



## Explorer Rx 17 (PPO) *offered by PacificSource Medicare*

# Annual Notice of Changes for 2024

You are currently enrolled as a member of Explorer Rx 17 (PPO). Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [www.Medicare.PacificSource.com](http://www.Medicare.PacificSource.com). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

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

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### 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.
  - Review the changes to Medical care costs (doctor, hospital).
  - Review the changes to our drug coverage, including authorization requirements and costs.
  - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2024 "Drug List" to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- 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 Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2024* handbook.
- 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 don't join another plan by December 7, 2023, you will stay in Explorer Rx 17 (PPO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with Explorer Rx 17 (PPO).
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

### **Additional Resources**

- Please contact our Customer Service number toll-free at 888-863-3637 for additional information (TTY: 711. We accept all relay calls.). 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. This call is free.
- 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 [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### **About Explorer Rx 17 (PPO)**

- PacificSource Community Health Plans is an HMO, HMO D-SNP, and PPO plan with a Medicare contract and a contract with Oregon Health Plan (Medicaid). 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 17 (PPO).

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**Summary of Important Costs for 2024**

The table below compares the 2023 costs and 2024 costs for our plan in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<p><b>Monthly plan premium*</b></p> <p>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	<p>\$33</p>	<p>\$23</p>
<p><b>Maximum out-of-pocket amounts</b></p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	<p>From in-network providers: \$5,900</p> <p>From in-network and out-of-network providers combined: \$8,950</p>	<p>From in-network providers: \$5,900</p> <p>From in-network and out-of-network providers combined: \$8,950</p>
<p><b>Doctor office visits</b></p>	<p><b><u>In-Network</u></b></p> <p>Primary care visits: \$10 per visit</p> <p>Specialist visits: \$35 per visit</p> <p><b><u>Out-of-Network</u></b></p> <p>Primary care visits: 50% co-insurance per visit</p> <p>Specialist visits: 50% coinsurance per visit</p>	<p><b><u>In-Network</u></b></p> <p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$35 per visit</p> <p><b><u>Out-of-Network</u></b></p> <p>Primary care visits: 50% co-insurance per visit</p> <p>Specialist visits: 50% coinsurance per visit</p>
<p><b>Inpatient hospital stays</b></p>	<p><b><u>In-Network</u></b></p> <p>Days 1-5: \$350 per day</p> <p>Days 6+: \$0 per day</p> <p><b><u>Out-of-Network</u></b></p> <p>20% of the total cost</p>	<p><b><u>In-Network</u></b></p> <p>Days 1-5: \$350 per day</p> <p>Days 6+: \$0 per day</p> <p><b><u>Out-of-Network</u></b></p> <p>20% of the total cost</p>

Cost	2023 (this year)	2024 (next year)
<p><b>Part D prescription drug coverage</b></p> <p>(See Section 1.5 for details.)</p>	<p>Deductible: \$225 except for covered insulin products and most adult Part D vaccines.</p> <p>Copay/Coinsurance during the Initial Coverage Stage for up to a 30-day supply:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: Standard Cost-sharing: \$8 Preferred Retail Cost-sharing: \$3 Preferred Mail Order Cost-sharing: \$0</li> <li>• Drug Tier 2: Standard Cost-sharing: \$17 Preferred Cost-sharing: \$12</li> <li>• Drug Tier 3: Standard Cost-sharing: \$47 Preferred Cost-sharing: \$37</li> </ul> <p>You pay \$35 per month supply of each covered insulin product on this tier</p> <ul style="list-style-type: none"> <li>• Drug Tier 4: Standard Cost-sharing: 32% Preferred Cost-sharing: 31%</li> <li>• Drug Tier 5: Standard Cost-sharing: 29% Preferred Cost-sharing: 29%</li> </ul> <p>You pay \$35 per month supply of each covered insulin product on this tier</p> <ul style="list-style-type: none"> <li>• Drug Tier 6: Standard Cost-sharing: \$0 Preferred Cost-sharing: \$0</li> </ul>	<p>Deductible: \$225 except for covered insulin products and most adult Part D vaccines</p> <p>Copay/Coinsurance during the Initial Coverage Stage for up to a 30-day supply:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: Standard Cost-sharing: \$8 Preferred Retail Cost-sharing: \$3 Preferred Mail Order Cost-sharing: \$0</li> <li>• Drug Tier 2: Standard Cost-sharing: \$17 Preferred Cost-sharing: \$12</li> <li>• Drug Tier 3: Standard Cost-sharing: \$47 Preferred Cost-sharing: \$42</li> </ul> <p>You pay \$35 per month supply of each covered insulin product on this tier</p> <ul style="list-style-type: none"> <li>• Drug Tier 4: Standard Cost-sharing: 32% Preferred Cost-sharing: 31%</li> <li>• Drug Tier 5: Standard Cost-sharing: 29% Preferred Cost-sharing: 29%</li> </ul> <p>You pay \$35 per month supply of each covered insulin product on this tier</p> <ul style="list-style-type: none"> <li>• Drug Tier 6: Standard Cost-sharing: \$0 Preferred Cost-sharing: \$0</li> </ul>

Cost	2023 (this year)	2024 (next year)
<p><b>Part D prescription drug coverage (continued)</b></p> <p>(See Section 1.5 for details.)</p>	<p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays most of the cost for your covered drugs.</li> <li>• For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called a coinsurance), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs).</li> </ul>	<p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</li> </ul>

**SECTION 1 Changes to Benefits and Costs for Next Year**

**Section 1.1 – Changes to the Monthly Premium**

Cost	2023 (this year)	2024 (next year)
<p><b>Monthly premium</b></p> <p>(You must also continue to pay your Medicare Part B premium.)</p>	\$33	\$23
<p><b>Monthly optional Preventive Dental premium</b></p> <p>(This is an optional supplemental benefit. This premium is paid in addition to the monthly premium above.)</p>	\$31	\$36
<p><b>Monthly optional Comprehensive Dental premium</b></p> <p>(This is an optional supplemental benefit. This premium is paid in addition to the monthly premium above.)</p>	\$57	\$63

- 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. Please see Section 5 regarding “Extra Help” from Medicare.

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

Cost	2023 (this year)	2024 (next year)
<p><b>In-network maximum out-of-pocket amount</b></p> <p>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.</p>	\$5,900	<p>\$5,900</p> <p>Once you have paid \$5,900 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.</p>
<p><b>Combined maximum out-of-pocket amount</b></p> <p>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 and costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>	<p>\$8,950</p> <p>Once you have paid \$8,950 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.</p>	<p>\$8,950</p> <p>Once you have paid \$8,950 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.</p>

Medicare requires all health plans to limit how much you pay out-of-pocket for 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.

### Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at [www.Medicare.PacificSource.com](http://www.Medicare.PacificSource.com). You may also call Customer Service for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2024 Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Customer Service so we may assist.

### Section 1.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2023 (this year)	2024 (next year)
<b>24-Hour NurseLine</b>	You pay a \$0 copay per visit.	24-Hour NurseLine is <u>not</u> covered.
<b>Dental Services</b>  Optional Supplemental Preventive Dental plan (This plan can be purchased for an extra cost.)	The following services have frequency limitations: <ul style="list-style-type: none"> <li>• Routine exams (limit 2 per year)</li> <li>• Cleanings (limit 3 per year)</li> <li>• Bitewing x-rays (limit 2 per year)</li> <li>• Full mouth x-rays, conebeam, and/or Panorex (limit 1 per 5 years)</li> <li>• Brush biopsy (limit 2 per year)</li> <li>• Topical Fluoride/Varnish (limit 4 per year)</li> </ul>	The following services are now unlimited per year: <ul style="list-style-type: none"> <li>• Routine exams</li> <li>• Cleanings</li> <li>• Bitewing x-rays</li> <li>• Full mouth x-rays, conebeam, and/or Panorex</li> <li>• Brush biopsy</li> <li>• Topical Fluoride/Varnish</li> </ul>



Cost	2023 (this year)	2024 (next year)
<p><b>Dental Services</b></p> <p>Optional Supplemental Comprehensive Dental plan (This plan can be purchased for an extra cost.)</p>	<p>You pay a 20% coinsurance for Stainless Steel Crowns.</p> <p>The following services have frequency limitations:</p> <ul style="list-style-type: none"> <li>• Full mouth x-rays, conebeam, and/or Panorex (limit 1 per 5 years)</li> <li>• Fillings (limit 1 per 2 years)</li> <li>• Root Planing/Perio Scaling (limit 1 per 2 years per quad)</li> <li>• Debridement (limit 1 per 3 years)</li> <li>• Crowns (limit 1 per 5 years)</li> <li>• Inlays (limit 1 per 5 years)</li> <li>• Onlays (limit 1 per 5 years)</li> <li>• Dentures (limit 1 per 5 years)</li> <li>• Denture Relines (limit 1 per year)</li> <li>• Bridges (limit 1 per 5 years)</li> <li>• Implants (limit 1 per tooth per lifetime)</li> <li>• Root canal therapy (limit 1 per 3 years per tooth)</li> </ul>	<p>Stainless Steel Crowns are <u>not</u> covered.</p> <p>The following services are unlimited:</p> <ul style="list-style-type: none"> <li>• Full mouth x-rays, conebeam, and/or Panorex</li> <li>• Fillings</li> <li>• Root Planing/Perio Scaling</li> <li>• Debridement</li> <li>• Crowns</li> <li>• Inlays</li> <li>• Onlays</li> <li>• Dentures</li> <li>• Denture Relines</li> <li>• Bridges</li> <li>• Implants</li> <li>• Root canal therapy</li> </ul>
<p><b>Emergency Care</b></p> <p>Post-Stabilization care, including Worldwide coverage</p>	<p>You pay a \$110 copay per visit.</p>	<p>You pay a \$120 copay per visit.</p>

<b>Cost</b>	<b>2023 (this year)</b>	<b>2024 (next year)</b>
<p><b>Medicare Part B prescription drugs</b></p> <p>Part B Insulin</p>	<p><b><u>In-Network</u></b></p> <p>You pay 20% of the total cost.</p> <p>Beginning July 2023, you pay 20% up to a \$35 copay per insulin per month.</p> <p><b><u>Out-of-Network</u></b></p> <p>You pay 50% of the total cost.</p> <p>Beginning July 2023, you pay 50% up to a \$35 copay per insulin per month.</p>	<p><b><u>In-Network</u></b></p> <p>You pay 20% up to a \$35 copay per insulin per month.</p> <p><b><u>Out-of-Network</u></b></p> <p>You pay 50% up to a \$35 copay per insulin per month.</p>
<p><b>Outpatient mental health care:</b></p> <p>Additional Mental Health Counselors</p>	<p>What you pay for services does <u>not</u> apply to your yearly maximum out-of-pocket amount.</p>	<p>What you pay for services applies to your yearly maximum out-of-pocket amount.</p>
<p><b>Part B Prescription Drugs:</b></p> <p>Prior Authorization and Step Therapy requirements</p>	<p>Requirements change yearly. Please contact Customer Service or see our Formulary to verify which drugs require prior authorization or step therapy.</p>	<p>Requirements change yearly. Please contact Customer Service or see our Formulary to verify which drugs require prior authorization or step therapy.</p>
<p><b>Physician/ Practitioner services</b></p> <p>Primary Care Provider (PCP) visits</p>	<p><b><u>In-Network</u></b></p> <p>You pay a \$10 copay per visit.</p>	<p><b><u>In-Network</u></b></p> <p>You pay a \$0 copay per visit.</p>

<b>Cost</b>	<b>2023 (this year)</b>	<b>2024 (next year)</b>
<p><b>Prior Authorization Requirements:</b></p> <p>Inpatient Hospital Care;</p> <p>Inpatient Psychiatric Care;</p> <p>Outpatient Rehabilitation (Physical, Occupational, and Speech Therapy);</p> <p>Partial Hospitalization;</p> <p>Skilled Nursing Facility</p>	<p><b><u>In-Network</u></b></p> <p>Prior authorization is required.</p>	<p><b><u>In-Network</u></b></p> <p>Prior authorization is <u>not</u> required.</p>
<p><b>Pulmonary Rehabilitation Services</b></p>	<p><b><u>In-Network</u></b></p> <p>You pay a \$20 copay per visit.</p>	<p><b><u>In-Network</u></b></p> <p>You pay a \$15 copay per visit.</p>
<p><b>Supervised Exercise Therapy</b></p>	<p><b><u>In-Network</u></b></p> <p>You pay a \$30 copay per visit.</p>	<p><b><u>In-Network</u></b></p> <p>You pay a \$25 copay per visit.</p>
<p><b>Urgently needed services</b></p> <p>Urgent care, including Worldwide coverage</p>	<p>You pay a \$40 copay per visit.</p>	<p>You pay a \$60 copay per visit.</p>

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## Section 1.5 – Changes to Part D Prescription Drug Coverage

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### 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,” which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the “Drug List” to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

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. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online “Drug List” to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your *Evidence of Coverage* and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Customer Service for more information.

### 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 you haven’t received this insert by September 30th, please call Customer Service and ask for the LIS Rider.

There are four **drug payment stages**. The information below shows the changes 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.)

**Changes to the Deductible Stage**

Stage	2023 (this year)	2024 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, <b>you pay the full cost</b> of your Tier 3, 4, and 5 drugs until you have reached the yearly deductible. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.</p>	<p>The deductible is \$225.</p> <p>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.</p>	<p>The deductible is \$225.</p> <p>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.</p>

### Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2023 (this year)	2024 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>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 <b>you pay your share of the cost.</b> Most adult Part D vaccines are covered at no cost to you.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at an in-network pharmacy.</p> <p>For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>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”.</p>	<p>Your cost for a one-month supply at an in-network pharmacy:</p> <p><b>Tier 1 (Preferred Generic):</b></p> <p><i>Standard cost-sharing:</i> You pay \$8 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$3 per prescription.</p> <p><b>Tier 2 (Generic):</b></p> <p><i>Standard cost-sharing:</i> You pay \$17 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$12 per prescription.</p> <p><b>Tier 3 (Preferred Brand):</b></p> <p><i>Standard cost-sharing:</i> You pay \$47 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$37 per prescription.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p>	<p>Your cost for a one-month supply at an in-network pharmacy:</p> <p><b>Tier 1 (Preferred Generic):</b></p> <p><i>Standard cost-sharing:</i> You pay \$8 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$3 per prescription.</p> <p><b>Tier 2 (Generic):</b></p> <p><i>Standard cost-sharing:</i> You pay \$17 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$12 per prescription.</p> <p><b>Tier 3 (Preferred Brand):</b></p> <p><i>Standard cost-sharing:</i> You pay \$47 per prescription.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><i>Preferred cost-sharing:</i> You pay \$42 per prescription.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p>

Stage	2023 (this year)	2024 (next year)
<p><b>Stage 2: Initial Coverage Stage (continued)</b></p>	<p><b>Tier 4 (Non-Preferred Drug):</b></p> <p><i>Standard cost-sharing:</i> You pay 32% of the total cost.</p> <p><i>Preferred cost-sharing:</i> You pay 31% of the total cost.</p> <p><b>Tier 5 (Specialty):</b></p> <p><i>Standard cost-sharing:</i> You pay 29% of the total cost.</p> <p><i>Preferred cost-sharing:</i> You pay 29% of the total cost.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Tier 6 (Select Care Drugs):</b></p> <p><i>Standard cost-sharing:</i> You pay \$0 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$0 per prescription.</p> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>	<p><b>Tier 4 (Non-Preferred Drug):</b></p> <p><i>Standard cost-sharing:</i> You pay 32% of the total cost.</p> <p><i>Preferred cost-sharing:</i> You pay 31% of the total cost.</p> <p><b>Tier 5 (Specialty):</b></p> <p><i>Standard cost-sharing:</i> You pay 29% of the total cost.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><i>Preferred cost-sharing:</i> You pay 29% of the total cost.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Tier 6 (Select Care Drugs):</b></p> <p><i>Standard cost-sharing:</i> You pay \$0 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$0 per prescription.</p> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p>

### 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.**

**Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.**

For specific information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

## SECTION 2 Deciding Which Plan to Choose

### Section 2.1 – 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 be enrolled in our plan.

### Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2024 follow these steps:

#### Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- – *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 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

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 so.
  - – *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 3 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, 2024.

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

In certain situations, changes are also allowed at other times of the year. Examples include 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.

If you enrolled in a Medicare Advantage Plan for January 1, 2024, 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, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

## SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Montana, the SHIP is called the State Health and Insurance Assistance Program (SHIP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. SHIP 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 SHIP at 800-551-3191. You can learn more about SHIP by visiting their website ([www.dphhs.mt.gov/sltc/aging/SHIP](http://www.dphhs.mt.gov/sltc/aging/SHIP)).

## SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“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. 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 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
- Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Montana has a program called Big Sky Rx Program that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
- **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 Montana AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call:

State:	Program:	Phone:
Montana	Montana AIDS Drug Assistance Program	406-444-3565

**SECTION 6 Questions?**

**Section 6.1 – Getting Help from Our Plan**

Questions? We’re here to help. Please call Customer Service at 888-863-3637, TTY: 711. We accept all relay calls. 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 2024 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 2024. For details, look in the *2024 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](http://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](http://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”)*.

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## Section 6.2 – Getting Help from Medicare

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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**

Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

**Read *Medicare & You 2024***

Read the *Medicare & You 2024* handbook. Every fall, this document 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 document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) 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.