



November 2009

Dear Medicare Supplement Member:

This is the time of year when we like to thank you for your membership and inform you about upcoming changes in the Medicare program. Each year, the federal government reviews Medicare and makes changes it thinks are necessary to Medicare coverage. Asuris Northwest Health then revises coverage on its Medicare Supplement plans to reflect the federal government's updates. This letter is to notify you of these 2010 deductible and coinsurance changes.

Although your benefits will reflect the January 1, 2010 adjustments, **your rate will not change at this time**. The costs associated with your plan will be reviewed to determine if a future rate adjustment is needed. If a rate adjustment is required, approval from the Office of the Insurance Commissioner will be requested, and you will be notified at least 30 days in advance of any approved rate change.

Effective January 1, 2010, the federal government is making the following changes to the Medicare deductible and coinsurance amounts. The government has increased the Part A deductible, and the Hospitalization and Skilled Nursing Facility Care coinsurance amounts for Medicare's health care coverage. Additionally, the government has increased the Medicare Part B deductible amount for services not covered under Part A. When changes are made to Medicare deductible and coinsurance amounts, we are required to adjust your Medicare Supplement plan to match those changes. Please take a moment to review the following information to understand how your Asuris Northwest Health Medicare Supplement plan benefits have changed.

### Medicare Benefit Changes

The new January 1, 2010 Medicare deductible and coinsurance amounts are listed below:

	2009	2010
Medicare Part A Deductible	\$1,068	\$1,100
Inpatient Coinsurance (per day) 61 <sup>st</sup> – 90 <sup>th</sup> days	\$267	\$275
Inpatient Coinsurance (per day) 91 <sup>st</sup> – 150 <sup>th</sup> days	\$534	\$550
Skilled Nursing Facility	\$133.50	\$137.50

*(continued)*

(per day) 21 <sup>st</sup> – 100 <sup>th</sup> days		
Medicare Part B Deductible	\$135	\$155

### **January 1, 2010 Benefit Changes To Your Asuris Northwest Health Plan**

- Your plan will now pay the new Part A Deductible amount of \$1,100 for the first 60 days of inpatient hospital services.
- Your plan will now pay the new daily Inpatient Coinsurance amount of \$275 for the 61<sup>st</sup>-90<sup>th</sup> days of hospitalization in a benefit period.
- Your plan will now pay the new daily Inpatient Coinsurance amount of \$550 when using the 60 lifetime reserve days for hospitalization.
- Your plan will now pay the new daily Inpatient Coinsurance amount of \$137.50 for the 21<sup>st</sup>-100<sup>th</sup> days of skilled nursing facility care in a benefit period.
- Your plan will pay the Part B Deductible amount of \$155.

If you have questions about any of these changes, please contact your Member Services representative at **(509) 525-5220** or **1 (888) 344-5587**. Thank you for continuing to choose Asuris Northwest Health for your health care coverage.

Sincerely,



Penny Garrett  
Director, Customer Service  
Asuris Northwest Health