



## Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 866-661-3767 TTY: 711, 8 AM to 8 PM, seven days a week from October 1 through March 31, and Monday to Friday from April 1 through September 30.

## Understanding the Benefits

- ☐ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [www.kernfamilyhealthcare.com](http://www.kernfamilyhealthcare.com) or call 1-866-661-3767 to view a copy of the EOC.
- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ☐ Review the formulary to make sure your drugs are covered.

## Understanding Important Rules

- ☐ **Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Kern Family Health Care Medicare (HMO D-SNP) coverage starts. If you have a Medigap plan, once your [Kern Family Health Care Medicare (HMO D-SNP) coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2026.
- ☐ This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.
- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

Kern Family Health Care Medicare (HMO D-SNP) is a Medicare Medi-Cal Plan with both a Medicare and Medi-Cal contract. Enrollment in Kern Family Health Care Medicare (HMO D-SNP) depends on contract renewal.