



# New to Medicare? Here's what to do if you already have health insurance coverage.



**Below are some frequently asked questions about your transition to Medicare from other insurance coverage you may have:**

## **Why do I need to cancel my other health insurance coverage?**

If you have Individual & Family coverage, it will not coordinate benefits with Medicare Part A, Part B, or Part A and B. That means that if Medicare allows a portion of a claim, your Individual & Family coverage will pay nothing. While canceling is ultimately your decision to make, we believe there is very little benefit in retaining Individual & Family coverage once you have started Medicare.

If you have employer coverage, it may coordinate some benefits with Medicare. To find out if canceling your employer coverage is right for you, please check with your employer.

## **How do I cancel my employer coverage?**

If you are enrolled in employer coverage, contact your employer to learn how to cancel.

## **How do I cancel my Individual & Family coverage if I enrolled through HealthCare.gov?**

If you enrolled in coverage through the Health Insurance Marketplace® at [HealthCare.gov](https://www.healthcare.gov), you will need to contact them to cancel your coverage. Marketplace representatives are available to assist you 24/7 at [888-318-2596](tel:888-318-2596).

**Important message:** the Health Insurance Marketplace® will not cancel your coverage retroactively, so you will need to call them before your Medicare start date to avoid paying for an overlap in coverage.

## How do I cancel my Individual & Family coverage if I enrolled directly with Providence Health Plan?

If you enrolled in Individual & Family coverage directly through Providence Health Plan, please contact our Membership Accounting team to cancel your coverage at **888-816-1300 (TTY:711)** Monday through Friday between 8 a.m. to 5 p.m. (Pacific Time).

If you don't wish to call in, you can also submit a cancellation request through your [myProvidence.com](https://myprovidence.com) account's secure message center.

## Will my dependents still be enrolled in coverage once I cancel my policy?

If you enrolled in coverage through the Health Insurance Marketplace® at [HealthCare.gov](https://HealthCare.gov), you will need to contact them and request to cancel your own coverage while keeping your dependents covered. Representatives are available 24/7 at **800-318-2596** to assist you.

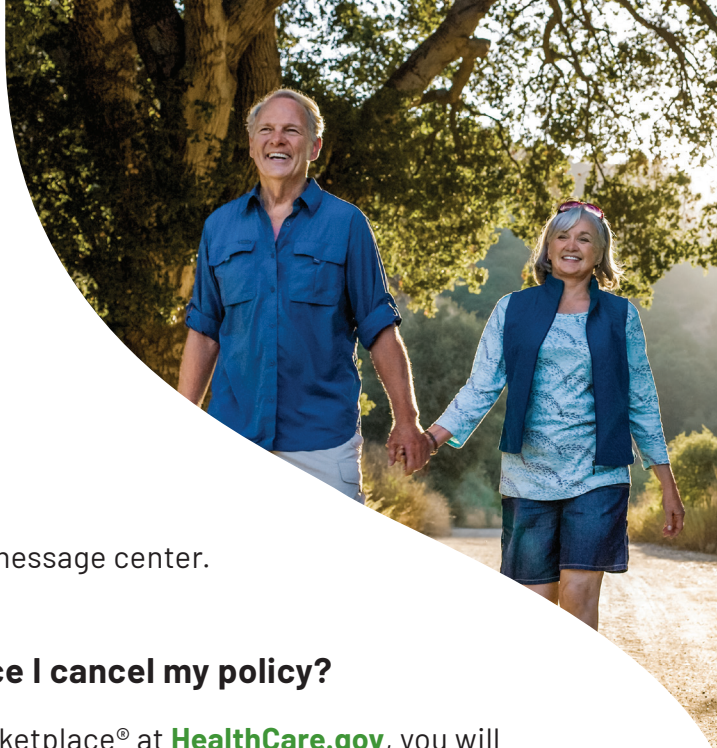
If you enrolled in Individual & Family coverage directly with Providence Health Plan, please contact our Membership Accounting team to cancel your coverage and receive instructions for how to continue your dependents' coverage. Call **888-816-1300 (TTY:711)** Monday through Friday between 8 a.m. to 5 p.m. (Pacific Time).

## I have Individual & Family coverage through Providence Health Plan and I also have Medicare through Providence Health Plan, so why wasn't my Individual & Family coverage automatically canceled?

Providence Health Plan is unable to cancel the policy of an eligible member without a specific request from the policyholder.

## Do I need to cancel my recurring payments in addition to canceling my policy?

If you have recurring payments set up through Providence Health Plan, you will need to cancel those as well. You may do so online via your [myProvidence.com](https://myprovidence.com) account, or call our Membership Accounting team at **888-816-1300 (TTY:711)** Monday through Friday between 8 a.m. to 5 p.m. (Pacific Time).



Learn more at [myProvidence.com](https://myprovidence.com) or call **888-816-1300 (TTY: 711)** Monday through Friday 8 a.m. to 5 p.m. (Pacific Time).

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.