



**Harvard Pilgrim
StrideSM (HMO)
Medicare Advantage Plan**

**Annual Notice of Changes
Value Rx**

Maine

Y0098_20030_M Accepted

StrideSM Value Rx (HMO) offered by Harvard Pilgrim Health Care, Inc.

Annual Notice of Changes for 2020

You are currently enrolled as a member of StrideSM Value Rx (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 and 2 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
 - Will your drugs be covered?
 - Are your drugs in a different tier, with different cost sharing?
 - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
 - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
 - Review the 2020 Drug List and look in Section 1.6 for information about changes to our drug coverage.
 - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit <https://go.medicare.gov/drugprices>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 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 3.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

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

- If you want to **keep** StrideSM Value Rx (HMO), you don’t need to do anything. You will stay in StrideSM Value Rx (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 StrideSM Value Rx (HMO).
- If you join another plan by **December 7, 2019**, your new coverage will start on **January 1, 2020**.

Additional Resources

- This information is available in different formats, including large print.
- **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 StrideSM Value Rx (HMO)

- Harvard Pilgrim is an HMO/HMO-POS plan with a Medicare contract. Enrollment in StrideSM (HMO) depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Harvard Pilgrim Health Care, Inc. When it says “plan” or “our plan,” it means StrideSM Value Rx (HMO).

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Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for StrideSM Value Rx (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.harvardpilgrim.org/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Monthly plan premium Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$19	\$24
Maximum out-of-pocket amount 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.)	\$5,600	\$6,700
Doctor office visits	Primary care visits: \$10 copay per visit Specialist visits: \$35 copay per visit	Primary care visits: \$10 copay per visit Specialist visits: \$40 copay per visit
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.	\$275 copay per day for days 1-6, then \$0 copay after day 6.	\$285 copay per day for days 1-6, then \$0 copay after day 6.

Cost	2019 (this year)	2020 (next year)
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Deductible: \$300</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 copay • Drug Tier 2: \$10 copay • Drug Tier 3: \$47 copay • Drug Tier 4: \$100 copay • Drug Tier 5: 27% of the total cost 	<p>Deductible: \$300</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 copay • Drug Tier 2: \$10 copay • Drug Tier 3: \$47 copay • Drug Tier 4: \$100 copay • Drug Tier 5: 27% of the total cost

Annual Notice of Changes for 2020

Table of Contents

Summary of Important Costs for 2020	1
SECTION 1 Changes to Benefits and Costs for Next Year	4
Section 1.1 – Changes to the Monthly Premium	4
Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount.....	4
Section 1.3 – Changes to the Provider Network.....	5
Section 1.4 – Changes to the Pharmacy Network.....	5
Section 1.5 – Changes to Benefits and Costs for Medical Services	6
Section 1.6 – Changes to Part D Prescription Drug Coverage	11
SECTION 2 Administrative Changes	14
SECTION 3 Deciding Which Plan to Choose.....	15
Section 3.1 – If you want to stay in Stride SM Value Rx (HMO).....	15
Section 3.2 – If you want to change plans	15
SECTION 4 Deadline for Changing Plans.....	16
SECTION 5 Programs That Offer Free Counseling about Medicare	17
SECTION 6 Programs That Help Pay for Prescription Drugs	17
SECTION 7 Questions?.....	18
Section 7.1 – Getting Help from Stride SM Value Rx (HMO)	18
Section 7.2 – Getting Help from Medicare.....	18

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.)	\$19	\$24

- 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)
Maximum out-of-pocket amount 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.	\$5,600	\$6,700 Once you have paid \$6,700 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services 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 and Pharmacy Directory* is located on our website at www.harvardpilgrim.org/medicare. 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.harvardpilgrim.org/medicare. 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 Services	You pay \$260 copay for Medicare-covered services.	You pay \$285 copay for Medicare-covered services.
Dental Care	<p><i>Medicare-Covered Dental Services:</i></p> <p>You pay \$35 copay per visit.</p> <p><i>Routine Dental Services:</i></p> <p>There is a \$500 benefit limit each year for the following services:</p> <ul style="list-style-type: none"> ○ Two oral exams every year ○ Two teeth cleanings every year ○ Bitewing X-rays every year ○ Panoramic or complete series of radiographic images once every three years 	<p><i>Medicare-Covered Dental Services:</i></p> <p>You pay \$40 copay per visit.</p> <p><i>Routine Dental Services:</i></p> <p>There is a \$500 benefit limit each year for the following services:</p> <ul style="list-style-type: none"> ○ Oral exams and cleanings ○ Dental X-rays, such as bitewing and complete series or panoramic ○ Periodontal exams and cleanings to treat gum disease

Cost	2019 (this year)	2020 (next year)
Dental Care (Continued)	<p>After your \$35 deductible, you pay nothing for covered services from in-network providers until the benefit limit is reached.</p> <p>You must use a network provider or you will be subject to a 20% coinsurance, plus the difference between the out-of-network provider's billed charges and the amounts allowed by Harvard Pilgrim.</p>	<p>There is no deductible. You pay nothing for covered services until the benefit limit is reached.</p> <p>You may see any licensed dentist who agrees to submit claims for you. However, Harvard Pilgrim has negotiated rates with dentists who participate in the Dental Benefit Providers Inc. (DBP) network. This means that dentists who do not participate in the DBP network may charge more. As a result, your benefit may be exhausted more quickly. Visit our website to view a listing of DBP's participating dentists.</p>
Diabetic Services and Supplies	You pay \$0 copay for Medicare-covered diabetic therapeutic shoes or inserts.	You pay 20% of the total cost for Medicare-covered diabetic therapeutic shoes or inserts.

Cost	2019 (this year)	2020 (next year)
Hearing Services	<p><i>Medicare-Covered Hearing Exams:</i></p> <p>You pay \$35 copay per visit to treat or diagnose a medical condition.</p> <p><i>Routine Hearing Services:</i></p> <p>You pay \$35 copay for an annual exam to measure hearing loss, if any.</p> <p>Premium model hearing aids are <u>not</u> available in rechargeable style options.</p>	<p><i>Medicare-Covered Hearing Exams:</i></p> <p>You pay \$40 copay per visit to treat or diagnose a medical condition.</p> <p><i>Routine Hearing Services:</i></p> <p>You pay \$40 copay for an annual exam to measure hearing loss, if any.</p> <p>Premium model hearing aids are <u>available</u> in rechargeable style options for an additional \$75 per aid.</p>
Inpatient Hospital Care	You pay \$275 copay per day for days 1-6, then \$0 copay after day 6 for Medicare-covered inpatient hospital stays.	You pay \$285 copay per day for days 1-6, then \$0 copay after day 6 for Medicare-covered inpatient hospital stays.
Inpatient Hospital Psychiatric	You pay \$275 copay per day for days 1-5, then \$0 copay after day 5 for Medicare-covered inpatient mental health stays.	You pay \$285 copay per day for days 1-6, then \$0 copay after day 6 for Medicare-covered inpatient mental health stays.
Mental Health Specialty Services	You pay \$35 copay for each Medicare-covered service.	You pay \$40 copay for each Medicare-covered service.
Opioid Treatment Services	<u>Not Covered</u>	You pay \$40 copay for Medicare-covered services.
Other Health Care Professional Services	You pay \$10 to \$35 copay per visit for Medicare-covered services.	You pay \$10 to \$40 copay per visit for Medicare-covered services.

Cost	2019 (this year)	2020 (next year)
Outpatient Diagnostic Therapeutic and Radiology Services	You pay \$60 copay for CT Scan, MRA, MRI and PET Scan.	You pay \$200 copay for CT Scan, MRA, MRI and PET Scan.
Outpatient Hospital Services	You pay \$60 to \$260 copay for Medicare-covered services.	You pay \$285 copay for Medicare-covered services.
Outpatient Substance Abuse	You pay \$35 copay for each Medicare-covered service.	You pay \$40 copay for each Medicare-covered service.
Physician Specialist Services	You pay \$35 copay for Medicare-covered services.	You pay \$40 copay for Medicare-covered services.
Podiatry Services	You pay \$35 copay for Medicare-covered services.	You pay \$40 copay for Medicare-covered services.
Psychiatric Services	You pay \$35 copay for Medicare-covered services.	You pay \$40 copay for Medicare-covered services.
Skilled Nursing Facility (SNF) Care	You pay \$0 copay per day for days 1-20, then \$165 copay per day for days 21-100 for Medicare-covered stays.	You pay \$0 copay per day for days 1-20, then \$178 copay per day for days 21-100 for Medicare-covered stays.
Transportation Services	<i>Medical Transportation:</i> Non-emergency situations only. You pay \$60 copay per one-way trip. Unlimited trips to plan-approved locations via wheelchair van are covered when medically appropriate, instead of ambulance.	<i>Medical Transportation:</i> Non-emergency situations only. You pay \$0 copay per one-way trip. Unlimited trips to plan-approved locations via wheelchair van or stretcher van are covered when medically appropriate, instead of ambulance.

Cost	2019 (this year)	2020 (next year)
Vision Care	<p><i>Medicare-Covered Eye Exams:</i></p> <p>You pay \$35 copay per visit for glaucoma screening and to treat or diagnose a medical condition.</p>	<p><i>Medicare-Covered Eye Exams:</i></p> <p>You pay \$40 copay per visit for glaucoma screening and to treat or diagnose a medical condition.</p>
Wallet Benefit	<p>Our plan provides a \$325 annual reimbursement that may be used to cover the cost of any of the following items or services:</p> <ul style="list-style-type: none"> • Acupuncture Visits • Alternative Therapies: <ul style="list-style-type: none"> ○ Holistic Medicine Practitioner Visits ○ Bodywork ○ Mind-body Therapies • Eyewear or upgrades not covered by Medicare • Fitness Membership/Classes, including Tai Chi & Qi Gong • Massage Therapy 	<p>Our plan provides a \$325 annual reimbursement that may be used to cover the cost of any of the following items or services:</p> <ul style="list-style-type: none"> • Acupuncture Visits • Alternative Therapies: <ul style="list-style-type: none"> ○ Holistic Medicine Practitioner Visits ○ Bodywork ○ Mind-body Therapies • Eyewear or upgrades not covered by Medicare • Fitness Membership/Classes, including Tai Chi & Qi Gong • Massage Therapy • Bathroom Safety Devices • One fitness tracking device per year (e.g. Fitbit)

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, located on our website at www.harvardpilgrim.org/medicare. You may also call Member Services to ask us to mail you a Formulary or "Drug List".

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.
 - 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.

If you were approved for a formulary exception this year, we will honor that exception through the date specified on the letter we sent you when your request was originally approved.

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

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

Changes to Prescription Drug Costs

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

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

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at www.harvardpilgrim.org/medicare. You may also call Member Services to ask us to mail you the *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 3, Tier 4, and Tier 5 drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$300.</p> <p>During this stage, you pay \$0 cost-sharing for drugs on Tier 1, \$10 cost-sharing for drugs on Tier 2, and the full cost of drugs on Tier 3, Tier 4, and Tier 5 until you have reached the yearly deductible.</p>	<p>The deductible is \$300.</p> <p>During this stage, you pay \$0 cost-sharing for drugs on Tier 1, \$10 cost-sharing for drugs on Tier 2, and the full cost of drugs on Tier 3, Tier 4, and Tier 5 until you have reached the yearly deductible.</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	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>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.</p> <p>For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1: Preferred Generic Drugs: You pay a \$0 copay per prescription.</p> <p>Tier 2: Generic Drugs: You pay a \$10 copay per prescription.</p> <p>Tier 3: Preferred Brand-Name Drugs: You pay a \$47 copay per prescription.</p> <p>Tier 4: Non-Preferred Brand-Name Drugs: You pay a \$100 copay per prescription.</p> <p>Tier 5: Specialty Drugs: You pay 27% of the total cost.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1: Preferred Generic Drugs: You pay a \$0 copay per prescription.</p> <p>Tier 2: Generic Drugs: You pay a \$10 copay per prescription.</p> <p>Tier 3: Preferred Brand-Name Drugs: You pay a \$47 copay per prescription.</p> <p>Tier 4: Non-Preferred Brand-Name Drugs: You pay a \$100 copay per prescription.</p> <p>Tier 5: Specialty Drugs: You pay 27% of the total cost.</p>

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

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.** For the Coverage Gap Stage, for drugs on Tier 1, your cost-sharing is changing from a coinsurance to a copay. For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 2 Administrative Changes

Harvard Pilgrim partners with a Pharmacy Benefit Manager (PBM) to administer our pharmacy benefit. Our PBM, among other things, facilitates the processing of claims at the pharmacy. Our PBM partner for the 2020 plan year is OptumRx. Make sure to show your pharmacy your new member ID card so they know how to bill your pharmacy claims.

Cost	2019 (this year)	2020 (next year)
<p>Additional Telehealth Services</p> <p>You have the option of receiving certain behavioral health services either through an in-person visit or via telehealth. You must use a network provider that offers the service via telehealth. Search for providers that offer virtual visits for behavioral health services on our website at www.harvardpilgrim.org/medicare.</p>	<u>Not Covered.</u>	<p>\$40 copay for each virtual visit with a network provider.</p> <p>Your plan covers virtual visits for opioid treatment services as well as individual sessions for mental health specialty services (non-MDs), psychiatric services (MDs), and outpatient substance abuse services.</p>

Cost	2019 (this year)	2020 (next year)
Emergency and Urgent Care Coverage, including Worldwide	Cost sharing is waived only when member is admitted for inpatient care within 24 hours of the emergency or urgent care visit.	Cost sharing is waived when member is admitted for inpatient care or for outpatient observation within 24 hours of the emergency or urgent care visit.
Extended Day Supply of Tier 5 Drugs	90-day supply available after your first fill of a 30-day supply.	90-day supply <u>not</u> available.
Over-the-Counter (OTC) Benefit	OTC orders limited to \$50 per month.	OTC orders <u>not</u> limited to \$50 per month.
Pharmacy Benefit Manager	MedImpact Healthcare Systems, Inc.	OptumRx, Inc.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in StrideSM Value Rx (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 3.2 – If you want to change plans

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

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

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

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

As a reminder, Harvard Pilgrim Health Care, 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 StrideSM Value Rx (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from StrideSM Value Rx (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 7.1 of this booklet).
 - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2020.

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

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

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

SECTION 5 Programs That Offer Free Counseling about Medicare

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

SHIP 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. SHIP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call SHIP at 1-800-262-2232 or 1-877-353-3771. You can learn more about SHIP by visiting their website (www.maine.gov/dhhs/oads/community-support/ship.html).

SECTION 6 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.** Maine has a program called Maine Low Cost Drugs for the Elderly or Disabled Program (DEL) 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 5 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 Maine Ryan White Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-207-287-3747.

SECTION 7 Questions?

Section 7.1 – Getting Help from StrideSM Value Rx (HMO)

Questions? We're here to help. Please call Member Services at 1-888-609-0692. (TTY only, call 711). We are available for phone calls October 1 – March 31, from 8 a.m. to 8 p.m., 7 days a week and April 1 - September 30, from 8 a.m. to 8 p.m., Monday through Friday. Calls to these numbers are free.

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

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

Visit our Website

You can also visit our website at www.harvardpilgrim.org/medicare. 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 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

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

Read *Medicare & You 2020*

You can read 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.