PacificSource Medicare

Explorer Rx 9 (PPO) *offered by* PacificSource Medicare

Annual Notice of Changes for 2020

You are currently enrolled as a member of Explorer Rx 9 (PPO). Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

What to do now

1. **ASK:** Which changes apply to you

☐ Check the changes to our benefits and costs to see if they affect you.

- It's important to review your coverage now to make sure it will meet your needs next year.
- Do the changes affect the services you use?
- Look in Sections 1 and 2 for information about benefit and cost changes for our plan.

☐ Check the changes in the booklet to our prescription drug coverage to see if they affect you.

- Will your drugs be covered?
- Are your drugs in a different tier, with different cost sharing?
- Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
- Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
- Review the 2020 Drug List and look in Section 1.6 for information about changes to our drug coverage.
- Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual

out-of-pocket costs throughout the year. To get additional information on drug prices visit https://go.medicare.gov/drugprices. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

☐ Check to see if your doctors and other providers will be in our network next year.

- Are your doctors, including specialists you see regularly, in our network?
- What about the hospitals or other providers you use?
- Look in Section 1.3 for information about our Provider Directory.

☐ Think about your overall health care costs.

- How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
- How much will you spend on your premium and deductibles?
- How do your total plan costs compare to other Medicare coverage options?

☐ Think about whether you are happy with our plan.

2. **COMPARE:** Learn about other plan choices

☐ Check coverage and costs of plans in your area.

- Use the personalized search feature on the Medicare Plan Finder at https://www.medicare.gov website. Click “Find health & drug plans.”
- Review the list in the back of your Medicare & You handbook.
- Look in Section 3.2 to learn more about your choices.

☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

3. **CHOOSE:** Decide whether you want to change your plan

- If you want to **keep** Explorer Rx 9 (PPO), you don’t need to do anything. You will stay in Explorer Rx 9 (PPO).
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2019**

    - If you don't join another plan by **December 7, 2019**, you will stay in Explorer Rx 9 (PPO).

- If you join another plan by **December 7, 2019**, your new coverage will start on **January 1, 2020**.

Additional Resources

- Please contact our Customer Service number toll-free at (888) 863-3637 for additional information. (TTY users should call (800) 735-2900.) Hours are: **October 1 - March 31:** 8:00 a.m. to 8:00 p.m. local time zone, seven days a week. **April 1 - September 30:** 8:00 a.m. to 8:00 p.m. local time zone, Monday-Friday.

- If you have a visual impairment and need this material in a different format such as Braille, large print, or other alternative formats, please call Customer Service.

- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Explorer Rx 9 (PPO)

- PacificSource Community Health Plans is a HMO/PPO plan with a Medicare contract. Enrollment in PacificSource Medicare depends on contract renewal.

- When this booklet says "we," "us," or "our," it means PacificSource Medicare. When it says "plan" or "our plan," it means Explorer Rx 9 (PPO).

Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for our plan in several important areas. **Please note this is only a summary of changes**. A copy of the *Evidence of Coverage* is located on our website at www.Medicare.PacificSource.com. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	$99	$99
Maximum out-of-pocket amounts This is the most you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	From in-network providers: $6,700 From in-network and out-of-network providers combined: $10,000	From in-network providers: $6,700 From in-network and out-of-network providers combined: $10,000
Doctor office visits	**In-Network** Primary care visits: $10 per visit Specialist visits: $35 per visit **Out-of-Network** Primary care visits: 50% co-insurance per visit Specialist visits: 50% coinsurance per visit	**In-Network** Primary care visits: $10 per visit Specialist visits: $35 per visit **Out-of-Network** Primary care visits: 50% co-insurance per visit Specialist visits: 50% coinsurance per visit

Cost	2019 (this year)	2020 (next year)
Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals, and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	**In-Network** Days 1-5: $350 per day Days 6+: $0 per day **Out-of-Network** 40% of the total cost	**In-Network** Days 1-5: $350 per day Days 6+: $0 per day **Out-of-Network** 40% of the total cost

Cost	2019 (this year)	2020 (next year)
Part D prescription drug coverage (See Section 1.6 for details.)	Deductible: $275 Copay/Coinsurance during the Initial Coverage Stage: • Drug Tier 1: Standard Cost-sharing: $8 Preferred Cost-sharing: $3 Preferred Mail Order Cost-sharing: $3 • Drug Tier 2: Standard Cost-sharing: $17 Preferred Cost-sharing: $12 • Drug Tier 3: Standard Cost-sharing: $47 Preferred Cost-sharing: $37 • Drug Tier 4: Standard Cost-sharing: 33% Preferred Cost-sharing: 31% • Drug Tier 5: Standard Cost-sharing: 27% Preferred Cost-sharing: 27% • Drug Tier 6: Standard Cost-sharing: $0 Preferred Cost-sharing: $0	Deductible: $275 Copay/Coinsurance during the Initial Coverage Stage: • Drug Tier 1: Standard Cost-sharing: $8 Preferred Retail Cost-sharing: $3 Preferred Mail Order Cost-sharing: $0 • Drug Tier 2: Standard Cost-sharing: $17 Preferred Cost-sharing: $12 • Drug Tier 3: Standard Cost-sharing: $47 Preferred Cost-sharing: $37 • Drug Tier 4: Standard Cost-sharing: 33% Preferred Cost-sharing: 31% • Drug Tier 5: Standard Cost-sharing: 28% Preferred Cost-sharing: 28% • Drug Tier 6: Standard Cost-sharing: $0 Preferred Cost-sharing: $0

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	$99	$99
Monthly optional Preventive Dental premium (This is an optional supplemental benefit. This premium is paid in addition to the monthly premium above.)	$21	$22
Monthly optional Comprehensive Dental premium (This is an optional supplemental benefit. This premium is paid in addition to the monthly premium above.)	Optional Comprehensive Dental is not covered.	$41

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs.

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. These limits are called the “maximum out-of-pocket amounts.” Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2019 (this year)	2020 (next year)
In-network maximum out-of-pocket amount Your costs for covered medical services (such as copays) from in-network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	$6,700	$6,700 Once you have paid $6,700 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from in-network providers for the rest of the calendar year.
Combined maximum out-of-pocket amount Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.	$10,000	$10,000 Once you have paid $10,000 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from in-network or out-of-network providers for the rest of the calendar year.

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at www.Medicare.PacificSource.com. You may also call Customer Service for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2020 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.

- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

Section 1.4 – Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our in-network pharmacies. Our network includes pharmacies with preferred cost-sharing, which may offer you lower cost-sharing than the standard cost-sharing offered by other in-network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at www.Medicare.PacificSource.com. You may also call Customer Service for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2020 Pharmacy Directory to see which pharmacies are in our network**.

Section 1.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your *2020 Evidence of Coverage.*

Cost	2019 (this year)	2020 (next year)
Breast Cancer Screening: Diagnostic mammogram exams	**In-Network** You pay a $15 copay per exam.	**In-Network** You pay $0 copay for your first exam per calendar year. You pay $15 copay for each additional exam.

Cost	2019 (this year)	2020 (next year)
Diabetes Services and Supplies: Prior Authorization requirements	No prior authorization is required.	**In-Network** Prior authorization may be required for some diabetic services and supplies including continuous glucose monitors. Please contact Customer Service or see our authorization grid for additional questions.
Inpatient Hospital Care: Prior Authorization requirements	**In-Network** Prior authorization may be required depending on the procedure, except in urgent or emergent situations. Notification from your provider is required prior to admission.	**In-Network** Prior authorization may be required depending on the procedure, except in urgent or emergent situations. Notification from your provider is required upon admission.
Medical Supplies: Surgical dressings, splints, casts, and other devices used to reduce fractures and dislocations	**In-Network** You pay a $0 copay per supply.	**In-Network** You pay 20% of the total cost.
Opioid Treatment Program Services	Opioid Treatment Program Services are not covered.	**In-Network** You pay a $35 copay per visit. **Out-of-Network** You pay 50% of the total cost.
Outpatient Mental Health Services: Individual and Group sessions	**In-Network** You pay a $20 copay per visit.	**In-Network** You pay a $30 copay per visit.

Cost	2019 (this year)	2020 (next year)
Outpatient Rehabilitation Services: Prior Authorization requirements	**In-Network** Prior authorization is required for services beyond the Medicare therapy cap limits.	**In-Network** Prior authorization is required for services beyond $3,000 for physical and speech therapy combined. Prior authorization is required for services beyond $3,000 for occupational therapy.
Part B Prescription Drugs: Prior Authorization requirements	Prior authorization requirements for Part B drugs change yearly. Please contact Customer Service or see our Formulary to verify which Part B drugs require prior authorization.	Prior authorization requirements for Part B drugs change yearly. Please contact Customer Service or see our Formulary to verify which Part B drugs require prior authorization.
Services to treat Kidney Disease: Kidney Disease Education	**In-Network** You pay a $0 copay per visit.	**In-Network** You pay 20% of the total cost.
Skilled Nursing Facility (SNF)	**In-Network** Days 1-20: You pay $0 copay per day. Days 21-100: You pay $160 copay per day.	**In-Network** Days 1-20: You pay $0 copay per day. Days 21-100: You pay $178 copay per day.

Cost	2019 (this year)	2020 (next year)
Telehealth Services	Certain telehealth services are covered in certain rural areas or other locations approved by Medicare.	**In-Network** Telehealth services are provided in all locations for Home Health, PCP, Specialist, Mental Health, Psychiatric, Opioid Treatment, Substance Abuse, Dialysis, Kidney Disease Education, and Diabetes Self-Management services. These services are provided through phone and/or video. Please coordinate with your provider for these services. **Out-of-Network** Telehealth Services are not covered.

Cost	2019 (this year)	2020 (next year)
Global Emergency and Travel Assistance Program: **Assist America, INC.** Assist America offers global emergency and travel assistance when you become ill or injured while travelling more than 100 miles from home or in a foreign country. This program offers the following services: • Hospital Admission Assistance • Emergency Medical Evacuation • Medical Repatriation Assistance • Medical Consultation • Evaluation and Referrals Assistance • Medical Monitoring For more information about these services, please call Assist America 24 hours a day, 7 days a week at 800-872-1414 (inside the United States) or 1-609-986-1234 (outside the United States).	Global Emergency and Travel Assistance Program is not covered.	**In-Network** You pay a $0 copay for covered services. **Out-of-Network** Not covered.

Cost	2019 (this year)	2020 (next year)
Optional Comprehensive Dental Coverage: If you enroll in our Optional Comprehensive Dental Benefit, you pay an additional monthly premium of $41.	Optional Comprehensive Dental is <u>not</u> covered.	You pay a $0 copay for Diagnostic Services (Preventive Class 1). This includes: • Routine Exams (1 per 6 months) • Prophylaxis or Periodontal Cleanings (1 per 6 months) • Bitewing x-rays: (1 per 6 months) • Full mouth x-rays and/or Panorex: (1 per 5 years) • Non-Routine/Emergency Services You pay a 20% coinsurance after a 6 month waiting period for Restorative & Extraction Services (Basic Class 2). This includes: • Pulpotomy • Tooth Desensitization • Pulp Capping • Oral Surgery: Simple Extractions • Stainless Steel Crowns • Core Build Up: Tooth requires root canal therapy • Bone Grafting (only covered at time of extraction or implant placement) • Fillings: 1-2 surfaces: (1 per calendar year) • Fillings: 3+ surfaces: (1 per calendar year) • Root planning/Perio Scaling (1 per 2 years per quadrant) • Debridement (1 per 3 years not within 3 years of other cleaning) • Analgesia/Sedation: Only with surgical procedures

Cost	2019 (this year)	2020 (next year)
Optional Comprehensive Dental Coverage (Continued)		You pay a 50% coinsurance after a 12 month waiting period for Endodontics, Periodontics, Prosthodontics, Oral/ Maxillofacial Surgery (Major Class 3). This includes: • Crowns (1 per 5 years) • Inlays (1 per 5 years) • Onlays (1 per 5 years) • Dentures (1 per 5 years) • Bridges (1 per 5 years) • Denture Relines (1 per calendar year) • Implants (1 per tooth per lifetime) • Oral Surgery: Complicated, Impacted • Periodontic Surgery • Veneers (non cosmetic) • Root Canal Therapy (1 per 3 years) You pay a $100 deductible which applies to Class 2 and 3 Services You have a $1,000 annual maximum for covered services.

Section 1.6 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

If you are affected by a change in drug coverage, you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. **We encourage current members** to ask for an exception before next year.

  - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call Customer Service.

- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Customer Service to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy.

Please note: If you have previously received an approved formulary exception, you may need to request a renewal of that exception to continue receiving the medication in 2020. Please consult the drug list or contact Customer Service to ask if you need to receive a new coverage determination.

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about changes we may make to the Drug List, see Chapter 5, Section 6 of the Evidence of Coverage.)

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs ("Extra Help"), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also called the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug costs. If you receive "Extra Help" and haven't received this insert by September 30th, please call Customer Service and ask for the "LIS Rider." Phone numbers for Customer Service are in Section 7.1 of this booklet.

There are four "drug payment stages." How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage* which is located on our website at www.Medicare.PacificSource.com. You may also call Customer Service to ask us to mail you an *Evidence of Coverage.*)

Changes to the Deductible Stage

Stage	2019 (this year)	2020 (next year)
Stage 1: Yearly Deductible Stage During this stage, **you pay the full cost** of your Tier 3, 4, and 5 drugs until you have reached the yearly deductible.	The deductible is $275. During this stage, you pay $8 at Standard cost-sharing and $3 at Preferred cost-sharing for drugs on Tier 1 Preferred Generic; $17 at Standard cost-sharing and $12 at Preferred cost-sharing for drugs on Tier 2 Generic; $0 at Standard and Preferred cost-sharing for drugs on Tier 6 Select Care Drugs and the full cost of drugs on Tier 3 Preferred Brand, Tier 4 Non-Preferred Drug, and Tier 5 Specialty until you have reached the yearly deductible.	The deductible is $275. During this stage, you pay $8 at Standard cost-sharing and $3 at Preferred Retail cost-sharing, and $0 at Preferred Mail Order cost-sharing for drugs on Tier 1 Preferred Generic; $17 at Standard cost-sharing and $12 at Preferred cost-sharing for drugs on Tier 2 Generic; $0 at Standard and Preferred cost-sharing for drugs on Tier 6 Select Care Drugs and the full cost of drugs on Tier 3 Preferred Brand, Tier 4 Non-Preferred Drug, and Tier 5 Specialty until you have reached the yearly deductible.

Changes to Your Cost-sharing in the Initial Coverage Stage

To learn how copays and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2019 (this year)	2020 (next year)
Stage 2: Initial Coverage Stage Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and **you pay your share of the cost.** The costs in this row are for a one-month (30-day) supply when you fill your prescription at an in-network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your *Evidence of Coverage*. We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	Your cost for a one-month supply at an in-network pharmacy: **Tier 1 (Preferred Generic):** *Standard cost-sharing:* You pay $8 per prescription. *Preferred cost-sharing:* You pay $3 per prescription. **Tier 2 (Generic):** *Standard cost-sharing:* You pay $17 per prescription. *Preferred cost-sharing:* You pay $12 per prescription. **Tier 3 (Preferred Brand):** *Standard cost-sharing:* You pay $47 per prescription. *Preferred cost-sharing:* You pay $37 per prescription.	Your cost for a one-month supply at an in-network pharmacy: **Tier 1 (Preferred Generic):** *Standard cost-sharing:* You pay $8 per prescription. *Preferred cost-sharing:* You pay $3 per prescription. **Tier 2 (Generic):** *Standard cost-sharing:* You pay $17 per prescription. *Preferred cost-sharing:* You pay $12 per prescription. **Tier 3 (Preferred Brand):** *Standard cost-sharing:* You pay $47 per prescription. *Preferred cost-sharing:* You pay $37 per prescription.

Stage	2019 (this year)	2020 (next year)
Stage 2: Initial Coverage Stage (continued)	**Tier 4 (Non-Preferred Drug):** *Standard cost-sharing:* You pay 33% of the total cost. *Preferred cost-sharing:* You pay 31% of the total cost. **Tier 5 (Specialty):** *Standard cost-sharing:* You pay 27% of the total cost. *Preferred cost-sharing:* You pay 27% of the total cost. **Tier 6 (Select Care Drugs):** *Standard cost-sharing:* You pay $0 per prescription. *Preferred cost-sharing:* You pay $0 per prescription.	**Tier 4 (Non-Preferred Drug):** *Standard cost-sharing:* You pay 33% of the total cost. *Preferred cost-sharing:* You pay 31% of the total cost. **Tier 5 (Specialty):** *Standard cost-sharing:* You pay 28% of the total cost. *Preferred cost-sharing:* You pay 28% of the total cost. **Tier 6 (Select Care Drugs):** *Standard cost-sharing:* You pay $0 per prescription. *Preferred cost-sharing:* You pay $0 per prescription.

Stage	2019 (this year)	2020 (next year)
Stage 2: Initial Coverage Stage (continued)	Once your total drug costs have reached $3,820, you will move to the next stage (the Coverage Gap Stage).	Once your total drug costs have reached $4,020, you will move to the next stage (the Coverage Gap Stage).

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage**. For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 2 Administrative Changes

Process	2019 (this year)	2020 (next year)
Gap Coverage	For all drugs in the Select Care Drugs tier (6) and for select brand drugs in the Preferred Brand tier (3), your cost will not increase from Stage Two (Initial Coverage Stage).	For all drugs in the Select Care Drugs tier (6), your cost will not increase from Stage Two (Initial Coverage Stage).
Optional Supplemental Benefits: Dental Enrollment Periods	You can enroll between October 15 and December 31 each year, for a January 1 effective date.	You can enroll during a valid CMS election period. Please see section 4 for additional information.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in our plan

To stay in our plan you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically stay enrolled as a member of our plan for 2020.

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2020 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- – *OR*– You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2020*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to https://www.medicare.gov and click "Find health & drug plans." **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, PacificSource Medicare offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To change **to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from our plan.
- To **change to Original Medicare with a prescription drug plan,** enroll in the new drug plan. You will automatically be disenrolled from our plan.
- To **change to Original Medicare without a prescription drug plan**, you must either:
    - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).
    - – *OR* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can

do it from **October 15 until December 7.** The change will take effect on January 1, 2020.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get "Extra Help" paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage.*

If you enrolled in a Medicare Advantage Plan for January 1, 2020, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2020. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Idaho, the SHIP is called the Senior Health Insurance Benefits Advisors (SHIBA).

SHIBA is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. SHIBA counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call SHIBA at (800) 247-4422. You can learn more about SHIBA by visiting their website (www.DOI.Idaho.gov/shiba).

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **"Extra Help" from Medicare.** People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you qualify, call:
    - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
    - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call 1-800-325-0778

(applications); or

- Your State Medicaid Office (applications).

- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Idaho AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call:

State:	Program:	Phone:
Idaho	Idaho AIDS Drug Assistance Program	(208) 334-5612

SECTION 7 Questions?

Section 7.1 – Getting Help from Our Plan

Questions? We're here to help. Please call Customer Service at (888) 863-3637. (TTY only, call (800) 735-2900.) We are available for phone calls: **October 1 - March 31:** 8:00 a.m. to 8:00 p.m. local time zone, seven days a week. **April 1 - September 30:** 8:00 a.m. to 8:00 p.m. local time zone, Monday - Friday. Calls to these numbers are free.

Read your 2020 *Evidence of Coverage* (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2020. For details, look in the 2020 *Evidence of Coverage* for our plan. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.Medicare.PacificSource.com. You may also call Customer Service to ask us to mail you an *Evidence of Coverage.*

Visit our Website

You can also visit our website at www.Medicare.PacificSource.com. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

You can visit the Medicare website (https://www.medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to https://www.medicare.gov and click on “Find health & drug plans.”)

Read *Medicare & You 2020*

You can read *Medicare & You 2020* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don’t have a copy of this booklet, you can get it at the Medicare website (https://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.