaid at 1-800-541-2831.

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## **I. You may have the right to request a fair hearing if the FIDA Program ends your participation in our FIDA Plan**

If the FIDA Program ends your participation in GuildNet Gold Plus FIDA Plan, the FIDA Program must tell you its reasons in writing. It must also explain how you can request a fair hearing about the decision to end your participation.

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## **J. You have the right to file a grievance with GuildNet Gold Plus FIDA Plan if we ask the FIDA Program to end your participation in our FIDA Plan**

If we ask the FIDA Program to end your participation in our plan, we must tell you our reasons in writing. We must also explain how you can file a grievance about our request to end your participation. You can see Chapter 9 for information about how to file a grievance.

➔ **Note:** You can use the grievance process to express your dissatisfaction with our request to end your participation. However, if you want to ask that the decision be changed, you must file a fair hearing as described in Section I just above.

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## **K. Where can you get more information about ending your participation in our FIDA Plan?**

If you have questions or would like more information on when we can end your participation, you can call Participant Services at 1-800-815-0000, Monday through Sunday, 8am to 8pm. TTY users call 1-800-662-1220.

The Independent Consumer Advocacy Network (ICAN) can also give you free information and assistance with any issues you may have with your FIDA Plan. To contact ICAN, call 1-844-614-8800. TTY users call 711.