

Elderplan Extra Help (HMO) offered by Elderplan, Inc.

Annual Notice of Changes for 2019

You are currently enrolled as a member of Elderplan Extra Help (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.**
-

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 1.5 and 1.6 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 2019 Drug List and look in Section 1.6 for information about changes to our drug coverage.
 - Your drug prices may have risen or you may have had alternate medications suggested to you. For information about drug prices visit <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Information-on-Prescription-Drugs/index.html>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. These are general or total prices and increases probably don't match changes in what you will pay.
- Check to see if your doctors and other providers will be in our network next year.
- Are your doctors 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 2.2 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** Elderplan Extra Help (HMO), you don’t need to do anything. You will stay in Elderplan Extra Help (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, 2018**

- If you **don’t join another plan by December 7, 2018**, you will stay in Elderplan Extra Help (HMO).
- If you **join another plan by December 7, 2018**, your new coverage will start on January 1, 2019.

Additional Resources

- This document is available for free in Spanish.

- Please contact our Member Services number at 1-800-353-3765 for additional information. (TTY users should call 711.) Hours are 8am to 8pm, 7 days a week.
- This information is available in different formats, including Braille, large print, and audio tapes. Please call Member Services at the number listed above if you need plan information in another format or language.
- **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 Elderplan Extra Help (HMO)

- Elderplan Extra Help is an HMO with a Medicare contract. Enrollment in Elderplan Extra Help (HMO) depends on a contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Elderplan, Inc. When it says “plan” or “our plan,” it means Elderplan Extra Help (HMO).

H3347_EP16403v2_M_File & Use_09182018

Summary of Important Costs for 2019

The table below compares the 2018 costs and 2019 costs for Elderplan Extra Help (HMO) in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this *Annual Notice of Changes*** and review the *Evidence of Coverage* located on our website at www.elderplan.org to see if other benefit or cost changes affect you.

Cost	2018 (this year)	2019 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	<p>\$39.00 for your Part D Premium</p>	<p>\$39.30 for your Part D Premium</p>
<p>Deductible</p>	<p>\$183</p>	<p>\$185</p>
<p>Maximum out-of-pocket amount</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 1.1 for details.)</p>	<p>\$6,700</p>	<p>\$6,700</p> <p>There is no change for 2019</p>

Cost	2018 (this year)	2019 (next year)
<p>Doctor office visits</p>	<p>Primary care visits: \$0 copayment per visit</p> <p>Specialist visits: \$40 copayment per visit</p>	<p>Primary care visits: \$0 copayments per visit</p> <p>Specialist visits: \$40 copayment per visit</p>
<p>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.</p>	<p>In 2018 the amounts for each benefit period are:</p> <p>\$1,340 deductible for each benefit period</p> <p>Days 1-60: \$0 copayment per day</p> <p>Days 61-90: \$335 copayment per day</p> <p>Days 91-150: \$670 copayment per lifetime reserve day (up</p>	<p>In 2019 the amounts for each benefit period are:</p> <p>\$1,364 deductible for each benefit period</p> <p>Days 1-60: \$0 copayment per day</p> <p>Days 61-90: \$341 copayment per day</p> <p>Days 91 and beyond: \$682 copayment per lifetime reserve day after day 90 for each benefit</p>

Cost	2018 (this year)	2019 (next year)
	<p>to 60 days over your lifetime)</p> <p>Beyond lifetime reserve days: you pay all costs</p>	<p>period (up to 60 days over your lifetime)</p> <p>Beyond lifetime reserve days: you pay all costs</p>
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Deductible: \$405</p> <p>Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: you pay 25% coinsurance or*: 	<p>Deductible: \$415</p> <p>Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: You pay 25% of the total cost

Cost	2018 (this year)	2019 (next year)
<p>Part D prescription drug coverage (continued)</p>	<ul style="list-style-type: none"> • For generic drugs (including brand drugs treated as generic), either: \$0 copayment; or \$1.25 copayment or \$3.35 copayment; • For all other drugs, either: \$0 copayment; or \$3.70 copayment; or \$8.35 copayment <p>* Depending on your income and institutional status</p>	<p>If you are eligible for low income subsidy (LIS), you may be eligible for reduced cost sharing.</p>

Annual Notice of Changes for 2019

Table of Contents

Summary of Important Costs for 2019.....1

**SECTION 1 Changes to Benefits and Costs
for Next Year7**

Section 1.1 – Changes to the Monthly Premium7

Section 1.2 – Changes to Your Maximum Out-of-Pocket
Amount..... 8

Section 1.3 – Changes to the Provider Network9

Section 1.4 – Changes to the Pharmacy Network..... 10

Section 1.5 – Changes to Benefits and Costs for Medical
Services 10

Section 1.6 – Changes to Part D Prescription Drug
Coverage..... 17

SECTION 2 Deciding Which Plan to Choose25

Section 2.1 – If you want to stay in Elderplan Extra Help
(HMO)..... 25

Section 2.2 – If you want to change plans 25

SECTION 3 Deadline for Changing Plans26

**SECTION 4 Programs That Offer Free Counseling
about Medicare.....27**

**SECTION 5 Programs That Help Pay for
Prescription Drugs.....28**

SECTION 6 Questions?30

Section 6.1 – Getting Help from Elderplan Extra
Help (HMO)30

Section 6.2 – Getting Help from Medicare31

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

Section 1.1 – Changes to the Monthly Premium

Cost	2018 (this year)	2019 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$39.00 for your Part D Premium	\$39.30 for your Part D Premium

- 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 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	2018 (this year)	2019 (next year)
<p>Maximum out-of-pocket amount Your costs for covered medical services (such as copays and deductibles) count toward your 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>	<p>\$6,700</p>	<p style="text-align: center;">\$6,700</p> <p>There is no change for 2019</p> <p>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 for the rest of the calendar year.</p>

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider and Pharmacy Directory is located on our website at www.elderplan.org. You may also call Member Services for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2019 Provider and Pharmacy 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, Medicare requires that we 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 network pharmacies.

There are changes to our network of pharmacies for next year. An updated Pharmacy and Pharmacy Directory is located on our website at www.elderplan.org. You may also call Member Services for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2019 Provider and 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 *2019 Evidence of Coverage*.

Cost	2018 (this year)	2019 (next year)
Emergency Care	<p>You pay 20% of the total cost (up to \$80) for each Medicare-covered Emergency room visit.</p> <p>This does apply to the In-Network deductible.</p>	<p>You pay a \$90 copay for each Medicare-covered Emergency room visit.</p> <p>This does not apply to the In-Network deductible.</p>
Urgently Needed Services	<p>You pay 20% of the total cost (up to \$65) for each Medicare-covered Urgently Needed services.</p> <p>This does apply to the In-Network deductible.</p>	<p>You pay a \$35 copay for each Medicare-covered Urgently Needed services.</p> <p>This does not apply to the In-Network deductible.</p>
Chiropractic Services	<p>You pay 20% of the total cost for each Medicare-covered Chiropractic service.</p>	<p>You pay a \$20 copay for each Medicare-covered Chiropractic service.</p>

Cost	2018 (this year)	2019 (next year)
Other Healthcare Professionals	Authorization is required.	Authorization is only required for in-home visits billed by a Nurse Practitioner or Physician Assistant directly.
Outpatient Diagnostic Procedures, Tests and Lab Services	You pay 20% of the total cost for each Medicare-covered Lab service.	You pay a \$0 copay for each Medicare-covered Lab service.
OTC Items	OTC Items are not covered.	You may purchase up to \$55 every quarter of certain OTC items on a debit card provided by Elderplan. OTC benefit dollars cannot be carried over to the next month

Cost	2018 (this year)	2019 (next year)
Housekeeping	Housekeeping is not covered.	You pay a \$0 copay for each Housekeeping service for 2 hours, once per week for 4 weeks after hospitalization for certain cardiac and ortho procedures. Authorization is required.
Annual Physical Exam	Annual Physical Exam is not covered.	You pay a \$0 copay for each Annual Physical Exam.
Health and Wellness Education Programs	Fitness Benefit (Gym) is not covered.	Fitness Benefit (Gym) is covered. You pay a \$0 copay for the Fitness Benefit (Gym).

Cost	2018 (this year)	2019 (next year)
<p>Health and Wellness Education Programs (continued)</p>		<p>The Silver&Fit® Exercise and Healthy Aging program provides Elderplan members access to participating fitness centers and YMCAs. The fitness center membership includes standard center services such as access to cardiovascular equipment free weights resistance training equipment group exercise classes.</p>
<p>Diabetes Self-Management Training</p>	<p>You pay 20% of the total cost for each Medicare-covered Diabetes Self-Management Training service.</p>	<p>You pay a \$0 copay for each Medicare-covered Diabetes Self-Management Training service.</p>

Cost	2018 (this year)	2019 (next year)
Hearing Exams	You pay a \$0 copay for each Fitting/Evaluation for Hearing Aids up to 5 every 3 years.	You pay a \$0 copay for each Fitting/Evaluation for Hearing Aids up to 1 every 3 years.
Supervised Exercise Therapy (SET)	Supervised Exercise Therapy (SET) is not covered.	You pay 20% of the total cost for each Supervised Exercise Therapy (SET) session.
In-Network Deductible Applies to	Cardiac Rehabilitation Services; Intensive Cardiac Rehabilitation Services; Pulmonary Rehabilitation Services; Partial Hospitalization; Home Health Services; Primary Care Physician Services; Chiropractic Services; Occupational Therapy Services; Physician Specialist Services;	Cardiac Rehabilitation Services; Intensive Cardiac Rehabilitation Services; Pulmonary Rehabilitation Services; Partial Hospitalization; Home Health Services; Chiropractic Services; Occupational Therapy Services; Mental Health Specialty Services; Podiatry Services; Other Health Care

Cost	2018 (this year)	2019 (next year)
<p>In-Network Deductible Applies to (continued)</p>	<p>Mental Health Specialty Services; Podiatry Services; Other Health Care Professional; Psychiatric Services; Physical Therapy and Speech-Language Pathology Services; Diagnostic Procedures / Tests / Lab Services; Therapeutic Radiological Services; Outpatient X-Ray Services; Outpatient Hospital Services; Ambulatory Surgical Center (ASC) Services; Outpatient Substance Abuse; Outpatient Blood Services; Ambulance Services; Durable Medical Equipment (DME); Prosthetics</p>	<p>Professional; Psychiatric Services; Physical Therapy and Speech-Language Pathology Services; Therapeutic Radiological Services; Outpatient Hospital Services; Observation Services; Ambulatory Surgical Center (ASC) Services; Outpatient Substance Abuse; Outpatient Blood Services; Ground Ambulance Services; Air Ambulance Services; Durable Medical Equipment (DME); Prosthetics / Medical Supplies; Diabetic Supplies and Services; Dialysis Services;</p>

Cost	2018 (this year)	2019 (next year)
In-Network Deductible Applies to (continued)	/ Medical Supplies; Diabetic Supplies and Services; Dialysis Services; Kidney Disease Education Services; Glaucoma Screening; Diabetes Self-Management Training; Other Medicare-covered Preventive Services; Comprehensive Dental	Kidney Disease Education 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. The Drug List we provided electronically includes many – but not all – of the drugs that we will cover next year. If you don’t see your drug on this list, it might still be covered. **You can get the complete Drug List** by calling Member Services (see the back cover) or visiting our website (www.elderplan.org).

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 Member Services.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Member Services 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. For 2019, members in long term care (LTC) facilities will now receive a temporary supply that is the same amount of temporary days supply provided in all other cases: 31 days of medication rather than the amount provided in 2018 (at least 91 days and up to 98 days of medication). (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when

you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If you are a current member and a drug you are taking will be removed from the formulary or restricted in some way for next year, we will allow you to request a formulary exception in advance for next year. We will tell you about any change in the coverage for your drug for next year. You can ask for an exception before next year and we will give you an answer within 72 hours after we receive your request (or your prescriber's supporting statement). If we approve your request, we will authorize the coverage before the change takes effect.

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.

Starting in 2019, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug on the same or lower cost sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, we may decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions. This means if you are taking the brand name drug that is being replaced by the new generic (or the tier or restriction on the brand name drug changes), you will no longer always get notice of the change 60 days before we make it or get a 60-day refill of your brand name drug at a network pharmacy. If you are taking the brand name drug, you

will still get information on the specific change we made, but it may arrive after the change is made.

Also, starting in 2019, before we make other changes during the year to our Drug List that require us to provide you with advance notice if you are taking a drug, we will provide you with notice 30, rather than 60, days before we make the change. Or we will give you a 30-day, rather than a 60-day, refill of your brand name drug at a network pharmacy.

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 the 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 have included 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 didn’t receive this insert with this packet, please call Member Services and ask for the “LIS Rider.” Phone numbers for Member Services are in Section 6.1 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* located on our website at www.elderplan.org.)

Changes to the Deductible Stage

Stage	2018 (this year)	2019 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Part D drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$405.</p>	<p>The deductible is \$415.</p> <p>Look at the separate insert, the “LIS Rider,” for your deductible amount.</p> <p>If you are eligible for low income subsidy (LIS), you may be eligible for reduced cost sharing.</p>

Changes to Your Cost-sharing in the Initial Coverage Stage

To learn how copayments 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	2018 (this year)	2019 (next year)
<p>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.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1: You pay 25% of the total cost or*</p> <p>For generic drugs (including brand drugs treated as generic), either: \$0 copayment; or \$1.25 copayment; or \$3.35 copayment</p> <p>For all other drugs, either: \$0 copayment; or \$3.70 copayment; or \$8.35 copayment</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1: You pay 25% of the total cost.</p> <p>If you are eligible for low income subsidy (LIS), you may be eligible for reduced cost sharing.</p>

Stage	2018 (this year)	2019 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p> <p>The costs in this row are for a one-month 30-day) supply when you fill your prescription at a network pharmacy that provides standard cost-sharing. 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.</p>	<p>Depending on your income and institutional status. _____</p> <p>Once your total drug costs have reached \$3,750, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Once your total drug costs have reached \$3,820, 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.** For 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 Elderplan Extra Help (HMO)

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 2019.

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 for 2019 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.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2019*, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

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, Elderplan, Inc. offers other Medicare health 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 Elderplan Extra Help (HMO).
- To change to **Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Elderplan Extra Help (HMO).
- To change to **Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 6.1 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 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, 2019.

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*.

Note: If you’re in a drug management program, you may not be able to change plans.

If you enrolled in a Medicare Advantage plan for January 1, 2019, 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, 2019. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

SECTION 4 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 New York, the SHIP is called the Office for the Aging Health Insurance Information, Counseling and Assistance Program (HIICAP).

The Office for the Aging Health Insurance Information, Counseling and Assistance Program (HIICAP) 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. The Office for the Aging Health Insurance Information, Counseling and Assistance Program (HIICAP) 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 learn more about the Office for the Aging Health Insurance Information, Counseling and Assistance Program (HIICAP) by visiting their website (<http://www.aging.ny.gov/healthbenefits/>).

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. 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).
- **Help from your state’s pharmaceutical assistance program.** New York has a program called Elderly Pharmaceutical Insurance Coverage (EPIC) 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 (the name and phone numbers for this organization are in Section 4 of this booklet).
- **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 New York AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-542-2437.

SECTION 6 Questions?

Section 6.1 – Getting Help from Elderplan Extra Help (HMO)

Questions? We're here to help. Please call Member Services at 1-800-353-3765. (TTY only, call 711). We are available for phone calls 8a.m. to 8p.m., 7 days a week. Calls to these numbers are free.

Read your 2019 *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 2019. For details, look in the 2019 *Evidence of Coverage* for Elderplan Extra Help (HMO). 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.elderplan.org.

Visit our Website

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

Section 6.2 – 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 2019*

You can read the *Medicare & You 2019* 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.

Elderplan, Inc.

Notice of Nondiscrimination – Discrimination is Against the Law

Elderplan/HomeFirst complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Elderplan, Inc. does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Elderplan/HomeFirst.

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Civil Rights Coordinator. If you believe that Elderplan/Home First has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you may file a grievance with:

Elderplan, Inc.
Civil Rights Coordinator
6323 7th Avenue Brooklyn, NY, 11220
Phone: 1-877-326-9978, TTY 711
Fax: 1-718-759-3643

You may file a grievance in person or by mail, phone, or fax. If you need help filing a grievance, Civil Rights Coordinator, is available to help you.

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW,
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

Multi-Language Interpreter Services

ATTENTION: If you speak a non-English language or require assistance in ASL, language assistance services, free of charge, are available to you. Call 1-800-353-3765 (TTY: 711).

(Spanish) **ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-353-3765 (TTY: 711).

(Chinese) **注意：**如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-353-3765 (TTY: 711)。

(Russian) **ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-353-3765 (телетайп: 711).

(French Creole) **ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-353-3765 (TTY: 711).

(Korean) **주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-353-3765 (TTY: 711)번으로 전화해 주십시오.

(Italian) **ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-353-3765 (TTY: 711).

(Yiddish) אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט

1-800-353-3765 (TTY: 711)

(Bengali) লক্ষ্য করুনঃ যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে
নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে ফোন করুন

1-800-353-3765 (TTY: 711)।

(Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z
bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-353-3765
(TTY: 711).

(Arabic) ملحوظة: إذا كنت تتحدث لغة غير الإنجليزية أو تحتاج إلى مساعدة في ASL،
فإن خدمات المساعدة اللغوية تتوافر لك مجاناً. اتصل برقم
.1-800-353-3765 (TTY: 711)

(French) ATTENTION : Si vous parlez français, des services d'aide
linguistique vous sont proposés gratuitement. Appelez le
1-800-353-3765 (ATS: 711).

(Urdu) خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں
دستیاب ہیں۔ کال کریں
.1-800-353-3765 (TTY: 711)

(Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang
gumamit ng mga serbisyo ng tulong sa wika nang walang bayad.
Tumawag sa 1-800-353-3765 (TTY: 711).

(Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται
υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν.
Καλέστε 1-800-353-3765 (TTY: 711).

(Albanian) KUJDES: Nëse flitni shqip, për ju ka në dispozicion
shërbime të asistencës gjuhësore, pa pagesë. Telefononi në
1-800-353-3765 (TTY: 711).