

Liberty Health Advantage (HMO)

Liberty Health Advantage Inc. (LHA) has a contract with the Centers for Medicare & Medicaid Services (CMS), the government agency that administers Medicare, to provide a Medicare Advantage Prescription Drug Plan (MA-PD).

This contract is renewed annually. Availability of coverage beyond the end of the current contract year is not guaranteed year. At the end of each year, the contract is reviewed, and either LHA or CMS can decide to end it. Members will get 90 days advance, written notice in this situation. It is also possible for our contract to end at some other time during the year. If the contract is going to end, we will generally tell members 90 days in advance. Advance notice may be as little as 30 days or even fewer days if CMS ends our contract in the middle of the year. In these situations, we would provide a written description of alternatives available for obtaining benefits and qualified prescription drug coverage in New York. We are also required to notify the general public of a contract termination via local newspapers.

If LHA decides to stop offering the MA-PD or change our service area so that it no longer includes the area where you live, we will tell you in writing. If this happens, membership in LHA's MA-PD will end for everyone in that service area, and members will have to change to a different Medicare Advantage Prescription Drug plan. Members will continue to get benefits and prescription drugs through LHA's MA-PD until you are enrolled in a new Medicare Advantage prescription drug plan.

Liberty Health Advantage Inc. is a Coordinated Care Plan with a Medicare Advantage contract and a contract with the New York State Medicaid program