

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

Annual Notice of Changes for 2020

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 2020 Drug List and look in Section 1.6 for information about changes to our drug coverage.
 - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit <https://go.medicare.gov/drugprices>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.
- Check to see if your doctors and other providers will be in our network next year.
- Are your doctors, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 and 1.4 for information about our Provider and Pharmacy 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, 2019**

- If you don’t join another plan by **December 7, 2019**, you will stay in Elderplan Extra Help (HMO).

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

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 8 am to 8 pm, 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 is an HMO plan with Medicare and Medicaid contracts. Enrollment in Elderplan depends on contract renewal. Anyone entitled to Medicare Parts A and B may apply. Enrolled members must continue to pay their Medicare part B premium if not otherwise paid for under Medicaid.
- 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).

Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for Elderplan Extra Help (HMO) 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.elderplan.org. You may also call Member Services to ask us to mail you an Evidence of Coverage.

Cost	2019 (this year)	2020 (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>	\$39.30 for your Part D Premium	\$23.80 for your Part D Premium
Part B Deductible	The Part B Deductible is \$185.	There is no Part B Deductible.
<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 1.2 for details.)</p>	\$6,700	<p>\$6,700</p> <p>There is no change for 2020.</p>

Cost	2019 (this year)	2020 (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 copayment 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 2019 the amounts for each benefit period are:</p> <p>\$1,364 deductible</p> <p>Days 1-60: \$0 copayment per day</p> <p>Days 61-90: \$341 copayment per day</p>	

Cost	2019 (this year)	2020 (next year)
<p>Inpatient hospital stays (continued)</p>	<p>Days 91 and beyond: \$682 copayment per lifetime reserve day after day 90 for each benefit period (up to 60 days over your lifetime) Beyond lifetime reserve days: you pay all costs.</p> <p>Authorization is required.</p>	<p>In 2020 the amounts for each benefit period are: \$1,408 deductible.</p> <p>Days 1-60: \$0 copayment per day.</p> <p>Days 61-90: \$352 copayment per day.</p> <p>Days 91 and beyond: \$704 copayment per lifetime reserve day after day 90 for each benefit period (up to 60 days over your lifetime).</p> <p>Beyond lifetime reserve days: you pay all costs.</p> <p>Authorization is required.</p>

Cost	2019 (this year)	2020 (next year)
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Deductible:</p> <p>The Part D Deductible is \$415.</p> <p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: You Pay 25% Coinsurance <p>If you get “Extra Help” paying for your drugs, you may be eligible for reduced cost-sharing. Please refer to your “Low Income Subsidy (LIS) Rider.”</p>	<p>Deductible:</p> <p>The Part D Deductible is \$435 (only applies to Tier 4 and Tier 5 Drugs).</p> <p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: Preferred Generic Drugs You Pay \$4 copayment • Drug Tier 2: Generic Drugs You Pay \$20 copayment

Cost	2019 (this year)	2020 (next year)
<p>Part D prescription drug coverage (continued)</p>		<ul style="list-style-type: none"> <li data-bbox="1063 388 1396 661">• Drug Tier 3: Preferred Brand Drugs You Pay \$47 copayment <li data-bbox="1063 724 1396 997">• Drug Tier 4: Non-Preferred Drugs You Pay \$100 copayment <li data-bbox="1063 1060 1396 1333">• Drug Tier 5: Specialty Tier Drugs You Pay 25% coinsurance <p data-bbox="1063 1375 1396 1869">Your cost for an extended (up to a 90-day*) supply filled at a network pharmacy with standard cost-sharing during the Initial Coverage Stage:</p>

Cost	2019 (this year)	2020 (next year)
<p>Part D prescription drug coverage (continued)</p>		<ul style="list-style-type: none"> <li data-bbox="1063 388 1388 546">• Drug Tier 1: Preferred Generic Drugs <li data-bbox="1096 609 1396 766">Retail – You Pay \$12 copayment <li data-bbox="1096 829 1372 987">Mail Order – You Pay \$8 copayment <li data-bbox="1063 1050 1380 1207">• Drug Tier 2: Generic Drugs <li data-bbox="1096 1218 1396 1375">Retail – You Pay \$60 copayment <li data-bbox="1096 1438 1396 1596">Mail Order – You Pay \$40 copayment <li data-bbox="1063 1659 1347 1816">• Drug Tier 3: Preferred Brand Drugs

Cost	2019 (this year)	2020 (next year)
Part D prescription drug coverage (continued)		Retail – You Pay \$141 copayment
		Mail Order – You Pay \$94 copayment
		<ul style="list-style-type: none"> • Drug Tier 4: Non-Preferred Drugs
		Retail – You Pay \$300 copayment
		Mail Order – You Pay \$200 copayment
		<ul style="list-style-type: none"> • Drug Tier 5: Specialty Tier Drugs

Cost	2019 (this year)	2020 (next year)
<p>Part D prescription drug coverage (continued)</p>		<p>Retail – You Pay 25% coinsurance</p> <p>Mail Order – You Pay 25% coinsurance</p> <p>*60-Days supply is also available for Standard Retail.</p> <p>If you get “Extra Help” paying for your drugs, you may be eligible for reduced cost-sharing. Please refer to your “Low Income Subsidy (LIS) Rider.”</p>

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

Section 1.1 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$39.30 for your Part D Premium	\$23.80 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	2019 (this year)	2020 (next year)
<p>Maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copays) 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>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> <p style="text-align: right;">There is no change for 2020.</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 and Pharmacy Directory. **Please review the 2020 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, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.

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

Section 1.4 – Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

There are changes to our network of pharmacies 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 and Pharmacy Directory. **Please review the 2020 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 *2020 Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Ambulatory Surgical Center (ASC) Services	You pay 20% coinsurance for Outpatient Surgery at an Ambulatory Surgical Center.	You pay 20% coinsurance for Outpatient Surgery at an Ambulatory Surgical Center. There is no coinsurance or copayment for a Diagnostic Colonoscopy in an Ambulatory Surgical Center.
Cardiac and Pulmonary Rehabilitation Services	Authorization is not required.	Authorization is required.

Cost	2019 (this year)	2020 (next year)
<p>Diabetic Supplies and Services</p>	<p>There is no coinsurance or copayment for Medicare-covered Diabetes Supplies, Diabetes Self-Management Training, or Glaucoma Screenings.</p> <p>20% coinsurance for Medicare-covered Diabetic Therapeutic Shoes or Inserts.</p> <p>Diabetic Supplies and Services are not limited to those from specified manufacturers.</p>	<p>There is no coinsurance or copayment for Medicare-covered Diabetes Supplies, Diabetes Self-Management Training, or Glaucoma Screenings.</p> <p>20% coinsurance for Medicare-covered Diabetic Therapeutic Shoes or Inserts.</p> <p>Diabetic supplies are limited to specified manufacturers: Abbott Diabetes Care and Ascensia Diabetes Care.</p>

Cost	2019 (this year)	2020 (next year)
Housekeeping Services	You pay \$0 copayment for Housekeeping Services.	Housekeeping Services are not covered.
Opioid Treatment Services	Opioid Treatment Services are not covered.	You pay a \$20 copayment for Opioid Treatment Services.
Physician/Practitioner services, including doctor's office visits	Telehealth Services: Telehealth Services are not covered.	Telehealth Services: You pay \$10 copayment for certain Telehealth services, including for: <ul style="list-style-type: none"> • Urgently Needed Services • Primary Care Physician Services • Physician Specialist Services

Cost	2019 (this year)	2020 (next year)
<p>Physician/Practitioner services, including doctor’s office visits (continued)</p>		<ul style="list-style-type: none"> • Mental Health Specialty (Individual and Group Sessions) • Psychiatric Services (Individual and Group Sessions) • Outpatient Substance Abuse (Individual and Group Sessions)
<p>In-Network Deductible Applies to</p>	<p>The In-Network Deductible applies to:</p> <p>Cardiac Rehabilitation Services; Intensive Cardiac Rehabilitation Services;</p>	<p>There is no In-Network Deductible.</p>

Cost	2019 (this year)	2020 (next year)
<p>In-Network Deductible Applies to (continued)</p>	<p>Pulmonary Rehabilitation Services; Partial Hospitalization; Home Health Services; Chiropractic Services; Occupational Therapy Services; Mental Health Specialty Services; Podiatry Services; Other Health Care Professional; Psychiatric Services; Physical Therapy and Speech-Language Pathology Services; Therapeutic Radiological Services; Outpatient Hospital Services;</p>	

Cost	2019 (this year)	2020 (next year)
<p>In-Network Deductible Applies to (continued)</p>	<p>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; Kidney Disease Education Services</p>	

Section 1.6 – Changes to Part D Prescription Drug Coverage

<h3>Changes to Our Drug List</h3>

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. (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*.)

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.

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

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We 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*, which is located on our website at www.elderplan.org. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2019 (this year)	2020 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Tier 4 (Non-Preferred Drugs) and Tier 5 (Specialty Tier Drugs) drugs until you have reached the yearly deductible.</p>	<p>The Part D Deductible is \$415.</p>	<p>The Part D Deductible is \$0 for Tier 1, Tier 2 and Tier 3 drugs.</p> <p>The Part D Deductible is \$435 for Tier 4 and Tier 5.</p> <p>For Tier 1, Tier 2 and Tier 3: During this stage, you pay Initial Coverage Stage cost-sharing for short-term and extended supply (see stage 2 below).</p>

Stage	2019 (this year)	2020 (next year)
Stage 1: Yearly Deductible Stage (continued)		For Tier 4 and Tier 5: During this stage, you pay the full cost of your drugs until you have reached the yearly deductible.

Changes to Your Cost-sharing in the Initial Coverage Stage

For drugs on Tier 1 your cost-sharing in the initial coverage stage is changing from coinsurance to copayment. Please see the following chart for the changes from 2019 to 2020. The formulary tiers have changed from one tier in 2019, to five tiers in 2020.

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	2019 (this year)	2020 (next year)
<p>Stage 2: Initial Coverage Stage</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 you pay your share of the cost.</p> <p>For 2019 you paid 25% coinsurance for drugs on Tier 1.</p> <p>For 2020 you will pay a copayment for drugs on Tier 1, Tier 2, Tier 3, and Tier 4 and a coinsurance for drugs on Tier 5.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <ul style="list-style-type: none"> • Drug Tier 1: You Pay 25% Coinsurance <p>If you get “Extra Help” paying for your drugs, you may be eligible for reduced cost-sharing. Please refer to your “Low Income Subsidy (LIS) Rider.”</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <ul style="list-style-type: none"> • Drug Tier 1: Preferred Generic Drugs You Pay \$4 copayment • Drug Tier 2: Generic Drugs You Pay \$20 copayment • Drug Tier 3: Preferred Brand Drugs You Pay \$47 copayment

Stage	2019 (this year)	2020 (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 <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>Once your total drug costs have reached \$3,820, you will move to the next stage (the Coverage Gap Stage).</p>	<ul style="list-style-type: none"> • Drug Tier 4: Non-Preferred Drugs You Pay \$100 copayment • Drug Tier 5: Specialty Tier Drugs You Pay 25% coinsurance <p>Your cost for an extended (up to a 90-day*) supply filled at a network pharmacy with standard cost-sharing during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: Preferred Generic Drugs

Stage	2019 (this year)	2020 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p>		<p>Retail – You Pay \$12 copayment</p> <p>Mail Order – You Pay \$8 copayment</p> <ul style="list-style-type: none"> • Drug Tier 2: Generic Drugs <p>Retail – You Pay \$60 copayment</p> <p>Mail Order – You Pay \$40 copayment</p> <ul style="list-style-type: none"> • Drug Tier 3: Preferred Brand Drugs <p>Retail – You Pay \$141 copayment</p>

Stage	2019 (this year)	2020 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p>		<p>Mail Order – You Pay \$94 copayment</p> <ul style="list-style-type: none"> • Drug Tier 4: Non-Preferred Drugs <p>Retail – You Pay \$300 copayment</p> <p>Mail Order – You Pay \$200 copayment</p> <ul style="list-style-type: none"> • Drug Tier 5: Specialty Tier Drugs <p>Retail – You Pay 25% coinsurance</p>

Stage	2019 (this year)	2020 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p>		<p>Mail Order – You Pay 25% coinsurance</p> <p>*60-Days supply is also available for Standard Retail.</p> <p>If you get “Extra Help” paying for your drugs, you may be eligible for reduced cost-sharing. Please refer to your “Low Income Subsidy (LIS) Rider.”</p> <hr/> <p>Once your total drug costs have reached \$4,020, 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 2020.

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 2020 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a

Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

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

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

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

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

SECTION 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).

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. 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 call HIICAP at (212) 602-4180 Inside the boroughs or 1-800-701-0501 Outside the boroughs. You can learn more about 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 8 am to 8 pm, 7 days a week. Calls to these numbers are free.

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

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2020. For details, look in the 2020 *Evidence of Coverage* for 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. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

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 2020*

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

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/HomeFirst 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:

Civil Rights Coordinator
6323 7th Ave
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.
רופ
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).