



FOR IMMEDIATE RELEASE

March 29, 2013

Consumer Alert: Universal Health Care Medicare Advantage Customers Urged to Contact Centers for Medicare & Medicaid Services

Senior citizens who have health coverage through Universal Health Care Insurance Company, Inc. Medicare Advantage plans should be aware that they will lose coverage beginning March 31, 2013. The Louisiana Department of Insurance has suspended Universal Health Care Insurance Company's Certificate of Authority which means the company must cease soliciting new or renewal business in Louisiana. This follows a move by the Florida Department of Insurance which placed Universal Health Care Insurance Company, Inc. in receivership after regulators determined it was insolvent. Universal Health Care sells Medicare Advantage plans in various parishes across Louisiana and has about 320 customers in the state.

According to the Centers for Medicare and Medicaid Services (CMS), approximately 73,000 individuals nationwide will be affected. Impacted consumers will receive letters from CMS explaining the options they have available. The Universal Health Care products are commonly referred to as Universal Any, Any, Any (PFFs) or Universal Hassle-Free (PPO).

As of March 31, the beneficiaries affected will lose their coverage. CMS is working with several plans to facilitate enrollment for those affected; the coverage will be comparable to what they had as of March 1 and begins April 1. **If an individual does not contact Medicare before April 1, they will revert to traditional Medicare coverage and may have unanticipated out-of-pocket medical expenses during the month of April.** Changes in coverage become effective the first day of the month after the request is received. If enrollees wait until after April 1 to select a new plan, they will have to wait until May 1 for it to become effective.

Regarding network coverage, until March 31, 2013, beneficiaries can continue to go to their Universal Health Care Inc. primary care provider or any other Universal Health Care Inc. providers and they will be charged the same in-network cost sharing they had under Universal Health Care Inc. Starting April 1, 2013, costs may be different in Original Medicare. Beneficiaries who were affected by the Universal termination and have traditional Medicare coverage should check with their health care providers before seeking medical services.

If the beneficiaries do not elect the facilitated enrollment, they will be granted a one-time Special Election Period to enroll into a new Medicare Advantage plan or a Medicare Part D plan. Beneficiaries also have a guarantee issue to Medicare Supplement plans, A, B, C, F, K or L with any company from now until May 31, 2013.

The breakdown of Universal Health Care enrollment by parish is as follows:

Parish	Enrollment
Assumption Parish	23
Avoyelles Parish	21
Bossier Parish	9
Caddo Parish	11
East Baton Rouge	50
Evangeline Parish	6
Lafayette Parish	8
Lafourche Parish	50
Ouachita Parish	3
Rapides Parish	8
St. Mary Parish	119
Vernon Parish	13
Total	321

The Department of Insurance encourages individuals with Universal Health Care Medicare Advantage plans to immediately call 1-800-MEDICARE (1-800-633-4227) or go to www.medicare.gov. TTY users should call 1-877-486-2048. The federal Medicare office is open every day and will be open this holiday weekend.