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## Health Reform

### What Does It Mean for WSHIP's Medicare Enrollees?

Dear WSHIP Medicare Enrollee,

You will soon be hearing a lot about the health reform changes coming in January 2014. We are writing to let you know that these changes will not impact your WSHIP Medicare supplement coverage.

To help avoid confusion, here are some important things we want you to know:

- WSHIP is not closing – the Washington State Legislature passed a law in 2013 that allows WSHIP to continue offering Medicare supplemental coverage to current and new enrollees with no changes in our Medicare plan eligibility criteria.
- Health reform changes such as insurers being unable to deny or limit coverage due to pre-existing conditions, federal tax credits to help low-income individuals with premiums, and the *Healthplanfinder* – our state's new online marketplace to shop for coverage – do not apply to persons eligible for Medicare.
- The Medicare supplement market is relatively unchanged by the health reform law.
- Medicare Advantage Plans may be a lower cost coverage option for you – for information call 1-800-MEDICARE (1-800-633-4227) or the Statewide Health Insurance Benefits Advisors (SHIBA) at 1-800-562-6900.

**There are no required actions at this time.** We simply wanted you to know about the Legislature's decision to continue WSHIP's Medicare supplement coverage and help clarify what the upcoming health reform changes mean for WSHIP's Medicare enrollees.

**Please keep a lookout for our yearly open enrollment mailing in October** which will include WSHIP's 2014 premiums. Information will also be posted to our website at [www.wship.org](http://www.wship.org) as it becomes available.

**WSHIP Customer Service  
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