



## Essentials 2 (HMO) *offered by* PacificSource Medicare

# Annual Notice of Changes for 2021

You are currently enrolled as a member of Essentials 2 (HMO). 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.**
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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.
  - 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 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 [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website.
- 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 don't join another plan by December 7, 2020, you will be enrolled in Essentials 2 (HMO).
- 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, 2020**

- If you don't join another plan by **December 7, 2020**, you will be enrolled in Essentials 2 (HMO).
- If you join another plan by **December 7, 2020**, your new coverage will start on **January 1, 2021**. You will be automatically disenrolled from your current plan.

**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 alternate 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 Essentials 2 (HMO)**

- 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 Essentials 2 (HMO).

## Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 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](http://www.Medicare.PacificSource.com). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<b>Monthly plan premium</b> (See Section 1.1 for details.)	\$0	\$0
<b>Maximum out-of-pocket amount</b> 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.)	\$5,500	\$5,500
<b>Doctor office visits</b>	Primary care visits: \$10 per visit Specialist visits: \$40 per visit	Primary care visits: \$10 per visit Specialist visits: \$40 per visit
<b>Inpatient hospital stays</b> 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.	Days 1-5: \$325 per day Days 6+: \$0 per day	Days 1-5: \$325 per day Days 6+: \$0 per day

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

### Section 1.1 – Changes to the Monthly Premium

Cost	2020 (this year)	2021 (next year)
<b>Monthly optional Preventive Dental premium</b> (This is an optional supplemental benefit. This premium is paid in addition to the monthly premium above.)	\$29	\$29
<b>Monthly optional Comprehensive Dental premium</b> (This is an optional supplemental benefit. This premium is paid in addition to the monthly premium above.)	\$47	\$50

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

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

Cost	2020 (this year)	2021 (next year)
<b>Maximum out-of-pocket amount</b> Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount.	\$5,500	\$5,500 Once you have paid \$5,500 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services 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](http://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 2021 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 to manage your care.

## Section 1.4 – 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 *2021 Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<p><b>Acupuncture for chronic low back pain</b> (Medicare covered)</p> <p>Covered services include:</p> <p>Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances:</p> <p>For the purpose of this benefit, chronic low back pain is defined as:</p> <ul style="list-style-type: none"> <li>• Lasting 12 weeks or longer;</li> <li>• nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious, etc. disease);</li> <li>• not associated with surgery; and</li> <li>• not associated with pregnancy.</li> </ul> <p>An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually.</p> <p>Treatment must be discontinued if the patient is not improving or is regressing.</p>	<p>Acupuncture for chronic low back pain (Medicare covered) is <u>not</u> covered.</p>	<p>You pay a \$25 copay per visit.</p>



Cost	2020 (this year)	2021 (next year)
<p><b>COVID-19 treatment during a public health emergency</b></p> <p>If you are diagnosed with COVID-19, treatment services directly related to COVID-19 are covered for the duration of a public health emergency in your county. This is in addition to the mandated \$0 testing and diagnosis for COVID-19.</p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Ambulance services</li> <li>• Durable medical equipment (DME) and related supplies</li> <li>• Emergency care</li> <li>• Home health</li> <li>• Inpatient hospital</li> <li>• Outpatient diagnostic tests and therapeutic services and supplies</li> <li>• Outpatient hospital observation</li> <li>• Outpatient hospital services</li> <li>• Physician/Practitioner services, including doctor's office visits (PCP and specialist visits)</li> <li>• Skilled nursing facility (SNF) care</li> <li>• Urgent care</li> </ul> <p>Services unrelated to COVID-19 treatment may result in a cost share. Please see applicable section in this benefit chart for cost shares depending on the service you are receiving.</p>	Not Applicable	You pay a \$0 copay per service.

Cost	2020 (this year)	2021 (next year)
<p><b>Dental coverage</b></p> <p>Optional Comprehensive Dental</p>	<p>You pay a \$0 copay for Diagnostic Services (Preventive Class 1). This includes:</p> <ul style="list-style-type: none"> <li>• Routine Exams (1 per 6 months)</li> <li>• Prophylaxis or Periodontal Cleanings (1 per 6 months)</li> <li>• Bitewing x-rays: (1 per 6 months)</li> <li>• Full mouth x-rays and/or Panorex: (1 per 5 years)</li> <li>• Non-Routine/ Emergency Services</li> </ul>	<p>You pay a \$0 copay for Diagnostic Services (Preventive Class 1). This includes:</p> <ul style="list-style-type: none"> <li>• Routine Exams (1 per 6 months)</li> <li>• Problem-focused exams (1 per 6 months)</li> <li>• Prophylaxis or Periodontal Cleanings (1 per 6 months)</li> <li>• Bitewing x-rays: (1 per 6 months)</li> <li>• Full mouth x-rays and/or Panorex: (1 per 5 years)</li> <li>• Periapical X-ray/ Conebeam (limited to the dollar amount of a full mouth series)</li> <li>• Brush biopsy (1 per 6 months)</li> <li>• Topical Fluoride or Fluoride Varnish (up to 4 times per calendar year)</li> <li>• Non-Routine/ Emergency Services</li> </ul>
<p><b>Hearing Exams - Routine</b></p>	<p>You pay a \$45 copay per visit.</p>	<p>You pay a \$0 copay per visit.</p>

Cost	2020 (this year)	2021 (next year)
<p><b>Hearing services - Routine</b></p> <p>TruHearing-branded hearing aid: Up to two TruHearing-branded hearing aids every year (one per ear per year); rechargeable style options.</p>	<p>You pay \$699 per aid for Flyte Advanced through TruHearing.</p> <p>You pay \$999 per aid for Flyte Premium through TruHearing.</p> <p>You pay an additional \$75 copay per aid for rechargeable style options</p>	<p>You pay \$699 per aid for Flyte Advanced through TruHearing.</p> <p>You pay \$999 per aid for Flyte Premium through TruHearing.</p> <p>You pay an additional \$50 copay per aid for rechargeable style options.</p>
<p><b>Meal Benefit</b></p> <p>You are able to get home-delivered precooked frozen meals within 30 days after a recent in-patient stay in a hospital or nursing facility. This service includes 2 meals per day for 7 days for a total of 14 meals at no extra cost to you. After you are discharged, you will receive a call from GA Foods to initiate this benefit. Once your delivery details have been confirmed, your meals will arrive within 24-72 hours.</p> <p>Special meals are available that meet heart-healthy, diabetic friendly, or low-sodium guidelines. Condition specific menus also include Renal-friendly, Pureed, Vegetarian, and Kosher options.</p> <p>For more information please call GA Foods at 1-888-308-4910.</p>	<p>Meal Benefit services are <u>not</u> covered.</p>	<p>You pay a \$0 copay for each meal.</p>

Cost	2020 (this year)	2021 (next year)
<p><b>Part B Prescription Drugs:</b> Prior Authorization requirements</p>	<p>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.</p>	<p>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.</p>
<p><b>Physician/Practitioner services</b> Telehealth Services</p>	<p>Telehealth services are available for Home Health, PCP, Specialist, Mental Health, Psychiatric, Opioid Treatment, Substance Abuse, Dialysis, Kidney Disease Education, and Diabetes Self-Management services. Please coordinate with your provider for these services.</p>	<p>Telehealth services are available for most Medicare part A and B covered services. These services are provided through phone and/or video. Some services may require video. Please coordinate with your provider for these services.</p>
<p><b>Skilled Nursing Facility (SNF) care</b></p>	<p><u>Days 1-20:</u> You pay a \$0 copay per visit.</p> <p><u>Days 21-100:</u> You pay a \$160 copay per visit.</p>	<p><u>Days 1-20:</u> You pay a \$0 copay per visit.</p> <p><u>Days 21-100:</u> You pay a \$184 copay per visit.</p>

## SECTION 2 Administrative Changes

Description	2020 (this year)	2021 (next year)		
		Activity	Reward	
<b>Rewards and Incentives</b> When you complete one or more of the activities listed in the calendar year, you will receive a gift card redeemable at a variety of popular retailers. Limit one reward per eligible activity completed in the calendar year.	Rewards and Incentive programs are <u>not</u> offered.	Routine physical or Annual Wellness visit	\$50	
		Mammogram	\$25	
		A1c (blood glucose test)	First test	\$15
			Second test	\$25
		Diabetic eye exam	\$25	

## 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 be enrolled in our Essentials 2 (HMO).

### 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 2021 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, there may be a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, call your State Health Insurance Assistance Program (SHIP) (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 [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare). **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, 2021.

### **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 8, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2021, 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, 2021. For more information, see Chapter 8, 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 Oregon, the SHIP is called the Senior Health Insurance Benefits Assistance (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) 722-4134. You can learn more about SHIBA by visiting their website ([www.OregonShiba.org](http://www.OregonShiba.org)).

## 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).
- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?**  
The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Oregon CAREAssist Program. Note: To be eligible for the ADAP operating in your State, 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.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to

be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number.

State:	Program:	Phone:
Oregon	CAREAssist	(971) 673-0144

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call:

State:	Program:	Phone:
Oregon	CAREAssist	(971) 673-0144

## 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 2021 *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 2021. For details, look in the 2021 *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).

### 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



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users should call 1-877-486-2048.

### **Visit the Medicare Website**

You can visit the Medicare website ([www.medicare.gov](http://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 [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)).

### **Read Medicare & You 2021**

You can read *Medicare & You 2021* 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 ([www.medicare.gov](http://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.