

BLUE EARTH COUNTY

*Effectively and Efficiently
Delivering Essential Services*

www.blueearthcountymn.gov

COMMISSIONERS

District 1 Colleen Landkamer
District 2 Vance Stuehrenberg
District 3 Mark Piepho
District 4 Will Purvis
District 5 Kip Bruender

Historic Courthouse

204 S. Fifth St.
PO Box 8608
Mankato, MN 56002

Administration

TEL: 507-304-4150
FAX: 507-304-4344

Extension

TEL: 507-304-4325
FAX: 507-304-4059

Finance

TEL: 507-304-4182
FAX: 507-304-4077

Physical Plant

TEL: 507-304-4249

Taxpayer Services

PO Box 3567
TEL: 507-304-4251
FAX: 507-304-4075

Government Center

410 S. Fifth St.
Mankato, MN 56001

Human Services

PO Box 3526
TEL: 507-304-4319
FAX: 507-304-4379

Environmental Services

PO Box 3566
TEL: 507-304-4381
FAX: 507-304-4431

Taxpayer Services/ License Center

PO Box 3524
TEL: 507-304-4340
FAX: 507-304-4396

Veterans Services

PO Box 8608
TEL: 507-304-4246
FAX: 507-304-4225

Information Technology

PO Box 8608
TEL: 507-304-4204
FAX: 507-304-4355

Public Works

35 Map Dr.
PO Box 3083
Mankato, MN 56002
TEL: 507-304-4025
FAX: 507-304-4049

Justice Center

401 Carver Road
PO Box 8608
Mankato, MN 56002

Sheriff's Office

PO Box 228
TEL: 507-304-4800
FAX: 507-304-4818

County Attorney

PO Box 3129
TEL: 507-304-4600
FAX: 507-304-4620

Probation

PO Box 3543
TEL: 507-304-4750
FAX: 507-304-4710

Library

100 E. Main St.
Mankato, MN 56001
TEL: 507-304-4001
FAX: 507-304-4009

www.beclibrary.org

TDD: 507-304-4399

Important Notice from Blue Cross and Blue Shield of Minnesota About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Blue Cross and Blue Shield of Minnesota and about your options under Medicare's prescription drug coverage. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. This information can help you decide whether or not you want to join a Medicare drug plan. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Blue Cross and Blue Shield of Minnesota has determined that the prescription drug coverage offered by Blue Earth County is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is considered Creditable Coverage. Because your existing coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose creditable prescription drug coverage through no fault of your own, you will be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Blue Earth County coverage **will not** be affected. **Members can keep this coverage if they elect Part D and this plan will coordinate with Part D coverage.**

If you do decide to join a Medicare drug plan and drop your current Blue Cross coverage, be aware that you and your dependents **will not** be able to get this coverage back. This may affect your medical coverage as well, so be sure to contact Blue Earth County Human Resources.

When Will You Pay A Higher Premium (Penalty) To Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Blue Earth County and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage:

See the contact information below. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Blue Cross and Blue Shield of Minnesota changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at **1-800-772-1213 (TTY 1-800-325-0778)**.

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and whether or not you are required to pay a higher premium (a penalty).

Date: October 1, 2020
Name of Entity/Sender: Blue Earth County
Contact--Position/Office: Deborah Hertling, Human Resources Technician – Comp/Benefits
Address: 204 S 5th St
Mankato MN 56001
Phone Number: 507-304-4288