

January 1 – December 31, 2025

Evidence of Coverage for Employer Groups:

Your Medicare Health Benefits and Services and Prescription Drug Coverage as a Member of Blue Cross Group Medicare Advantage Open Access (PPO)SM

This document gives you the details about your Medicare health care and prescription drug coverage from January 1 – December 31, 2025. **This is an important legal document. Please keep it in a safe place.**

For questions about this document, please contact Customer Service at 1-877-299-1008. (TTY users should call 711). Hours are 8 a.m. – 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays. This call is free.

This plan, Blue Cross Group Medicare Advantage Open Access (PPO)SM, is offered by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). (When this *Evidence of Coverage* says "we," "us," or "our," it means Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). When it says "plan" or "our plan," it means Blue Cross Group Medicare Advantage Open Access (PPO).)

PPO plan provided by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HCSC is an Independent Licensee of the Blue Cross and Blue Shield Association. HCSC is a Medicare Advantage organization with a Medicare contract. Enrollment depends on contract renewal.

Subscriber hereby expressly acknowledges its understanding this agreement constitutes a contract solely between Subscriber and BCBSIL, which is an independent corporation operating under a license from the Blue Cross and Blue Shield Association (the Association), permitting BCBSIL to use the Service Marks in the State, and that BCBSIL is not contracting as the agent of the Association. Subscriber further acknowledges and agrees that it has not entered into this agreement based upon representations by any person other than BCBSIL and that no person, entity, or organization other than BCBSIL shall be held accountable or liable to Subscriber for any of BCBSIL's obligations to Subscriber created under this agreement. This paragraph shall not create any additional obligations whatsoever on the part of BCBSIL other than those obligations created under other provisions of this agreement.

This document is available for free in Spanish. Please contact Blue Cross Group Medicare Advantage Open Access (PPO) if you need this information in another language or format (Spanish, braille, large print or alternate formats).

Benefits, premiums, deductibles, and/or copayments/coinsurance may change on January 1, 2026.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. We will notify affected enrollees about changes at least 30 days in advance.

This document explains your benefits and rights. Use this document to understand about:

- Your plan premium and cost sharing;
- Your medical and prescription drug benefits;
- How to file a complaint if you are not satisfied with a service or treatment;
- How to contact us if you need further assistance; and,
- Other protections required by Medicare law.

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CHAPTER 1:

Getting started as a member

SECTION 1 Introduction

Section 1.1 You are enrolled in Blue Cross Group Medicare Advantage Open Access (PPO), which is a Medicare PPO

You are covered by Medicare, and you have chosen to get your Medicare health care and your prescription drug coverage through our plan, Blue Cross Group Medicare Advantage Open Access (PPO). We are required to cover all Part A and Part B services. However, cost sharing and provider access in this plan differ from Original Medicare.

Blue Cross Group Medicare Advantage Open Access (PPO) is a Medicare Advantage PPO Plan (PPO stands for Preferred Provider Organization). Like all Medicare health plans, this Medicare PPO is approved by Medicare and run by a private company.

Coverage under this Plan qualifies as Qualifying Health Coverage (QHC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at: www.irs.gov/affordable-care-act/individuals-and-families for more information.

Section 1.2 What is the *Evidence of Coverage* document about?

This *Evidence of Coverage* document tells you how to get your medical care and prescription drugs. It explains your rights and responsibilities, what is covered, what you pay as a member of the plan, and how to file a complaint if you are not satisfied with a decision or treatment.

The words *coverage* and *covered services* refer to the medical care and services and the prescription drugs available to you as a member of Blue Cross Group Medicare Advantage Open Access (PPO).

It's important for you to learn what the plan's rules are and what services are available to you. We encourage you to set aside some time to look through this *Evidence of Coverage* document.

If you are confused, concerned or just have a question, please contact Customer Service.

Section 1.3 Legal information about the *Evidence of Coverage*

This *Evidence of Coverage* is part of our contract with you about how Blue Cross Group Medicare Advantage Open Access (PPO) covers your care. Other parts of this contract include your enrollment form, the *List of Covered Drugs (Formulary)*, and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called *riders* or *amendments*.

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The contract is in effect for months in which you are enrolled in Blue Cross Group Medicare Advantage Open Access (PPO) between January 1, 2025 and December 31, 2025.

Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of Blue Cross Group Medicare Advantage Open Access (PPO) after December 31, 2025. We can also choose to stop offering the plan, or to offer it in a different service area, after December 31, 2025.

Medicare (the Centers for Medicare & Medicaid Services) must approve Blue Cross Group Medicare Advantage Open Access (PPO) each year. You can continue each year to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

SECTION 2 What makes you eligible to be a plan member?

Section 2.1 Your eligibility requirements

You are eligible for membership in our plan as long as:

- You have both Medicare Part A and Medicare Part B
- -- *and* -- you live in our geographic service area (Section 2.2 below describes our service area). Incarcerated individuals are not considered living in the geographic service area even if they are physically located in it.
- -- *and* -- you are a United States citizen or are lawfully present in the United States.

Section 2.2 Here is the plan service area for Blue Cross Group Medicare Advantage Open Access (PPO)

Blue Cross Group Medicare Advantage Open Access (PPO) is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area. The service area is described below.

Because your coverage is provided through a contract with your current or former employer or union, your plan has a national service area, defined as anywhere in the United States. To remain a member of our plan, you must continue to reside in the national plan service area.

If you plan to move, please contact Customer Service (phone numbers are printed on the back cover of this document) to provide us with your new mailing address.

Chapter 1 Getting started as a member

It is also important that you call Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

Section 2.3 U.S. citizen or lawful presence

A member of a Medicare health plan must be a U.S. citizen or lawfully present in the United States. Medicare (the Centers for Medicare & Medicaid Services) will notify Blue Cross Group Medicare Advantage Open Access (PPO) if you are not eligible to remain a member on this basis. Blue Cross Group Medicare Advantage Open Access (PPO) must disenroll you if you do not meet this requirement.

SECTION 3 Important membership materials you will receive**Section 3.1 Your plan membership card**

While you are a member of our plan, you must use your membership card whenever you get services covered by this plan and for prescription drugs you get at network pharmacies. You should also show the provider your Medicaid card, if applicable. Here's a sample membership card to show you what yours will look like:

 BlueCross BlueShield Blue Cross Medicare Advantage (PPO) SM		www.getblue.com/mapd	
Name: SAMPLECARD ID: ABC123456789 Plan (80840): 9101000260			
Office Visit: \$ Specialist: \$ Emergency Room: \$		Provider: File medical claims with your local BCBS Plan Pharmacy Line: 1-877-277-7898 Customer Service: 1-877-774-8592 TTY/TDD: 711 Nurse Advice Line: 1-800-631-7023	
RxBin: RXBIN RxPCN: RXPCN RxGrp: RXGROUP RxID: RXID		Medicare Limiting Charges Apply	
Plan: Blue Cross Medicare Advantage		 BlueCross BlueShield	
HI111 000		PPO plans provided by Blue Cross and Blue Shield of Texas, which refers to HCSC Insurance Services Company (HISC). HCSC and HISC are Independent	
		Licensees of the Blue Cross and Blue Shield Association. HCSC and HISC are Medicare Advantage organizations with a Medicare contract.	

Do NOT use your red, white, and blue Medicare card for covered medical services while you are a member of this plan. If you use your Medicare card instead of your Blue Cross Group Medicare Advantage Open Access (PPO) membership card, you may have to pay the full cost of medical services yourself. Keep your Medicare card in a safe place. You may be asked to show it if you need hospital services, hospice services, or participate in Medicare approved clinical research studies also called clinical trials.

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If your plan membership card is damaged, lost, or stolen, call Customer Service right away and we will send you a new card.

Section 3.2 Provider Finder

The *Provider Finder* lists our current network providers and durable medical equipment suppliers.

Network providers are the doctors and other health care professionals, medical groups, durable medical equipment suppliers, hospitals, and other health care facilities that have an agreement with us to accept our payment and any plan cost sharing as payment in full. We have arranged for these providers to deliver covered services to members in our plan. The most recent list of providers and suppliers is located on our Blue Access for Members (BAM) portal.

Why do you need to know which providers are part of our network?

As a member of our plan, you can choose to receive care from out-of-network providers. Our plan will cover services from either in-network or out-of-network providers, as long as the services are covered benefits and medically necessary.

If you don't have your copy of the *Provider Directory*, you can request a copy from Customer Service. You may ask Customer Service for more information about our network providers, including their qualifications. You can also see the *Provider Finder* located on our website at www.bcbsil.com/retiree-medicare-tools. Customer Service can give you the most up-to-date information about changes in our network providers.

Section 3.3 Pharmacy Directory

The *Pharmacy Directory* www.bcbsil.com/retiree-medicare-tools lists our network pharmacies. **Network pharmacies** are all of the pharmacies that have agreed to fill covered prescriptions for our plan members. You can use the *Pharmacy Directory* to find the network pharmacy you want to use. See Chapter 5, Section 2.5 for information on when you can use pharmacies that are not in the plan's network.

Your coverage is provided through a contract with your current or former employer or union. Depending upon the plan design from your employer, you MAY have a pharmacy network that consists of both network pharmacies and preferred network pharmacies. Please contact your employer/union benefits administrator for more information about your plan benefits.

If you don't have the *Pharmacy Directory*, you can get a copy from Customer Service. You can also find this information on our website at www.bcbsil.com/retiree-medicare-tools.

Section 3.4 The plan's List of Covered Drugs (*Formulary*)

The plan has a *List of Covered Drugs (Formulary)*. We call it the "Drug List" for short. It tells which Part D prescription drugs are covered under the Part D benefit included in Blue Cross Group Medicare Advantage Open Access (PPO). The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list must meet requirements set by Medicare. Medicare has approved the Blue Cross Group Medicare Advantage Open Access (PPO) Drug List.

The Drug List also tells you if there are any rules that restrict coverage for your drugs.

We will provide you a copy of the Drug List. The Drug List we provide you includes information for the covered drugs that are most commonly used by our members. However, we cover additional drugs that are not included in the provided Drug List. If one of your drugs is not listed in the Drug List, you should visit our website or contact Customer Service to find out if we cover it. To get the most complete and current information about which drugs are covered, you can visit the Blue Access for Members (BAM) portal (bluememberil.com) or call Customer Service.

SECTION 4 Your monthly costs for Blue Cross Group Medicare Advantage Open Access (PPO)

Your costs may include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)
- Part D Late Enrollment Penalty (Section 4.3)
- Income Related Monthly Adjusted Amount (Section 4.4)
- Medicare Prescription Payment Plan Amount (Section 4.5)

Section 4.1 Plan premium

Your coverage is provided through a contract with your current employer or former employer or union. Please contact the employer's or union's benefits administrator for information about your plan premium.

Section 4.2 Monthly Medicare Part B Premium

Many members are required to pay other Medicare premiums

In addition to paying the monthly plan premium, **you must continue paying your Medicare premiums to remain a member of the plan.** This includes your premium for Part B. It may also include a premium for Part A, which affects members who aren't eligible for premium-free Part A.

Your coverage is provided through a contract with your current employer or former employer or union. Please contact the employer's or union's benefits administrator for information about your plan premium.

Section 4.3 Part D Late Enrollment Penalty

Some members are required to pay a Part D **late enrollment penalty.** The Part D late enrollment penalty is an additional premium that must be paid for Part D coverage if at any time after your initial enrollment period is over, there is a period of 63 days or more in a row when you did not have Part D or other creditable prescription drug coverage. Creditable prescription drug coverage is coverage that meets Medicare's minimum standards since it is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. The cost of the late enrollment penalty depends on how long you went without Part D or other creditable prescription drug coverage. You will have to pay this penalty for as long as you have Part D coverage.

The Part D late enrollment penalty is added to your monthly premium. When you first enroll in Blue Cross Group Medicare Advantage Open Access (PPO), we let you know the amount of the penalty. If you do not pay your Part D late enrollment penalty, you could lose your prescription drug benefits.

You **will not** have to pay it if:

- You receive "Extra Help" from Medicare to pay for your prescription drugs.
- You have gone less than 63 days in a row without creditable coverage.
- You have had creditable drug coverage through another source such as a former employer, union, TRICARE, or Veterans Health Administration (VA). Your insurer or your human resources department will tell you each year if your drug coverage is creditable coverage. This information may be sent to you in a letter or included in a newsletter from the plan. Keep this information because you may need it if you join a Medicare drug plan later.

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- **Note:** Any notice must state that you had creditable prescription drug coverage that is expected to pay as much as Medicare's standard prescription drug plan pays.
- **Note:** The following are *not* creditable prescription drug coverage: prescription drug discount cards, free clinics, and drug discount websites.

Medicare determines the amount of the penalty. Here is how it works:

- If you went 63 days or more without Part D or other creditable prescription drug coverage after you were first eligible to enroll in Part D, the plan will count the number of full months that you did not have coverage. The penalty is 1% for every month that you did not have creditable coverage. For example, if you go 14 months without coverage, the penalty will be 14%.
- Then Medicare determines the amount of the average monthly premium for Medicare drug plans in the nation from the previous year. For 2025, this average premium amount is \$36.78.
- To calculate your monthly penalty, you multiply the penalty percentage and the average monthly premium and then round it to the nearest 10 cents. In the example here, it would be 14% times \$36.78, which equals \$5.1492. This rounds to \$5.15. This amount would be added **to the monthly premium for someone with a Part D late enrollment penalty.**

There are three important things to note about this monthly Part D late enrollment penalty:

- First, **the penalty may change each year** because the average monthly premium can change each year.
- Second, **you will continue to pay a penalty** every month for as long as you are enrolled in a plan that has Medicare Part D drug benefits, even if you change plans.
- Third, if you are under 65 and currently receiving Medicare benefits, the Part D late enrollment penalty will reset when you turn 65. After age 65, your Part D late enrollment penalty will be based only on the months that you don't have coverage after your initial enrollment period for aging into Medicare.

If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review. Generally, you must request this review **within 60 days** from the date on the first letter you receive stating you have to pay a late enrollment penalty. However, if you were paying a penalty before joining our

plan, you may not have another chance to request a review of that late enrollment penalty.

Important: Do not stop paying your Part D late enrollment penalty while you're waiting for a review of the decision about your late enrollment penalty. If you do, you could be disenrolled for failure to pay your plan premiums.

Section 4.4 Income Related Monthly Adjustment Amount

Some members may be required to pay an extra charge, known as the Part D Income Related Monthly Adjustment Amount, also known as IRMAA. The extra charge is figured out using your modified adjusted gross income as reported on your IRS tax return from two years ago. If this amount is above a certain amount, you'll pay the standard premium amount and the additional IRMAA. For more information on the extra amount you may have to pay based on your income, visit <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans>.

If you have to pay an extra amount, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be. The extra amount will be withheld from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefit check, no matter how you usually pay your plan premium, unless your monthly benefit isn't enough to cover the extra amount owed. If your benefit check isn't enough to cover the extra amount, you will get a bill from Medicare. **You must pay the extra amount to the government. It cannot be paid with your monthly plan premium. If you do not pay the extra amount, you will be disenrolled from the plan and lose prescription drug coverage.**

If you disagree about paying an extra amount, you can ask Social Security to review the decision. To find out more about how to do this, contact Social Security at 1-800-772-1213 (TTY: 1-800-325-0778).

Section 4.5 Medicare Prescription Payment Plan Amount

If you're participating in the Medicare Prescription Payment Plan, each month you'll pay your plan premium (if you have one) and you'll get a bill from your health or drug plan for your prescription drugs (instead of paying the pharmacy). Your monthly bill is based on what you owe for any prescriptions you get, plus your previous month's balance, divided by the number of months left in the year.

Chapter 2, Section 7 tells more about the Medicare Prescription Payment Plan. If you disagree with the amount billed as part of this payment option, you can follow the steps in Chapter 9 to make a complaint or appeal.

SECTION 5 More information about your monthly premium

Section 5.1 There are several ways you can pay your plan premium

For information regarding the amount of premium or Part D late enrollment penalty for which you may be responsible and/or methods for paying your premium or Part D late enrollment penalty, please contact your employer/union benefits administrator.

Section 5.2 Can we change your monthly plan premium during the year?

No. We are not allowed to change the amount we charge for the plan's monthly plan premium during the year. If the monthly plan premium changes for next year your employer/union benefits administrator will notify you of the change and the change will take effect on January 1.

However, in some cases the part of the premium that you have to pay can change during the year. This happens if you become eligible for the "Extra Help" program or if you lose your eligibility for the "Extra Help" program during the year. If a member qualifies for "Extra Help" with their prescription drug costs, the "Extra Help" program will pay part of the member's monthly plan premium. A member who loses their eligibility during the year will need to start paying their full monthly premium. You can find out more about the "Extra Help" program in Chapter 2, Section 7.

SECTION 6 Keeping your plan membership record up to date

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage.

The doctors, hospitals, pharmacists, and other providers in the plan's network need to have correct information about you. **These network providers use your membership record to know what services and drugs are covered and the cost-sharing amounts for you.** Because of this, it is very important that you help us keep your information up to date.

Let us know about these changes:

- Changes to your name, your address, or your phone number

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- Changes in any other health insurance coverage you have (such as from your employer, your spouse or domestic partner's employer, Workers' Compensation, or Medicaid)
- If you have any liability claims, such as claims from an automobile accident
- If you have been admitted to a nursing home
- If you receive care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you are participating in a clinical research study. (**Note:** You are not required to tell your plan about the clinical research studies you intend to participate in, but we encourage you to do so.)

If any of this information changes, please let us know by calling Customer Service.

It is also important to contact Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

SECTION 7 How other insurance works with our plan

Other insurance

Medicare requires that we collect information from you about any other medical or drug insurance coverage that you have. That's because we must coordinate any other coverage you have with your benefits under our plan. This is called **Coordination of Benefits**.

Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or if you have other coverage that is not listed, please call Customer Service. You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), there are rules set by Medicare that decide whether our plan or your other insurance pays first. The insurance that pays first is called the primary payer and pays up to the limits of its coverage. The one that pays second, called the secondary payer, only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

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These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-Stage Renal Disease (ESRD):
 - If you're under 65 and disabled and you or your family member is still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan that has more than 100 employees.
 - If you're over 65 and you or your spouse or domestic partner is still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan that has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers' Compensation

Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans, and/or Medigap have paid.

CHAPTER 2:

*Important phone numbers and
resources*

SECTION 1 Blue Cross Group Medicare Advantage Open Access (PPO) contacts

(how to contact us, including how to reach Customer Service)

How to contact our plan's Customer Service

For assistance with claims, billing, or member card questions, please call or write to Blue Cross Group Medicare Advantage Open Access (PPO) Customer Service. We will be happy to help you.

Method	Customer Service - Contact Information
CALL	1-877-299-1008 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays. Customer Service also has free language interpreter services available for non-English speakers.
TTY	711 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
FAX	1-855-895-4747
WRITE	Customer Service P.O. Box 4555 Scranton, PA 18505

How to contact us when you are asking for a coverage decision about your medical care

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services. For more information on asking for coverage decisions about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

You may call us if you have questions about our coverage decision process.

Chapter 2 Important phone numbers and resources

Method	Coverage Decisions for Medical Care – Contact Information
CALL	1-877-299-1008 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
TTY	711 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
FAX	1-855-874-4711
WRITE	Appeals and Grievances P.O. Box 4288 Scranton, PA 18505

How to contact us when you are making an appeal about your medical care

An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on making an appeal about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Appeals for Medical Care – Contact Information
CALL	1-877-299-1008 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
TTY	711 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
FAX	1-855-674-9185

Method	Appeals for Medical Care – Contact Information
WRITE	Blue Cross Medicare Advantage c/o Appeals P.O. Box 663099 Dallas, TX 75266

How to contact us when you are making a complaint about your medical care

You can make a complaint about us or one of our network providers, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. (If you have a problem about the plan’s coverage or payment, you should look at the section above about making an appeal.) For more information on making a complaint about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Complaints about Medical Care – Contact Information
CALL	1-877-299-1008 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
TTY	711 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
FAX	1-855-674-9189
WRITE	Blue Cross Medicare Advantage c/o Grievances P.O. Box 4288 Scranton, PA 18505
MEDICARE WEBSITE	You can submit a complaint about Blue Cross Group Medicare Advantage Open Access (PPO) directly to Medicare. To submit an online complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx .

How to contact us when you are asking for a coverage decision about your Part D prescription drugs

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your prescription drugs covered under the Part D benefit included in your plan. For more information on asking for coverage decisions about your Part D prescription drugs, see Chapter 9 (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)).

Method	Coverage Decisions for Part D Prescription Drugs - Contact Information
CALL	1-877-299-1008 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
TTY	711 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
FAX	1-855-212-8110
WRITE	Blue Cross Group Medicare Advantage Open Access (PPO) Attn: Clinical Review Department 2900 Ames Crossing Road Eagan, MN 55121

How to contact us when you are making an appeal about your Part D prescription drugs

An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on making an appeal about your Part D prescription drugs, see Chapter 9 (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)).

Chapter 2 Important phone numbers and resources

Method	Appeals for Part D Prescription Drugs - Contact Information
CALL	1-877-299-1008 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
TTY	711 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
FAX	1-855-212-8110
WRITE	Blue Cross Group Medicare Advantage Open Access (PPO) Attn: Clinical Review Department 2900 Ames Crossing Road Eagan, MN 55121

How to contact us when you are making a complaint about your Part D prescription drugs

You can make a complaint about us or one of our network pharmacies, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. (If your problem is about the plan's coverage or payment, you should look at the section above about making an appeal.) For more information on making a complaint about your Part D prescription drugs, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Chapter 2 Important phone numbers and resources

Method	Complaints about Part D prescription drugs – Contact Information
CALL	1-877-299-1008 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
TTY	711 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
FAX	1-855-674-9189
WRITE	Blue Cross Medicare Advantage c/o Grievances P.O. Box 4288 Scranton, PA 18505
MEDICARE WEBSITE	You can submit a complaint about Blue Cross Group Medicare Advantage Open Access (PPO) directly to Medicare. To submit an online complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx .

Where to send a request asking us to pay for our share of the cost for medical care or a drug you have received

If you have received a bill or paid for services (such as a provider bill) that you think we should pay for, you may need to ask us for reimbursement or to pay the provider bill. See Chapter 7 (*Asking us to pay our share of a bill you have received for covered medical services or drugs*).

Please note: If you send us a payment request and we deny any part of your request, you can appeal our decision. See Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) for more information.

Method	Medical Payment Request – Contact Information
WRITE	Medical Claims Payment Request P.O. Box 4195 Scranton, PA 18505

Chapter 2 Important phone numbers and resources

Method	Prescription Drug Payment Request - Contact Information
WRITE	Prescription Drugs Claims Payment Request P.O. Box 20970 Lehigh Valley, PA 18002-0970

Method	International Emergency/Urgent Care Payment Request - Contact Information
WRITE	Blue Cross Blue Shield Global Core Service Center P.O. Box 2048 Southeastern, PA 19399
WEBSITE	www.bcbsglobalcore.com

SECTION 2 Medicare

(how to get help and information directly from the Federal Medicare program)

Medicare is the Federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The Federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (sometimes called CMS). This agency contracts with Medicare Advantage organizations including us.

Method	Medicare - Contact Information
CALL	1-800-MEDICARE or 1-800-633-4227 Calls to this number are free. 24 hours a day, 7 days a week.
TTY	1-877-486-2048 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.
WEBSITE	www.Medicare.gov

Chapter 2 Important phone numbers and resources

Method	Medicare – Contact Information
	<p>This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes documents you can print directly from your computer. You can also find Medicare contacts in your state.</p> <p>The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools:</p> <ul style="list-style-type: none">• Medicare Eligibility Tool: Provides Medicare eligibility status information.• Medicare Plan Finder: Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an <i>estimate</i> of what your out-of-pocket costs might be in different Medicare plans. <p>You can also use the website to tell Medicare about any complaints you have about Blue Cross Group Medicare Advantage Open Access (PPO):</p> <ul style="list-style-type: none">• Tell Medicare about your complaint: You can submit a complaint about Blue Cross Group Medicare Advantage Open Access (PPO) directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program. <p>If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare and tell them what information you are looking for. They will find the information on the website and review the information with you. You can call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p>

SECTION 3 State Health Insurance Assistance Program (free help, information, and answers to your questions about Medicare)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. See the appendix in the back of this document to locate information for the SHIP in your state.

The State Health Insurance Assistance Program (SHIP) is an independent (not connected with any insurance company or health plan) state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

State Health Insurance Assistance Program (SHIP) counselors can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and help you straighten out problems with your Medicare bills. State Health Insurance Assistance Program (SHIP) counselors can also help you with Medicare questions or problems and help you understand your Medicare plan choices and answer questions about switching plans.

METHOD TO ACCESS SHIP and OTHER RESOURCES

- Visit <https://www.shiphelp.org> (Click on SHIP LOCATOR in middle of page)
- Select your **STATE** from the list. This will take you to a page with phone numbers and resources specific to your state.

SECTION 4 Quality Improvement Organization

There is a designated Quality Improvement Organization for serving Medicare beneficiaries in each state. For Illinois, the Quality Improvement Organization is called Livanta - BFCC-QIO Program.

Livanta - BFCC-QIO Program has a group of doctors and other health care professionals who are paid by Medicare to check on and help improve the quality of care for people with Medicare.

Livanta - BFCC-QIO Program is an independent organization. It is not connected with our plan.

You should contact Livanta - BFCC-QIO Program in any of these situations:

- You have a complaint about the quality of care you have received.
- You think coverage for your hospital stay is ending too soon.
- You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon.

See the appendix in the back of this document for a list of Quality Improvement Organizations.

SECTION 5 Social Security

Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens and lawful permanent residents who are 65 or older, or who have a disability or End-Stage Renal Disease and meet certain conditions, are eligible for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

Social Security is also responsible for determining who has to pay an extra amount for their Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you move or change your mailing address, it is important that you contact Social Security to let them know.

Method	Social Security - Contact Information
CALL	1-800-772-1213 Calls to this number are free. Available 8 am to 7 pm, Monday through Friday. You can use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.

Chapter 2 Important phone numbers and resources

Method	Social Security – Contact Information
TTY	1-800-325-0778 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Available 8 am to 7 pm, Monday through Friday.
WEBSITE	www.ssa.gov

SECTION 6 Medicaid

Medicaid is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid. The programs offered through Medicaid help people with Medicare pay their Medicare costs, such as their Medicare premiums. These **Medicare Savings Programs** include:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)
- **Qualifying Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

To find out more about Medicaid and its programs, contact the Medicaid agency for your state listed in the appendix in the back of this document.

SECTION 7 Information about programs to help people pay for their prescription drugs

The [Medicare.gov](https://www.medicare.gov/basics/costs/help/drug-costs) website (<https://www.medicare.gov/basics/costs/help/drug-costs>) provides information on how to lower your prescription drug costs. For people with limited incomes, there are also other programs to assist, described below.

Medicare’s “Extra Help” Program

Medicare provides “Extra Help” to pay prescription drug costs for people who have limited income and resources. Resources include your savings and stocks, but not your home or car. If you qualify, you get help paying for any Medicare drug plan’s monthly premium, yearly deductible, and prescription copayments. This “Extra Help” also counts toward your out-of-pocket costs.

If you automatically qualify for “Extra Help” Medicare will mail you a letter. You will not have to apply. If you do not automatically qualify you may be able to get “Extra Help” to pay for your prescription drug premiums and costs. To see if you qualify for getting “Extra Help,” call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day, 7 days a week;
- The Social Security Office at 1-800-772-1213, between 8 am and 7 pm, Monday through Friday. TTY users should call 1-800-325-0778; or
- Your State Medicaid Office. (See Section 6 of this chapter for contact information.)

If you believe you have qualified for “Extra Help” and you believe that you are paying an incorrect cost-sharing amount when you get your prescription at a pharmacy, our plan has a process for you to either request assistance in obtaining evidence of your proper copayment level, or, if you already have the evidence, to provide this evidence to us.

- When we receive the evidence showing your copayment level, we will update our system so that you can pay the correct copayment when you get your next prescription at the pharmacy. If you overpay your copayment, we will reimburse you. Either we will forward a check to you in the amount of your overpayment or we will offset future copayments. If the pharmacy hasn’t collected a copayment from you and is carrying your copayment as a debt owed by you, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Please contact Customer Service if you have questions.

What if you have “Extra Help” and coverage from an AIDS Drug Assistance Program (ADAP)?

What is the AIDS Drug Assistance Program (ADAP)?

The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also on the ADAP formulary qualify for prescription cost-sharing assistance through the AIDS Drug Assistance Program in your state.

Note: To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. If you change plans, please notify your local ADAP enrollment worker so you can continue to receive assistance. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Springfield office at 217-782-4977; or the Chicago offices at 312-814-2793 or 312-814-5278.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the AIDS Drug Assistance Program (ADAP) in your state listed in the appendix in the back of this document.

The Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January – December). **This payment option might help you manage your expenses, but it doesn’t save you money or lower your drug costs.** “Extra Help” from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in this payment option, regardless of income level, and all Medicare drug plans and Medicare health plans with drug coverage must offer this payment option. Contact us or visit [Medicare.gov](https://www.Medicare.gov) to find out if this payment option is right for you.

Method	The Medicare Prescription Payment Plan – Contact Information
CALL	<p>1-877-299-1008</p> <p>Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.</p> <p>Customer Service also has free language interpreter services available for non-English speakers.</p>
TTY	<p>711</p> <p>Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.</p>

Chapter 2 Important phone numbers and resources

Method	The Medicare Prescription Payment Plan – Contact Information
FAX	1-440-557-6525
WRITE	Blue Cross Group Medicare Advantage Open Access (PPO) MPPP Election Dept. 13900 N. Harvey Ave Edmond, OK 73013 Email: ElectMPPP@RxPayments.com
WEBSITE	https://www.bcbsil.com/medicare/member/using-your-plan/medicare-prescription-payment-plan

SECTION 8 How to contact the Railroad Retirement Board

The Railroad Retirement Board is an independent Federal agency that administers comprehensive benefit programs for the nation’s railroad workers and their families. If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

Method	Railroad Retirement Board – Contact Information
CALL	1-877-772-5772 Calls to this number are free. If you press “0,” you may speak with an RRB representative from 9 am to 3:30 pm, Monday, Tuesday, Thursday, and Friday, and from 9 am to 12 pm on Wednesday. If you press “1”, you may access the automated RRB HelpLine and recorded information 24 hours a day, including weekends and holidays.
TTY	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are <i>not</i> free.
WEBSITE	rrb.gov/

SECTION 9 Do you have group insurance or other health insurance from an employer?

If you (or your spouse or domestic partner) get benefits from your (or your spouse or domestic partner's) employer or retiree group as part of this plan, you may call the employer/union benefits administrator or Customer Service if you have any questions. You can ask about your (or your spouse or domestic partner's) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for Customer Service are printed on the back cover of this document.) You may also call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048) with questions related to your Medicare coverage under this plan.

If you have other prescription drug coverage through your (or your spouse or domestic partner's) employer or retiree group, please contact **that group's benefits administrator**. The benefits administrator can help you determine how your current prescription drug coverage will work with our plan.

CHAPTER 3:

Using the plan for your medical services

SECTION 1 Things to know about getting your medical care as a member of our plan

This chapter explains what you need to know about using the plan to get your medical care covered. It gives definitions of terms and explains the rules you will need to follow to get the medical treatments, services, equipment, prescription drugs, and other medical care that are covered by the plan.

For the details on what medical care is covered by our plan and how much you pay when you get this care, use the benefits chart in the next chapter, Chapter 4 (*Medical Benefits Chart, what is covered and what you pay*).

Section 1.1 What are network providers and covered services?

- **Providers** are doctors and other health care professionals licensed by the state to provide medical services and care. The term providers also includes hospitals and other health care facilities.
- **Network providers** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and your cost-sharing amount as payment in full. We have arranged for these providers to deliver covered services to members in our plan. The providers in our network bill us directly for care they give you. When you see a network provider, you pay only your share of the cost for their services.
- **Covered services** include all the medical care, health care services, supplies equipment, and Prescription Drugs that are covered by our plan. Your covered services for medical care are listed in the benefits chart in Chapter 4. Your covered services for prescription drugs are discussed in Chapter 5.

Section 1.2 Basic rules for getting your medical care covered by the plan
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As a Medicare health plan, Blue Cross Group Medicare Advantage Open Access (PPO) must cover all services covered by Original Medicare and must follow Original Medicare's coverage rules.

Blue Cross Group Medicare Advantage Open Access (PPO) will generally cover your medical care as long as:

- **The care you receive is included in the plan's Medical Benefits Chart** (this chart is in Chapter 4 of this document).

- **The care you receive is considered medically necessary.** Medically necessary means that the services, supplies, equipment, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- **You receive your care from a provider who is eligible to provide services under Original Medicare.** As a member of our plan, you can receive your care from either a network provider or an out-of-network provider (for more about this, see Section 2 in this chapter).
 - The providers in our network are listed in the *Provider Finder* www.bcbsil.com/retiree-medicare-tools.
 - Please note: While you can get your care from an out-of-network provider, the provider must be eligible to participate in Medicare. Except for emergency care, we cannot pay a provider who is not eligible to participate in Medicare. If you go to a provider who is not eligible to participate in Medicare, you will be responsible for the full cost of the services you receive. Check with your provider before receiving services to confirm that they are eligible to participate in Medicare.

SECTION 2 Using network and out-of-network providers to get your medical care

Section 2.1 How to get care from specialists and other network providers

A specialist is a doctor who provides health care services for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

- Oncologists care for patients with cancer.
- Cardiologists care for patients with heart conditions.
- Orthopedists care for patients with certain bone, joint, or muscle conditions.

Referrals to specialist and other network providers are not required. Members can self-refer (notification to the plan is not required).

For certain services, you or your provider will need to get approval from the plan before we can cover the service. This is called **“prior authorization.”** Sometimes the requirement for getting approval in advance helps guide appropriate use of services that are medically necessary. If you do not get this approval, your service might not be covered by the plan. If you utilize an in-network provider, it is the responsibility of the contracted provider to follow our guidelines and seek the

Chapter 3 Using the plan for your medical services

required prior authorization on your behalf while holding you harmless. PPO members choosing to receive out-of-network services are encouraged to notify the plan of such services, so that the plan may assist the member with care coordination. The services received out of network must be medically necessary. You or your treating provider may request a medical necessity review in advance of receiving services.

- Refer to the Medical Benefits Chart (Chapter 4 and Blue Access for Members (BAM)) to determine which services, devices and equipment need prior authorization as a condition of payment prior to the service being rendered. Prior authorization requests are reviewed and determined within the timeframe outlined by the CMS standards and must meet medical necessity criteria.
- Prior authorizations should be submitted by the requesting physician via telephone, fax, or the electronic provider portal, this contact information has been made available to all physicians. A member or member's representative may request a prior authorization; however, the requesting physician will need to be involved to complete the necessary information to process the prior authorization.
- The request for prior authorization is reviewed by a Blue Cross Group Medicare Advantage's clinician and/or a Medical Director (MD) with sufficient medical and other expertise, including knowledge of Medicare coverage criteria, before Blue Cross Group Medicare Advantage issues the decision for coverage.
- Blue Cross Group Medicare Advantage (PPO) requires that network providers submit requests for prior authorization prior to rendering the service. In the case of a need to receive emergency service(s), prior authorization is not required. A subsequent admission from the Emergency Room/Department will require prior authorization.
- Members utilizing their PPO option are not required to obtain authorization for out-of-network services however services must meet medical necessity criteria to be covered.
- Members choosing to receive out-of-network services are encouraged to notify the Plan of such services, so that the Plan may assist the member with care coordination.
- If you need medical care when you're outside of Illinois, our benefit offered through BlueCard® via the Blue Cross and Blue Shield Association allows you to receive preauthorized routine and follow-up care as necessary. If you have questions about pre-authorization when you travel, please call Customer Service.

- The Global Core program gives members traveling outside of the United States and its territories access to urgent and emergency medical assistance services and doctors and hospitals in more than 200 countries around the world. If you have questions about what medical care is covered when you travel, please call Customer Service or access information at www.bcbsglobalcore.com.

What if a specialist or another network provider leaves our plan?

We may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. If your doctor or specialist leaves your plan you have certain rights and protections that are 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 notify you that your provider is leaving our plan so that you have time to select a new provider.
 - If your primary care or behavioral health provider leaves our plan, we will notify you if you have seen that provider within the past three years.
 - If any of your other providers leave our plan, we will notify you if you are assigned to the provider, currently receive care from them, or have seen them within the past three months.
- We will assist you in selecting a new qualified in-network provider that you may access for continued care.
- If you are currently undergoing medical treatment or therapies with your current provider, you have the right to request, and we will work with you to ensure, that the medically necessary treatment or therapies you are receiving continues.
- We will provide you with information about the different enrollment periods available to you and options you may have for changing plans.
- We will arrange for any medically necessary covered benefit outside of our provider network, but at in-network cost sharing, when an in-network provider or benefit is unavailable or inadequate to meet your medical needs.
- If you find out that your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.
- 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,

Chapter 3 Using the plan for your medical services

you have the right to file a quality of care complaint to the QIO, a quality of care grievance to the plan, or both. Please see Chapter 9.

If you need assistance in finding a provider, please contact Customer Service (phone numbers are printed on the back cover of this document).

Section 2.2 How to get care from out-of-network providers

As a member of our plan, you can choose to receive care from out-of-network providers. However, please note providers that do not contract with us are under no obligation to treat you, except in emergency situations. Our plan will cover services from either network or out-of-network providers, as long as the services are covered benefits and are medically necessary. Here are other important things to know about using out-of-network providers:

- You can get your care from an out-of-network provider; however, in most cases that provider must be eligible to participate in Medicare. Except for emergency care, we cannot pay a provider who is not eligible to participate in Medicare. If you receive care from a provider who is not eligible to participate in Medicare, you will be responsible for the full cost of the services you receive. Check with your provider before receiving services to confirm that they are eligible to participate in Medicare.
- You don't need to get a referral or prior authorization when you get care from out-of-network providers. However, before getting services from out-of-network providers you may want to ask for a pre-visit coverage decision to confirm that the services you are getting are covered and are medically necessary. (See Chapter 9, Section 4 for information about asking for coverage decisions.) This is important because:
 - Without a pre-visit coverage decision, if we later determine that the services are not covered or were not medically necessary, we may deny coverage and you will be responsible for the entire cost. If we say we will not cover your services, you have the right to appeal our decision not to cover your care. See Chapter 9 (*What to do if you have a problem or complaint*) to learn how to make an appeal.
- It is best to ask an out-of-network provider to bill the plan first. But, if you have already paid for the covered services, we will reimburse you for our share of the cost for covered services. Or if an out-of-network provider sends you a bill that you think we should pay, you can send it to us for payment. See Chapter 7 (*Asking us to pay our share of a bill you have received for covered*

medical services or drugs) for information about what to do if you receive a bill or if you need to ask for reimbursement.

- If you are using an out-of-network provider for emergency care, urgently needed services, or out-of-area dialysis, you may not have to pay a higher cost-sharing amount. See Section 3 for more information about these situations.

SECTION 3 How to get services when you have an emergency or urgent need for care or during a disaster

Section 3.1 Getting care if you have a medical emergency

What is a medical emergency and what should you do if you have one?

A **medical emergency** is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent your loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do *not* need to get approval or a referral first from your PCP. You do not need to use a network doctor. You may get covered emergency medical care whenever you need it, anywhere in the United States or its territories, and from any provider with an appropriate state license even if they are not a part of our network.
- **As soon as possible, make sure that our plan has been told about your emergency.** We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. Please contact Customer Service at 1-877-299-1008 (TTY: 711.) Hours are 8 a.m. – 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.

What is covered if you have a medical emergency?

Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. We also cover medical services during the emergency.

The doctors who are giving you emergency care will decide when your condition is stable and the medical emergency is over.

After the emergency is over, you are entitled to follow-up care to be sure your condition continues to be stable. Your doctors will continue to treat you until your doctors contact us and make plans for additional care. Your follow-up care will be covered by our plan.

If you get your follow-up care from out-of-network providers, you will pay the higher out-of-network cost sharing.

What if it wasn't a medical emergency?

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care – thinking that your health is in serious danger – and the doctor may say that it wasn't a medical emergency after all. If it turns out that it was not an emergency, as long as you reasonably thought your health was in serious danger, we will cover your care.

However, after the doctor has said that it was *not* an emergency, the amount of cost sharing that you pay will depend on whether you get the care from network providers or out-of-network providers. If you get the care from network providers, your share of the costs will usually be lower than if you get the care from out-of-network providers.

Section 3.2 Getting care when you have an urgent need for services

What are urgently needed services?

A plan-covered service requiring immediate medical attention that is not an emergency is an urgently needed service if either you are temporarily outside the service area of the plan, or it is unreasonable given your time, place, and circumstances to obtain this service from network providers with whom the plan contracts. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits, such as annual checkups, are not considered urgently needed even if you are outside the service area of the plan or the plan network is temporarily unavailable.

What if you are in the plan's service area when you have an urgent need for care?

If an urgent situation occurs, you should go directly to the nearest care center for treatment. We will cover the service in accordance with your benefit. See Chapter 4, Medical Benefits chart for details.

What if you are outside the plan's service area when you have an urgent need for care?

As a member of our plan, you can choose to receive care from in- or out-of-network providers. Our plan will cover services from either in-network or out-of-network providers as long as the services are covered benefits and medically necessary. Your cost sharing is the same for in- or out-of-network providers.

Our plan covers worldwide emergency and urgent care services outside the United States under the following circumstances:

If outside the United States, enrollees may obtain only services that would be classified as emergency and urgently needed services had they been covered inside the United States. This coverage may also include ambulance services worldwide. Please contact the plan for details at 1-877-299-1008.

Section 3.3 Getting care during a disaster

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from your plan.

Please visit the following website: www.bcbsil.com/retiree-medicare-tools for information on how to obtain needed care during a disaster.

If you cannot use a network pharmacy during a disaster, you may be able to fill your prescription drugs at an out-of-network pharmacy. Please see Chapter 5, Section 2.5 for more information.

SECTION 4 What if you are billed directly for the full cost of your services?

Section 4.1 You can ask us to pay our share of the cost of covered services

If you have paid more than your plan cost sharing for covered services, or if you have received a bill for the full cost of covered medical services, go to Chapter 7

(Asking us to pay our share of a bill you have received for covered medical services or drugs) for information about what to do.

Section 4.2 If services are not covered by our plan, you must pay the full cost
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Blue Cross Group Medicare Advantage Open Access (PPO) covers all medically necessary services as listed in the Medical Benefits Chart in Chapter 4 of this document. If you receive services not covered by our plan or services obtained out-of-network and were not authorized, you are responsible for paying the full cost of services.

For covered services that have a benefit limitation, you also pay the full cost of any services you get after you have used up your benefit for that type of covered service. Only Medicare-covered benefits count toward an out-of-pocket maximum.

SECTION 5 How are your medical services covered when you are in a clinical research study?

Section 5.1 What is a clinical research study?

A clinical research study (also called a *clinical trial*) is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. Certain clinical research studies are approved by Medicare. Clinical research studies approved by Medicare typically request volunteers to participate in the study.

Once Medicare approves the study, and you express interest, someone who works on the study will contact you to explain more about the study and see if you meet the requirements set by the scientists who are running the study. You can participate in the study as long as you meet the requirements for the study *and* you have a full understanding and acceptance of what is involved if you participate in the study.

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for the covered services you receive as part of the study. If you tell us that you are in a qualified clinical trial, then you are only responsible for the in-network cost sharing for the services in that trial. If you paid more, for example, if you already paid the Original Medicare cost-sharing amount, we will reimburse the difference between what you paid and the in-network cost sharing. However, you will need to provide documentation to show us how much you paid. When you are in a clinical research study, you may stay enrolled in our plan and continue to get the rest of your care (the care that is not related to the study) through our plan.

If you want to participate in any Medicare-approved clinical research study, you do *not* need to tell us or to get approval from us. The providers that deliver your care as part of the clinical research study do *not* need to be part of our plan's network of providers. Please note that this does not include benefits for which our plan is responsible that include, as a component, a clinical trial or registry to assess the benefit. These include certain benefits specified under national coverage determinations requiring coverage with evidence development (NCDs-CED) and investigational device exemption (IDE) studies and may be subject to prior authorization and other plan rules.

Although you do not need to get our plan's permission to be in a clinical research study covered for Medicare Advantage enrollees by Original Medicare, we encourage you to notify us in advance when you choose to participate in Medicare-qualified clinical trials.

If you plan on participating in a clinical research study, contact Customer Service (phone numbers are printed on the back cover of this document) to let them know that you will be participating in a clinical trial and to find out more specific details about what your plan will pay.

Section 5.2 When you participate in a clinical research study, who pays for what?

Once you join a Medicare-approved clinical research study, Original Medicare covers the routine items and services you receive as part of the study, including:

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- An operation or other medical procedure if it is part of the research study.
- Treatment of side effects and complications of the new care.

After Medicare has paid its share of the cost for these services, our plan will pay the difference between the cost sharing in Original Medicare and your in-network cost sharing as a member of our plan. This means you will pay the same amount for the services you receive as part of the study as you would if you received these services from our plan. However, you are required to submit documentation showing how much cost sharing you paid. Please see Chapter 7 for more information for submitting requests for payments.

Here's an example of how the cost sharing works: Let's say that you have a lab test that costs \$100 as part of the research study. Let's also say that your share of the costs for this test is \$20 under Original Medicare, but the test

would be \$10 under our plan's benefits. In this case, Original Medicare would pay \$80 for the test and you would pay the \$20 copay required under Original Medicare. You would then notify your plan that you received a qualified clinical trial service and submit documentation, such as a provider bill, to the plan. The plan would then directly pay you \$10. Therefore, your net payment is \$10, the same amount you would pay under our plan's benefits. Please note that in order to receive payment from your plan, you must submit documentation to your plan such as a provider bill.

When you are part of a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare will *not* pay for the new item or service that the study is testing unless Medicare would cover the item or service even if you were *not* in a study.
- Items or services provided only to collect data, and not used in your direct health care. For example, Medicare would not pay for monthly CT scans done as part of the study if your medical condition would normally require only one CT scan.
- Items and services customarily provided by the research sponsors free-of-charge for any enrollee in the trial.

Do you want to know more?

You can get more information about joining a clinical research study by visiting the Medicare website to read or download the publication *Medicare and Clinical Research Studies*. (The publication is available at: www.medicare.gov/Pubs/pdf/02226-Medicare-and-Clinical-Research-Studies.pdf.) You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

SECTION 6 Rules for getting care in a religious non-medical health care institution

Section 6.1 What is a religious non-medical health care institution?

A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we will instead provide coverage for care in a religious non-medical health

care institution. This benefit is provided only for Part A inpatient services (non-medical health care services).

Section 6.2	Receiving Care from a Religious Non-Medical Health Care Institution
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To get care from a religious non-medical health care institution, you must sign a legal document that says you are conscientiously opposed to getting medical treatment that is **non-excepted**.

- **Non-excepted** medical care or treatment is any medical care or treatment that is *voluntary* and *not required* by any federal, state, or local law.
- **Excepted** medical treatment is medical care or treatment that you get that is *not voluntary* or *is required* under federal, state, or local law.

To be covered by our plan, the care you get from a religious non-medical health care institution must meet the following conditions:

- The facility providing the care must be certified by Medicare.
- Our plan's coverage of services you receive is limited to non-religious aspects of care.
- If you get services from this institution that are provided to you in a facility, the following conditions apply:
 - You must have a medical condition that would allow you to receive covered services for inpatient hospital care or skilled nursing facility care.
 - – and – you must get approval in advance from our plan before you are admitted to the facility or your stay will not be covered.

There is no limit to the number of days covered by the plan per benefit period. Please see the Inpatient Hospital section in Chapter 4, Medical Benefits Chart for details.

SECTION 7 Rules for ownership of durable medical equipment

Section 7.1	Will you own the durable medical equipment after making a certain number of payments under our plan?
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Durable medical equipment (DME) includes items such as oxygen equipment and supplies, wheelchairs, walkers, powered mattress systems, crutches, diabetic

supplies, speech generating devices, IV infusion pumps, nebulizers, and hospital beds ordered by a provider for use in the home. The member always owns certain items, such as prosthetics. In this section, we discuss other types of DME that you must rent.

In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. As a member of Blue Cross Group Medicare Advantage Open Access (PPO), however, you usually will not acquire ownership of rented DME items no matter how many copayments you make for the item while a member of our plan, even if you made up to 12 consecutive payments for the DME item under Original Medicare before you joined our plan. Under certain limited circumstances, we will transfer ownership of the DME item to you. Call Customer Service for more information.

What happens to payments you made for durable medical equipment if you switch to Original Medicare?

If you did not acquire ownership of the DME item while in our plan, you will have to make 13 new consecutive payments after you switch to Original Medicare in order to own the item. The payments made while enrolled in your plan do not count.

If you made fewer than 13 payments for the DME item under Original Medicare before you joined our plan, your previous payments also do not count toward the 13 consecutive payments. You will have to make 13 new consecutive payments after you return to Original Medicare in order to own the item. There are no exceptions to this case when you return to Original Medicare.

Section 7.2 Rules for oxygen equipment, supplies, and maintenance
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What oxygen benefits are you entitled to?

If you qualify for Medicare oxygen equipment coverage Blue Cross Group Medicare Advantage Open Access (PPO) will cover:

- Rental of oxygen equipment
- Delivery of oxygen and oxygen contents
- Tubing and related oxygen accessories for the delivery of oxygen and oxygen contents
- Maintenance and repairs of oxygen equipment

Chapter 3 Using the plan for your medical services

If you leave Blue Cross Group Medicare Advantage Open Access (PPO) or no longer medically require oxygen equipment, then the oxygen equipment must be returned to the owner.

What happens if you leave your plan and return to Original Medicare?

Original Medicare requires an oxygen supplier to provide you services for five years. During the first 36 months you rent the equipment. The remaining 24 months the supplier provides the equipment and maintenance (you are still responsible for the copayment for oxygen). After five years you may choose to stay with the same company or go to another company. At this point, the five-year cycle begins again, even if you remain with the same company, requiring you to pay copayments for the first 36 months. If you join or leave our plan, the five-year cycle starts over.

CHAPTER 4:

Medical Benefits Chart

(what is covered and what you pay)

SECTION 1 Understanding your out-of-pocket costs for covered services

This chapter provides a Medical Benefits Chart that lists your covered services and shows how much you will pay for each covered service as a member of Blue Cross Group Medicare Advantage Open Access (PPO). Later in this chapter, you can find information about medical services that are not covered.

Section 1.1 Types of out-of-pocket costs you may pay for your covered services

To understand the payment information we give you in this chapter, you need to know about the types of out-of-pocket costs you may pay for your covered services.

- **Deductible** is the amount you must pay for medical services before our plan begins to pay its share. (Section 1.2 tells you more about your plan deductible.)
- **Copayment** is the fixed amount you pay each time you receive certain medical services. You pay a copayment at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your copayments.)
- **Coinsurance** is the percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your coinsurance.)

Most people who qualify for Medicaid or for the Qualified Medicare Beneficiary (QMB) program should never pay deductibles, copayments or coinsurance. Be sure to show your proof of Medicaid or QMB eligibility to your provider, if applicable.

If you think that you are being asked to pay improperly, contact Customer Service.

Section 1.2 What is your plan deductible?
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Your deductible is \$200 for in-network and out-of-network medical services with a coinsurance. (The deductible applies to the Out-of-Pocket Maximum.) This is the amount you have to pay out-of-pocket before we will pay our share for your covered in-network and out-of-network medical services with a coinsurance. Until you have paid the deductible amount, you must pay the full cost for your covered in-network and out-of-network medical services with a coinsurance. (The deductible does not apply to the services that are listed below.) Once you have paid your deductible, we will begin to pay our share of the costs for covered medical services and you will pay your share (your copayment or coinsurance amount) for the rest of the calendar year. The deductible does not apply to some services, including certain in-network preventive services. This means that we will

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

pay our share of the costs for these services even if you haven't paid your deductible yet. The deductible does not apply to the following services:

- Ambulance services
- Emergency Room services
- Urgently Needed services at Urgent Care Centers

Section 1.3 What is the most you will pay for covered medical services?

Because you are enrolled in a Medicare Advantage Plan, there is a limit to how much you have to pay out-of-pocket each year for in-network and out-of-network medical services that are covered by our plan. The most you will have to pay out-of-pocket for covered in-network and out-of-network services is listed below.

Your combined maximum out-of-pocket amount is \$1,000. This is the most you pay during the calendar year for covered plan services received from both in-network and out-of-network providers. The amounts you pay for deductibles (if your plan has a deductible), copayments, and coinsurance for covered services count toward this combined maximum out-of-pocket amount. The amounts you pay for your plan premiums and for your Part D prescription drugs do not count toward your combined maximum out-of-pocket amount for medical services. In addition, amounts you pay for some services, such as supplemental benefits and non-Medicare Part D drugs do not count toward your combined maximum out-of-pocket amount. If you have paid \$1,000 for covered services, you will have 100% coverage and will not have any out-of-pocket costs for the rest of the year for covered services. However, you must continue to pay your plan premium and the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

Section 1.4 Our plan does not allow providers to balance bill you

As a member of Blue Cross Group Medicare Advantage Open Access (PPO), an important protection for you is that after you meet any applicable deductibles, you only have to pay your cost-sharing amount when you get services covered by our plan. Providers may not add additional separate charges, called **balance billing**. This protection applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don't pay certain provider charges.

Here is how this protection works.

- If your cost sharing is a copayment (a set amount of dollars, for example, \$15.00), then you pay only that amount for any covered services from a network provider. You will generally have higher copays when you obtain care from out-of-network providers.

- If your cost sharing is a coinsurance (a percentage of the total charges), then you never pay more than that percentage. However, your cost depends on which type of provider you see:
 - If you obtain covered services from a network provider, you pay the coinsurance percentage multiplied by the plan's reimbursement rate (as determined in the contract between the provider and the plan).
 - If you obtain covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers.
 - If you obtain covered services from an out-of-network provider who does not participate with Medicare, then you pay the coinsurance amount multiplied by the Medicare payment rate for non-participating providers.
- If you believe a provider has balance billed you, call Customer Service.

SECTION 2 Use the *Medical Benefits Chart* to find out what is covered and how much you will pay

Section 2.1 Your medical benefits and costs as a member of the plan
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The Medical Benefits Chart on the following pages lists the services Blue Cross Group Medicare Advantage Open Access (PPO) covers and what you pay out-of-pocket for each service. Part D prescription drug coverage is covered in Chapter 5. The services listed in the Medical Benefits Chart are covered only when the following coverage requirements are met:

- Your Medicare covered services must be provided according to the coverage guidelines established by Medicare.
- Your services (including medical care, services, supplies, equipment, and Part B prescription drugs) *must* be medically necessary. Medically necessary means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- For new enrollees, your MA coordinated care plan must provide a minimum 90-day transition period, during which time the new MA plan may not require prior authorization for any active course of treatment, even if the course of treatment was for a service that commenced with an out-of-network provider.
- Some of the services listed in the Medical Benefits Chart are covered as in-network services only if your doctor or other network provider gets approval

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

in advance (sometimes called prior authorization) from Blue Cross Group Medicare Advantage Open Access (PPO).

- Covered services that need approval in advance to be covered as in-network services are marked in **bold** in the Medical Benefits Chart.
- You never need approval in advance for out-of-network services from out-of-network providers.
- While you don't need approval in advance for out-of-network services, you or your doctor can ask us to make a coverage decision in advance.
- If your coordinated care plan provides approval of a prior authorization request for a course of treatment, the approval must be valid for as long as medically reasonable and necessary to avoid disruptions in care in accordance with applicable coverage criteria, your medical history, and the treating provider's recommendation.

Other important things to know about our coverage:


- For benefits where your cost sharing is a coinsurance percentage, the amount you pay depends on what type of provider you receive the services from:
 - If you receive the covered services from a network provider, you pay the coinsurance percentage multiplied by the plan's reimbursement rate (as determined in the contract between the provider and the plan).
 - If you receive the covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers.
 - If you receive the covered services from an out-of-network provider who does not participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers.
- Like all Medicare health plans, we cover everything that Original Medicare covers. For some of these benefits, you pay *more* in our plan than you would in Original Medicare. For others, you pay *less*. (If you want to know more about the coverage and costs of Original Medicare, look in your *Medicare & You 2025* handbook. View it online at www.medicare.gov or ask for a copy 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.)
- For all preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you.
- If Medicare adds coverage for any new services during 2025, either Medicare or our plan will cover those services.

Chapter 4 Medical Benefits Chart (what is covered and what you pay)






You will see this apple next to the preventive services in the benefits chart:




Medical Benefits Chart


Services that are covered for you	What you must pay when you get these services
<p>24/7 Nurse Line Support</p> <p>Call: 1-800-631-7023; 24 hours a day, 7 days a week</p> <p>Nurses are available 24 hours a day, seven days a week. They can help you with health concerns and give general health tips. Get trusted guidance on possible emergency care, urgent care, family care and more.</p>	<p>\$0 copay for nurse line support.</p>
<p> Abdominal aortic aneurysm screening</p> <p>A one-time screening ultrasound for people at risk. The plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.</p> <p><i>Authorization rules may apply</i></p>	<p><u>In-Network</u></p> <p>There is no coinsurance, copayment, or deductible for members eligible for this preventive screening.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for Medicare-covered services.</p>
<p>Acupuncture for chronic low back pain</p> <p>Covered services include:</p> <p>Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances:</p> <p>For the purpose of this benefit, chronic low back pain is defined as:</p> <ul style="list-style-type: none"> • lasting 12 weeks or longer; • nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious disease, etc.); • not associated with surgery; and • not associated with pregnancy. 	<p><u>In-Network</u></p> <p>\$0 copay for each Medicare-covered visit.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for each Medicare-covered visit.</p>

Services that are covered for you	What you must pay when you get these services
<p>An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually.</p> <p>Treatment must be discontinued if the patient is not improving or is regressing.</p> <p>Authorization rules may apply</p> <p>Provider Requirements:</p> <p>Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act) may furnish acupuncture in accordance with applicable state requirements.</p> <p>Physician assistants (PAs), nurse practitioners (NPs)/clinical nurse specialists (CNSs) (as identified in 1861(aa) (5) of the Act), and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have:</p> <ul style="list-style-type: none">• a masters or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and,• a current, full, active, and unrestricted license to practice acupuncture in a State, Territory, or Commonwealth (i.e. Puerto Rico) of the United States, or District of Columbia. <p>Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations at 42 CFR §§ 410.26 and 410.27.</p>	




Services that are covered for you	What you must pay when you get these services
<p>Ambulance services</p> <p>Covered ambulance services, whether for an emergency or non-emergency situation, include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care only if they are furnished to a member whose medical condition is such that other means of transportation could endanger the person’s health or if authorized by the plan. If the covered ambulance services are not for an emergency situation, it should be documented that the member’s condition is such that other means of transportation could endanger the person’s health and that transportation by ambulance is medically required.</p> <p>Authorization rules may apply</p>	<p>4% of the total cost for each one-way Medicare-covered ground transportation service.</p> <p>4% of the total cost for each one-way Medicare-covered air transportation service.</p>
<p>Annual physical exam</p> <p>The routine physical examination is a comprehensive preventive medicine evaluation and management of an individual including an age and gender appropriate history, hands on examination, anticipatory guidance/ risk factor reduction interventions.</p> <p>Authorization rules may apply</p>	<p><u>In-Network</u></p> <p>\$0 copay for an annual physical exam.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for an annual physical exam.</p>
<p> Annual wellness visit</p> <p>If you’ve had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months.</p> <p>Note: Your first annual wellness visit can’t take place within 12 months of your <i>Welcome to Medicare</i> preventive visit. However, you</p>	<p><u>In-Network</u></p> <p>There is no coinsurance, copayment, or deductible for the annual wellness visit.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for Medicare-covered services.</p>

Services that are covered for you	What you must pay when you get these services
<p>don't need to have had a <i>Welcome to Medicare</i> visit to be covered for annual wellness visits after you've had Part B for 12 months. Authorization rules may apply</p>	
<p> Bone mass measurement</p> <p>For qualified individuals (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results. Authorization rules may apply</p>	<p><u>In-Network</u></p> <p>There is no coinsurance, copayment, or deductible for Medicare-covered bone mass measurement.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for Medicare-covered services.</p>
<p> Breast cancer screening (mammograms)</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • One baseline mammogram between the ages of 35 and 39 • One screening mammogram every 12 months for women aged 40 and older • Clinical breast exams once every 24 months <p>Authorization rules may apply</p>	<p><u>In-Network</u></p> <p>There is no coinsurance, copayment, or deductible for covered screening mammograms.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for Medicare-covered services.</p>
<p>Cardiac rehabilitation services</p> <p>Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor's order. The plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs. Authorization rules may apply</p>	<p><u>In-Network</u></p> <p>4% of the total cost for Medicare-covered cardiac rehabilitation services.</p> <p>4% of the total cost for Medicare-covered intensive cardiac rehabilitation services.</p>

Services that are covered for you	What you must pay when you get these services
	<p><u>Out-of-Network</u></p> <p>4% of the total cost for Medicare-covered cardiac rehabilitation services.</p> <p>4% of the total cost for Medicare-covered intensive cardiac rehabilitation services.</p>
<p> Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</p> <p>We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating healthy.</p> <p><i>Authorization rules may apply</i></p>	<p><u>In-Network</u></p> <p>There is no coinsurance, copayment, or deductible for the intensive behavioral therapy cardiovascular disease preventive benefit.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for Medicare-covered services.</p>
<p> Cardiovascular disease testing</p> <p>Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).</p> <p><i>Authorization rules may apply</i></p>	<p><u>In-Network</u></p> <p>There is no coinsurance, copayment, or deductible for cardiovascular disease testing that is covered once every 5 years.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for Medicare-covered services.</p>
<p> Cervical and vaginal cancer screening</p> <p>Covered services include:</p>	<p><u>In-Network</u></p> <p>There is no coinsurance, copayment, or deductible for</p>

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> For all women: Pap tests and pelvic exams are covered once every 24 months If you are at high risk of cervical or vaginal cancer or you are of childbearing age and have had an abnormal Pap test within the past 3 years: one Pap test every 12 months <p>Authorization rules may apply</p>	<p>Medicare-covered preventive Pap and pelvic exams.</p> <p>Out-of-Network</p> <p>\$0 copay for Medicare-covered services.</p>
<p>Chiropractic services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> We cover only manual manipulation of the spine to correct subluxation <p>Authorization rules may apply</p>	<p>In-Network</p> <p>\$20 copay for Medicare-covered services.</p> <p>Out-of-Network</p> <p>\$20 copay for Medicare-covered services.</p>
<p> Colorectal cancer screening</p> <p>The following screening tests are covered:</p> <ul style="list-style-type: none"> Colonoscopy has no minimum or maximum age limitation and is covered once every 120 months (10 years) for patients not at high risk, or 48 months after a previous flexible sigmoidoscopy for patients who are not at high risk for colorectal cancer, and once every 24 months for high-risk patients after a previous screening colonoscopy or barium enema. Flexible sigmoidoscopy for patients 45 years and older. Once every 120 months for patients not at high risk after the patient received a screening colonoscopy. Once every 48 months for high-risk patients from the last flexible sigmoidoscopy or barium enema. 	<p>In-Network</p> <p>There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening exam.</p> <p>\$0 copay for each Medicare-covered barium enema.</p> <p>Out-of-Network</p> <p>\$0 copay for each Medicare-covered colorectal cancer screening exam.</p> <p>\$0 copay for each Medicare-covered barium enema.</p>


Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • Screening fecal-occult blood tests for patients 45 years and older. Once every 12 months. • Multitarget stool DNA for patients 45 to 85 years of age and not meeting high-risk criteria. Once every 3 years. • Blood-based Biomarker Tests for patients 45 to 85 years of age and not meeting high-risk criteria. Once every 3 years. • Barium Enema as an alternative to colonoscopy for patients at high risk and 24 months since the last screening barium enema or the last screening colonoscopy. • Barium Enema as an alternative to flexible sigmoidoscopy for patient not at high risk and 45 years or older. Once at least 48 months following the last screening barium enema or screening flexible sigmoidoscopy. <p>Colorectal cancer screening tests include a follow-up screening colonoscopy after a Medicare covered non-invasive stool-based colorectal cancer screening test returns a positive result.</p> <p><i>Authorization rules may apply</i></p>	
<p>Dental services (Medicare-covered)</p> <p>In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) are not covered by Original Medicare. However, Medicare currently pays for dental services in a limited number of circumstances, specifically when that service is an integral part of specific treatment of a beneficiary's primary medical condition. Some examples include reconstruction of the jaw following fracture or injury, tooth extractions done in preparation for radiation treatment for cancer</p>	<p><u>In-Network</u> 4% of the total cost for Medicare-covered services.</p> <p><u>Out-of-Network</u> 4% of the total cost for Medicare-covered services.</p>

Services that are covered for you	What you must pay when you get these services
<p>involving the jaw, or oral exams preceding kidney transplantation. Authorization rules may apply</p>	
<p> Depression screening</p> <p>We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment and/or referrals. Authorization rules may apply</p>	<p><u>In-Network</u> There is no coinsurance, copayment, or deductible for an annual depression screening visit.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered services.</p>
<p> Diabetes screening</p> <p>We cover this screening (includes fasting glucose tests) if you have any of the following risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes.</p> <p>You may be eligible for up to two diabetes screenings every 12 months following the date of your most recent diabetes screening test. Authorization rules may apply</p>	<p><u>In-Network</u> There is no coinsurance, copayment, or deductible for the Medicare-covered diabetes screening tests.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered services.</p>
<p> Diabetes self-management training, diabetic services and supplies</p> <p>For all people who have diabetes (insulin and non-insulin users). Covered services include:</p> <ul style="list-style-type: none"> Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose 	<p><u>In-Network</u> 4% cost sharing for all diabetic testing supplies (meters, strips and lancets) obtained through</p>

Services that are covered for you	What you must pay when you get these services
<p>test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors.</p> <ul style="list-style-type: none"> • For people with diabetes who have severe diabetic foot disease: One pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting. • Diabetes self-management training is covered under certain conditions. 	<p>the pharmacy. Continuous Glucose Monitoring (CGM) products obtained through the pharmacy are subject to Prior Authorization, Quantity Limit and 4% cost sharing. Continuous Glucose Monitoring (CGM) preferred products are Dexcom G6, Dexcom G7 when used with a Dexcom Receiver, and Abbott Freestyle Libre and Freestyle Libre 2 products, and Freestyle Libre 3 when used with a Freestyle Libre receiver. Prior approval and trial and failure of a preferred CGM product will be required for all other continuous glucose monitoring products.</p> <p>4% of the total cost for Medicare-covered diabetic therapeutic shoes or inserts.</p> <p>\$0 copay for Medicare-covered diabetes self-management training.</p>
<p><i>Authorization rules may apply</i></p>	<p><u>Out-of-Network</u></p> <p>4% cost sharing for all diabetic testing supplies (meters, strips and lancets) obtained through the pharmacy. Continuous Glucose Monitoring (CGM) products obtained through the pharmacy are subject to Prior Authorization, Quantity Limit and 4% cost sharing. Continuous Glucose Monitoring (CGM) preferred products are Dexcom G6, Dexcom G7 when used with a Dexcom Receiver, and Abbott Freestyle Libre and Freestyle</p>


Services that are covered for you	What you must pay when you get these services
	<p>Libre 2 products, and Freestyle Libre 3 when used with a Freestyle Libre receiver. Prior approval and trial and failure of a preferred CGM product will be required for all other continuous glucose monitoring products.</p> <p>4% of the total cost for Medicare-covered diabetic therapeutic shoes or inserts.</p> <p>\$0 copay for Medicare-covered diabetes self-management training services.</p>
<p>Durable medical equipment (DME) and related supplies</p> <p>(For a definition of durable medical equipment, see Chapter 12 as well as Chapter 3, Section 7 of this document.)</p> <p>Covered items include, but are not limited to: wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, and walkers.</p> <p>We cover all medically necessary DME covered by Original Medicare. If our supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special order it for you.</p> <p><i>Authorization rules may apply</i></p>	<p><u>In-Network</u></p> <p>4% of the total cost for Medicare-covered durable medical equipment and supplies.</p> <p><u>Out-of-Network</u></p> <p>4% of the total cost for Medicare-covered durable medical equipment and supplies.</p> <p>Authorization required if cost is greater than \$2,500</p>
<p>Emergency care</p> <p>Emergency care refers to services that are:</p> <ul style="list-style-type: none"> • Furnished by a provider qualified to furnish emergency services, and 	<p><u>In-network and Out-of-network</u></p> <p>\$65 copay for Medicare-covered emergency room visits.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • Needed to evaluate or stabilize an emergency medical condition. <p>A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.</p> <p>Cost sharing for necessary emergency services furnished out-of-network is the same as for such services furnished in-network.</p> <p>Worldwide emergency care services are covered.</p>	<p>Cost share is waived if you are admitted to the hospital within 3 days for the same condition.</p> <p><u>Worldwide Coverage</u></p> <p>\$65 copay for emergency services.</p> <p>Cost share is waived if you are admitted to the hospital within 3 days for the same condition.</p>
<p> Health and wellness education programs</p> <p>SilverSneakers® Membership</p> <p>SilverSneakers can help you live a healthier, more active life through fitness and social connection.</p> <p>You are covered for a fitness benefit through SilverSneakers online and at participating locations¹. You have access to a nationwide network of participating locations where you can take classes² and use exercise equipment and other amenities. Enroll in as many locations as you like, at any time.</p> <p>You also have access to instructors who lead specially designed group exercise online classes, seven days a week with SilverSneakers LIVE. Additionally, SilverSneakers Community gives you options</p>	<p>\$0 copay for this wellness program.</p>


Services that are covered for you	What you must pay when you get these services
<p>to get active outside of traditional gyms at recreation centers, parks and other neighborhood locations. SilverSneakers also connects you to a support network and online resources through SilverSneakers On-Demand videos and the SilverSneakers GO mobile app.</p> <p>You also get access to Burnalong[®] with a supportive virtual community thousands of classes for all interests and abilities. Your SilverSneakers membership also gives you GetSetUp³ with hundreds of interactive online classes one hour or less, ranging from nutrition to mindfulness and more. Activate your free online account at SilverSneakers.com to view your SilverSneakers Member ID number and explore everything SilverSneakers has to offer. For additional questions, go to SilverSneakers.com or call 1-888-423-4632 (TTY: 711) Monday through Friday, 8 a.m. to 8 p.m. ET</p> <p>Always talk with your doctor before starting an exercise program.</p> <ol style="list-style-type: none">1. Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.2. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.3. GetSetUp is a third-party service provider and is not owned or operated by Tivity Health, Inc. ("Tivity") or its affiliates. Users must have internet	

Services that are covered for you	What you must pay when you get these services
<p>service to access GetSetUp service. Internet service charges are responsibility of user. Charges may apply for access to certain GetSetUp classes or functionality.</p> <p>Burnalong® is a registered trademark of Burnalong, Inc.</p> <p>SilverSneakers is a registered trademarks of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved.</p>	
<p>Hearing services</p> <p>Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider.</p> <p>We cover:</p> <ul style="list-style-type: none"> • Medicare-covered services • Supplemental hearing exam (non-Medicare-covered) • Supplemental hearing aids (non-Medicare-covered) <p>Authorization rules may apply</p>	<p>Medicare-Covered Services:</p> <p><u>In-Network</u> \$0 copay for Medicare-covered hearing exam.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered hearing exam.</p> <p>Supplemental Hearing Coverage:</p> <p><u>In-Network</u> \$15 copay for 1 routine hearing exam each year.</p> <p><u>Out-of-network</u> \$15 copay for 1 routine hearing exam each year.</p> <p>Supplemental Hearing Aids Coverage:</p> <p><u>In-network and Out-of-network</u> \$1,000 allowance combined in-network and out-of-network on hearing aids every 3 years.</p>

Services that are covered for you	What you must pay when you get these services
<p> HIV screening</p> <p>For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover:</p> <ul style="list-style-type: none"> • One screening exam every 12 months <p>For women who are pregnant, we cover:</p> <ul style="list-style-type: none"> • Up to three screening exams during a pregnancy <p>Authorization rules may apply</p>	<p><u>In-Network</u></p> <p>There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered preventive HIV screening.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for Medicare-covered services.</p>
<p>Home health agency care</p> <p>Prior to receiving home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Part-time or intermittent skilled nursing and home health aide services (To be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week) • Physical therapy, occupational therapy, and speech therapy • Medical and social services • Medical equipment and supplies <p>Authorization rules may apply</p>	<p><u>In-Network</u></p> <p>4% of the total cost for Medicare-covered services.</p> <p><u>Out-of-Network</u></p> <p>4% of the total cost for Medicare-covered services.</p>
<p>Home infusion therapy</p> <p>Home infusion therapy involves the intravenous or subcutaneous administration of drugs or biologicals to an individual at home. The components needed to perform</p>	<p><u>In-Network</u></p> <p>\$0 copay for Medicare-covered professional services.</p>


Services that are covered for you	What you must pay when you get these services
<p>home infusion include the drug (for example, antivirals, immune globulin), equipment (for example, a pump), and supplies (for example, tubing and catheters).</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Professional services, including nursing services, furnished in accordance with the plan of care • Patient training and education not otherwise covered under the durable medical equipment benefit • Remote monitoring • Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier <p><i>Authorization rules may apply</i></p>	<p>4% of the total cost for Medicare-covered supplies.</p> <p>4% of the total cost for Medicare-covered home infusion drugs.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for Medicare-covered professional services.</p> <p>4% of the total cost for Medicare-covered supplies.</p> <p>4% of the total cost for Medicare-covered home infusion drugs.</p>
<p>Hospice care</p> <p>You are eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. You may receive care from any Medicare-certified hospice program. Your plan is obligated to help you find Medicare-certified hospice programs in the plan's service area, including those the MA organization owns, controls, or has a financial interest in. Your hospice doctor can be a network provider or an out-of-network provider.</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Drugs for symptom control and pain relief • Short-term respite care • Home care 	<p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not Blue Cross Group Medicare Advantage Open Access (PPO).</p>


Services that are covered for you	What you must pay when you get these services
<p>When you are admitted to a hospice you have the right to remain in your plan; if you chose to remain in your plan you must continue to pay plan premiums.</p> <p><u>For hospice services and for services that are covered by Medicare Part A or B and are related to your terminal prognosis:</u> Original Medicare (rather than our plan) will pay your hospice provider for your hospice services and any Part A and Part B services related to your terminal prognosis. While you are in the hospice program, your hospice provider will bill Original Medicare for the services that Original Medicare pays for. You will be billed Original Medicare cost sharing.</p> <p><u>For services that are covered by Medicare Part A or B and are not related to your terminal prognosis:</u> If you need non-emergency, non-urgently needed services that are covered under Medicare Part A or B and that are not related to your terminal prognosis, your cost for these services are the same whether or not you use a network provider. You may seek care from any provider that accepts Medicare.</p> <p><u>For services that are covered by Blue Cross Group Medicare Advantage Open Access (PPO) but are not covered by Medicare Part A or B:</u> Blue Cross Group Medicare Advantage Open Access (PPO) will continue to cover plan-covered services that are not covered under Part A or B whether or not they are related to your terminal prognosis. You pay your plan cost-sharing amount for these services.</p> <p><u>For drugs that may be covered by the plan's Part D benefit:</u> If these drugs are unrelated to your terminal hospice condition you pay cost sharing. If they are related to your terminal hospice condition, then you pay Original</p>	

Services that are covered for you	What you must pay when you get these services
<p><u>Medicare cost sharing.</u> Drugs are never covered by both hospice and our plan at the same time. For more information, please see Chapter 5, Section 9.4 (<i>What if you're in Medicare-certified hospice</i>).</p> <p>Note: If you need non-hospice care (care that is not related to your terminal prognosis), you should contact us to arrange the services.</p> <p>Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit.</p>	
<p> Immunizations</p> <p>Covered Medicare Part B services include:</p> <ul style="list-style-type: none"> • Pneumonia vaccines • Flu/influenza shots (or vaccines), once each flu/influenza season in the fall and winter, with additional flu/influenza shots (or vaccines) if medically necessary • Hepatitis B vaccines if you are at high or intermediate risk of getting Hepatitis B • COVID-19 vaccines • Other vaccines if you are at risk and they meet Medicare Part B coverage rules <p>We also cover most other adult vaccines under our Part D prescription drug benefit. Refer to Chapter 6, Section 8 for additional information.</p> <p>Authorization rules may apply</p>	<p><u>In-Network</u></p> <p>There is no coinsurance, copayment, or deductible for the pneumonia, flu/influenza, Hepatitis B, and COVID-19 vaccines.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for Medicare-covered services.</p>
<p>Inpatient hospital care</p> <p>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>Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <p><u>In-Network</u></p> <p>4% of the total cost per stay.</p> <p><u>Out-of-Network</u></p> <p>4% of the total cost per stay.</p>

Services that are covered for you	What you must pay when you get these services
<p>Plan covers an unlimited number of days per benefit period. Covered services include but are not limited to:</p> <ul style="list-style-type: none"> • Semi-private room (or a private room if medically necessary) • Meals including special diets • Regular nursing services • Costs of special care units (such as intensive care or coronary care units) • Drugs and medications • Lab tests • X-rays and other radiology services • Necessary surgical and medical supplies • Use of appliances, such as wheelchairs • Operating and recovery room costs • Physical, occupational, and speech language therapy • Inpatient substance use disorder services • Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we will arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you are a candidate for a transplant. Transplant providers may be local or outside of the service area. If our in-network transplant services are outside the community pattern of care, you may choose to go locally as long as the local transplant providers are willing to accept the Original Medicare rate. If Blue Cross Group Medicare Advantage Open Access (PPO) provides transplant services at a location outside the pattern of care for transplants in your community and you choose to obtain 	<p>If you get inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost sharing you would pay at a network hospital.</p>


Services that are covered for you	What you must pay when you get these services
<p>transplants at this distant location, we will arrange or pay for appropriate lodging and transportation costs for you and a companion.</p> <ul style="list-style-type: none">• Reimbursement is provided for up to \$10,000 of eligible transportation and lodging expenses for Medicare covered transplants at least 100 miles away from your legal home address to the transplant center. This benefit only covers transportation and lodging expenses for you and one companion for the initial and annual evaluation, stem cell injection and cell collection, and the actual transplant. The lodging and transportation benefit is not applicable for follow-up or post-operative visits, or transplant related inpatient admissions after you receive your transplant, except for readmissions occurring during sequestering (time required to be near a facility and away from your home) immediately after a covered transplant. Please contact Customer Service for details and restrictions.• Blood - including storage and administration. Coverage of whole blood and packed red cells (as well as other components of blood) begins with the first pint of blood that you need.• Physician services	
<p>Note: To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff.</p>	

Services that are covered for you	What you must pay when you get these services
<p>You can also find more information in a Medicare fact sheet called <i>Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!</i> This fact sheet is available on the Web at https://es.medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p> <p>Authorization rules may apply</p>	
<p>Inpatient services in a psychiatric hospital</p> <p>Covered services include mental health care services that require a hospital stay. Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental health services provided in a general hospital.</p> <p>Authorization rules may apply</p>	<p><u>In-Network</u> 4% of the total cost per stay.</p> <p><u>Out-of-Network</u> 4% of the total cost per stay.</p>
<p> Medical nutrition therapy</p> <p>This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when referred by your doctor.</p> <p>We cover 3 hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage Plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to receive more hours of treatment with a physician’s order. A physician must prescribe these services and</p>	<p><u>In-Network</u> There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered medical nutrition therapy services.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered services.</p>

Services that are covered for you	What you must pay when you get these services
<p>renew their order yearly if your treatment is needed into the next calendar year. Authorization rules may apply</p>	
<p> Medicare Diabetes Prevention Program (MDPP)</p> <p>MDPP services will be covered for eligible Medicare beneficiaries under all Medicare health plans.</p> <p>MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle. Authorization rules may apply</p>	<p><u>In-Network</u> There is no coinsurance, copayment, or deductible for the MDPP benefit.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered services.</p>
<p>Medicare Part B prescription drugs</p> <p>These drugs are covered under Part B of Original Medicare. Members of our plan receive coverage for these drugs through our plan. Covered drugs include:</p> <ul style="list-style-type: none"> • Drugs that usually aren't self-administered by the patient and are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical center services • Insulin furnished through an item of durable medical equipment (such as a medically necessary insulin pump) • Other drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan • The Alzheimer's drug, Leqembi[®], (generic name lecanemab), which is administered intravenously. In addition to medication costs, you may need additional scans and tests before and/or during treatment that could add to your overall 	<p>Part B drugs may be subject to step therapy requirements.</p> <p><u>In-Network</u> 4% of the total cost for Medicare Part B chemo drugs. 4% of the total cost for other Medicare Part B drugs.</p> <p>You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan.</p> <p><u>Out-of-Network</u> 4% of the total cost for Medicare Part B chemo drugs. 4% of the total cost for other Medicare Part B drugs.</p>

Services that are covered for you	What you must pay when you get these services
<p>costs. Talk to your doctor about what scans and tests you may need as part of your treatment</p> <ul style="list-style-type: none">• Clotting factors you give yourself by injection if you have hemophilia• Transplant/Immunosuppressive drugs: Medicare covers transplant drug therapy if Medicare paid for your organ transplant. You must have Part A at the time of the covered transplant, and you must have Part B at the time you get immunosuppressive drugs. Keep in mind, Medicare drug coverage (Part D) covers immunosuppressive drugs if Part B doesn't cover them• Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug• Some Antigens: Medicare covers antigens if a doctor prepares them and a properly instructed person (who could be you, the patient) gives them under appropriate supervision• Certain oral anti-cancer drugs: Medicare covers some oral cancer drugs you take by mouth if the same drug is available in injectable form or the drug is a prodrug (an oral form of a drug that, when ingested, breaks down into the same active ingredient found in the injectable drug) of the injectable drug. As new oral cancer drugs become available, Part B may cover them. If Part B doesn't cover them, Part D does• Oral anti-nausea drugs: Medicare covers oral anti-nausea drugs you use as part of an anti-cancer chemotherapeutic regimen if they're administered before,	<p>You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan.</p> <p>Prior authorization, and/ or step therapy may be required.</p>

Services that are covered for you	What you must pay when you get these services
<p>at, or within 48 hours of chemotherapy or are used as a full therapeutic replacement for an intravenous anti-nausea drug</p> <ul style="list-style-type: none"> • Certain oral End-Stage Renal Disease (ESRD) drugs if the same drug is available in injectable form and the Part B ESRD benefit covers it • Calcimimetic medications under the ESRD payment system, including the intravenous medication Parsabiv,[®] and the oral medication Sensipar[®] • Certain drugs for home dialysis, including heparin, the antidote for heparin, when medically necessary, and topical anesthetics • Erythropoiesis-stimulating agents: Medicare covers erythropoietin by injection if you have End-Stage Renal Disease (ESRD) or you need this drug to treat anemia related to certain other conditions (such as Epogen[®], Procrit[®], Retacrit[®], Epoetin Alfa, Aranesp[®], Darbepoetin Alfa, Mircera[®], or Methoxy polyethylene glycol-epoetin beta) • Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases • Parenteral and enteral nutrition (intravenous and tube feeding) 	
<p>For a list of Part B Drugs that may be subject to Step Therapy, contact Customer Service.</p>	
<p>We also cover some vaccines under our Part B and most adult vaccines under our Part D prescription drug benefit.</p>	
<p>Chapter 5 explains the Part D prescription drug benefit, including rules you must follow to have prescriptions covered. What you pay</p>	

Services that are covered for you	What you must pay when you get these services
<p>for your Part D prescription drugs through our plan is explained in Chapter 6.</p>	
<p> Obesity screening and therapy to promote sustained weight loss</p> <p>If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.</p> <p>Authorization rules may apply</p>	<p><u>In-Network</u> There is no coinsurance, copayment, or deductible for preventive obesity screening and therapy.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered services.</p>
<p>Opioid treatment program services</p> <p>Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:</p> <ul style="list-style-type: none"> • U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications. • Dispensing and administration of MAT medications (if applicable) • Substance use disorder counseling • Individual and group therapy • Toxicology testing • Intake activities • Periodic assessments <p>Authorization rules may apply</p>	<p><u>In-Network</u> \$0 copay for Medicare-covered opioid treatment program services.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered opioid treatment program services.</p>
<p>Outpatient diagnostic tests and therapeutic services and supplies</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • X-rays 	<p><u>In-Network</u> Medicare-covered outpatient X-ray services: 4% of the total cost</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • Radiation (radium and isotope) therapy including technician materials and supplies • Surgical supplies, such as dressings • Splints, casts and other devices used to reduce fractures and dislocations • Laboratory tests • Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you need. All other components of blood are covered beginning with the first pint used. • Other outpatient diagnostic tests 	<p>Medicare-covered therapeutic radiology services (such as radiation treatment for cancer): 4% of the total cost</p> <p>Medicare-covered medical supplies: 4% of the total cost</p> <p>Medicare-covered outpatient lab services: 4% of the total cost</p> <p>Medicare-covered outpatient blood services: 4% of the total cost</p> <p>Medicare-covered diagnostic procedures/tests: 4% of the total cost</p> <p>Medicare-covered diagnostic radiology services: (such as MRIs and CT scans) 4% of the total cost</p>
<p><i>Authorization rules may apply</i></p>	
	<p><u>Out-of-Network</u></p> <p>Medicare-covered outpatient X-ray services: 4% of the total cost</p> <p>Medicare-covered therapeutic radiology services (such as radiation treatment for cancer): 4% of the total cost</p> <p>Medicare-covered medical supplies: 4% of the total cost</p> <p>Medicare-covered outpatient lab services: 4% of the total cost</p> <p>Medicare-covered outpatient blood services: 4% of the total cost</p> <p>Medicare-covered diagnostic procedures/tests: 4% of the total cost</p>

Services that are covered for you	What you must pay when you get these services
	Medicare-covered diagnostic radiology services: (such as MRIs and CT scans) 4% of the total cost
<p>Outpatient hospital observation</p> <p>Observation services are hospital outpatient services given to determine if you need to be admitted as an inpatient or can be discharged.</p> <p>For outpatient hospital observation services to be covered, they must meet the Medicare criteria and be considered reasonable and necessary. Observation services are covered only when provided by the order of a physician or another individual authorized by state licensure law and hospital staff bylaws to admit patients to the hospital or order outpatient tests.</p> <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you are not sure if you are an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called <i>Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!</i> This fact sheet is available on the Web at https://es.medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p> <p>Authorization rules may apply</p>	<p>In-Network \$0 copay for Medicare-covered observation services.</p> <p>Out-of-Network \$0 copay for Medicare-covered observation services.</p>

Services that are covered for you	What you must pay when you get these services
<p>Outpatient hospital services</p> <p>We cover medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery • Laboratory and diagnostic tests billed by the hospital • Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it • X-rays and other radiology services billed by the hospital • Medical supplies such as splints and casts • Certain drugs and biologicals that you can't give yourself <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an <i>outpatient</i>. If you are not sure if you are an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called <i>Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!</i> This fact sheet is available on the Web at https://es.medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these</p>	<p><u>In-Network</u></p> <p>4% of the total cost for Medicare-covered outpatient hospital services.</p> <p>4% of the total cost for Medicare-covered ambulatory surgical services.</p> <p><u>Out-of-Network</u></p> <p>4% of the total cost for Medicare-covered outpatient hospital services.</p> <p>4% of the total cost for Medicare-covered ambulatory surgical services.</p>

Services that are covered for you	What you must pay when you get these services
<p>numbers for free, 24 hours a day, 7 days a week. Authorization rules may apply</p>	
<p>Outpatient mental health care Covered services include: Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, licensed professional counselor (LPC), licensed marriage and family therapist (LMFT), nurse practitioner (NP), physician assistant (PA), or other Medicare-qualified mental health care professional as allowed under applicable state laws. Authorization rules may apply</p>	<p><u>In-Network</u> 4% of the total cost for Medicare-covered individual psychiatric services. 4% of the total cost for Medicare-covered group psychiatric services. \$20 copay for Medicare-covered individual mental health services. \$20 copay for Medicare-covered group mental health services.</p> <p><u>Out-of-Network</u> 4% of the total cost for Medicare-covered individual psychiatric services. 4% of the total cost for Medicare-covered group psychiatric services. \$20 copay for Medicare-covered individual mental health services. \$20 copay for Medicare-covered group mental health services.</p>
<p>Outpatient rehabilitation services Covered services include: physical therapy, occupational therapy, and speech language therapy. Outpatient rehabilitation services are provided in various outpatient settings, such</p>	<p><u>In-Network</u> \$40 copay for Medicare-covered occupational therapy services.</p>

Services that are covered for you	What you must pay when you get these services
<p>as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs). Authorization rules may apply</p>	<p>\$40 copay for Medicare-covered speech and physical therapy services. Out-of-Network \$40 copay for Medicare-covered occupational therapy services. \$40 copay for Medicare-covered speech and physical therapy services.</p>
<p>Outpatient substance use disorder services Coverage under Medicare Part B is available for treatment services that are provided in the outpatient department of a hospital to patients who, for example, have been discharged from an inpatient stay for the treatment of drug substance abuse or who require treatment but do not require the availability and intensity of services found only in the inpatient hospital setting. Authorization rules may apply</p>	<p>In-Network 4% of the total cost for Medicare-covered individual substance abuse treatment. 4% of the total cost for Medicare-covered group substance abuse treatment. 4% of the total cost for Medicare-covered partial hospitalization services. Out-of-Network 4% of the total cost for Medicare-covered individual substance abuse treatment. 4% of the total cost for Medicare-covered group substance abuse treatment. 4% of the total cost for Medicare-covered partial hospitalization services.</p>
<p>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</p>	<p>In-Network 4% of the total cost for Medicare-covered ambulatory surgical services.</p>


Services that are covered for you	What you must pay when you get these services
<p>Note: If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an outpatient.</p> <p>Authorization rules may apply</p>	<p>4% of the total cost for Medicare-covered outpatient hospital services.</p> <p>\$0 copay for Medicare-covered observation services.</p> <p><u>Out-of-Network</u></p> <p>4% of the total cost for Medicare-covered ambulatory surgical services.</p> <p>4% of the total cost for Medicare-covered outpatient hospital services.</p> <p>\$0 copay for Medicare-covered observation services.</p>
<p>Over-the-counter (OTC) items and Wellness Benefit Card</p> <p>Over-the-Counter (OTC) items are drugs and health-related products that do not need a prescription.</p> <p>You will receive an over-the-counter (OTC) benefit allowance every month. Your monthly allowance will be available on the Wellness Benefit Card, a preloaded debit card and can be used to purchase approved over-the-counter health and wellness items at participating retail locations. Additionally, you may also use your Wellness Benefit Card to order from the Plan approved OTC catalog for home delivery.</p> <p>You can use your Wellness Benefit Card to purchase OTC items in 4 ways:</p> <ol style="list-style-type: none"> 1. Find and shop at a participating retailer. To locate a participating retailer, visit www.myilotc.com or contact us at the number below. 	<p><u>In-network</u></p> <p>\$30 allowance every month for approved over-the-counter health and wellness items.</p> <p><u>Out-of-network</u></p> <p>Not Covered</p>

Services that are covered for you	What you must pay when you get these services
<p>2. Over the phone for home delivery: Contact Blue Cross Blue Shield of Illinois vendor, Convey Health Solutions, at 1-866-268-2674.</p> <p>3. Place orders online for home delivery at www.myilotc.com.</p> <p>4. Download the 'OTC-Anywhere' free mobile app, for use on mobile devices.</p> <p>Contact Blue Cross Blue Shield of Illinois vendor, Convey Health Solutions, at 1-866-268-2674 to request a printed OTC Catalog be mailed to your home.</p> <ul style="list-style-type: none"> • Monthly allowance amounts are available to use the first day of each month. • Unused monthly allowance amounts roll over into the next month. All funds expire at the end of the plan year, or when you leave the plan. • You will be responsible for applicable sales tax. • Home delivery orders may only be placed once a month. • You may use your Wellness Benefit Card at participating retailers until the allowance is exhausted. • If your purchase exceeds your available allowance amount, you may use a personal form of payment for the balance. • Blue Cross and Blue Shield of Illinois is not responsible for funds lost due to lost or stolen cards. 	
Partial hospitalization services and Intensive outpatient services	<u>In-Network</u>


Services that are covered for you	What you must pay when you get these services
<p><i>Partial hospitalization</i> is a structured program of active psychiatric treatment provided as a hospital outpatient service, or by a community mental health center, that is more intense than the care received in your doctor’s, therapist’s, licensed marriage and family therapist’s (LMFT), or licensed professional counselor’s office and is an alternative to inpatient hospitalization.</p> <p><i>Intensive outpatient</i> service is a structured program of active behavioral (mental) health therapy treatment provided in a hospital outpatient department, a community mental health center, a Federally qualified health center, or a rural health clinic that is more intense than the care received in your doctor’s, therapist’s, licensed marriage and family therapist’s (LMFT), or licensed professional counselor’s office but less intense than partial hospitalization.</p> <p>Authorization rules may apply</p>	<p>4% of the total cost for Medicare-covered partial hospitalization services.</p> <p><u>Out-of-Network</u></p> <p>4% of the total cost for Medicare-covered partial hospitalization services.</p>
<p>Physician/Practitioner services, including doctor’s office visits</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Medically-necessary medical care or surgery services furnished in a physician’s office, certified ambulatory surgical center, hospital outpatient department, or any other location • Consultation, diagnosis, and treatment by a specialist • Basic hearing and balance exams performed by your specialist, if your doctor orders it to see if you need medical treatment • Certain telehealth services, including sore throat, fever, cough, nausea and other non-emergency illnesses. 	<p><u>In-Network</u></p> <p>\$20 copay for Medicare-covered primary care physician services.</p> <p>\$40 copay for Medicare-covered physician specialist services.</p> <p>\$20 copay for services performed with a Primary Care Physician and a \$40 copay for services performed with a Specialist for Medicare-covered services provided by other health care professionals such as nurse practitioners, physician assistants, etc.</p>


Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> ○ You have the option of getting these services through an in-person visit or by telehealth. If you choose to get one of these services by telehealth, you must use a network provider who offers the service by telehealth. ○ This telehealth service is offered through MDLive. Members will need to complete registration and be directed to complete a medical questionnaire upon first visit to the MDLive portal. Please contact MDLive at 1-888-680-8646 or visit the MDLive website at www.mdlive.com/bcbsil-medicare. Access to telehealth service can be completed through computer, tablet, smartphone, traditional phone and can include web-based video. ● Some telehealth services, including consultation, diagnosis, and treatment by a physician or practitioner, for patients in certain rural areas or other places approved by Medicare ● Telehealth services for monthly end-stage renal disease-related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility, or the member's home ● Telehealth services to diagnose, evaluate, or treat symptoms of a stroke regardless of your location ● Telehealth services for members with a substance use disorder or co-occurring mental health disorder, regardless of their location 	<p><u>Out-of-Network</u></p> <p>\$20 copay for Medicare-covered primary care physician services.</p> <p>\$40 copay for Medicare-covered physician specialist services.</p> <p>\$20 copay for services performed with a Primary Care Physician and a \$40 copay for services performed with a Specialist for Medicare-covered services provided by other health care professionals such as nurse practitioners, physician assistants, etc.</p>


Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none">• Telehealth services for diagnosis, evaluation, and treatment of mental health disorders if:<ul style="list-style-type: none">○ You have an in-person visit within 6 months prior to your first telehealth visit○ You have an in-person visit every 12 months while receiving these telehealth services○ Exceptions can be made to the above for certain circumstances• Telehealth services for mental health visits provided by Rural Health Clinics and Federally Qualified Health Centers• Virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes if:<ul style="list-style-type: none">○ You're not a new patient and○ The check-in isn't related to an office visit in the past 7 days and○ The check-in doesn't lead to an office visit within 24 hours or the soonest available appointment• Evaluation of video and/or images you send to your doctor, and interpretation and follow-up by your doctor within 24 hours if:<ul style="list-style-type: none">○ You're not a new patient and○ The evaluation isn't related to an office visit in the past 7 days and○ The evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment• Consultation your doctor has with other doctors by phone, internet, or electronic health record• Second opinion by another network provider prior to surgery• Non-routine dental care (covered services are limited to surgery of the jaw)	

Services that are covered for you	What you must pay when you get these services
<p>or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician)</p> <p>Authorization rules may apply</p>	
<p>Podiatry services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs) • Routine foot care for members with certain medical conditions affecting the lower limbs <p>Authorization rules may apply</p>	<p><u>In-Network</u> 4% of the total cost for Medicare-covered services.</p> <p><u>Out-of-Network</u> 4% of the total cost for Medicare-covered services.</p>
<p> Prostate cancer screening exams</p> <p>For men, age 50 and older, covered services include the following once every 12 months:</p> <ul style="list-style-type: none"> • Digital rectal exam • Prostate Specific Antigen (PSA) test <p>Authorization rules may apply</p>	<p><u>In-Network</u> There is no coinsurance, copayment, or deductible for an annual PSA test. \$0 copay for an annual Medicare-covered digital rectal exam.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered services. \$0 copay for an annual Medicare-covered digital rectal exam.</p>
<p>Prosthetic and orthotic devices and related supplies</p>	<p><u>In-Network</u></p>


Services that are covered for you	What you must pay when you get these services
<p>Devices (other than dental) that replace all or part of a body part or function. These include but are not limited to testing, fitting, or training in the use of prosthetic and orthotic devices; as well as: colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic and orthotic devices, and repair and/or replacement of prosthetic and orthotic devices. Also includes some coverage following cataract removal or cataract surgery – see Vision Care later in this section for more detail.</p> <p>Authorization rules may apply</p>	<p>4% of the total cost for Medicare-covered prosthetic devices.</p> <p>4% of the total cost for Medicare-covered medical supplies.</p> <p>Out-of-Network</p> <p>4% of the total cost for Medicare-covered prosthetic devices.</p> <p>4% of the total cost for Medicare-covered medical supplies.</p> <p>Authorization required if cost is greater than \$2,500</p>
<p>Pulmonary rehabilitation services</p> <p>Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and an order for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.</p> <p>Authorization rules may apply</p>	<p>In-Network</p> <p>4% of the total cost for Medicare-covered pulmonary rehab services.</p> <p>Out-of-Network</p> <p>4% of the total cost for Medicare-covered pulmonary rehab services.</p>
<p>Rewards Program</p> <p><u>Rewards Program for Healthy Activities</u></p> <p>You can earn rewards for completing selected screenings, managing chronic conditions, or seeing your physician for a physical.</p> <p>Members can potentially receive rewards for completing eligible health activities during the calendar year (January 1 - December 31).</p>	<p>Earn up to \$100 annually for completing healthy activities* such as the examples below:</p> <ul style="list-style-type: none"> • Welcome to Medicare/Annual Physical or Qualified Wellness Visits • Annual Flu Vaccine • Colorectal Screening

Services that are covered for you	What you must pay when you get these services
<p>The amount of the reward is up to a maximum of \$100 annually and will be triggered by submission of a claim.</p> <p>Most Healthy Action completions reward members \$25 in the form of a gift card. The Annual Wellness Visit will reward members \$50 upon completion.</p> <p>These rewards can be redeemed for a variety of gift cards that can be used at select pharmacies or national retailers. Members can opt to obtain a gift card for the completion of each individually completed healthy activity or they can opt to pool their reward amounts for numerous completed healthy activities. A maximum of one payment for each specific healthy activity per year will be rewarded until you reach the \$100 maximum.</p> <p><i>Authorization rules may apply</i></p>	<ul style="list-style-type: none"> • Retinal Exam • Mammogram <p>Additional healthy activities may be identified and provided to members after the beginning of the plan year via mail, email or through the member portal.</p> <p>*This list is subject to change.</p> <p>The Rewards Program offers the above healthy activities for all members as well as additional healthy activities based on your unique needs.</p> <p>To register and determine the current list of healthy activities, go to www.BlueRewardsIL.com. You will need your member ID card, date of birth and email address to register online if you have not already.</p> <p>You can also call the number on the back of your member ID card to learn more about the program and register. Customer Service will take your information to begin the process to set up your account.</p> <p>REGISTRATION IS REQUIRED</p>
<p> Screening and counseling to reduce alcohol misuse</p> <p>We cover one alcohol misuse screening for adults with Medicare (including pregnant women) who misuse alcohol but aren't alcohol dependent.</p> <p>If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling</p>	<p><u>In-Network</u></p> <p>There is no coinsurance, copayment, or deductible for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.</p>

Services that are covered for you	What you must pay when you get these services
<p>sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting. Authorization rules may apply</p>	<p><u>Out-of-Network</u> \$0 copay for Medicare-covered services.</p>
<p> Screening for lung cancer with low dose computed tomography (LDCT)</p> <p>For qualified individuals, a LDCT is covered every 12 months.</p> <p>Eligible members are: people aged 50 – 77 years who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 20 pack-years and who currently smoke or have quit smoking within the last 15 years, who receive an order for LDCT during a lung cancer screening counseling and shared decision-making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner.</p> <p><i>For LDCT lung cancer screenings after the initial LDCT screening:</i> the member must receive an order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision-making visit for subsequent lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits. Authorization rules may apply</p>	<p><u>In-Network</u> There is no coinsurance, copayment, or deductible for the Medicare-covered counseling and shared decision-making visit or for the LDCT.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered services.</p>



Services that are covered for you	What you must pay when you get these services
<p> Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</p> <p>We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>We also cover up to two individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We will only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor’s office.</p> <p><i>Authorization rules may apply</i></p>	<p><u>In-Network</u></p> <p>There is no coinsurance, copayment, or deductible for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for Medicare-covered services</p>
<p>Services to treat kidney disease</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to six sessions of kidney disease education services per lifetime • Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, or when your provider for this service is temporarily unavailable or inaccessible) • Inpatient dialysis treatments (if you are admitted as an inpatient to a hospital for special care) 	<p><u>In-Network</u></p> <p>\$0 copay for Medicare-covered kidney disease education.</p> <p>4% of the total cost for Medicare-covered dialysis services.</p> <p><u>Out-of-Network</u></p> <p>\$0 copay for Medicare-covered kidney disease education.</p> <p>4% of the total cost for Medicare-covered dialysis services.</p>

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments) • Home dialysis equipment and supplies • Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply) <p>Certain drugs for dialysis are covered under your Medicare Part B drug benefit. For information about coverage for Part B Drugs, please go to the section, Medicare Part B prescription drugs. Authorization rules may apply</p>	
<p>Skilled nursing facility (SNF) care</p> <p>(For a definition of skilled nursing facility care, see Chapter 12 of this document. Skilled nursing facilities are sometimes called SNFs.)</p> <p>Plan covers 100 days per benefit period. Covered services include but are not limited to:</p> <ul style="list-style-type: none"> • Semiprivate room (or a private room if medically necessary) • Meals, including special diets • Skilled nursing services • Physical therapy, occupational therapy, and speech therapy • Drugs administered to you as part of your plan of care (This includes substances that are naturally present in the body, such as blood clotting factors.) • Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you need. All other components of blood are covered beginning with the first pint used. 	<p><u>In-Network</u></p> <p>4% of the total cost per day for days 1-20.</p> <p>4% of the total cost per day for days 21-100.</p> <p><u>Out-of-Network</u></p> <p>4% of the total cost per day for days 1-20.</p> <p>4% of the total cost per day for days 21-100.</p>

Services that are covered for you	What you must pay when you get these services
<ul style="list-style-type: none"> • Medical and surgical supplies ordinarily provided by SNFs • Laboratory tests ordinarily provided by SNFs • X-rays and other radiology services ordinarily provided by SNFs • Use of appliances such as wheelchairs ordinarily provided by SNFs • Physician/Practitioner services <p>Generally, you will get your SNF care from network facilities. However, under certain conditions listed below, you may be able to pay in-network cost sharing for a facility that isn't a network provider, if the facility accepts our plan's amounts for payment.</p> <ul style="list-style-type: none"> • A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care) • A SNF where your spouse or domestic partner is living at the time you leave the hospital <p><i>Authorization rules may apply</i></p>	
<p> Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</p> <p><u>If you use tobacco, but do not have signs or symptoms of tobacco-related disease:</u> We cover two counseling quit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four face-to-face visits.</p> <p><u>If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco:</u> We cover cessation counseling services. We cover two counseling quit attempts within a 12-</p>	<p><u>In-Network</u> There is no coinsurance, copayment, or deductible for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered services.</p>

Services that are covered for you	What you must pay when you get these services
<p>month period, however, you will pay the applicable cost sharing. Each counseling attempt includes up to four face-to-face visits. Authorization rules may apply</p>	
<p>Supervised Exercise Therapy (SET)</p> <p>SET is covered for members who have symptomatic peripheral artery disease (PAD) and a referral for PAD from the physician responsible for PAD treatment.</p> <p>Up to 36 sessions over a 12-week period are covered if the SET program requirements are met.</p> <p>The SET program must:</p> <ul style="list-style-type: none"> • Consist of sessions lasting 30-60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication • Be conducted in a hospital outpatient setting or a physician’s office • Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms, and who are trained in exercise therapy for PAD • Be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist who must be trained in both basic and advanced life support techniques <p>SET may be covered beyond 36 sessions over 12 weeks for an additional 36 sessions over an extended period of time if deemed medically necessary by a health care provider. Authorization rules may apply</p>	<p><u>In-Network</u> 4% of the total cost for Medicare-covered supervised exercise therapy.</p> <p><u>Out-of-Network</u> 4% of the total cost for Medicare-covered supervised exercise therapy.</p>

Services that are covered for you	What you must pay when you get these services
<p>Supplemental telehealth services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Certain telehealth services, including: urgent care and behavioral health services. <ul style="list-style-type: none"> ○ You have the option of getting these services through an in-person visit or by telehealth. If you choose to get one of these services by telehealth, you must use a network provider who offers the service by telehealth. ○ This telehealth service is offered through MDLive. Members will need to complete registration and be directed to complete a medical questionnaire upon first visit to the MDLive portal. Please contact MDLive at 1-888-680-8646 or visit the MDLive website at www.mdlive.com/bcbsil-medicare. Access to telehealth service can be completed through computer, tablet, smartphone, traditional phone and can include web-based video. 	<p><u>In-Network</u></p> <p>Virtual Urgent Care - \$35 copay (through MDLive only), Virtual Mental Health Specialty Services - \$20 copay (through MDLive only), Virtual Psychiatric Services - \$0 copay (through MDLive only)</p> <p><u>Out-of-Network</u></p> <p>Not Covered</p>
<p>Urgently needed services</p> <p>A plan-covered service requiring immediate medical attention that is not an emergency is an urgently needed service if either you are temporarily outside the service area of the plan, or even if you are inside the service area of the plan, it is unreasonable given your time, place, and circumstances to obtain this service from network providers with whom the plan contracts with. Your plan must cover urgently needed services and only charge you in-network cost sharing. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits, such as</p>	<p>\$40 copay for Medicare-covered services.</p> <p>\$35 copay for each virtual visit through MDLive.</p> <p><u>Worldwide coverage</u></p> <p>\$40 copay for urgent services each visit.</p> <p>Cost share is waived if you are admitted to the hospital within 3 days for the same condition.</p>

Services that are covered for you	What you must pay when you get these services
<p>annual checkups, are not considered urgently needed even if you are outside the service area of the plan or the plan network is temporarily unavailable.</p> <p>Worldwide urgent care services are covered.</p>	
<p> Vision care</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts • For people who are at high risk of glaucoma, we will cover one glaucoma screening each year. People at high risk of glaucoma include: people with a family history of glaucoma, people with diabetes, African Americans who are age 50 and older, and Hispanic Americans who are 65 or older. • For people with diabetes, screening for diabetic retinopathy is covered once per year. • One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens (If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery.) <p>Authorization rules may apply</p>	<p>Medicare-Covered Services:</p> <p><u>In-Network</u> \$0 copay for Medicare-covered services. \$0 copay for an annual glaucoma screening. \$0 copay for 1 pair of Medicare-covered eyeglasses (lenses and frames) or contact lenses after cataract surgery.</p> <p><u>Out-of-Network</u> \$0 copay for Medicare-covered services. \$0 copay for an annual glaucoma screening. \$0 copay for 1 pair of eyeglasses (lenses and frames) or contact lenses after cataract surgery.</p>
<p> Welcome to Medicare preventive visit</p> <p>The plan covers the one-time <i>Welcome to Medicare</i> preventive visit. The visit includes a</p>	<p><u>In-Network</u></p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services
<p>review of your health, as well as education and counseling about the preventive services you need (including certain screenings and shots (or vaccines)), and referrals for other care if needed.</p> <p>Important: We cover the <i>Welcome to Medicare</i> preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor's office know you would like to schedule your <i>Welcome to Medicare</i> preventive visit.</p>	<p>There is no coinsurance, copayment, or deductible for the <i>Welcome to Medicare</i> preventive visit.</p> <p>Out-of-Network</p> <p>\$0 copay for Medicare-covered services.</p>
<p>Worldwide Emergency/Urgent Coverage</p> <p>Worldwide coverage is available for urgent and emergency services only. For information regarding international urgent or emergency services, visit the website at www.bcbsglobalcore.com or call toll free 1-800-810-Blue (2583) or call collect at 1-804-673-1177. In addition to contacting the Blue Cross Blue Shield Global Core, call your BCBS company for precertification or preauthorization. You may also contact the plan for more details on how to access this benefit.</p>	<p>\$65 copay for Worldwide emergency care.</p> <p>\$40 copay for Worldwide urgent care.</p>

SECTION 3 What services are not covered by the plan?

Section 3.1 Services we do *not* cover (exclusions)

This section tells you what services are *excluded* from Medicare coverage and therefore, are not covered by this plan.

The chart below lists services and items that either are not covered under any condition or are covered only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself except under the specific conditions listed below. Even if you receive the excluded services at an emergency facility, the excluded services are still not covered and our plan will not pay for them.

The only exception is if the service is appealed and decided upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we have made to not cover a medical service, go to Chapter 9, Section 5.3 in this document.)

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Acupuncture		Available for people with chronic low back pain under certain circumstances.
Cosmetic surgery or procedures		<ul style="list-style-type: none"> • Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member. • Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
		symmetrical appearance.
<p>Custodial care</p> <p>Custodial care is personal care that does not require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing.</p>	Not covered under any condition	
<p>Experimental medical and surgical procedures, equipment and medications.</p> <p>Experimental procedures and items are those items and procedures determined by Original Medicare to not be generally accepted by the medical community</p>		<p>May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan.</p> <p>(See Chapter 3, Section 5 for more information on clinical research studies.)</p>
<p>Fees charged for care by your immediate relatives or members of your household.</p>	Not covered under any condition	
<p>Full-time nursing care in your home.</p>	Not covered under any condition	
<p>Home-delivered meals</p>	Not covered under any condition	
<p>Homemaker services including basic household assistance, such as light</p>	Not covered under any condition	

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
housekeeping or light meal preparation.		
Naturopath services (uses natural or alternative treatments)	Not covered under any condition	
Non-routine dental care		Dental care required to treat illness or injury may be covered as inpatient or outpatient care.
Orthopedic shoes or supportive devices for the feet		Shoes that are part of a leg brace and are included in the cost of the brace. Orthopedic or therapeutic shoes for people with diabetic foot disease.
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television.	Not covered under any condition	
Private room in a hospital.		Covered only when medically necessary.
Reversal of sterilization procedures and or non-prescription contraceptive supplies.	Not covered under any condition	
Routine chiropractic care		Manual manipulation of the spine to correct a subluxation is covered.
Routine dental care, such as fillings or dentures.	Not covered under any condition	
Routine foot care		Some limited coverage provided according to Medicare guidelines, e.g., if you have diabetes.
Radial keratotomy, LASIK surgery, and other low vision aids.	Not covered under any condition	

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Services considered not reasonable and necessary, according to Original Medicare standards	Not covered under any condition	

CHAPTER 5:

*Using the plan's coverage for Part D
prescription drugs*

SECTION 1 Introduction

This chapter **explains rules for using your coverage for Part D drugs**. Please see Chapter 4 for Medicare Part B drug benefits and hospice drug benefits.

Section 1.1 Basic rules for the plan's Part D drug coverage
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The plan will generally cover your drugs as long as you follow these basic rules:

- You must have a provider (a doctor, dentist, or other prescriber) write you a prescription, which must be valid under applicable state law.
- Your prescriber must not be on Medicare's Exclusion or Preclusion Lists.
- You generally must use a network pharmacy to fill your prescription. (See Section 2 in this chapter.) *Or you can fill your prescription through the plan's mail-order service.*
- Your drug must be on the plan's *List of Covered Drugs (Formulary)* (we call it the Drug List for short). (See Section 3 in this chapter.)
- Your drug must be used for a medically accepted indication. A medically accepted indication is a use of the drug that is either approved by the Food and Drug Administration or supported by certain references. (See Section 3 in this chapter for more information about a medically accepted indication.)
- Your drug may require approval before we will cover it. (See Section 4 of this chapter for more information about restrictions on your coverage.)

Please note: Federal law prohibits individuals enrolled in Medicare from using manufacturer coupons or other drug discounts with their drug plan. Financial assistance to help with the costs of prescription drugs may be available through the government's Extra Help/Low Income Subsidy program. You can apply for Extra Help any time before or after you enroll in Part D. For more information or to apply, visit the Social Security website at www.ssa.gov and click "Medicare," then "Apply for Part D Extra Help."

SECTION 2 Fill your prescription at a network pharmacy or through the plan's mail-order service

Section 2.1 Use a network pharmacy

In most cases, your prescriptions are covered *only* if they are filled at the plan's network pharmacies. (See Section 2.5 for information about when we would cover prescriptions filled at out-of-network pharmacies.)

A network pharmacy is a pharmacy that has a contract with the plan to provide your covered prescription drugs. The term covered drugs means all of the Part D prescription drugs that are on the plan's Drug List.

Your coverage is provided through a contract with your current or former employer or union. Depending upon the plan design from your employer, you MAY have a pharmacy network that consists of both network pharmacies and preferred network pharmacies. Please contact your employer/union benefits administrator for more information about your plan benefits.

Section 2.2 Network pharmacies

How do you find a network pharmacy in your area?

To find a network pharmacy, you can look in your *Pharmacy Directory*, visit our Blue Access for Members (BAM) portal (bluememberil.com), and/or call Customer Service.

You may go to any of our network pharmacies.

What if the pharmacy you have been using leaves the network?

If the pharmacy you have been using leaves the plan's network, you will have to find a new pharmacy that is in the network. To find another pharmacy in your area, you can get help from Customer Service or use the *Pharmacy Directory*. You can also find information in the Blue Access for Members (BAM) portal bluememberil.com.

What if you need a specialized pharmacy?

Some prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

- Pharmacies that supply drugs for home infusion therapy.

- Pharmacies that supply drugs for residents of a long-term care (LTC) facility. Usually, a LTC facility (such as a nursing home) has its own pharmacy. If you are in an LTC facility, we must ensure that you are able to routinely receive your Part D benefits through our network of LTC pharmacies, which is typically the pharmacy that the LTC facility uses. If you have any difficulty accessing your Part D benefits in an LTC facility, please contact Customer Service.
- Pharmacies that serve the Indian Health Service / Tribal / Urban Indian Health Program (not available in Puerto Rico). Except in emergencies, only Native Americans or Alaska Natives have access to these pharmacies in our network.
- Pharmacies that dispense drugs that are restricted by the FDA to certain locations or that require special handling, provider coordination, or education on their use. To locate a specialized pharmacy, look in your Pharmacy Directory bcbsil.com/retiree-medicare-tools or call Customer Service.

Section 2.3 Using the plan's mail-order service

Your coverage is provided through a contract with your current or former employer or union. Please contact your employer/ union benefits administrator for information about your plan benefits.

Our plan's mail-order service allows you to order **up to a 90-day supply**.

To get information about filling your prescriptions by mail, please contact one of our preferred mail-order pharmacies:

- Walgreens Mail Service, 24 hours a day, 7 days a week, at: 1-877-277-7895 (TTY: 711), or online at: WalgreensMailService.com.

- Express Scripts® Pharmacy, 24 hours a day, 7 days a week, at: 1-833-599-0729 (TTY: 711), or online at: express-scripts.com/rx.

- Amazon Pharmacy, 24 hours a day, 7 days a week, at: 1-855-393-4279 (TTY: 711), or online at: pharmacy.amazon.com.

See Chapter 6, Sections 5.2 and 5.4 for preferred and standard cost-sharing amounts at mail-order pharmacies.

Usually, a mail-order pharmacy order will be delivered to you in no more than 10 days. To refill your mail-order prescriptions, please contact our mail-order services

10 to 20 days before you think the drugs you have on hand will run out to make sure your next order is shipped to you in time.

- If a mail-order delay exists and you are in jeopardy of therapy interruption, your plan allows for mail delay override. Please call Customer Service to get an override approval. Once approval is received, the mail-order pharmacy will transfer your prescription to the pharmacy of your choice or have your prescriber telephone a shorter supply to a local retail pharmacy.

New prescriptions the pharmacy receives directly from your doctor's office. The pharmacy will automatically fill and deliver new prescriptions it receives from health care providers, without checking with you first, if either:

- You used mail-order services with this plan in the past, or
- You sign up for automatic delivery of all new prescriptions received directly from health care providers. You may request automatic delivery of all new prescriptions at any time by contacting your mail order pharmacy to set up automatic refills for your prescriptions.

If you receive a prescription automatically by mail that you do not want, and you were not contacted to see if you wanted it before it shipped, you may be eligible for a refund.

If you used mail order in the past and do not want the pharmacy to automatically fill and ship each new prescription, please contact us by logging into your online account or by contacting the pharmacy directly.

If you have never used our mail-order delivery and/or decide to stop automatic fills of new prescriptions, the pharmacy will contact you each time it gets a new prescription from a health care provider to see if you want the medication filled and shipped immediately. It is important that you respond each time you are contacted by the pharmacy, to let them know whether to ship, delay, or cancel the new prescription.

To opt out of automatic deliveries of new prescriptions received directly from your health care provider's office, please contact us by logging into your online account or by contacting the pharmacy directly.

Refills on mail-order prescriptions. For refills of your drugs, you have the option to sign up for an automatic refill program. Under this program we will start to process your next refill automatically when our records show you should be close to running out of your drug. The pharmacy will contact you prior to shipping each refill to make sure you need more medication, and you

can cancel scheduled refills if you have enough of your medication or if your medication has changed.

If you choose not to use our auto-refill program but still want the mail-order pharmacy to send you your prescription, please contact your pharmacy 10 days before your current prescription will run out. This will ensure your order is shipped to you in time.

To opt out of our program that automatically prepares mail-order refills, please contact us by logging into your online account or by contacting the pharmacy directly.

If you receive a refill automatically by mail that you do not want, you may be eligible for a refund.

Prime Therapeutics LLC, provides pharmacy benefit management services for Blue Cross and Blue Shield of Illinois (BCBSIL) and is owned by 19 Blue Cross and Blue Shield Plans, subsidiaries or affiliates of those plans.

Prime Therapeutics LLC is a pharmacy benefit management company, contracted by Blue Cross and Blue Shield of Illinois (BCBSIL) to provide pharmacy benefit management services.

BCBSIL, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

Walgreens Mail Service is contracted to provide mail pharmacy services to members of Blue Cross Group Medicare Advantage Open Access (PPO).

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Express Scripts® Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of Blue Cross and Blue Shield of Illinois.

Express Scripts® Pharmacy is a trademark of Express Scripts® Strategic Development, Inc.

Amazon Pharmacy is contracted to provide pharmacy home delivery services to Blue Cross Group Medicare Advantage Open Access (PPO).

Section 2.4 How can you get a long-term supply of drugs?

Your coverage is provided through a contract with your current or former employer or union. Please contact your employer/union benefits administrator for information about your plan benefits.

The plan offers two ways to get a long-term supply (also called an extended supply) of maintenance drugs on our plan's Drug List. (Maintenance drugs are drugs that you take on a regular basis, for a chronic or long-term medical condition.)

1. Some retail pharmacies in our network allow you to get a long-term supply of maintenance drugs. Your *Pharmacy Directory* bcbsil.com/retiree-medicare-tools tells you which pharmacies in our network can give you a long-term supply of maintenance drugs. You can also call Customer Service for more information.
2. You may also receive maintenance drugs through our mail-order program. Please see Section 2.3 for more information.

Section 2.5 When can you use a pharmacy that is not in the plan's network?
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Your prescription may be covered in certain situations

Generally, we cover drugs filled at an out-of-network pharmacy *only* when you are not able to use a network pharmacy. To help you, we have network pharmacies outside of our service area where you can get your prescriptions filled as a member of our plan. **Please check first with Customer Service** to see if there is a network pharmacy nearby. You may be required to pay the difference between what you pay for the drug at the out-of-network pharmacy and the cost that we would cover at an in-network pharmacy.

Here are the circumstances when we would cover prescriptions filled at an out-of-network pharmacy:

- If the member is traveling outside his or her plan's service area and:
 - he/she runs out of or loses his or her covered Part D drugs; or
 - becomes ill and needs a covered Part D drug; or
 - cannot access a network pharmacy
- If the member is unable to obtain a covered Part D drug in a timely manner within his or her service area because, for example, there is no network pharmacy within a reasonable driving distance that provides 24/7 service;
- If the member is filling a prescription for a covered Part D drug and that particular drug (for example, an orphan drug or other specialty pharmaceutical) is not regularly stocked at an accessible network retail or mail-order pharmacy;
- If the member is provided with covered Part D drugs dispensed by an out-of-network institution-based pharmacy while the beneficiary is in an emergency

department, provider-based clinic, outpatient surgery, or other outpatient setting.

- During any Federal disaster declaration or other public health emergency declaration in which Part D enrollees are evacuated or otherwise displaced from their place of residence and cannot reasonably be expected to obtain covered Part D drugs at a network pharmacy. In addition, in circumstances in which normal distribution channels are unavailable.
- Refill prescriptions for routine or maintenance drugs filled at out-of-network pharmacies in a NON-emergency situation or unusual circumstances, will not be available for coverage under your Medicare Part D benefit.
- In addition, Blue Cross Group Medicare Advantage Open Access (PPO) will not routinely allow for more than a month's supply of medication to be dispensed at an out-of-network pharmacy, although Blue Cross Group Medicare Advantage Open Access (PPO) may override the one month limit on a case-by-case basis when warranted by extraordinary circumstances.
- You can locate all of the participating pharmacies in your area by calling the Pharmacy Locator line at 1-877-800-0746, answered 24 hours a day, 365 days a year. TTY users call 711, answered 24 hours a day, 365 days a year.

How do you ask for reimbursement from the plan?

If you must use an out-of-network pharmacy, you will generally have to pay the full cost (rather than your normal cost share) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. (Chapter 7, Section 2 explains how to ask the plan to pay you back.)

SECTION 3 Your drugs need to be on the plan's Drug List

Section 3.1 The Drug List tells which Part D drugs are covered

The plan has a *List of Covered Drugs (Formulary)*. In this *Evidence of Coverage*, **we call it the Drug List for short.**

The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list meets Medicare's requirements and has been approved by Medicare.

The drugs on the Drug List are only those covered under Medicare Part D.

We will generally cover a drug on the plan's Drug List as long as you follow the other coverage rules explained in this chapter and the drug is used for a medically accepted indication. A medically accepted indication is a use of the drug that is *either*:

- Approved by the Food and Drug Administration for the diagnosis or condition for which it is being prescribed, or
- Supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information System.

The Drug List includes brand name drugs, generic drugs, and biological products (which may include biosimilars).

A brand name drug is a prescription drug that is sold under a trademarked name owned by the drug manufacturer. Biological products are drugs that are more complex than typical. On the Drug List, when we refer to drugs, this could mean a drug or a biological product.

A generic drug is a prescription drug that has the same active ingredients as the brand name drug. Biological products have alternatives that are called biosimilars. Generally, generics and biosimilars work just as well as the brand name drug or original biological product and usually cost less. There are generic drug substitutes available for many brand name drugs and biosimilar alternatives for some original biological products. Some biosimilars are interchangeable biosimilars and, depending on state law, may be substituted for the original biological product at the pharmacy without needing a new prescription, just like generic drugs can be substituted for brand name drugs.

See Chapter 12 for definitions of the types of drugs that may be on the Drug List.

What is *not* on the Drug List?

The plan does not cover all prescription drugs.

- In some cases, the law does not allow any Medicare plan to cover certain types of drugs. (For more about this, see Section 7.1 in this chapter.)
- In other cases, we have decided not to include a particular drug on the Drug List. In some cases, you may be able to obtain a drug that is not on the Drug List. (For more information, please see Chapter 9.)

Section 3.2 There are 5 cost-sharing tiers for drugs on the Drug List

Every drug on the plan's Drug List is in one of 5 cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug:

- Tier 1 – Preferred Generic (Lowest Tier)

- Tier 2 – Generic
- Tier 3 – Preferred Brand
- Tier 4 – Non-Preferred Drug
- Tier 5 – Specialty (Highest Tier)

To find out which cost-sharing tier your drug is in, look it up in the plan's Drug List.

The amount you pay for drugs in each cost-sharing tier is shown in Chapter 6 (*What you pay for your Part D prescription drugs*).

Section 3.3 How can you find out if a specific drug is on the Drug List?

You have 4 ways to find out:

1. Check the most recent Drug List we provided electronically.
2. Visit the Blue Access for Members (BAM) portal (bluememberil.com). The Drug List on the website is always the most current.
3. Call Customer Service to find out if a particular drug is on the plan's Drug List or to ask for a copy of the list.
4. Use the plan's "Real-Time Benefit Tool" (MyPrime.com or by calling Customer Service). With this tool you can search for drugs on the Drug List to see an estimate of what you will pay and if there are alternative drugs on the Drug List that could treat the same condition.

SECTION 4 There are restrictions on coverage for some drugs

Section 4.1 Why do some drugs have restrictions?

For certain prescription drugs, special rules restrict how and when the plan covers them. A team of doctors and pharmacists developed these rules to encourage you and your provider to use drugs in the most effective ways. To find out if any of these restrictions apply to a drug you take or want to take, check the Drug List.

If a safe, lower-cost drug will work just as well medically as a higher-cost drug, the plan's rules are designed to encourage you and your provider to use that lower-cost option.

Please note that sometimes a drug may appear more than once in our Drug List. This is because the same drugs can differ based on the strength, amount, or form of the drug prescribed by your health care provider, and different restrictions or cost sharing may apply to the different versions of the drug (for instance, 10 mg versus 100 mg; one per day versus two per day; tablet versus liquid).

Section 4.2 What kinds of restrictions?

The sections below tell you more about the types of restrictions we use for certain drugs.

If there is a restriction for your drug, it usually means that you or your provider will have to take extra steps in order for us to cover the drug. Contact Customer Service to learn what you or your provider would need to do to get coverage for the drug. **If you want us to waive the restriction for you, you will need to use the coverage decision process and ask us to make an exception.** We may or may not agree to waive the restriction for you. (See Chapter 9.)

Getting plan approval in advance

For certain drugs, you or your provider need to get approval from the plan before we will agree to cover the drug for you. This is called **prior authorization**. This is put in place to ensure medication safety and help guide appropriate use of certain drugs. If you do not get this approval, your drug might not be covered by the plan.

Trying a different drug first

This requirement encourages you to try less costly but usually just as effective drugs before the plan covers another drug. For example, if Drug A and Drug B treat the same medical condition, the plan may require you to try Drug A first. If Drug A does not work for you, the plan will then cover Drug B. This requirement to try a different drug first is called **step therapy**.

Quantity limits

For certain drugs, we limit how much of a drug you can get each time you fill your prescription. For example, if it is normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

SECTION 5 What if one of your drugs is not covered in the way you'd like it to be covered?

Section 5.1 There are things you can do if your drug is not covered in the way you'd like it to be covered
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There are situations where there is a prescription drug you are taking, or one that you and your provider think you should be taking, that is not on our formulary or is on our formulary with restrictions. For example:

- The drug might not be covered at all. Or maybe a generic version of the drug is covered but the brand name version you want to take is not covered.
- The drug is covered, but there are extra rules or restrictions on coverage for that drug, as explained in Section 4.
- The drug is covered, but it is in a cost-sharing tier that makes your cost sharing more expensive than you think it should be.
- There are things you can do if your drug is not covered in the way that you'd like it to be covered. **If your drug is not on the Drug List or if your drug is restricted, go to Section 5.2 to learn what you can do.**
- **If your drug is in a cost-sharing tier that makes your cost more expensive than you think it should be, go to Section 5.3 to learn what you can do.** Your coverage is provided through a contract with your current or former employer or union. Depending upon the plan design from your employer, tiering exceptions may not be applicable to your plan. Please contact your employer/ union benefits administrator for more information about your plan benefits.

Section 5.2 What can you do if your drug is not on the Drug List or if the drug is restricted in some way?
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If your drug is not on the Drug List or is restricted, here are options:

- You may be able to get a temporary supply of the drug.
- You can change to another drug.
- You can request an **exception** and ask the plan to cover the drug or remove restrictions from the drug.

You may be able to get a temporary supply

Under certain circumstances, the plan must provide a temporary supply of a drug that you are already taking. This temporary supply gives you time to talk with your provider about the change.

To be eligible for a temporary supply, the drug you have been taking **must no longer be on the plan's Drug List OR is now restricted in some way.**

- **If you are a new member**, we will cover a temporary supply of your drug during the first **90 days** of your membership in the plan.
- **If you were in the plan last year**, we will cover a temporary supply of your drug during the first **90 days** of the calendar year.
- This temporary supply will be for a maximum of a 30-day supply. If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of a 30-day supply of medication. The prescription must be filled at a network pharmacy. (Please note that the long-term care pharmacy may provide the drug in smaller amounts at a time to prevent waste.)
- **For those members who have been in the plan for more than 90 days and reside in a long-term care facility and need a supply right away:**

We will cover one 31-day emergency supply of a particular drug, or less if your prescription is written for fewer days. This is in addition to the above temporary supply.

- Circumstances exist in which unplanned transitions for current members could arise and in which prescribed drug regimens may not be on the Plan Sponsor's formulary. These circumstances usually involve level of care changes in which a member is changing from one treatment setting to another. For these unplanned transitions, members and prescribers must use our exceptions and appeals processes. Coverage determinations are processed and redeterminations are made as expeditiously as your health condition requires.
- In order to prevent a temporary gap in care when a member is discharged to home, members are permitted to have a full outpatient supply available to continue therapy once their limited supply provided at discharge is exhausted. This outpatient supply is available in advance of discharge from a Part A stay.
- When a member is admitted to or discharged from an LTC facility, and does not have access to the remainder of the previously dispensed prescription, a one-time override of the "refill too soon" edits is processed for each medication which would be impacted due to a member being

admitted to or discharged from a LTC facility. Early refill edits are not used to limit appropriate and necessary access to a member's Part D benefit, and such members are allowed to access a refill upon admission or discharge.

For questions about a temporary supply, call Customer Service.

During the time when you are using a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You have two options:

1) You can change to another drug

Talk with your provider about whether there is a different drug covered by the plan that may work just as well for you. You can call Customer Service to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

2) You can ask for an exception

You and your provider can ask the plan to make an exception and cover the drug in the way you would like it covered. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception. For example, you can ask the plan to cover a drug even though it is not on the plan's Drug List. Or you can ask the plan to make an exception and cover the drug without restrictions.

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 tell you about any change prior to the new 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.

If you and your provider want to ask for an exception, Chapter 9, Section 6.4 tells you what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

<p>Section 5.3 What can you do if your drug is in a cost-sharing tier you think is too high?</p>
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Your coverage is provided through a contract with your current or former employer or union. Depending up on the plan design from your employer, the information in this section regarding tiering exceptions may not be applicable to your plan. Please

contact your employer/union benefits administrator for more information about your plan benefits.

If your drug is in a cost-sharing tier you think is too high, here are things you can do:

You can change to another drug

If your drug is in a cost-sharing tier you think is too high, talk to your provider. There may be a different drug in a lower cost-sharing tier that might work just as well for you. Call Customer Service to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

You can ask for an exception

You and your provider can ask the plan to make an exception in the cost-sharing tier for the drug so that you pay less for it. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception to the rule.

If you and your provider want to ask for an exception, Chapter 9, Section 6.4 tells what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

Drugs in our Specialty Tier 5 are not eligible for this type of exception. We do not lower the cost-sharing amount for drugs in this tier.

SECTION 6 What if your coverage changes for one of your drugs?

Section 6.1 The Drug List can change during the year

Most of the changes in drug coverage happen at the beginning of each year (January 1). However, during the year, the plan can make some changes to the Drug List. For example, the plan might:

- **Add or remove drugs from the Drug List.**
- **Move a drug to a higher or lower cost-sharing tier.**
- **Add or remove a restriction on coverage for a drug.**
- **Replace a brand name drug with a generic version of the drug.**
- **Replace an original biological product with an interchangeable biosimilar version of the biological product.**

We must follow Medicare requirements before we change the plan's Drug List.

See Chapter 12 for definitions of the drug types discussed in this chapter.

Section 6.2 What happens if coverage changes for a drug you are taking?

Information on changes to drug coverage

When changes to the Drug List occur, we post information on our website about those changes. We also update our online Drug List regularly. This section describes the types of changes we may make to the Drug List and when you will get direct notice if changes are made for a drug that you are taking.

Changes we may make to the Drug List that affect you during the current plan year

- **Adding new drugs to the Drug List and immediately removing or making changes to a like drug on the Drug List.**
 - When adding a new version of a drug to the Drug List, we may immediately remove a like drug from the Drug List, move the like drug to a different cost-sharing tier, add new restrictions, or both. The new version of the drug will be on the same or a lower cost-sharing tier and with the same or fewer restrictions.
 - We will make these immediate changes only if we are adding a new generic version of a brand name or adding certain new biosimilar versions of an original biological product that was already on the Drug List.
 - We may make these changes immediately and tell you later, even if you are taking the drug that we are removing or making changes to. If you are taking the like drug at the time we make the change, we will tell you about any specific change we made.
- **Adding drugs to the Drug List and removing or making changes to a like drug on the Drug List with advance notice.**
 - When adding another version of a drug to the Drug List, we may remove a like drug from the Drug List, move it to a different cost-sharing tier, add new restrictions, or both. The version of the drug that we add will be on the same or a lower cost-sharing tier and with the same or fewer restrictions.
 - We will make these changes only if we are adding a new generic version of a brand name drug or adding certain new biosimilar versions of an original biological product that was already on the Drug List.

- We will tell you at least 30 days before we make the change, or tell you about the change and cover a 30-day fill of the version of the drug you are taking.
- **Removing unsafe drugs and other drugs on the Drug List that are withdrawn from the market.**
 - Sometimes a drug may be deemed unsafe or taken off the market for another reason. If this happens, we may immediately remove the drug from the Drug List. If you are taking that drug, we will tell you after we make the change.
- **Making other changes to drugs on the Drug List.**
 - We may make other changes once the year has started that affect drugs you are taking. For example, we based on FDA boxed warnings or new clinical guidelines recognized by Medicare.
 - We will tell you at least 30 days before we make these changes, or tell you about the change and cover an additional 30-day fill of the drug you are taking.

If we make any of these changes to any of the drugs you are taking, talk with your prescriber about the options that would work best for you, including changing to a different drug to treat your condition, or requesting a coverage decision to satisfy any new restrictions on the drug you are taking. You or your prescriber can ask us for an exception to continue covering the drug or version of the drug you have been taking. For more information on how to ask for a coverage decision, including an exception, see Chapter 9.

Changes to the Drug List that do not affect you during the current plan year

We may make certain changes to the Drug List that are not described above. In these cases, the change will not apply to you if you are taking the drug when the change is made; however, these changes will likely affect you starting January 1 of the next plan year if you stay in the same plan.

In general, changes that will not affect you during the current plan year are:

- We move your drug into a higher cost-sharing tier.
- We put a new restriction on the use of your drug.
- We remove your drug from the Drug List.

If any of these changes happen for a drug you are taking (except for market withdrawal, a generic drug replacing a brand name drug, or other change noted in

the sections above), the change won't affect your use or what you pay as your share of the cost until January 1 of the next year.

We will not tell you about these types of changes directly during the current plan year. You will need to check the Drug List for the next plan year (when the list is available during the open enrollment period) to see if there are any changes to the drugs you are taking that will impact you during the next plan year.

SECTION 7 What types of drugs are *not* covered by the plan?

Section 7.1 Types of drugs we do not cover

This section tells you what kinds of prescription drugs are excluded. This means Medicare does not pay for these drugs.

If you get drugs that are excluded, you must pay for them yourself (except for certain excluded drugs covered under our enhanced drug coverage). Contact your employer/union benefits administrator for more information about your plan benefits. If you appeal and the requested drug is found not to be excluded under Part D, we will pay for or cover it. (For information about appealing a decision, go to Chapter 9.)

Here are three general rules about drugs that Medicare drug plans will not cover under Part D:

- Our plan's Part D drug coverage cannot cover a drug that would be covered under Medicare Part A or Part B.
- Our plan cannot cover a drug purchased outside the United States or its territories.
- Our plan cannot cover *off-label* use of a drug when the use is not supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information System. *Off-label* use is any use of the drug other than those indicated on a drug's label as approved by the Food and Drug Administration.

In addition, by law, the following categories of drugs are not covered by Medicare drug plans: (Our plan covers certain drugs listed below through our enhanced drug coverage, for which you may be charged an additional premium. More information is provided below.)

- Non-prescription drugs (also called over-the-counter drugs).
- Drugs used to promote fertility.

- Drugs used for the relief of cough or cold symptoms.
- Drugs used for cosmetic purposes or to promote hair growth.
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations.
- Drugs used for the treatment of sexual or erectile dysfunction.
- Drugs used for treatment of anorexia, weight loss, or weight gain.
- Outpatient drugs for which the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale.

We offer additional coverage of some prescription drugs (enhanced drug coverage) not normally covered in a Medicare prescription drug plan. Cost sharing will continue to apply for drugs covered under our enhanced benefit. The amount you pay for these drugs does not count towards qualifying you for the Catastrophic Coverage Stage. (The Catastrophic Coverage Stage is described in Chapter 6, Section 6 of this document.)

In addition, if you are **receiving “Extra Help” from Medicare** to pay for your prescriptions, the “Extra Help” program will not pay for the drugs not normally covered. (Please refer to the plan's Drug List or call Customer Service for more information. Phone numbers for Customer Service are printed on the back cover of this booklet.) However, if you have drug coverage through Medicaid, your state Medicaid program may cover some prescription drugs not normally covered in a Medicare drug plan. Please contact your state Medicaid program to determine what drug coverage may be available to you. (You can find phone numbers and contact information for Medicaid in Chapter 2, Section 6.)

SECTION 8 Filling a prescription

Section 8.1 Provide your membership information
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To fill your prescription, provide your plan membership information, which can be found on your membership card, at the network pharmacy you choose. The network pharmacy will automatically bill the plan for *our* share of your drug cost. You will need to pay the pharmacy *your* share of the cost when you pick up your prescription.

Section 8.2 What if you don't have your membership information with you?

If you don't have your plan membership information with you when you fill your prescription, you or the pharmacy can call the plan to get the necessary information, or you can ask the pharmacy to look up your plan enrollment information.

If the pharmacy is not able to get the necessary information, **you may have to pay the full cost of the prescription when you pick it up.** (You can then **ask us to reimburse you** for our share. See Chapter 7, Section 2 for information about how to ask the plan for reimbursement.)

SECTION 9 Part D drug coverage in special situations

Section 9.1 What if you're in a hospital or a skilled nursing facility for a stay that is covered by the plan?

If you are admitted to a hospital or to a skilled nursing facility for a stay covered by the plan, we will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital or skilled nursing facility, the plan will cover your prescription drugs as long as the drugs meet all of our rules for coverage described in this Chapter.

Please Note: When you enter, live in, or leave a skilled nursing facility, you are entitled to a Special Enrollment Period. During this time period, you can switch plans or change your coverage. (Chapter 10, Ending your membership in the plan, tells when you can leave our plan and join a different Medicare plan.)

Section 9.2 What if you're a resident in a long-term care (LTC) facility?

Usually, a long-term care (LTC) facility (such as a nursing home) has its own pharmacy, or uses a pharmacy that supplies drugs for all of its residents. If you are a resident of an LTC facility, you may get your prescription drugs through the facility's pharmacy or the one it uses, as long as it is part of our network.

Check your *Pharmacy Directory* www.bcbsil.com/retiree-medicare-tools to find out if your LTC facility's pharmacy or the one that it uses is part of our network. If it isn't, or if you need more information or assistance, please contact Customer Service. If you are in an LTC facility, we must ensure that you are able to routinely receive your Part D benefits through our network of LTC pharmacies.

What if you're a resident in a long-term care (LTC) facility and need a drug that is not on our Drug List or is restricted in some way?

Please refer to Section 5.2 about a temporary or emergency supply.

Section 9.3 What if you're also getting drug coverage from an employer or retiree group plan?

If you currently have other prescription drug coverage through your (or your spouse or domestic partner's) employer or retiree group, please contact **that group's benefits administrator**. They can help you determine how your current prescription drug coverage will work with our plan.

In general, if you have employee or retiree group coverage, the drug coverage you get from us will be *secondary* to your group coverage. That means your group coverage would pay first.

Special note about creditable coverage:

Each year your employer or retiree group should send you a notice that tells if your prescription drug coverage for the next calendar year is creditable.

If the coverage from the group plan is creditable, it means that the plan has drug coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.

Keep this notice about creditable coverage because you may need it later. If you enroll in a Medicare plan that includes Part D drug coverage, you may need these notices to show that you have maintained creditable coverage. If you didn't get the creditable coverage notice, request a copy from the employer or retiree group's benefits administrator or the employer or union.

Section 9.4 What if you're in Medicare-certified hospice?

Hospice and our plan do not cover the same drug at the same time. If you are enrolled in Medicare hospice and require certain drugs (e.g., anti-nausea drugs, laxatives, pain medication or anti-anxiety drugs) that are not covered by your hospice because it is unrelated to your terminal illness and related conditions, our plan must receive notification from either the prescriber or your hospice provider that the drug is unrelated before our plan can cover the drug. To prevent delays in receiving these drugs that should be covered by our plan, ask your hospice provider or prescriber to provide notification before your prescription is filled.

In the event you either revoke your hospice election or are discharged from hospice, our plan should cover your drugs as explained in this document. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, bring documentation to the pharmacy to verify your revocation or discharge.

SECTION 10 Programs on drug safety and managing medications

Section 10.1 Programs to help members use drugs safely

We conduct drug use reviews for our members to help make sure that they are getting safe and appropriate care.

We do a review each time you fill a prescription. We also review our records on a regular basis. During these reviews, we look for potential problems such as:

- Possible medication errors
- Drugs that may not be necessary because you are taking another similar drug to treat the same condition
- Drugs that may not be safe or appropriate because of your age or gender
- Certain combinations of drugs that could harm you if taken at the same time
- Prescriptions for drugs that have ingredients you are allergic to
- Possible errors in the amount (dosage) of a drug you are taking
- Unsafe amounts of opioid pain medications

If we see a possible problem in your use of medications, we will work with your provider to correct the problem.

Section 10.2 Drug Management Program (DMP) to help members safely use their opioid medications

We have a program that helps make sure members safely use prescription opioids and other frequently abused medications. This program is called a Drug Management Program (DMP). If you use opioid medications that you get from several prescribers or pharmacies, or if you had a recent opioid overdose, we may talk to your prescribers to make sure your use of opioid or benzodiazepine medications is appropriate and medically necessary. Working with your prescribers, if we decide your use of prescription opioid or benzodiazepine medications may not be safe, we may limit how you can get those medications. If we place you in our DMP, the limitations may be:

- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain pharmacy(ies)
- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain doctor(s)
- Limiting the amount of opioid or benzodiazepine medications we will cover for you

If we plan on limiting how you may get these medications or how much you can get, we will send you a letter in advance. The letter will tell you if we will limit coverage of these drugs for you, or if you'll be required to get the prescriptions for these drugs only from a specific prescriber or pharmacy. You will have an opportunity to tell us which prescribers or pharmacies you prefer to use, and about any other information you think is important for us to know. After you've had the opportunity to respond, if we decide to limit your coverage for these medications, we will send you another letter confirming the limitation. If you think we made a mistake or you disagree with our decision or with the limitation, you and your prescriber have the right to appeal. If you appeal, we will review your case and give you a new decision. If we continue to deny any part of your request related to the limitations that apply to your access to medications, we will automatically send your case to an independent reviewer outside of our plan. See Chapter 9 for information about how to ask for an appeal.

You will not be placed in our DMP if you have certain medical conditions, such as cancer-related pain or sickle cell disease, you are receiving hospice, palliative, or end-of-life care, or live in a long-term care facility.

Section 10.3 Medication Therapy Management (MTM) program to help members manage their medications
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We have a program that can help our members with complex health needs. Our program is called a Medication Therapy Management (MTM) program. This program is voluntary and free. A team of pharmacists and doctors developed the program for us to help make sure that our members get the most benefit from the drugs they take.

Some members who have certain chronic diseases and take medications that exceed a specific amount of drug costs or are in a DMP to help members use their opioids safely, may be able to get services through an MTM program. If you qualify for the program, a pharmacist or other health professional will give you a comprehensive review of all your medications. During the review, you can talk about your medications, your costs, and any problems or questions you have about your prescription and over-the-counter medications. You'll get a written summary which has a recommended to-do list that includes steps you should take to get the

best results from your medications. You'll also get a medication list that will include all the medications you're taking, how much you take, and when and why you take them. In addition, members in the MTM program will receive information on the safe disposal of prescription medications that are controlled substances.

It's a good idea to talk to your doctor about your recommended to-do list and medication list. Bring the summary with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Also, keep your medication list up to date and with you (for example, with your ID) in case you go to the hospital or emergency room.

If we have a program that fits your needs, we will automatically enroll you in the program and send you information. If you decide not to participate, please notify us and we will withdraw you. If you have any questions about this program, please contact Customer Service.

CHAPTER 6:

*What you pay for your Part D
prescription drugs*

Are you currently getting help to pay for your drugs?

If you are in a program that helps pay for your drugs, **some information in this Evidence of Coverage about the costs for Part D prescription drugs may not apply to you.**

SECTION 1 Introduction

Section 1.1 Use this chapter together with other materials that explain your drug coverage

This chapter focuses on what you pay for Part D prescription drugs. To keep things simple, we use *drug* in this chapter to mean a Part D prescription drug. As explained in Chapter 5, not all drugs are Part D drugs—some drugs are covered under Medicare Part A or Part B and other drugs are excluded from Medicare coverage by law.

To understand the payment information, you need to know what drugs are covered, where to fill your prescriptions, and what rules to follow when you get your covered drugs. Chapter 5, Sections 1 through 4 explain these rules. When you use the plan's "Real-Time Benefit Tool" to look up drug coverage (see Chapter 5, Section 3.3), the cost shown is provided in "real time," meaning the cost you see in the tool reflects a moment in time to provide an estimate of the out-of-pocket costs you are expected to pay. You can also obtain information provided by the "Real-Time Benefit Tool" by calling Customer Service.

Section 1.2 Types of out-of-pocket costs you may pay for covered drugs

There are different types of out-of-pocket costs for Part D drugs. The amount that you pay for a drug is called **cost sharing**, and there are three ways you may be asked to pay.

- **Deductible** is the amount you pay for drugs before our plan begins to pay its share.
- **Copayment** is a fixed amount you pay each time you fill a prescription.
- **Coinsurance** is a percentage of the total cost you pay each time you fill a prescription.

Section 1.3 How Medicare calculates your out-of-pocket costs

Your coverage is provided through a contract with your current or former employer or union. Please contact your employer/ union benefits administrator for information about your plan benefits.

How can you keep track of your out-of-pocket total?

- **We will help you.** The *Part D Explanation of Benefits* (EOB) report you receive includes the current amount of your out-of-pocket costs. When this amount reaches \$1,000, this report will tell you that you have left the Initial Coverage Stage and have moved on to the Catastrophic Coverage Stage.
- **Make sure we have the information we need.** Section 3.2 tells what you can do to help make sure that our records of what you have spent are complete and up to date.

SECTION 2 What you pay for a drug depends on which drug payment stage you are in when you get the drug

Section 2.1	What are the drug payment stages for Blue Cross Group Medicare Advantage Open Access (PPO) members?
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There are three **drug payment stages** for your prescription drug coverage under Blue Cross Group Medicare Advantage Open Access (PPO). How much you pay depends on what stage you are in when you get a prescription filled or refilled. Details of each stage are in Sections 4 through 6 of this chapter. The stages are:

Stage 1: Yearly Deductible Stage

Stage 2: Initial Coverage Stage

Stage 3: Catastrophic Coverage Stage

Important Message About What You Pay for Insulin

You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

SECTION 3 We send you reports that explain payments for your drugs and which payment stage you are in

Section 3.1	We send you a monthly summary called the <i>Part D Explanation of Benefits</i> (the <i>Part D EOB</i>)
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Our plan keeps track of the costs of your prescription drugs and the payments you have made when you get your prescriptions filled or refilled at the pharmacy. This way, we can tell you when you have moved from one drug payment stage to the next. In particular, there are two types of costs we keep track of:

- We keep track of how much you have paid. This is called your **Out-of-Pocket Costs**. This includes what you paid when you get a covered Part D drug, any payments for your drugs made by family or friends, and any payments made for your drugs by "Extra Help" from Medicare, employer or union health plans,

TRICARE, Indian Health Service, AIDS drug assistance programs, charities, and most State Pharmaceutical Assistance Programs (SPAPs).

- We keep track of your **Total Drug Costs**. This is the total of all payments made for your covered Part D drugs. It includes what the plan paid, what you paid, and what other programs or organizations paid for your covered Part D drugs.

If you have had one or more prescriptions filled through the plan during the previous month, we will send you a *Part D EOB*. The *Part D EOB* includes:

- **Information for that month.** This report gives the payment details about the prescriptions you have filled during the previous month. It shows the total drug costs, what the plan paid, and what you and others on your behalf paid.
- **Totals for the year since January 1.** This is called year-to-date information. It shows the total drug costs and total payments for your drugs since the year began.
- **Drug price information.** This information will display the total drug price, and information about increases in price from first fill for each prescription claim of the same quantity.
- **Available lower cost alternative prescriptions.** This will include information about other available drugs with lower cost sharing for each prescription claim, if applicable.

Section 3.2 Help us keep our information about your drug payments up to date

To keep track of your drug costs and the payments you make for drugs, we use records we get from pharmacies. Here is how you can help us keep your information correct and up to date:

- **Show your membership card every time you get a prescription filled.** This helps us make sure we know about the prescriptions you are filling and what you are paying.
- **Make sure we have the information we need.** There are times you may pay for the entire cost of a prescription drug. In these cases, we will not automatically get the information we need to keep track of your out-of-pocket costs. To help us keep track of your out-of-pocket costs, give us copies of your receipts. **Here are examples of when you should give us copies of your drug receipts:**
 - When you purchase a covered drug at a network pharmacy at a special price or using a discount card that is not part of our plan's benefit.
 - When you made a copayment for drugs that are provided under a drug manufacturer patient assistance program.

- Any time you have purchased covered drugs at out-of-network pharmacies or other times you have paid the full price for a covered drug under special circumstances.
- If you are billed for a covered drug, you can ask our plan to pay our share of the cost. For instructions on how to do this, go to Chapter 7, Section 2.
- **Send us information about the payments others have made for you.** Payments made by certain other individuals and organizations also count toward your out-of-pocket costs. For example, payments made by an AIDS drug assistance program (ADAP), the Indian Health Service, and charities count toward your out-of-pocket costs. Keep a record of these payments and send them to us so we can track your costs.
- **Check the written report we send you.** When you receive a *Part D EOB*, look it over to be sure the information is complete and correct. If you think something is missing or you have any questions, please call us at Customer Service. You can also sign up to receive the Part D Explanation of Benefits summary online instead of by mail.
 - To sign up, log onto [MyPrime.com](https://www.MyPrime.com).
 - Click on the drop-down arrow next to your name.
 - Select Communication Preferences.
 - Check the Email box.
 - Click Save.

If you change your mind and want to receive your EOB by mail again, you can update your communication preference at [MyPrime.com](https://www.MyPrime.com).

Be sure to keep these reports.

SECTION 4 There is no deductible for Blue Cross Group Medicare Advantage Open Access (PPO)

There is no deductible for Blue Cross Group Medicare Advantage Open Access (PPO). You begin in the Initial Coverage Stage when you fill your first prescription of the year. See Section 5 for information about your coverage in the Initial Coverage Stage.

SECTION 5 During the Initial Coverage Stage, the plan pays its share of your drug costs and you pay your share

Section 5.1 What you pay for a drug depends on the drug and where you fill your prescription

During the Initial Coverage Stage, the plan pays its share of the cost of your covered prescription drugs, and you pay your share (your copayment or coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your prescription.

The plan has 5 cost-sharing tiers

Every drug on the plan's Drug List is in one of 5 cost-sharing tiers. In general, the higher the cost-sharing tier number, the higher your cost for the drug:

- Tier 1 – Preferred Generic (Lowest Tier)

You pay \$35 per month supply of each covered insulin product on this tier.

- Tier 2 – Generic

You pay \$35 per month supply of each covered insulin product on this tier.

- Tier 3 – Preferred Brand

You pay \$35 per month supply of each covered insulin product on this tier.

- Tier 4 – Non-Preferred Drug

You pay \$35 per month supply of each covered insulin product on this tier.

- Tier 5 – Specialty (Highest Tier)

You pay \$35 per month supply of each covered insulin product on this tier.

To find out which cost-sharing tier your drug is in, look it up in the plan's Drug List.

Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- A network retail pharmacy.
- A pharmacy that is not in the plan's network. We cover prescriptions filled at out-of-network pharmacies in only limited situations. Please see Chapter 5, Section 2.5 to find out when we will cover a prescription filled at an out-of-network pharmacy.

- The plan's mail-order pharmacy.

For more information about these pharmacy choices and filling your prescriptions, see Chapter 5 and the plan's *Pharmacy Directory* bcbsil.com/retiree-medicare-tools.

Section 5.2 A table that shows your costs for a *one-month* supply of a drug

During the Initial Coverage Stage, your share of the cost of a covered drug will be either a copayment or coinsurance.

As shown in the table below, the amount of the copayment or coinsurance depends on the cost-sharing tier.

Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.

Your share of the cost when you get a *one-month* supply of a covered Part D prescription drug:

Tier	Standard retail cost sharing (in network) (up to a 30-day supply)	Standard Mail-order cost sharing (up to a 30-day supply)	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing (Coverage is limited to certain situations; see Chapter 5 for details.) (up to a 30-day supply)
Cost-Sharing Tier 1 (Preferred Generic)	20% (\$10 min - \$100 max)	\$10	20% (\$10 min - \$100 max)	20% (\$10 min - \$100 max)
Cost-Sharing Tier 2 (Generic)	20% (\$10 min - \$100 max)	\$10	20% (\$10 min - \$100 max)	20% (\$10 min - \$100 max)
Cost-Sharing Tier 3 (Preferred Brand)	20% (\$10 min - \$100 max)	\$30	20% (\$10 min - \$100 max)	20% (\$10 min - \$100 max)
Cost-Sharing Tier 4 (Non-Preferred Drug)	20% (\$10 min - \$100 max)	\$50	20% (\$10 min - \$100 max)	20% (\$10 min - \$100 max)
Cost-Sharing Tier 5 (Specialty)	20% (\$10 min - \$100 max)	20%	20% (\$10 min - \$100 max)	20% (\$10 min - \$100 max)

Please see Section 7 of this chapter for more information on cost sharing for Part D vaccines.

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.

Section 5.3 If your doctor prescribes less than a full month's supply, you may not have to pay the cost of the entire month's supply

Typically, the amount you pay for a prescription drug covers a full month's supply. There may be times when you or your doctor would like you to have less than a month's supply of a drug (for example, when you are trying a medication for the first time). You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full month's supply of your drugs, if this will help you better plan refill dates for different prescriptions.

If you receive less than a full month's supply of certain drugs, you will not have to pay for the full month's supply.

- If you are responsible for coinsurance, you pay a *percentage* of the total cost of the drug. Since the coinsurance is based on the total cost of the drug, your cost will be lower since the total cost for the drug will be lower.
- If you are responsible for a copayment for the drug, you will only pay for the number of days of the drug that you receive instead of a whole month. We will calculate the amount you pay per day for your drug (the daily cost-sharing rate) and multiply it by the number of days of the drug you receive.

Section 5.4 A table that shows your costs for a long-term (up to a 90-day) supply of a drug

For some drugs, you can get a long-term supply (also called an extended supply). A long-term supply is up to a 90-day supply.

The table below shows what you pay when you get a long-term supply of a drug.

- Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.

Your share of the cost when you get a *long-term* supply of a covered Part D prescription drug:

Tier	Standard retail cost sharing (in-network) (up to a 90 day supply)	Standard Mail-order cost sharing (in-network) (up to a 90 day supply)
Cost-Sharing Tier 1 (Preferred Generic)	20% (\$30 min - \$300 max)	\$25
Cost-Sharing Tier 2 (Generic)	20% (\$30 min - \$300 max)	\$25
Cost-Sharing Tier 3 (Preferred Brand)	20% (\$30 min - \$300 max)	\$60
Cost-Sharing Tier 4 (Non-Preferred Drug)	20% (\$30 min - \$300 max)	\$100
Cost-Sharing Tier 5 (Speciality)	20% (\$30 min - \$300 max)	20%

You won't pay more than \$70 for up to a two-month supply or \$105 for up to a three-month supply of each covered insulin product regardless of the cost-sharing tier.

Section 5.5 You stay in the Initial Coverage Stage until your out-of-pocket costs for the year reach \$1,000

You stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$1,000. You then move on to the Catastrophic Coverage Stage.

The *Part D EOB* that you receive will help you keep track of how much you, the plan, and any third parties, have spent on your behalf for your drugs during the year. Not all members will reach the \$1,000 out-of-pocket limit in a year.

We will let you know if you reach this amount. If you do reach this amount, you will leave the Initial Coverage Stage and move on to the Catastrophic Coverage Stage. See Section 1.3 on how Medicare calculates your out-of-pocket costs.

SECTION 6 During the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs

You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$1,000 limit for the calendar year. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year.

- During this payment stage, you pay nothing for your covered Part D drugs.
- For excluded drugs covered under our enhanced benefit, cost-sharing will continue to apply.

SECTION 7 Part D Vaccines. What you pay for depends on how and where you get them

Important Message About What You Pay for Vaccines

Some vaccines are considered medical benefits and are covered under Part B. Other vaccines are considered Part D drugs. You can find these vaccines listed in the plan's Drug List. Our plan covers most adult Part D vaccines at no cost to you. Refer to your plan's Drug List or contact Customer Service for coverage and cost-sharing details about specific vaccines.

There are two parts to our coverage of Part D vaccinations:

- The first part of coverage is the cost of **the vaccine itself**.
- The second part of coverage is for the cost of **giving you the vaccine**. (This is sometimes called the administration of the vaccine.)

Your costs for a Part D vaccination depend on three things:

- 1. Whether the vaccine is recommended for adults by an organization called the Advisory Committee on Immunization Practices (ACIP).**
 - Most adult Part D vaccinations are recommended by ACIP and cost you nothing.
- 2. Where you get the vaccine.**
 - The vaccine itself may be dispensed by a pharmacy or provided by the doctor's office.
- 3. Who gives you the vaccine.**
 - A pharmacist or another provider may give the vaccine in the pharmacy. Alternatively, a provider may give it in the doctor's office.

What you pay at the time you get the Part D vaccination can vary depending on the circumstances and what **drug payment stage** you are in.

- Sometimes when you get a vaccination, you have to pay for the entire cost for both the vaccine itself and the cost for the provider to give you the vaccine. You can ask our plan to pay you back for our share of the cost. For most adult Part D vaccines, this means you will be reimbursed the entire cost you paid.
- Other times, when you get a vaccination, you will pay only your share of the cost under your Part D benefit. For most adult Part D vaccines, you will pay nothing.

Below are three examples of ways you might get a Part D vaccine.

Situation 1: You get the Part D vaccination at the network pharmacy. (Whether you have this choice depends on where you live. Some states do not allow pharmacies to give certain vaccines.)

- For most adult Part D vaccines, you will pay nothing.
- For other Part D vaccines, you will pay the pharmacy your copayment for the vaccine itself which includes the cost of giving you the vaccine.
- Our plan will pay the remainder of the costs.

Situation 2: You get the Part D vaccination at your doctor's office.

- When you get the vaccine, you may have to pay for the entire cost of the vaccine itself and the cost for the provider to give it to you.
- You can then ask our plan to pay our share of the cost by using the procedures that are described in Chapter 7.
- For most adult Part D vaccines, you will be reimbursed the full amount you paid. For other Part D vaccines, you will be reimbursed the amount you paid less any copayment for the vaccine (including administration).

Situation 3: You buy the Part D vaccine itself at the network pharmacy, and then take it to your doctor's office where they give you the vaccine.

- For most adult Part D vaccines, you will pay nothing for the vaccine itself.
- For other Part D vaccines, you will pay the pharmacy your copayment for the vaccine itself.

Chapter 6 What you pay for your Part D prescription drugs

- When your doctor gives you the vaccine, you may have to pay the entire cost for this service.
- You can then ask our plan to pay our share of the cost by using the procedures described in Chapter 7.
- For most adult Part D vaccines, you will be reimbursed the full amount you paid. For other Part D vaccines, you will be reimbursed the amount you paid less any coinsurance for the vaccine administration.

CHAPTER 7:

*Asking us to pay our share of a bill
you have received for covered
medical services or drugs*

SECTION 1 Situations in which you should ask us to pay our share of the cost of your covered services or drugs

Sometimes when you get medical care or a prescription drug, you may need to pay the full cost. Other times, you may find that you have paid more than you expected under the coverage rules of the plan, or you may receive a bill from a provider. In these cases, you can ask our plan to pay you back (paying you back is often called reimbursing you). It is your right to be paid back by our plan whenever you've paid more than your share of the cost for medical services or drugs that are covered by our plan. There may be deadlines that you must meet to get paid back. Please see Section 2 of this chapter.

There may also be times when you get a bill from a provider for the full cost of medical care you have received or possibly for more than your share of cost sharing as discussed in this document. First try to resolve the bill with the provider. If that does not work, send the bill to us instead of paying it. We will look at the bill and decide whether the services should be covered. If we decide they should be covered, we will pay the provider directly. If we decide not to pay it, we will notify the provider. You should never pay more than plan-allowed cost-sharing. If this provider is contracted, you still have the right to treatment.

Here are examples of situations in which you may need to ask our plan to pay you back or to pay a bill you have received:

1. When you've received medical care from a provider who is not in our plan's network

When you received care from a provider who is not part of our network, you are only responsible for paying your share of the cost. (Your share of the cost may be higher for an out-of-network provider than for a network provider.) Ask the provider to bill the plan for our share of the cost.

- Emergency providers are legally required to provide emergency care. You are only responsible for paying your share of the cost for emergency or urgently needed services. If you pay the entire amount yourself at the time you receive the care, ask us to pay you back for our share of the cost. Send us the bill, along with documentation of any payments you have made.
- You may get a bill from the provider asking for payment that you think you do not owe. Send us this bill, along with documentation of any payments you have already made.
 - If the provider is owed anything, we will pay the provider directly.

Chapter 7 Asking us to pay our share of a bill you have received for covered medical services or drugs

- If you have already paid more than your share of the cost of the service, we will determine how much you owed and pay you back for our share of the cost.
- Please note: While you can get your care from an out-of-network provider, the provider must be eligible to participate in Medicare. Except for emergency care, we cannot pay a provider who is not eligible to participate in Medicare. If the provider is not eligible to participate in Medicare, you will be responsible for the full cost of the services you receive.

2. When a network provider sends you a bill you think you should not pay

Network providers should always bill the plan directly and ask you only for your share of the cost. But sometimes they make mistakes and ask you to pay more than your share.

- You only have to pay your cost-sharing amount when you get covered services. We do not allow providers to add additional separate charges, called balance billing. This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don't pay certain provider charges.
- Whenever you get a bill from a network provider that you think is more than you should pay, send us the bill. We will contact the provider directly and resolve the billing problem.
- If you have already paid a bill to a network provider, but you feel that you paid too much, send us the bill along with documentation of any payment you have made and ask us to pay you back the difference between the amount you paid and the amount you owed under the plan.

3. If you are retroactively enrolled in our plan

Sometimes a person's enrollment in the plan is retroactive. (This means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan and you paid out of pocket for any of your covered services or drugs after your enrollment date, you can ask us to pay you back for our share of the costs. You will need to submit paperwork such as receipts and bills for us to handle the reimbursement.

4. When you use an out-of-network pharmacy to get a prescription filled

If you go to an out-of-network pharmacy, the pharmacy may not be able to submit the claim directly to us. When that happens, you will have to pay the full cost of your prescription.

Chapter 7 Asking us to pay our share of a bill you have received for covered medical services or drugs

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. Remember that we only cover out-of-network pharmacies in limited circumstances. See Chapter 5, Section 2.5 for a discussion of these circumstances. We may not pay you back the difference between what you paid for the drug at the out-of-network pharmacy and the amount that we would pay at an in-network pharmacy.

5. When you pay the full cost for a prescription because you don't have your plan membership card with you

If you do not have your plan membership card with you, you can ask the pharmacy to call the plan or to look up your plan enrollment information. However, if the pharmacy cannot get the enrollment information they need right away, you may need to pay the full cost of the prescription yourself.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. We may not pay you back the full cost you paid if the cash price you paid is higher than our negotiated price for the prescription.

6. When you pay the full cost for a prescription in other situations

You may pay the full cost of the prescription because you find that the drug is not covered for some reason.

- For example, the drug may not be on the plan's Drug List or it could have a requirement or restriction that you didn't know about or don't think should apply to you. If you decide to get the drug immediately, you may need to pay the full cost for it.
- Save your receipt and send a copy to us when you ask us to pay you back. In some situations, we may need to get more information from your doctor in order to pay you back for our share of the cost. We may not pay you back the full cost you paid if the cash price you paid is higher than our negotiated price for the prescription.

All of the examples above are types of coverage decisions. This means that if we deny your request for payment, you can appeal our decision. Chapter 9 of this document has information about how to make an appeal.

SECTION 2 How to ask us to pay you back or to pay a bill you have received

You may request us to pay you back by sending us a request in writing. If you send a request in writing, send your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records.

To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it will help us process the information faster.
- Call Customer Service and ask for the form.

For **Medical claims**, mail your request for payment together with any bills or paid receipts to us at this address:

Medical Claims Payment Request
P.O. Box 4195
Scranton, PA 18505

For **International Emergency/Urgent care claims**, mail your request together with any bills or paid receipts to us at this address:

Blue Cross Blue Shield Global Care
Service Center
P.O. Box 2048
Southeastern, PA 19399

You must submit your claim to us within 12 months of the date you received the service, item, or drug.

For **Prescription Drug claims**, mail your request together with any bills or paid receipts to us at this address:

Prescription Drug Claims Payment Request
P.O. Box 20970
Lehigh Valley, PA 18002-0970

SECTION 3 We will consider your request for payment and say yes or no

Section 3.1 We check to see whether we should cover the service or drug and how much we owe
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When we receive your request for payment, we will let you know if we need any additional information from you. Otherwise, we will consider your request and make a coverage decision.

- If we decide that the medical care or drug is covered and you followed all the rules, we will pay for our share of the cost. Our share of the cost might not be the full amount you paid (for example, if you obtained a drug at an out-of-network pharmacy or if the cash price you paid for a drug is higher than our negotiated price). If you have already paid for the service or drug, we will mail your reimbursement of our share of the cost to you. If you have not paid for the service or drug yet, we will mail the payment directly to the provider.
- If we decide that the medical care or drug is *not* covered, or you did *not* follow all the rules, we will not pay for our share of the cost. We will send you a letter explaining the reasons why we are not sending the payment and your rights to appeal that decision.

Section 3.2 If we tell you that we will not pay for all or part of the medical care or drug, you can make an appeal
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If you think we have made a mistake in turning down your request for payment or the amount we are paying, you can make an appeal. If you make an appeal, it means you are asking us to change the decision we made when we turned down your request for payment. The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 9 of this document.

CHAPTER 8:

Your rights and responsibilities

SECTION 1 Our plan must honor your rights and cultural sensitivities as a member of the plan

Section 1.1	We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, in braille, in large print, or other alternate formats, etc.). Debemos proporcionar información de una manera que funcione para usted y de acuerdo con sus sensibilidades culturales (en idiomas que no sean inglés, en braille, en español, en letra grande u otros formatos alternativos, etc.)
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Your plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how a plan may meet these accessibility requirements include, but are not limited to provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. We can also give you information in braille, in Spanish, in large print, or other alternate formats at no cost if you need it. We are required to give you information about the plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, please call Customer Service.

Our plan is required to give female enrollees the option of direct access to a women's health specialist within the network for women's routine and preventive health care services.

If providers in the plan's network for a specialty are not available, it is the plan's responsibility to locate specialty providers outside the network who will provide you with the necessary care. In this case, you will only pay in-network cost sharing. If you find yourself in a situation where there are no specialists in the plan's network that cover a service you need, call the plan for information on where to go to obtain this service at in-network cost sharing.

If you have any trouble getting information from our plan in a format that is accessible and appropriate for you, please call to file a grievance with Blue Cross Group Medicare Advantage Open Access (PPO) at 1-877-299-1008. You may also file a complaint with Medicare by calling 1-800-MEDICARE (1-800-633-4227) or directly with the Office for Civil Rights 1-800-368-1019 or TTY: 1-800-537-7697.

Nuestro plan cuenta con servicios de intérpretes gratuitos disponibles para responder preguntas de miembros discapacitados y de aquellos que no hablan inglés. También podemos brindarle información en sistema braille, en español, en letra grande o en formatos alternativos de forma gratuita si lo requiere. Debemos brindarle información sobre los beneficios del plan en un formato que sea accesible y apropiado para usted. Para obtener información de nuestra parte de una manera que la pueda comprender, llame al Departamento de Servicios para Miembros (los números de teléfono están impresos en la contraportada de este documento)

Nuestra aseguradora cuenta con personas y servicios gratuitos de interpretación para responder preguntas de asegurados con alguna discapacidad o que no hablen inglés. Si lo necesita, también podemos proporcionarle sin costo información en braille, en letra grande u otros formatos. Tenemos la obligación de proporcionarle información sobre los beneficios de la cobertura en un formato accesible, eficaz y apropiado para usted. Comuníquese con Atención al Miembro para recibir información en un formato eficaz para usted (los números telefónicos aparecen en la contraportada de este folleto).

Nuestro plan debe brindar a las mujeres inscritas la opción de acceso directo a un especialista en salud de la mujer dentro de la red para los servicios de atención médica preventiva y de rutina de la mujer.

Si los proveedores de la red del plan para una especialidad no están disponibles, es responsabilidad del plan ubicar proveedores especializados fuera de la red que le brindarán la atención necesaria. En este caso, solo pagará el costo compartido dentro de la red. Si se encuentra en una situación en la que no hay especialistas en la red del plan que cubran un servicio que necesita, llame al plan para obtener información sobre dónde ir para obtener este servicio con costos compartidos dentro de la red.

Si tiene dificultades para acceder a la información sobre nuestro plan en un formato que sea accesible y apropiado para usted, llame para presentar un reclamo ante Blue Cross Group Medicare Advantage Open Access (PPO) al 1-877-299-1008. También puede presentar una queja con Medicare llamando al 1-800-MEDICARE (1-800-633-4227) o puede presentarla directamente en la Oficina de Derechos Civiles. La información de contacto está incluida en esta Evidencia de Cobertura, o puede comunicarse al 1-800-368-1019 o TTY 1-800-537-7697 para acceder a información adicional.

Section 1.2 We must ensure that you get timely access to your covered services and drugs

You have the right to choose a provider in the plan's network. You also have the right to go to a women's health specialist (such as a gynecologist) without a referral and still pay the in-network cost-sharing amount.

You have the right to get appointments and covered services from your providers *within a reasonable amount of time*. This includes the right to get timely services from specialists when you need that care. You also have the right to get your prescriptions filled or refilled at any of our network pharmacies without long delays.

If you think that you are not getting your medical care or Part D drugs within a reasonable amount of time, Chapter 9, tells what you can do.

Section 1.3 We must protect the privacy of your personal health information

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your personal health information includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.
- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a **Notice of Privacy Practice**, that tells about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

- We make sure that unauthorized people don't see or change your records.
- Except for the circumstances noted below, if we intend to give your health information to anyone who isn't providing your care or paying for your care, *we are required to get written permission from you or someone you have given legal power to make decisions for you first.*
- There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
 - We are required to release health information to government agencies that are checking on quality of care.

- Because you are a member of our plan through Medicare, we are required to give Medicare your health information including information about your Part D prescription drugs. If Medicare releases your information for research or other uses, this will be done according to Federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

You can see the information in your records and know how it has been shared with others

You have the right to look at your medical records held at the plan, and to get a copy of your records. We are allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we will work with your health care provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that are not routine.

If you have questions or concerns about the privacy of your personal health information, please call Customer Service.

Blue Cross and Blue Shield of Illinois (BCBSIL) is required to provide you a HIPAA Notice of Privacy Practices as well as a State Notice of Privacy Practices. The HIPAA Notice of Privacy Practices describes how BCBSIL can use or disclose your protected health information and your rights to that information under federal law. The State Notice of Privacy Practices describes how BCBSIL can use or disclose your nonpublic personal financial information and your rights to that information under state law. Please take a few minutes and review these notices. Please contact Customer Service for more information.

HIPAA NOTICE OF PRIVACY PRACTICES

Effective 10/01/2022

PLEASE REVIEW THIS NOTICE CAREFULLY. IT DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

Blue Cross and Blue Shield of Illinois (BCBSIL) is committed to protecting your privacy and understands the importance of safeguarding medical information. We are required by the Health Insurance Portability and Accountability Act (HIPAA) to maintain the privacy of your protected health information (PHI) that identifies you or could be used to identify you. HIPAA also requires that we provide you this Notice of Privacy Practices which explains our legal duties, our privacy practices and your rights regarding the PHI that BCBSIL collects and maintains about you. In addition, state law requires that we provide you a state notice that explains how BCBSIL can use or disclose your nonpublic personal financial information and describes your rights regarding this information.

To receive this notice electronically, go to the Blue Access for MembersSM (BAMSM) portal at BCBSIL.com and sign up.

This section explains the RIGHTS you have regarding your PHI and our obligations regarding these rights. You can exercise these rights by submitting a written request to us – the contact information is at the end of this notice.

Right to request an amendment to your PHI

- You can request an amendment to your PHI in a designated record if you believe it is incorrect or incomplete.
 - We have 60 days to respond to your request, however, we can receive an additional 30-days if needed.
 - We can deny your request, for example if we determine that your PHI is correct and complete or that we did not create the PHI. We will explain the reason for the denial in the response we send you and you have a right to submit a statement of disagreement.
-

Right to request confidential communications

- You can request that we contact you in a specific way or at an alternative address.
 - We are required to accommodate reasonable requests; however, we do have the right to ask you for information about how your payment will be handled as well as specifics about your communication alternatives.
-

Right to request a list of individuals or entities who received your PHI

- You can request an accounting of disclosures which is a list of all the disclosures we made during the six years prior to your request date. The list will not contain all disclosures made for treatment, payment, health care operations as well as a couple of other situations (details about these situations are described later in the notice).
 - You can request 1 accounting in any 12-month period - if you request additional ones in this time frame, we may charge a reasonable cost-based fee. We will notify you before charging you - you can then withdraw or modify your request to avoid a fee.
 - We have 60 days to respond to your request; however, we have an additional 30 days if needed.
-

Right to request a copy of the Notice

- You can request a paper copy of this notice at any time. To request a copy, submit your written request using the contact information at the end of this notice.
-

Right to choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, this individual can act on your behalf and make choices for you.
 - We will confirm that this individual has the right to act on your behalf before we release any of your PHI.
-

Right to file a complaint

- You can file a complaint directly with us if you believe we have violated your privacy rights by using the contact information at the end of this notice.
 - You can also file a complaint with the Secretary of U.S. Department of Health and Human Services Office for Civil Rights by calling 1-877-696-6775; or by visiting www.hhs.gov/ocr/privacy/hipaa/complaints/ or by sending a letter to them at:
200 Independence Ave., SW, Washington, D.C. 20201.
 - We will not retaliate against you in any way for filing a complaint.
-

This section explains when we must receive your consent before sharing your PHI.

We can share your PHI for these purposes with your verbal or written consent.

- You can identify a relative, close friend, or other person to help you with your care decisions; we will disclose limited PHI needed to that person to assist you. (If you are unable to give your consent and we determine in our professional judgement that it is in your best interest, we can use or disclose your PHI to assist in notifying a family member, personal representative or other person that can help you.)
 - For our fundraising efforts.
-

We cannot use or disclose PHI for these purposes without your written consent.

- To conduct marketing or for our financial benefit
 - Release psychotherapy notes
- There may be other uses and disclosures of your PHI beyond those listed that may require your authorization if the use or disclosure is not permitted or required by law.
- You have the right to revoke your authorization, in writing at any time except to the extent that we have already used or disclosed your PHI based on that initial authorization.
-

This section describes the situations where we are permitted by federal laws to use or share your PHI.

Although not exhaustive, it will give you a good idea of the types of routine uses and disclosures we make.

Manage and support the health care you receive

- We can use your PHI and share it with the health professionals who are treating you, for example, when your provider sends us information about your diagnosis and treatment plan so we can arrange for additional services.
-

Run our organization

- We can use and disclose your PHI to help us manage our business operations and fulfill our obligations to our customers and members, for example, we use PHI for enrollment, health care programs, activities related to the creation, renewal, or replacement of a health plan, and development of better high quality healthcare services. (We can't use genetic information to deny or refuse an individual health plan coverage).
-

Pay for your health services

- We can use and disclose your health information to process your claims and pay your provider, for example, when we share information about you to coordinate benefits between your dental plan and our medical plan.
-

Administer your plan

- We may disclose your health information to your health plan sponsor for plan administration purposes, for example, if your company contracts with us to provide their group health plan, we may need to provide them certain statistics to explain the premiums we charge.

The following are examples of when we are permitted to use or disclose your PHI without authorization and without your ability to object to its use or disclosure.

Public health activities

- We are permitted to disclose PHI for public health purposes. This includes disclosures to a public health authority or other government agency that has the authority to collect and receive such information (e.g., the Food and Drug Administration).

Health oversight activities

- We can use or disclose your PHI to the extent that it is required by federal, state, or local laws for health oversight.

Abuse, neglect, or serious threat to health or safety

- We can disclose PHI to a government agency or public health authority authorized by law to receive information about adults and children who are victims of abuse, neglect, or domestic violence.
- We also can disclose PHI, if in our professional opinion it is necessary to prevent a serious and imminent threat to the public health or safety; however, the PHI can only be disclosed to someone that we reasonably believe can prevent or lessen the threat.

Research Initiatives

- In certain situations, we are permitted to disclose a limited data set for research purposes.

Required by the Secretary of Health and Human Services

- We may be required to disclose PHI to the Secretary of Health and Human Services so that they can determine our compliance with the requirements of the final rule related to the Standards for Privacy of Individually Identifiable Health Information.

Comply with the law

- In some situations, we may be required by applicable federal, state, or local law to disclose your PHI.
-

Organ donors, coroners and funeral directors

- If you are an organ donor, we may disclose your PHI to an organ procurement organization if needed to facilitate organ donation or transplantation.
 - We may disclose your PHI if it is needed by a medical examiner, coroner or funeral director to perform legally authorized duties.
-

Workers' Compensation

- We may be required to share PHI to comply with workers compensation laws and other similar programs.
-

Specialized Government Functions; National Security and Intelligence Activities

- We may be asked to disclose PHI in certain situations such as determining eligibility for benefits offered by the Department of Veterans Affairs.
 - We may also be required by law to disclose PHI to authorized federal officials for national security concerns, intelligence or counterintelligence activities, the protection of the President, and other authorized persons or foreign heads of state as may be required by law.
-

Respond to lawsuits and legal actions

- We may disclose your PHI in response to an administrative or court order but only if the disclosure is expressly authorized.
 - We may also be required to disclose PHI to respond to a subpoena, discovery request, or other similar request.
-

Law enforcement

- We may disclose PHI, if the applicable legal requirements are met, to law enforcement for the purposes of responding to a crime.
-

Inmates

- We may use or disclose the PHI we created or received in the course of paying for the healthcare services of inmates in a correctional facility.
-

Business Associates

- We may disclose PHI to a Business Associate which is an entity or person that performs activities or services on our behalf that involve the use, disclosure, access, creation, or storage of PHI. We require a Business Associate to execute appropriate agreements before they initiate these activities or services.
-

Additional Health information

- Some federal or state laws include additional requirements for the use or disclosure of certain health condition related information. We follow the applicable requirements of these laws.
-

We also have the following responsibilities and legal obligations to:

- Maintain the privacy and security of your PHI.
 - Notify you in the event you are affected by a breach of unsecured PHI.
 - Provide you a paper copy of this notice upon request.
 - Abide by the terms of this current notice.
 - Refrain from using or disclosing PHI in any manner not described in this notice unless you authorize us to do so in writing.
-

STATE PRIVACY NOTICE

Effective 10/01/2022

Blue Cross and Blue Shield of Illinois (BCBSIL) collects nonpublic personal information about you from your insurance application, healthcare claims, payment information and consumer reporting agencies. BCBSIL will:

- **Not** disclose this information, even if your customer relationship with us ends, to any non-affiliated third parties except with your consent or as permitted by law.
- **Restrict** access to this information to only those employees who perform functions necessary to administer our business and provide services to our customers.
- **Maintain** security and privacy practices that include physical, technical, and administrative safeguards to protect this information from unauthorized access.
- **Use** this information for the sole purpose of administering your insurance plan, processing your claims, ensuring proper billing, providing you with customer service and complying with the law.
- **Only** share this information as required or permitted by law and if needed with the following third parties:
 - Company affiliates
 - Business partners that provide services on our behalf (i.e., claims management, marketing, clinical support)
 - Insurance brokers or agents, financial services firms, stop-loss carriers
 - Regulatory, governmental and law enforcement agencies
 - Your Employer Group Health plan.

You also have the right to ask what nonpublic financial information we have about you and to request a copy of it.

CHANGES TO THESE NOTICES

We reserve the right to change the privacy practices described in these notices and make the new practices apply to all the PHI we maintain about you. Should we make a change, we will post the revised notices on our website. You can always request a paper copy using the contact information below. Depending on the changes made to the Notice, we may be required by applicable law to mail you a copy.

CONTACT INFORMATION FOR THESE NOTICES

If you would like general information about your privacy rights or would like a copy of these notices, go to: <http://www.BCBSIL.com/legal-and-privacy/privacy-notice-and-forms>. If you have any questions about this Notice or want to exercise a right described in the Notice, you can contact us by:

Calling: The toll-free number located on your member identification card or 1-877-361-7594.

Writing: Executive Director,
Privacy Office
Blue Cross and Blue Shield of Illinois
300 East Randolph Street
Chicago, IL 60601-5099

REVIEWED: August 2024

Section 1.4 We must give you information about the plan, its network of providers, and your covered services

As a member of Blue Cross Group Medicare Advantage Open Access (PPO), you have the right to get several kinds of information from us.

If you want any of the following kinds of information, please call Customer Service:

- **Information about our plan.** This includes, for example, information about the plan's financial condition.
- **Information about our network providers and pharmacies.** You have the right to get information about the qualifications of the providers and pharmacies in our network and how we pay the providers in our network.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information regarding medical services. Chapters 5 and 6 provide information about Part D prescription drug coverage.
- **Information about why something is not covered and what you can do about it.** Chapter 9 provides information on asking for a written explanation on why a medical service or Part D drug is not covered or if your coverage is restricted. Chapter 9 also provides information on asking us to change a decision, also called an appeal.

Section 1.5 We must support your right to make decisions about your care

You have the right to know your treatment options and participate in decisions about your health care

You have the right to get full information from your doctors and other health care providers. Your providers must explain your medical condition and your treatment choices *in a way that you can understand*.

You also have the right to participate fully in decisions about your health care. To help you make decisions with your doctors about what treatment is best for you, your rights include the following:

- **To know about all of your choices.** You have the right to be told about all of the treatment options that are recommended for your condition, no matter what they cost or whether they are covered by our plan. It also includes being told about programs our plan offers to help members manage their medications and use drugs safely.
- **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say “no.”** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. You also have the right to stop taking your medication. Of course, if you refuse treatment or stop taking medication, you accept full responsibility for what happens to your body as a result.

You have the right to give instructions about what is to be done if you are not able to make medical decisions for yourself

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you are in this situation. This means that, *if you want to*, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

The legal documents that you can use to give your directions in advance in these situations are called **advance directives**. There are different types of advance directives and different names for them. Documents called **living will** and **power of attorney for health care** are examples of advance directives.

If you want to use an advance directive to give your instructions, here is what to do:

- **Get the form.** You can get an advance directive form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get

advance directive forms from organizations that give people information about Medicare. You can also contact Customer Service to ask for the forms.

- **Fill it out and sign it.** Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.
- **Give copies to appropriate people.** You should give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, **take a copy with you to the hospital.**

- The hospital will ask you whether you have signed an advance directive form and whether you have it with you.
- If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

Remember, it is your choice whether you want to fill out an advance directive (including whether you want to sign one if you are in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you have signed an advance directive.

What if your instructions are not followed?

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with the Illinois Department of Public Health.

Section 1.6 You have the right to make complaints and to ask us to reconsider decisions we have made
--

If you have any problems, concerns, or complaints and need to request coverage, or make an appeal, Chapter 9 of this document tells what you can do. Whatever you do—ask for a coverage decision, make an appeal, or make a complaint—**we are required to treat you fairly.**

Section 1.7 What can you do if you believe you are being treated unfairly or your rights are not being respected?

If it is about discrimination, call the Office for Civil Rights

If you believe you have been treated unfairly or your rights have not been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, sexual orientation, or national origin, you should call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 or TTY: 1-800-537-7697 or call your local Office for Civil Rights.

Is it about something else?

If you believe you have been treated unfairly or your rights have not been respected, *and* it's *not* about discrimination, you can get help dealing with the problem you are having:

- You can **call Customer Service**.
- You can **call the SHIP**. For details, go to Chapter 2, Section 3.
- Or, **you can call Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY: 1-877-486-2048).

Section 1.8 How to get more information about your rights

There are several places where you can get more information about your rights:

- You can **call Customer Service**.
- You can **call the SHIP**. For details, go to Chapter 2, Section 3.
- You can contact **Medicare**.
 - You can visit the Medicare website to read or download the publication "Medicare Rights & Protections." (The publication is available at: <https://www.medicare.gov/publications/11534-medicare-rights-and-protections.pdf>.)
 - Or, you can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY: 1-877-486-2048).

SECTION 2 You have some responsibilities as a member of the plan

Things you need to do as a member of the plan are listed below. If you have any questions, please call Customer Service.

- **Get familiar with your covered services and the rules you must follow to get these covered services.** Use this *Evidence of Coverage* to learn what is covered for you and the rules you need to follow to get your covered services.
 - Chapters 3 and 4 give the details about your medical services.
 - Chapters 5 and 6 give the details about your Part D prescription drug coverage.
- **If you have any other health insurance coverage or prescription drug coverage in addition to our plan, you are required to tell us.** Chapter 1 tells you about coordinating these benefits.
- **Tell your doctor and other health care providers that you are enrolled in our plan.** Show your plan membership card whenever you get your medical care or Part D prescription drugs.
- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
 - To help get the best care, tell your doctors and other health providers about your health problems. Follow the treatment plans and instructions that you and your doctors agree upon.
 - Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and supplements.
 - If you have any questions, be sure to ask and get an answer you can understand.
- **Be considerate.** We expect all our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor's office, hospitals, and other offices.
- **Pay what you owe.** As a plan member, you are responsible for these payments:
 - You must pay your plan premiums.
 - You must continue to pay your Medicare Part B premiums to remain a member of the plan.

- For most of your medical services or drugs covered by the plan, you must pay your share of the cost when you get the service or drug.
 - If you get any medical services or drugs that are not covered by our plan or by other insurance you may have, you must pay the full cost.
 - If you disagree with our decision to deny coverage for a service or drug, you can make an appeal. Please see Chapter 9 of this document for information about how to make an appeal.
 - If you are required to pay a late enrollment penalty, you must pay the penalty to keep your prescription drug coverage.
 - If you are required to pay the extra amount for Part D because of your yearly income, you must continue to pay the extra amount directly to the government to remain a member of the plan.
- **If you move *within* our plan service area, we need to know** so we can keep your membership record up to date and know how to contact you.
 - If you move, it is also important to tell Social Security (or the Railroad Retirement Board).

CHAPTER 9:

*What to do if you have a problem
or complaint (coverage decisions,
appeals, complaints)*

SECTION 1 Introduction

Section 1.1 What to do if you have a problem or concern
--

This chapter explains two types of processes for handling problems and concerns:

- For some problems, you need to use the **process for coverage decisions and appeals**.
- For other problems, you need to use the **process for making complaints**; also called grievances.

Both of these processes have been approved by Medicare. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

The guide in Section 3 will help you identify the right process to use and what you should do.

Section 1.2 What about the legal terms?
--

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand. To make things easier, this chapter:

- Uses simpler words in place of certain legal terms. For example, this chapter generally says, making a complaint rather than filing a grievance, coverage decision rather than organization determination, or coverage determination or at-risk determination, and independent review organization instead of Independent Review Entity.
- It also uses abbreviations as little as possible.

However, it can be helpful—and sometimes quite important—for you to know the correct legal terms. Knowing which terms to use will help you communicate more accurately to get the right help or information for your situation. To help you know which terms to use, we include legal terms when we give the details for handling specific types of situations.

SECTION 2 Where to get more information and personalized assistance

We are always available to help you. Even if you have a complaint about our treatment of you, we are obligated to honor your right to complain. Therefore, you should always reach out to customer service for help. But in some situations, you

may also want help or guidance from someone who is not connected with us. Below are two entities that can assist you.

State Health Insurance Assistance Program (SHIP)

Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you are having. They can also answer your questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. You will find phone numbers and website URLs in Chapter 2, Section 3 of this document.

Medicare

You can also contact Medicare to get help. To contact Medicare:

- 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.
- You can also visit the Medicare website (www.medicare.gov).

SECTION 3 To deal with your problem, which process should you use?

If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The guide that follows will help.

Is your problem or concern about your benefits or coverage?

This includes problems about whether medical care (medical items, services and/or Part B prescription drugs) are covered or not, the way they are covered, and problems related to payment for medical care.

Yes.

Go on to the next section of this chapter, **Section 4, A guide to the basics of coverage decisions and appeals.**

No.

Skip ahead to **Section 10** at the end of this chapter: **How to make a complaint about quality of care, waiting times, customer service or other concerns.**

COVERAGE DECISIONS AND APPEALS

SECTION 4 A guide to the basics of coverage decisions and appeals

Section 4.1 Asking for coverage decisions and making appeals: the big picture
--

Coverage decisions and appeals deal with problems related to your benefits and coverage for your medical care (services, items, and Part B prescription drugs, including payment). To keep things simple, we generally refer to medical items, services, and Medicare Part B prescription drugs as **medical care**. You use the coverage decision and appeals process for issues such as whether something is covered or not and the way in which something is covered.

Asking for coverage decisions prior to receiving benefits

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical care. For example, if your plan network doctor refers you to a medical specialist not inside the network, this referral is considered a favorable coverage decision unless either your network doctor can show that you received a standard denial notice for this medical specialist, or the *Evidence of Coverage* makes it clear that the referred service is never covered under any condition. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we will cover a particular medical service or refuses to provide medical care you think that you need. In other words, if you want to know if we will cover a medical care before you receive it, you can ask us to make a coverage decision for you. In limited circumstances a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

We are making a coverage decision for you whenever we decide what is covered for you and how much we pay. In some cases, we might decide medical care is not covered or is no longer covered by Medicare for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision, whether before or after a benefit is received, and you are not satisfied, you can **appeal** the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made. Under certain circumstances, which we discuss later, you can request an expedited or **fast appeal** of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we were properly following the rules. When we have completed the review, we give you our decision.

In limited circumstances a request for a Level 1 appeal will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so, or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we say no to all or part of your Level 1 appeal for medical care, your appeal will automatically go on to a Level 2 appeal conducted by an independent review organization that is not connected to us.

- You do not need to do anything to start a Level 2 appeal. Medicare rules require we automatically send your appeal for medical care to Level 2 if we do not fully agree with your Level 1 appeal.
- See **Section 5.4** of this chapter for more information about Level 2 appeals for medical care.
- Part D appeals are discussed further in Section 6 of this chapter.

If you are not satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal (Section 9 in this chapter explains the Level 3, 4, and 5 appeals processes).

Section 4.2 How to get help when you are asking for a coverage decision or making an appeal

Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- You **can call us at Customer Service**.
- You **can get free help** from your State Health Insurance Assistance Program.
- **Your doctor can make a request for you.** If your doctor helps with an appeal past Level 2, they will need to be appointed as your representative. Please call Customer Service and ask for the *Appointment of Representative* form. (The form is also available on Medicare's website at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf.)
 - For medical care or Part B prescription drugs, your doctor can request a coverage decision or a Level 1 appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2.
 - For Part D prescription drugs, your doctor or other prescriber can request a coverage decision or a Level 1 appeal on your behalf. If your Level 1 appeal is denied your doctor or prescriber can request a Level 2 appeal.
- **You can ask someone to act on your behalf.** If you want to, you can name another person to act for you as your representative to ask for a coverage decision or make an appeal.
 - If you want a friend, relative, or other person to be your representative, call Customer Service and ask for the *Appointment of Representative form*. (The form is also available on Medicare's website at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf.) The form gives that person permission to act on your behalf. It must be signed by you and by the person who you would like to act on your behalf. You must give us a copy of the signed form.
 - While we can accept an appeal request without the form, we cannot begin or complete our review until we receive it. If we do not receive the form before our deadline for making a decision on your appeal, your appeal request will be dismissed. If this happens, we will send you a written notice explaining your right to ask the independent review organization to review our decision to dismiss your appeal.
- **You also have the right to hire a lawyer.** You may contact your own lawyer, or get the name of a lawyer from your local bar association or other

referral service. There are also groups that will give you free legal services if you qualify. However, **you are not required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

Section 4.3 Which section of this chapter gives the details for your situation?

There are four different situations that involve coverage decisions and appeals. Since each situation has different rules and deadlines, we give the details for each one in a separate section:

- **Section 5** of this chapter: Your medical care: How to ask for a coverage decision or make an appeal
- **Section 6** of this chapter: Your Part D prescription drugs: How to ask for a coverage decision or make an appeal
- **Section 7** of this chapter: How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon
- **Section 8** of this chapter: How to ask us to keep covering certain medical services if you think your coverage is ending too soon (*Applies only to these services: home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services*)

If you're not sure which section you should be using, please call Customer Service. You can also get help or information from government organizations such as your SHIP.

SECTION 5 Your medical care: How to ask for a coverage decision or make an appeal of a coverage decision

Section 5.1 This section tells what to do if you have problems getting coverage for medical care or if you want us to pay you back for our share of the cost of your care

This section is about your benefits for medical care and services. These benefits are described in Chapter 4 of this document: *Medical Benefits Chart (what is covered and what you pay)*. To keep things simple, we generally refer to "medical care coverage" or "medical care" which includes medical items and services as well as Medicare Part B prescription drugs. In some cases, different rules apply to a request for a Part B prescription drug. In those cases, we will explain how the rules for Part B prescription drugs are different from the rules for medical items and services.

This section tells what you can do if you are in any of the five following situations:

1. You are not getting certain medical care you want, and you believe that this is covered by our plan. **Ask for a coverage decision. Section 5.2.**
2. Our plan will not approve the medical care your doctor or other medical provider wants to give you, and you believe that this care is covered by the plan. **Ask for a coverage decision. Section 5.2.**
3. You have received medical care that you believe should be covered by the plan, but we have said we will not pay for this care. **Make an appeal. Section 5.3.**
4. You have received and paid for medical care that you believe should be covered by the plan, and you want to ask our plan to reimburse you for this care. **Send us the bill. Section 5.5.**
5. You are being told that coverage for certain medical care you have been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health. **Make an appeal. Section 5.3.**

Note: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services, you need to read Sections 7 and 8 of this Chapter. Special rules apply to these types of care.

Section 5.2 Step-by-step: How to ask for a coverage decision

Legal Terms

When a coverage decision involves your medical care, it is called an organization determination .
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A fast coverage decision is called an expedited determination .
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Step 1: Decide if you need a standard coverage decision or a fast coverage decision.

A standard coverage decision is usually made within 14 calendar days or 72 hours for Part B drugs. A fast coverage decision is generally made within 72 hours, for medical services, or 24 hours for Part B drugs. In order to get a fast coverage decision, you must meet two requirements:

- You may *only ask* for coverage for medical items and/or services (not requests for payment for items and/or services already received).

- You can get a fast coverage decision *only* if using the standard deadlines could *cause serious harm to your health or hurt your ability to function*.
- **If your doctor tells us that your health requires a fast coverage decision, we will automatically agree to give you a fast coverage decision.**
- **If you ask for a fast coverage decision on your own, without your doctor's support, we will decide whether your health requires that we give you a fast coverage decision.** If we do not approve a fast coverage decision, we will send you a letter that:
 - Explains that we will use the standard deadlines.
 - Explains if your doctor asks for the fast coverage decision, we will automatically give you a fast coverage decision.
 - Explains that you can file a fast complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you requested.

Step 2: Ask our plan to make a coverage decision or fast coverage decision.

- Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this. Chapter 2 has contact information.

Step 3: We consider your request for medical care coverage and give you our answer.

For standard coverage decisions we use the standard deadlines.

This means we will give you an answer within 14 calendar days after we receive your request **for a medical item or service**. If your request is for a **Medicare Part B prescription drug**, we will give you an answer **within 72 hours** after we receive your request.

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- If you believe we should *not* take extra days, you can file a fast complaint. We will give you an answer to your complaint as soon as we make the decision. (The process for making a complaint is different from the process for coverage decisions and appeals. See Section 10 of this chapter for information on complaints.)

For fast coverage decisions we use an expedited timeframe.

A fast coverage decision means we will answer within 72 hours if your request is for a medical item or service. If your request is for a Medicare Part B prescription drug, we will answer within 24 hours.

- **However**, if you ask for more time, or if we need more that may benefit you, **we can take up to 14 more calendar days**. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- If you believe we should *not* take extra days, you can file a fast complaint. (See Section 10 of this chapter for information on complaints.) We will call you as soon as we make the decision.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no.

Step 4: If we say no to your request for coverage for medical care, you can appeal.

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the medical care coverage you want. If you make an appeal, it means you are going on to Level 1 of the appeals process.

Section 5.3 Step-by-step: How to make a Level 1 appeal (how to ask for a review of a medical care coverage decision made by our plan)

Legal Terms

An appeal to the plan about a medical care coverage decision is called a plan reconsideration .
--

A fast appeal is also called an expedited reconsideration .
--

Step 1: Decide if you need a standard appeal or a fast appeal.

A standard appeal is usually made within 30 calendar days or 7 calendar days for Part B drugs. A fast appeal is generally made within 72 hours.

- If you are appealing a decision, we made about coverage for care that you have not yet received, you and/or your doctor will need to decide if you need a fast appeal. If your doctor tells us that your health requires a fast appeal, we will give you a fast appeal.
- The requirements for getting a fast appeal are the same as those for getting a fast coverage decision in Section 5.2 of this chapter.

Step 2: Ask our plan for an Appeal or a Fast Appeal

- **If you are asking for a standard appeal, submit your standard appeal in writing.**
- **If you are asking for a fast appeal, make your appeal in writing or call us 1-877-299-1008 (TTY: 711).** Chapter 2 has contact information.
- **You must make your appeal request within 65 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- **You can ask for a copy of the information regarding your medical decision. You and your doctor may add more information to support your appeal. We are allowed to charge a fee for copying and sending this information to you.**

Step 3: We consider your appeal and we give you our answer.

- When our plan is reviewing your appeal, we take a careful look at all of the information. We check to see if we were following all the rules when we said no to your request.
- We will gather more information if needed, possibly contacting you or your doctor.

Deadlines for a fast appeal

- For fast appeals, we must give you our answer **within 72 hours after we receive your appeal.** We will give you our answer sooner if your health requires us to.
 - However, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time if your request is for a Medicare Part B prescription drug.
 - If we do not give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we are required to automatically send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.4 explains the Level 2 appeal process.

- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you our decision in writing and automatically forward your appeal to the independent review organization for a Level 2 appeal. The independent review organization will notify you in writing when it receives your appeal.

Deadlines for a standard appeal

- For standard appeals, we must give you our answer **within 30 calendar days** after we receive your appeal. If your request is for a Medicare Part B prescription drug you have not yet received, we will give you our answer **within 7 calendar days** after we receive your appeal. We will give you our decision sooner if your health condition requires us to.
 - However, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
 - If you believe we should *not* take extra days, you can file a fast complaint. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (See Section 10 of this chapter for information on complaints.)
 - If we do not give you an answer by the deadline (or by the end of the extended time period), we will send your request to a Level 2 appeal, where an independent review organization will review the appeal. Section 5.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage within 30 calendar days if your request is for a medical item or service, or **within 7 calendar days** if your request is for a Medicare Part B prescription drug.
- **If our plan says no to part or all of your appeal**, we will automatically send your appeal to the independent review organization for a Level 2 appeal.

Section 5.4 Step-by-step: How a Level 2 appeal is done

Legal Term

The formal name for the independent review organization is the Independent Review Entity . It is sometimes called the IRE .

The **independent review organization is an independent organization hired by Medicare**. It is not connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: The independent review organization reviews your appeal.

- We will send the information about your appeal to this organization. This information is called your **case file**. **You have the right to ask us for a copy of your case file. We are allowed to charge you a fee for copying and sending this information to you.**
- You have a right to give the independent review organization additional information to support your appeal.
- Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.

If you had a fast appeal at Level 1, you will also have a fast appeal at Level 2.

- For the fast appeal the review organization must give you an answer to your Level 2 appeal within 72 hours of when it receives your appeal.
- However, if your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.

If you had a standard appeal at Level 1, you will also have a standard appeal at Level 2.

- For the standard appeal if your request is for a medical item or service, the review organization must give you an answer to your Level 2 appeal **within 30 calendar days** of when it receives your appeal. If your request is for a Medicare Part B prescription drug, the review organization must give you an answer to your Level 2 appeal **within 7 calendar days** of when it receives your appeal.
- However, if your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.

Step 2: The independent review organization gives you their answer.

The independent review organization will tell you its decision in writing and explain the reasons for it.

- **If the review organization says yes to part or all of a request for a medical item or service**, we must authorize the medical care coverage within 72 hours or provide the service within 14 calendar days after we receive the decision from the review organization for standard requests. For expedited requests, we have 72 hours from the date we receive the decision from the review organization.
- **If the review organization says yes to part or all of a request for a Medicare Part B prescription drug**, we must authorize or provide the Part B prescription drug within **72 hours** after we receive the decision from the review organization for **standard requests**. For **expedited requests** we have **24 hours** from the date we receive the decision from the review organization.
- **If this organization says no to part or all of your appeal**, it means they agree with us that your request (or part of your request) for coverage for medical care should not be approved. (This is called upholding the decision or turning down your appeal.). In this case, the independent review organization will send you a letter:
 - Explaining its decision.
 - Notifying you of the right to a Level 3 appeal if the dollar value of the medical care coverage meets a certain minimum. The written notice you get from the independent review organization will tell you the dollar amount you must meet to continue the appeals process.
 - Telling you how to file a Level 3 appeal.

Step 3: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go to a Level 3 appeal the details on how to do this are in the written notice you get after your Level 2 appeal.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter explains the Level 3, 4, and 5 appeals processes.

<p>Section 5.5 What if you are asking us to pay you for our share of a bill you have received for medical care?</p>

Chapter 7 describes when you may need to ask for reimbursement or to pay a bill you have received from a provider. It also tells how to send us the paperwork that asks us for payment.

Asking for reimbursement is asking for a coverage decision from us

If you send us the paperwork asking for reimbursement, you are asking for a coverage decision. To make this decision, we will check to see if the medical care you paid for is a covered service. We will also check to see if you followed all the rules for using your coverage for medical care.

- **If we say yes to your request:** If the medical care is covered and you followed all the rules, we will send you the payment for the cost typically within 30 calendar days, but no later than 60 calendar days after we receive your request. If you haven't paid for the medical care, we will send the payment directly to the provider.
- **If we say no to your request:** If the medical care is *not* covered, or you did *not* follow all the rules, we will not send payment. Instead, we will send you a letter that says we will not pay for the medical care and the reasons why.

If you do not agree with our decision to turn you down, **you can make an appeal**. If you make an appeal, it means you are asking us to change the coverage decision we made when we turned down your request for payment.

To make this appeal, follow the process for appeals that we describe in Section 5.3. For appeals concerning reimbursement, please note:

- We must give you our answer within 60 calendar days after we receive your appeal. If you are asking us to pay you back for medical care you have already received and paid for, you are not allowed to ask for a fast appeal.
- If the independent review organization decides we should pay, we must send you or the provider the payment within 30 calendar days. If the answer to your appeal is yes at any stage of the appeals process after Level 2, we must send the payment you requested to you or to the provider within 60 calendar days.

SECTION 6 Your Part D prescription drugs: How to ask for a coverage decision or make an appeal

Section 6.1 This section tells you what to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug
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Your benefits include coverage for many prescription drugs. To be covered, the drug must be used for a medically accepted indication. (See Chapter 5 for more information about a medically accepted indication.) For details about Part D drugs, rules, restrictions, and costs please see Chapters 5 and 6. **This section is about your Part D drugs only.** To keep things simple, we generally say *drug* in the rest of

this section, instead of repeating *covered outpatient prescription drug* or *Part D drug* every time. We also use the term Drug List instead of *List of Covered Drugs* or *Formulary*.

- If you do not know if a drug is covered or if you meet the rules, you can ask us. Some drugs require that you get approval from us before we will cover it.
- If your pharmacy tells you that your prescription cannot be filled as written, the pharmacy will give you a written notice explaining how to contact us to ask for a coverage decision.

Part D coverage decisions and appeals

Legal Term
An initial coverage decision about your Part D drugs is called a coverage determination .

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your drugs. This section tells what you can do if you are in any of the following situations:

- Asking to cover a Part D drug that is not on the plan's *List of Covered Drugs*. **Ask for an exception. Section 6.2**
- Asking to waive a restriction on the plan's coverage for a drug (such as limits on the amount of the drug you can get, prior authorization, or the requirement to try another drug first) **Ask for an exception. Section 6.2**
- Asking to pay a lower cost-sharing amount for a covered drug on a higher cost-sharing tier **Ask for an exception. Section 6.2**
- Asking to get pre-approval for a drug. **Ask for a coverage decision. Section 6.4**
- Pay for a prescription drug you already bought. **Ask us to pay you back. Section 6.4**

If you disagree with a coverage decision we have made, you can appeal our decision.

This section tells you both how to ask for coverage decisions and how to request an appeal.

Section 6.2 What is an exception?

Legal Terms

Asking for coverage of a drug that is not on the Drug List is sometimes called asking for a **formulary exception**.

Asking for removal of a restriction on coverage for a drug is sometimes called asking for a **formulary exception**.

Asking to pay a lower price for a covered non-preferred drug is sometimes called asking for a **tiering exception**.

If a drug is not covered in the way you would like it to be covered, you can ask us to make an **exception**. An exception is a type of coverage decision.

For us to consider your exception request, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. Here are three examples of exceptions that you or your doctor or other prescriber can ask us to make:

- 1. Covering a Part D drug for you that is not on our Drug List.** If we agree to cover a drug not on the Drug List, you will need to pay the cost-sharing amount that applies to drugs in Tier 4. You cannot ask for an exception to the cost-sharing amount we require you to pay for the drug.
- 2. Removing a restriction for a covered drug.** Chapter 5 describes the extra rules or restrictions that apply to certain drugs on our Drug List. If we agree to make an exception and waive a restriction for you, you can ask for an exception to the cost-sharing amount we require you to pay for the drug.
- 3. Changing coverage of a drug to a lower cost-sharing tier.** Every drug on our Drug List is in one of 5 cost-sharing tiers. In general, the lower the cost-sharing tier number, the less you will pay as your share of the cost of the drug.
 - If our Drug List contains alternative drug(s) for treating your medical condition that are in a lower cost-sharing tier than your drug, you can ask us to cover your drug at the cost-sharing amount that applies to the alternative drug(s).
 - If the drug you're taking is a biological product you can ask us to cover your drug at a lower cost-sharing amount. This would be the lowest tier that contains biological product alternatives for treating your condition.
 - If the drug you're taking is a brand name drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains brand name alternatives for treating your condition.
 - If the drug you're taking is a generic drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains either brand or generic alternatives for treating your condition.

- You cannot ask us to change the cost-sharing tier for any drug in Tier 5 (Specialty).
- If we approve your tiering exception request and there is more than one lower cost-sharing tier with alternative drugs you can't take, you will usually pay the lowest amount.

Section 6.3 Important things to know about asking for exceptions

Your doctor must tell us the medical reasons

Your doctor or other prescriber must give us a statement that explains the medical reasons for requesting an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Typically, our Drug List includes more than one drug for treating a particular condition. These different possibilities are called **alternative** drugs. If an alternative drug would be just as effective as the drug you are requesting and would not cause more side effects or other health problems, we will generally *not* approve your request for an exception. If you ask us for a tiering exception, we will generally *not* approve your request for an exception unless all the alternative drugs in the lower cost-sharing tier(s) won't work as well for you or are likely to cause an adverse reaction or other harm. Your coverage is provided through a contract with your current or former employer or union. Depending upon the plan design from your employer, tiering exceptions may not be applicable to your plan. Please contact your employer/union benefits administrator for more information about your plan benefits.

We can say yes or no to your request

- If we approve your request for an exception, our approval usually is valid until the end of the plan year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say no to your request, you can ask for another review by making an appeal.

Section 6.4 Step-by-step: How to ask for a coverage decision, including an exception

Legal Term

A fast coverage decision is called an **expedited coverage determination**.

Step 1: Decide if you need a standard coverage decision or a fast coverage decision.

Standard coverage decisions are made within **72 hours** after we receive your doctor's statement. **Fast coverage decisions** are made within **24 hours** after we receive your doctor's statement.

If your health requires it, ask us to give you a fast coverage decision. To get a fast coverage decision, you must meet two requirements:

- You must be asking for a drug you have not yet received. (You cannot ask for fast coverage decision to be paid back for a drug you have already bought.)
- Using the standard deadlines could cause serious harm to your health or hurt your ability to function.
- **If your doctor or other prescriber tells us that your health requires a fast coverage decision, we will automatically give you a fast coverage decision.**
- **If you ask for a fast coverage decision on your own, without your doctor or prescriber's support, we will decide whether your health requires that we give you a fast coverage decision.** If we do not approve a fast coverage decision, we will send you a letter that:
 - Explains that we will use the standard deadlines.
 - Explains if your doctor or other prescriber asks for the fast coverage decision, we will automatically give you a fast coverage decision.
 - Tells you how you can file a fast complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. We will answer your complaint within 24 hours of receipt.

Step 2: Request a standard coverage decision or a fast coverage decision.

Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You can also access the coverage decision process through our website. We must accept any written request, including a request submitted on the *CMS Model Coverage Determination Request Form*, which is available on our website bluememberil.com. Chapter 2 has contact information. To assist us in processing your request, please be sure to include your name, contact information, and information identifying which denied claim is being appealed.

You, your doctor, (or other prescriber) or your representative can do this. You can also have a lawyer act on your behalf. Section 4 of this chapter tells how you can give written permission to someone else to act as your representative.

- **If you are requesting an exception, provide the supporting statement,** which is the medical reasons for the exception. Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing a written statement if necessary.

Step 3: We consider your request and give you our answer.

Deadlines for a fast coverage decision

- We must generally give you our answer **within 24 hours** after we receive your request.
 - For exceptions, we will give you our answer within 24 hours after we receive your doctor's supporting statement. We will give you our answer sooner if your health requires us to.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested,** we must provide the coverage we have agreed to provide within 24 hours after we receive your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you requested,** we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Deadlines for a standard coverage decision about a drug you have not yet received

- We must generally give you our answer **within 72 hours** after we receive your request.
 - For exceptions, we will give you our answer within 72 hours after we receive your doctor's supporting statement. We will give you our answer sooner if your health requires us to.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.

- **If our answer is yes to part or all of what you requested**, we must **provide the coverage** we have agreed to provide **within 72 hours** after we receive your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Deadlines for a standard coverage decision about payment for a drug you have already bought

- We must give you our answer **within 14 calendar days** after we receive your request.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested**, we are also required to make payment to you within 14 calendar days after we receive your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Step 4: If we say no to your coverage request, you can make an appeal.

If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the drug coverage you want. If you make an appeal, it means you are going on to Level 1 of the appeals process.

Section 6.5 Step-by-step: How to make a Level 1 appeal

Legal Terms

An appeal to the plan about a Part D drug coverage decision is called a plan redetermination . A fast appeal is also called an expedited redetermination .

Step 1: Decide if you need a standard appeal or a fast appeal.

A standard appeal is usually made within 7 calendar days. A fast appeal is generally made within 72 hours. If your health requires it, ask for a fast appeal.

- If you are appealing a decision we made about a drug you have not yet received, you and your doctor or other prescriber will need to decide if you need a fast appeal.
- The requirements for getting a fast appeal are the same as those for getting a fast coverage decision in Section 6.4 of this chapter.

Step 2: You, your representative, doctor or other prescriber must contact us and make your Level 1 appeal. If your health requires a quick response, you must ask for a **fast appeal**.

- **For standard appeals, submit a written request.** Chapter 2 has contact information.
- **For fast appeals either submit your appeal in writing or call us at 1-877-299-1008.** Chapter 2 has contact information.
- **We must accept any written request,** including a request submitted on the *CMS Model Redetermination Request Form*, which is available on our website bluememberil.com. Please be sure to include your name, contact information, and information regarding your claim to assist us in processing your request.
- **You must make your appeal request within 65 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- **You can ask for a copy of the information in your appeal and add more information.** You and your doctor may add more information to support your appeal. We are allowed to charge a fee for copying and sending this information to you.

Step 3: We consider your appeal and we give you our answer.

- When we are reviewing your appeal, we take another careful look at all of the information about your coverage request. We check to see if we were

following all the rules when we said no to your request. We may contact you or your doctor or other prescriber to get more information.

Deadlines for a fast appeal

- For fast appeals, we must give you our answer **within 72 hours after we receive your appeal**. We will give you our answer sooner if your health requires us to.
 - If we do not give you an answer within 72 hours, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 6.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a standard appeal for a drug you have not yet received

- For standard appeals, we must give you our answer **within 7 calendar days** after we receive your appeal. We will give you our decision sooner if you have not received the drug yet and your health condition requires us to do so.
 - If we do not give you a decision within 7 calendar days, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 6.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage as quickly as your health requires, but no later than **7 calendar days** after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a standard appeal about payment for a drug you have already bought

- We must give you our answer **within 14 calendar days** after we receive your request.

- If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested**, we are also required to make payment to you within **30 calendar days** after we receive your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Step 4: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.

- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process.

Section 6.6 Step-by-step: How to make a Level 2 appeal

Legal Term
The formal name for the independent review organization is the Independent Review Entity . It is sometimes called the IRE .

The **independent review organization is an independent organization hired by Medicare**. It is not connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: You (or your representative or your doctor or other prescriber) must contact the independent review organization and ask for a review of your case.

- If we say no to your Level 1 appeal, the written notice we send you will include **instructions on how to make a Level 2 appeal** with the independent review organization. These instructions will tell who can make this Level 2 appeal, what deadlines you must follow, and how to reach the review organization. If, however, we did not complete our review within the applicable timeframe, or make an unfavorable decision regarding **at-risk** determination under our drug management program, we will automatically forward your claim to the IRE.
- We will send the information about your appeal to this organization. This information is called your **case file**. **You have the right to ask us for a copy**

of your case file. We are allowed to charge you a fee for copying and sending this information to you.

- You have a right to give the independent review organization additional information to support your appeal.

Step 2: The independent review organization reviews your appeal.

Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.

Deadlines for fast appeal

- If your health requires it, ask the independent review organization for a fast appeal.
- If the organization agrees to give you a fast appeal, the organization must give you an answer to your Level 2 appeal **within 72 hours** after it receives your appeal request.

Deadlines for standard appeal

- For standard appeals, the review organization must give you an answer to your Level 2 appeal **within 7 calendar days** after it receives your appeal if it is for a drug you have not yet received. If you are requesting that we pay you back for a drug you have already bought, the review organization must give you an answer to your Level 2 appeal **within 14 calendar days** after it receives your request.

Step 3: The independent review organization gives you their answer.

For fast appeals:

- **If the independent review organization says yes to part or all of what you requested,** we must provide the drug coverage that was approved by the review organization **within 24 hours** after we receive the decision from the review organization.

For standard appeals:

- **If the independent review organization says yes to part or all of your request for coverage,** we must **provide the drug coverage** that was approved by the review organization **within 72 hours** after we receive the decision from the review organization.
- **If the independent review organization says yes to part or all of your request to pay you back** for a drug you already bought, we are required to

send payment to you within 30 calendar days after we receive the decision from the review organization.

What if the review organization says no to your appeal?

If this organization says no **to part or all of** your appeal, it means they agree with our decision not to approve your request (or part of your request). (This is called **upholding the decision**. It is also called **turning down your appeal**.) In this case, the independent review organization will send you a letter:

- Explaining its decision.
- Notifying you of the right to a Level 3 appeal if the dollar value of the drug coverage you are requesting meets a certain minimum. If the dollar value of the drug coverage you are requesting is too low, you cannot make another appeal and the decision at Level 2 is final.
- Telling you the dollar value that must be in dispute to continue with the appeals process.

Step 4: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal).
- If you want to go on to a Level 3 appeal the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 7 How to ask us to cover a longer inpatient hospital stay if you think you are being discharged you too soon

When you are admitted to a hospital, you have the right to get all of your covered hospital services that are necessary to diagnose and treat your illness or injury.

During your covered hospital stay, your doctor and the hospital staff will be working with you to prepare for the day when you will leave the hospital. They will help arrange for care you may need after you leave.

- The day you leave the hospital is called your **discharge date**.
- When your discharge date is decided, your doctor or the hospital staff will tell you.
- If you think you are being asked to leave the hospital too soon, you can ask for a longer hospital stay and your request will be considered.

Section 7.1 During your inpatient hospital stay, you will get a written notice from Medicare that tells about your rights

Within two calendar days of being admitted to the hospital, you will be given a written notice called *An Important Message from Medicare about Your Rights*. Everyone with Medicare gets a copy of this notice. If you do not get the notice from someone at the hospital (for example, a caseworker or nurse), ask any hospital employee for it. If you need help, please call Customer Service or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY: 1-877-486-2048).

- 1. Read this notice carefully and ask questions if you don't understand it.** It tells you:
 - Your right to receive Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.
 - Your right to be involved in any decisions about your hospital stay.
 - Where to report any concerns you have about quality of your hospital care.
 - Your right to **request an immediate review** of the decision to discharge you if you think you are being discharged from the hospital too soon. This is a formal, legal way to ask for a delay in your discharge date so that we will cover your hospital care for a longer time.
- 2. You will be asked to sign the written notice to show that you received it and understand your rights.**
 - You or someone who is acting on your behalf will be asked to sign the notice.
 - Signing the notice shows *only* that you have received the information about your rights. The notice does not give your discharge date. Signing the notice **does not mean** you are agreeing on a discharge date.
- 3. Keep your copy** of the notice handy so you will have the information about making an appeal (or reporting a concern about quality of care) if you need it.
 - If you sign the notice more than two calendar days before your discharge date, you will get another copy before you are scheduled to be discharged.
 - To look at a copy of this notice in advance, you can call Customer Service or 1-800 MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. You can also see the notice online at www.cms.gov/Medicare/Medicare-General-Information/BNH/HospitalDischargeAppealNotices.

Section 7.2 Step-by-step: How to make a Level 1 appeal to change your hospital discharge date

If you want to ask for your inpatient hospital services to be covered by us for a longer time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help at any time, please call Customer Service. Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It checks to see if your planned discharge date is medically appropriate for you.

The **Quality Improvement Organization** is a group of doctors and other health care professionals paid by the Federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare. These experts are not part of our plan.

Step 1: Contact the Quality Improvement Organization for your state and ask for an immediate review of your hospital discharge. You must act quickly.

How can you contact this organization?

- The written notice you received (*An Important Message from Medicare About Your Rights*) tells you how to reach this organization. Or, find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

Act quickly:

- To make your appeal, you must contact the Quality Improvement Organization *before* you leave the hospital and **no later than midnight the day of your discharge.**
 - **If you meet this deadline,** you may stay in the hospital *after* your discharge date *without paying for it* while you wait to get the decision from the Quality Improvement Organization.
 - **If you do *not* meet this deadline,** contact us. If you decide to stay in the hospital after your planned discharge date, *you may have to pay all of the costs* for hospital care you receive after your planned discharge date.

Once you request an immediate review of your hospital discharge the Quality Improvement Organization will contact us. By noon of the day after we are contacted we will give you a **Detailed Notice of Discharge**. This notice gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

You can get a sample of the **Detailed Notice of Discharge** by calling Customer Service or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY users should call 1-877-486-2048.) Or you can see a sample notice online at www.cms.gov/Medicare/Medicare-General-Information/BNH/HospitalDischargeAppealNotices.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

- Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you (or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
- The reviewers will also look at your medical information, talk with your doctor, and review information that the hospital and we have given to them.
- By noon of the day after the reviewers told us of your appeal, you will get a written notice from us that gives your planned discharge date. This notice also explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

Step 3: Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.

What happens if the answer is yes?

- If the review organization says **yes**, **we must keep providing your covered inpatient hospital services for as long as these services are medically necessary.**
- You will have to keep paying your share of the costs (such as deductibles or copayments if these apply). In addition, there may be limitations on your covered hospital services.

What happens if the answer is no?

- If the review organization says *no*, they are saying that your planned discharge date is medically appropriate. If this happens, **our coverage for your inpatient hospital services will end** at noon on the day *after* the Quality Improvement Organization gives you its answer to your appeal.

- If the review organization says *no* to your appeal and you decide to stay in the hospital, then **you may have to pay the full cost** of hospital care you receive after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If the Quality Improvement Organization has said *no* to your appeal, *and* you stay in the hospital after your planned discharge date, then you can make another appeal. Making another appeal means you are going on to Level 2 of the appeals process.

Section 7.3	Step-by-step: How to make a Level 2 appeal to change your hospital discharge date
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During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at their decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your stay after your planned discharge date.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 calendar days** after the day the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you stay in the hospital after the date that your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

Step 3: Within 14 calendar days of receipt of your request for a Level 2 appeal, the reviewers will decide on your appeal and tell you their decision.

If the review organization says yes:

- **We must reimburse you** for our share of the costs of hospital care you have received since noon on the day after the date your first appeal was turned down by the Quality Improvement Organization. **We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.**

- You must continue to pay your share of the costs and coverage limitations may apply.

If the review organization says no:

- It means they agree with the decision they made on your Level 1 appeal.
- The notice you get will tell you in writing what you can do if you wish to continue with the review process.

Step 4: If the answer is no, you will need to decide whether you want to take your appeal further by going on to Level 3.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 8 How to ask us to keep covering certain medical services if you think your coverage is ending too soon

Section 8.1	<i>This section is only about three services:</i> Home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services
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When you are getting covered **home health services, skilled nursing care, or rehabilitation care (Comprehensive Outpatient Rehabilitation Facility)**, you have the right to keep getting your services for that type of care for as long as the care is needed to diagnose and treat your illness or injury.

When we decide it is time to stop covering any of the three types of care for you, we are required to tell you in advance. When your coverage for that care ends, *we will stop paying our share of the cost for your care.*

If you think we are ending the coverage of your care too soon, **you can appeal our decision.** This section tells you how to ask for an appeal.

Section 8.2	We will tell you in advance when your coverage will be ending
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Legal Term

Notice of Medicare Non-Coverage. It tells you how you can request a **fast-track appeal**. Requesting a fast-track appeal is a formal, legal way to request a change to our coverage decision about when to stop your care.

- 1. You receive a notice in writing** at least two calendar days before our plan is going to stop covering your care. The notice tells you:
 - The date when we will stop covering the care for you.
 - How to request a fast track appeal to request us to keep covering your care for a longer period of time.
- 2. You, or someone who is acting on your behalf, will be asked to sign the written notice to show that you received it.** Signing the notice shows *only* that you have received the information about when your coverage will stop. **Signing it does not mean you agree** with the plan's decision to stop care.

Section 8.3 Step-by-step: How to make a Level 1 appeal to have our plan cover your care for a longer time

If you want to ask us to cover your care for a longer period of time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help at any time, please call Customer Service. Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It decides if the end date for your care is medically appropriate.

The **Quality Improvement Organization** is a group of doctors and other health care experts paid by the Federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing plan decisions about when it's time to stop covering certain kinds of medical care. These experts are not part of our plan.

Step 1: Make your Level 1 appeal: contact the Quality Improvement Organization and ask for a *fast-track appeal*. You must act quickly.

How can you contact this organization?

- The written notice you received (*Notice of Medicare Non-Coverage*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

Act quickly:

- You must contact the Quality Improvement Organization to start your appeal **by noon of the day before the effective date** on the Notice of Medicare Non-Coverage.
- If you miss the deadline, and you wish to file an appeal, you still have appeal rights. Contact your Quality Improvement Organization.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

Legal Term
Detailed Explanation of Non-Coverage. Notice that provides details on reasons for ending coverage.

What happens during this review?

- Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you, or your representative, why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
- The review organization will also look at your medical information, talk with your doctor, and review information that our plan has given to them.
- By the end of the day the reviewers tell us of your appeal, you will get the **Detailed Explanation of Non-Coverage** from us that explains in detail our reasons for ending our coverage for your services.

Step 3: Within one full day after they have all the information they need; the reviewers will tell you their decision.

What happens if the reviewers say yes?

- If the reviewers say *yes* to your appeal, then **we must keep providing your covered services for as long as it is medically necessary.**

- You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). There may be limitations on your covered services.

What happens if the reviewers say no?

- If the reviewers say *no*, then **your coverage will end on the date we have told you.**
- If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* this date when your coverage ends, then **you will have to pay the full cost** of this care yourself.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If reviewers say *no* to your Level 1 appeal – and you choose to continue getting care after your coverage for the care has ended – then you can make a Level 2 appeal.

Section 8.4 Step-by-step: How to make a Level 2 appeal to have our plan cover your care for a longer time
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During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at the decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 calendar days** after the day when the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you continued getting care after the date that your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

Step 3: Within 14 calendar days of receipt of your appeal request, reviewers will decide on your appeal and tell you their decision.

What happens if the review organization says yes?

- **We must reimburse you** for our share of the costs of care you have received since the date when we said your coverage would end. **We must continue providing coverage** for the care for as long as it is medically necessary.
- You must continue to pay your share of the costs and there may be coverage limitations that apply.

What happens if the review organization says no?

- It means they agree with the decision made to your Level 1 appeal.
- The notice you get will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to the next level of appeal, which is handled by an Administrative Law Judge or attorney adjudicator.

Step 4: If the answer is no, you will need to decide whether you want to take your appeal further.

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 9 Taking your appeal to Level 3 and beyond

Section 9.1 Appeal Levels 3, 4 and 5 for Medical Service Requests
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This section may be appropriate for you if you have made a Level 1 appeal and a Level 2 appeal, and both of your appeals have been turned down.

If the dollar value of the item or medical service you have appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you cannot appeal any further. The written response you receive to your Level 2 appeal will explain how to make a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

Level 3 appeal An **Administrative Law Judge or an attorney adjudicator who works for the Federal government** will review your appeal and give you an answer.

- **If the Administrative Law Judge or attorney adjudicator says yes to your appeal, the appeals process *may* or *may not* be over.** Unlike a decision at a Level 2 appeal, we have the right to appeal a Level 3 decision that is favorable to you. If we decide to appeal it will go to a Level 4 appeal.
 - If we decide *not* to appeal, we must authorize or provide you with the medical care within 60 calendar days after receiving the Administrative Law Judge's or attorney adjudicator's decision.
 - If we decide to appeal the decision, we will send you a copy of the Level 4 appeal request with any accompanying documents. We may wait for the Level 4 appeal decision before authorizing or providing the medical care in dispute.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may* or *may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal The **Medicare Appeals Council (Council)** will review your appeal and give you an answer. The Council is part of the Federal government.

- **If the answer is yes, or if the Council denies our request to review a favorable Level 3 appeal decision, the appeals process *may* or *may not* be over.** Unlike a decision at Level 2, we have the right to appeal a Level 4 decision that is favorable to you. We will decide whether to appeal this decision to Level 5.
 - If we decide *not* to appeal the decision, we must authorize or provide you with the medical care within 60 calendar days after receiving the Council's decision.

- If we decide to appeal the decision, we will let you know in writing.
- **If the answer is no or if the Council denies the review request, the appeals process *may* or *may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go on to a Level 5 appeal and how to continue with a Level 5 appeal.

Level 5 appeal A judge at the **Federal District Court** will review your appeal.

- A judge will review all of the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

Section 9.2 Appeal Levels 3, 4 and 5 for Part D Drug Requests

This section may be appropriate for you if you have made a Level 1 appeal and a Level 2 appeal, and both of your appeals have been turned down.

If the value of the drug you have appealed meets a certain dollar amount, you may be able to go on to additional levels of appeal. If the dollar amount is less, you cannot appeal any further. The written response you receive to your Level 2 appeal will explain who to contact and what to do to ask for a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

Level 3 appeal An **Administrative Law Judge or an attorney adjudicator who works for the Federal government** will review your appeal and give you an answer.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Administrative Law Judge or attorney adjudicator **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the answer is no, the appeals process *may* or *may not* be over.**

- If you decide to accept this decision that turns down your appeal, the appeals process is over.
- If you do not want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal The **Medicare Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the Federal government.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Council **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the answer is no, the appeals process *may* or *may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal or denies your request to review the appeal, the notice will tell you whether the rules allow you to go on to a Level 5 appeal. It will also tell you who to contact and what to do next if you choose to continue with your appeal.

Level 5 appeal A judge at the **Federal District Court** will review your appeal.

- A judge will review all of the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

MAKING COMPLAINTS

SECTION 10 How to make a complaint about quality of care, waiting times, customer service, or other concerns

Section 10.1 What kinds of problems are handled by the complaint process?

The complaint process is *only* used for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example
Quality of your medical care	<ul style="list-style-type: none"> • Are you unhappy with the quality of the care you have received (including care in the hospital)?
Respecting your privacy	<ul style="list-style-type: none"> • Did someone not respect your right to privacy or share confidential information?
Disrespect, poor customer service, or other negative behaviors	<ul style="list-style-type: none"> • Has someone been rude or disrespectful to you? • Are you unhappy with our Customer Service? • Do you feel you are being encouraged to leave the plan?
Waiting times	<ul style="list-style-type: none"> • Are you having trouble getting an appointment, or waiting too long to get it? • Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by our Customer Service or other staff at the plan? <ul style="list-style-type: none"> ○ Examples include waiting too long on the phone, in the waiting or in the exam room, or getting a prescription.
Cleanliness	<ul style="list-style-type: none"> • Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor’s office?
Information you get from us	<ul style="list-style-type: none"> • Did we fail to give you a required notice? • Is our written information hard to understand?

Complaint	Example
<p>Timeliness (These types of complaints are all related to the <i>timeliness</i> of our actions related to coverage decisions and appeals)</p>	<p>If you have asked for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> • You asked us for a <i>fast coverage decision</i> or a <i>fast appeal</i>, and we have said no; you can make a complaint. • You believe we are not meeting the deadlines for coverage decisions or appeals; you can make a complaint. • You believe we are not meeting deadlines for covering or reimbursing you for certain medical items or services or drugs that were approved; you can make a complaint. • You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.

Section 10.2 How to make a complaint

Legal Terms
<ul style="list-style-type: none"> • A Complaint is also called a grievance. • Making a complaint is also called filing a grievance. • Using the process for complaints is also called using the process for filing a grievance. • A fast complaint is also called an expedited grievance.

Section 10.3 Step-by-step: Making a complaint

Step 1: Contact us promptly – either by phone or in writing.

- **Usually, calling Customer Service is the first step.** If there is anything else you need to do, Customer Service will let you know.

- **If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we will respond to your complaint in writing.
 - Grievances received verbally will be responded to in writing, unless you request a verbal response.
 - Although we may verbally contact you to discuss your grievance and/or the resolution, grievances received in writing will be responded to in writing.
 - Grievances related to quality of care, regardless of how the grievance is filed, will be responded to in writing, including a description of your right to file a written complaint with the Quality Improvement Organization (QIO).
 - All grievances (verbal and written), will be responded to within the following timeframes:
 - Standard Grievances (any complaint other than an expedited grievance defined above) will be responded to as expeditiously as your case requires, based on your health status, but no later than 30 days after receipt of your grievance. Blue Cross Group Medicare Advantage Open Access (PPO) may extend the 30-day timeframe by up to 14 days if either you request the extension or if Blue Cross Group Medicare Advantage Open Access (PPO) determines additional information is needed and that the delay is in your best interest. If there is a delay, Blue Cross Group Medicare Advantage Open Access (PPO) will notify you in writing of the reason for the delay.
 - Expedited Grievances may only be filed if Blue Cross Group Medicare Advantage Open Access (PPO) denies your request for an expedited coverage determination or expedited redetermination. Expedited Grievances will be responded to within 24 hours.
- The **deadline** for making a complaint is 60 calendar days from the time you had the problem you want to complain about.

Step 2: We look into your complaint and give you our answer.

- **If possible, we will answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call.
- **Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, **we can take up to 14 more calendar days** (44 calendar days total) to

answer your complaint. If we decide to take extra days, we will tell you in writing.

- **If you are making a complaint because we denied your request for a fast coverage decision or a fast appeal, we will automatically give you a fast complaint.** If you have a fast complaint, it means we will give you an answer within 24 hours.
- **If we do not agree** with some or all of your complaint or don't take responsibility for the problem you are complaining about, we will include our reasons in our response to you.

Section 10.4 You can also make complaints about quality of care to the Quality Improvement Organization
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When your complaint is about *quality of care*, you also have two extra options:

- **You can make your complaint directly to the Quality Improvement Organization.**
- The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.

Or

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

Section 10.5 You can also tell Medicare about your complaint

You can submit a complaint about Blue Cross Group Medicare Advantage Open Access (PPO) directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx. You may also call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users can call 1-877-486-2048.

CHAPTER 10:

Ending your membership in the plan

SECTION 1 Introduction to ending your membership in our plan

Ending your membership in Blue Cross Group Medicare Advantage Open Access (PPO) may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you *want* to leave. Sections 2 and 3 provide information on ending your membership voluntarily.
- There are also limited situations where we are required to end your membership. Section 5 tells you about situations when we must end your membership.

If you are leaving our plan, our plan must continue to provide your medical care and prescription drugs and you will continue to pay your cost share until your membership ends.

SECTION 2 When can you end your membership in our plan?

Section 2.1	You can end your membership during the Annual Enrollment Period
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You can end your membership in our plan during your group's Annual Open Enrollment period. During this time, review your health and drug coverage and decide about coverage for the upcoming year.

- **Check with your employer/group administrator to understand the group's Annual Open Enrollment Period.**
- **Choose to keep your current coverage or make changes to your coverage for the upcoming year.** If you decide to change to a new plan, you can choose any of the following types of plans:
 - Another Medicare health plan, with or without prescription drug coverage,
 - Original Medicare *with* a separate Medicare prescription drug plan,
 - —*or*— Original Medicare *without* a separate Medicare prescription drug plan.
 - If you choose this option, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 or more days in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

- **Your membership will end in our plan** when your new plan's coverage begins on January 1.

Section 2.2 In certain situations, you can end your membership during a Special Enrollment Period

In certain situations, members of Blue Cross Group Medicare Advantage Open Access (PPO) may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

You may be eligible to end your membership during a Special Enrollment Period if any of the following situations apply to you. These are just examples; for the full list you can contact the plan, call Medicare, or visit the Medicare website (www.medicare.gov):

- Usually, when you have moved.
- If you have Medicaid through the Illinois Department of Human Services.
- If you are eligible for “Extra Help” with paying for your Medicare prescriptions
- If we violate our contract with you
- If you are getting care in an institution, such as a nursing home or long-term care (LTC) hospital
- If you enroll in the Program of All-inclusive Care for the Elderly (PACE).

Note: If you’re in a drug management program, you may not be able to change plans. Chapter 5, Section 10 tells you more about drug management programs.

The enrollment time periods vary depending on your situation.

To find out if you are eligible for a Special Enrollment Period, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048. If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. You can choose:

- Another Medicare health plan with or without prescription drug coverage.
- Original Medicare *with* a separate Medicare prescription drug plan.
- – or – Original Medicare *without* a separate Medicare prescription drug plan.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

Your membership will usually end on the first day of the month after your request to change your plan is received.

If you receive “Extra Help” from Medicare to pay for your prescription drugs: If you switch to Original Medicare and do not enroll in a separate Medicare

prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.

Section 2.3 Where can you get more information about when you can end your membership?

If you have any questions about ending your membership you can:

- **Call Customer Service.**
- Find the information in the **Medicare & You 2025** handbook.
- Contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY: 1-877-486-2048).

SECTION 3 How do you end your membership in our plan?

The table below explains how you should end your membership in our plan.

If you would like to switch from our plan to:	This is what you should do:
<ul style="list-style-type: none"> • Another Medicare health plan. 	<ul style="list-style-type: none"> • Enroll in the new Medicare health plan. • You will automatically be disenrolled from Blue Cross Group Medicare Advantage Open Access (PPO) when your new plan’s coverage begins.
<ul style="list-style-type: none"> • Original Medicare <i>with</i> a separate Medicare prescription drug plan. 	<ul style="list-style-type: none"> • Enroll in the new Medicare prescription drug plan. • You will automatically be disenrolled from Blue Cross Group Medicare Advantage Open Access (PPO) when your new plan’s coverage begins.

If you would like to switch from our plan to:

This is what you should do:

- Original Medicare *without* a separate Medicare prescription drug plan.
- **Send us a written request to disenroll.** Contact Customer Service if you need more information on how to do this.
- You can also 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.
- You will be disenrolled from Blue Cross Group Medicare Advantage Open Access (PPO) when your coverage in Original Medicare begins.

SECTION 4 Until your membership ends, you must keep getting your medical items, services and drugs through our plan

Until your membership ends, and your new Medicare coverage begins, you must continue to get your medical items, services and prescription drugs through our plan.

- **Continue to use our network providers to receive medical care.**
- **Continue to use our network pharmacies or mail order to get your prescriptions filled**
- **If you are hospitalized on the day that your membership ends, your hospital stay will be covered by our plan until you are discharged** (even if you are discharged after your new health coverage begins).

SECTION 5 Blue Cross Group Medicare Advantage Open Access (PPO) must end your membership in the plan in certain situations

Section 5.1 When must we end your membership in the plan?
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Blue Cross Group Medicare Advantage Open Access (PPO) must end your membership in the plan if any of the following happen:

- If you no longer have Medicare Part A and Part B.
- If you become incarcerated (go to prison).
- If you are no longer a United States citizen or lawfully present in the United States.
- If you lie or withhold information about other insurance you have that provides prescription drug coverage.
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get medical care. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
 - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.
- If you are required to pay the extra Part D amount because of your income and you do not pay it, Medicare will disenroll you from our plan and you will lose prescription drug coverage.

Where can you get more information?

If you have questions or would like more information on when we can end your membership, call Customer Service.

Section 5.2 We cannot ask you to leave our plan for any health-related reason

Blue Cross Group Medicare Advantage Open Access (PPO) is not allowed to ask you to leave our plan for any health-related reason.

What should you do if this happens?

If you feel that you are being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week (TTY: 1-877-486-2048).

Section 5.3 You have the right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership.

CHAPTER 11:

Legal notices

SECTION 1 Notice about governing law

The principal law that applies to this *Evidence of Coverage* document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS. In addition, other Federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws are not included or explained in this document.

SECTION 2 Notice about nondiscrimination

We don't discriminate based on race, ethnicity, national origin, color, religion, sex, gender, age, sexual orientation, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare Advantage Plans, like our plan, must obey Federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get Federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, please call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY: 1-800-537-7697) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at <https://www.hhs.gov/ocr/index.html>.

If you have a disability and need help with access to care, please call us at Customer Service. If you have a complaint, such as a problem with wheelchair access, Customer Service can help.

SECTION 3 Notice about Medicare Secondary Payer subrogation rights

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, Blue Cross Group Medicare Advantage Open Access (PPO), as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any State laws.

CHAPTER 12:

Definitions of important words

Ambulatory Surgical Center – An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center does not exceed 24 hours.

Annual Enrollment Period – The time period of October 15 until December 7 of each year when members can change their health or drug plans or switch to Original Medicare.

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services or prescription drugs or payment for services or drugs you already received. You may also make an appeal if you disagree with our decision to stop services that you are receiving.

Balance Billing – When a provider (such as a doctor or hospital) bills a patient more than the plan’s allowed cost-sharing amount. As a member of Blue Cross Group Medicare Advantage Open Access (PPO), you only have to pay our plan’s cost-sharing amounts when you get services covered by our plan. We do not allow providers to **balance bill** or otherwise charge you more than the amount of cost-sharing your plan says you must pay.

Benefit Period – The way that both our plan and Original Medicare measures your use of hospital and skilled nursing facility (SNF) services. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you have not received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.

Biological Product – A prescription drug that is made from natural and living sources like animal cells, plant cells, bacteria, or yeast. Biological products are more complex than other drugs and cannot be copied exactly, so alternative forms are called biosimilars. (See also “**Original Biological Product**” and “**Biosimilar**”).

Biosimilar – A biological product that is very similar, but not identical, to the original biological product. Biosimilars are as safe and effective as the original biological product. Some biosimilars substituted for the original biological product at the pharmacy without needing a new prescription (See “**Interchangeable Biosimilar**”).

Brand Name Drug – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug

manufacturers and are generally not available until after the patent on the brand name drug has expired.

Catastrophic Coverage Stage – The stage in the Part D Drug Benefit that begins when you (or other qualified parties on your behalf) have spent \$1,000 for Part D covered drugs during the covered year. During this payment stage, the plan pays the full cost for your covered Part D drugs. You may have cost sharing for excluded drugs that are covered under our enhanced benefit.

Centers for Medicare & Medicaid Services (CMS) – The Federal agency that administers Medicare.

Chronic-Care Special Needs Plan – C-SNPs are SNPs that restrict enrollment to MA eligible individuals who have one or more severe or disabling chronic conditions, as defined under 42 CFR 422.2, including restricting enrollment based on the multiple commonly co-morbid and clinically linked condition groupings specified in 42 CFR 422.4(a)(1)(iv).

Coinsurance – An amount you may be required to pay, expressed as a percentage (for example 20%) as your share of the cost for services or prescription drugs after you pay any deductibles.

Combined Maximum Out-of-Pocket Amount – This is the most you will pay in a year for all services from both network (preferred) providers and out-of-network (non-preferred) providers. In addition to the maximum out-of-pocket amount for covered medical services, we also have a maximum out-of-pocket amount for certain types of services.

Complaint – The formal name for making a complaint is **filing a grievance**. The complaint process is used *only* for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service you receive. It also includes complaints if your plan does not follow the time periods in the appeal process.

Comprehensive Outpatient Rehabilitation Facility (CORF) – A facility that mainly provides rehabilitation services after an illness or injury, including physical therapy, social or psychological services, respiratory therapy, occupational therapy and speech-language pathology services, and home environment evaluation services.

Copayment (or copay) – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or a prescription drug. A copayment is a set amount (for example \$10), rather than a percentage.

Cost Sharing – Cost sharing refers to amounts that a member has to pay when services or drugs are received. (This is in addition to the plan’s monthly premium.) Cost sharing includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before services or drugs are covered; (2) any fixed copayment amount that a plan requires when a specific service or drug is received; or (3) any coinsurance amount, a percentage of the total amount paid for a service or drug that a plan requires when a specific service or drug is received.

Cost-Sharing Tier – Every drug on the list of covered drugs is in one of 5 cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug.

Coverage Determination – A decision about whether a drug prescribed for you is covered by the plan and the amount, if any, you are required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn’t covered under your plan, that isn’t a coverage determination. You need to call or write to your plan to ask for a formal decision about the coverage. Coverage determinations are called **coverage decisions** in this document.

Covered Drugs – The term we use to mean all of the prescription drugs covered by our plan.

Covered Services – The term we use in this EOC to mean all of the health care services and supplies that are covered by our plan.

Creditable Prescription Drug Coverage – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty if they decide to enroll in Medicare prescription drug coverage later.

Custodial Care – Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you do not need skilled medical care or skilled nursing care. Custodial care, provided by people who do not have professional skills or training, includes help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn’t pay for custodial care.

Customer Service – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals.

Daily cost-sharing rate – A daily cost-sharing rate may apply when your doctor prescribes less than a full month’s supply of certain drugs for you and you are required to pay a copayment. A daily cost-sharing rate is the copayment divided by the number of days in a month’s supply. Here is an example: If your copayment for a one-month supply of a drug is \$30, and a one-month’s supply in your plan is 30 days, then your daily cost-sharing rate is \$1 per day.

Deductible – The amount you must pay for health care or prescriptions before our plan pays.

Disenroll or **Disenrollment** – The process of ending your membership in our plan.

Dispensing Fee – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription, such as the pharmacist’s time to prepare and package the prescription.

Dual Eligible Special Needs Plans (D-SNP) – D-SNPs enroll individuals who are entitled to both Medicare (Title XVIII of the Social Security Act) and medical assistance from a state plan under Medicaid (Title XIX). States cover some Medicare costs, depending on the state and the individual’s eligibility.

Durable Medical Equipment (DME) – Certain medical equipment that is ordered by your doctor for medical reasons. Examples include walkers, wheelchairs, crutches, powered mattress systems, diabetic supplies, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, or hospital beds ordered by a provider for use in the home.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Emergency Care – Covered services that are: (1) provided by a provider qualified to furnish emergency services; and (2) needed to treat, evaluate, or stabilize an emergency medical condition.

Evidence of Coverage (EOC) and Disclosure Information – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

Exception – A type of coverage decision that, if approved, allows you to get a drug that is not on our formulary (a formulary exception), or get a non-preferred drug at a lower cost-sharing level (a tiering exception). You may also request an exception if our plan requires you to try another drug before receiving the drug you are requesting, if our plan requires a prior authorization for a drug and you want us to waive the criteria restriction, or if our plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

“Extra Help” – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

Generic Drug – A prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand name drug. Generally, a generic drug works the same as a brand name drug and usually costs less.

Grievance - A type of complaint you make about our plan, providers, or pharmacies, including a complaint concerning the quality of your care. This does not involve coverage or payment disputes.

Home Health Aide – A person who provides services that do not need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises).

Hospice - A benefit that provides special treatment for a member who has been medically certified as terminally ill, meaning having a life expectancy of 6 months or less. We, your plan, must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums you are still a member of our plan. You can still obtain all medically necessary services as well as the supplemental benefits we offer.

Hospital Inpatient Stay – A hospital stay when you have been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an outpatient.

Income Related Monthly Adjustment Amount (IRMAA) – If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you’ll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium. Less than 5% of people with Medicare are affected, so most people will not pay a higher premium.

Initial Coverage Stage – This is the stage before your out-of-pocket costs for the year have reached the out-of-pocket threshold amount.

Initial Enrollment Period – When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you're eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

In-Network Maximum Out-of-Pocket Amount – The most you will pay for covered services received from network (preferred) providers. After you have reached this limit, you will not have to pay anything when you get covered services from network providers for the rest of the contract year. However, until you reach your combined out-of-pocket amount, you must continue to pay your share of the costs when you seek care from an out-of-network (non-preferred) provider. In addition to the maximum out-of-pocket amount for covered medical services, we also have a maximum out-of-pocket amount for certain types of services.

Institutional Special Needs Plan (SNP) – A plan that enrolls eligible individuals who continuously reside or are expected to continuously reside for 90 days or longer in a long-term care (LTC) facility. These facilities may include a skilled nursing facility (SNF), nursing facility (NF), (SNF/NF), an Intermediate Care Facility for Individuals with Intellectual Disabilities (ICF/IID), an inpatient psychiatric facility, and/or facilities approved by CMS that furnishes similar long-term, health care services that are covered under Medicare Part A, Medicare Part B, or Medicaid; and whose residents have similar needs and health care status to the other named facility types. An institutional Special Needs Plan must have a contractual arrangement with (or own and operate) the specific LTC facility(ies).

Institutional Equivalent Special Needs Plan (SNP) – A plan that enrolls eligible individuals living in the community but requiring an institutional level of care based on the State assessment. The assessment must be performed using the same respective State level of care assessment tool and administered by an entity other than the organization offering the plan. This type of Special Needs Plan may restrict enrollment to individuals that reside in a contracted assisted living facility (ALF) if necessary to ensure uniform delivery of specialized care.

Interchangeable Biosimilar – A biosimilar that may be used as a substitute for an original biosimilar product at the pharmacy without needing a new prescription because it meets additional requirements related to the potential for automatic substitution. Automatic substitution at the pharmacy is subject to state law.

List of Covered Drugs (Formulary or Drug List) – A list of prescription drugs covered by the plan.

Low Income Subsidy (LIS) – See “Extra Help.”

Manufacturer Discount Program – A program under which drug manufacturers pay a portion of the plan’s full cost for covered Part D brand name drugs and biologics. Discounts are based on agreements between the Federal government and drug manufacturers.

Medicaid (or Medical Assistance) – A joint Federal and state program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Medically Accepted Indication – A use of a drug that is either approved by the Food and Drug Administration or supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information system.

Medically Necessary – Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Medicare – The Federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant).

Medicare Advantage Open Enrollment Period – The time period from January 1 to March 31 when members in a Medicare Advantage plan can cancel their plan enrollment and switch to another Medicare Advantage plan or obtain coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time. The Medicare Advantage Open Enrollment Period is also available for a 3-month period after an individual is first eligible for Medicare.

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be i) an HMO, ii) a PPO, iii) a Private Fee-for-Service (PFFS) plan, or iv) a Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP) In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**.

Medicare-Covered Services – Services covered by Medicare Part A and Part B. All Medicare health plans must cover all of the services that are covered by Medicare Part A and B. The term Medicare-Covered Services does not include the extra

benefits, such as vision, dental, or hearing, that a Medicare Advantage plan may offer.

Medicare Health Plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Special Needs Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

Medicare Prescription Drug Coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

Medigap (Medicare Supplement Insurance) Policy – Medicare supplement insurance sold by private insurance companies to fill *gaps* in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage Plan is not a Medigap policy.)

Member (Member of our Plan, or Plan Member) – A person with Medicare who is eligible to get covered services, who has enrolled in our plan, and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

Network Pharmacy – A pharmacy that contracts with our plan where members of our plan can get their prescription drug benefits. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Network Provider – Provider is the general term for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the State to provide health care services. **Network providers** have an agreement with our plan to accept our payment as payment in full, and in some cases to coordinate as well as provide covered services to members of our plan. Network providers are also called **plan providers**.

Organization Determination – A decision our plan makes about whether items or services are covered or how much you have to pay for covered items or services. Organization determinations are called coverage decisions in this document.

Original Biological Product – A biological product that has been approved by the Food and Drug Administration (FDA) and serves as the comparison for manufacturers making a biosimilar version. It is also called a reference product.

Original Medicare (Traditional Medicare or Fee-for-Service Medicare) – Original Medicare is offered by the government, and not a private health plan such as Medicare Advantage Plans and prescription drug plans. Under Original Medicare,

Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

Out-of-Network Pharmacy – A pharmacy that does not have a contract with our plan to coordinate or provide covered drugs to members of our plan. Most drugs you get from out-of-network pharmacies are not covered by our plan unless certain conditions apply.

Out-of-Network Provider or Out-of-Network Facility – A provider or facility that does not have a contract with our plan to coordinate or provide covered services to members of our plan. Out-of-network providers are providers that are not employed, owned, or operated by our plan.

Out-of-Pocket Costs – See the definition for cost sharing above. A member's cost-sharing requirement to pay for a portion of services or drugs received is also referred to as the member's out-of-pocket cost requirement.

Out-of-Pocket Threshold – The maximum amount you pay out of pocket for Part D drugs.

PACE plan – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term services and supports (LTSS) for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible. People enrolled in PACE plans receive both their Medicare and Medicaid benefits through the plan.

Part C – see Medicare Advantage (MA) Plan.

Part D – The voluntary Medicare Prescription Drug Benefit Program.

Part D Drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. Certain categories of drugs have been excluded as covered Part D drugs by Congress. Certain categories of Part D drugs must be covered by every plan.

Part D Late Enrollment Penalty – An amount added to your monthly premium for Medicare drug coverage if you go without creditable coverage (coverage that is expected to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more after you are first eligible to join a Part D plan.

Preferred Cost Sharing – Preferred cost sharing means lower cost sharing for certain covered Part D drugs at certain network pharmacies. (Your coverage is provided through a contract with your current or former employer or union. Depending upon the plan design from your employer, you MAY have a pharmacy network that consists of both network pharmacies and preferred network pharmacies. Please contact your employer/union benefits administrator for more information about your plan benefits.)

Preferred Provider Organization (PPO) Plan – A Preferred Provider Organization plan is a Medicare Advantage Plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits whether they are received from network or out-of-network providers. Member cost sharing will generally be higher when plan benefits are received from out-of-network providers. PPO plans have an annual limit on your out-of-pocket costs for services received from network (preferred) providers and a higher limit on your total combined out-of-pocket costs for services from both network (preferred) and out-of-network (non-preferred) providers.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Prior Authorization – Approval in advance to get services or certain drugs. In the network portion of a PPO, some in-network medical services are covered only if your doctor or other network provider gets prior authorization from our plan. In a PPO, you do not need prior authorization to obtain out-of-network services. However, you may want to check with the plan before obtaining services from out-of-network providers to confirm that the service is covered by your plan and what your cost-sharing responsibility is. Covered services that need prior authorization are marked in the Benefits Chart in Chapter 4. Covered drugs that need prior authorization are marked in the formulary and our criteria are posted on our website.

Prosthetics and Orthotics – Medical devices including, but are not limited to, arm, back and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

Quality Improvement Organization (QIO) – A group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients.

Quantity Limits – A management tool that is designed to limit the use of selected drugs for quality, safety, or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

"Real-Time Benefit Tool" – A portal or computer application in which enrollees can look up complete, accurate, timely, clinically appropriate, enrollee-specific formulary and benefit information. This includes cost-sharing amounts, alternative formulary medications that may be used for the same health condition as a given drug, and coverage restrictions (Prior Authorization, Step Therapy, Quantity Limits) that apply to alternative medications.

Rehabilitation Services – These services include physical therapy, speech and language therapy, and occupational therapy.

Service Area – A geographic area where you must live to join a particular health plan. For plans that limit which doctors and hospitals you may use, it's also generally the area where you can get routine (non-emergency) services. The plan must disenroll you if you permanently move out of the plan's service area.

Skilled Nursing Facility (SNF) Care – Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

Special Enrollment Period – A set time when members can change their health or drug plan or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you are getting "Extra Help" with your prescription drug costs, if you move into a nursing home, or if we violate our contract with you.

Special Needs Plan – A special type of Medicare Advantage Plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who reside in a nursing home, or who have certain chronic medical conditions.

Standard Cost Sharing – Standard cost sharing is cost sharing other than preferred cost sharing offered at a network pharmacy. (Your coverage is provided through a contract with your current or former employer or union. Depending upon the plan design from your employer, you MAY have a pharmacy network that consists of both network pharmacies and preferred network pharmacies. Please contact your employer/union benefits administrator for more information about your plan benefits.)

Step Therapy – A utilization tool that requires you to first try another drug to treat your medical condition before we will cover the drug your physician may have initially prescribed.

Supplemental Security Income (SSI) – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

Urgently Needed Services – A plan-covered service requiring immediate medical attention that is not an emergency is an urgently needed service if either you are temporarily outside the service area of the plan, or it is unreasonable given your time, place, and circumstances to obtain this service from network providers with whom the plan contracts. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits, such as annual checkups, are not considered urgently needed even if you are outside the service area of the plan or the plan network is temporarily unavailable.

Appendix**State Health Insurance Assistance Programs (SHIPs)**

State	Ship Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Alabama	State Health Insurance Assistance Program	201 Monroe Street, Suite 350	Montgomery, AL 36104	1-800-243-5463 TTY: 711	http://www.alabamaageline.gov
Alaska	Alaska State Health Insurance Assistance Program	550 W. 8th Avenue	Anchorage, AK 99501	1-800-478-6065 TTY: 1-800-770-8973	https://health.alaska.gov/dsds/Pages/medicare/ship.aspx
Arizona	Arizona State Health Insurance Assistance Program	1789 W Jefferson Street, Site Code 950A	Phoenix, AZ 85007	1-800-432-4040 TTY: 711	https://des.az.gov
Arkansas	Senior Health Insurance Information Program	1 Commerce Way	Little Rock, AR 72202	1-800-224-6330 TTY: 711	https://insurance.arkansas.gov/pages/consumer-services/senior-health/
California	Health Insurance Counseling & Advocacy Program (HICAP)	1300 National Drive, Suite 200	Sacramento, CA 95834	1-800-434-0222 TTY: 711	https://www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/

Appendix

State	Ship Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Colorado	State Health Insurance Assistance Program	1560 Broadway, Suite 850	Denver, CO 80202	1-888-696-7213 TTY: 711	https://www.colorado.gov/dora/seniorhealthcare-medicare
Connecticut	CHOICES	55 Farmington Avenue, 12th Floor	Hartford, CT 06105	1-800-537-2549 TTY: 1-800-842-4524	https://portal.ct.gov/AgingAndDisability
Delaware	Delaware Medicare Assistance Bureau	841 Silver Lake Boulevard	Dover, DE 19904	1-800-336-9500 TTY: 711	https://insurance.delaware.gov/divisions/dmab/
District of Columbia	Health Insurance Counseling Project (HICP)	Dept. of Aging and Community Living 500 K Street NE	Washington, DC 20002	1-202-724-5626 TTY: 711	https://dcoa.dc.gov/service/dc-state-healthinsurance-assistanceprogram-ship
Florida	Serving Health Insurance Needs of Elders (SHINE)	4040 Esplanade Way, Suite 270	Tallahassee, FL 32399	1-800-963-5337 TTY: 1-800-955-8771	http://www.floridashine.org/
Georgia	Georgia SHIP	2 Peachtree Street, NW, Suite 33-101	Atlanta, GA 30303	1-866-552-4464 TTY: 711	https://aging.georgia.gov/georgia-ship

Appendix

State	Ship Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Hawaii	Hawaii State Health Insurance Assistance Program	250 S Hotel Street, Suite 406	Honolulu, HI 96813	1-888-875-9229 TTY: 1-866-810-4379	https://hawaiiiship.org/
Idaho	Senior Health Insurance Benefits Advisors (SHIBA)	700 West State Street, P.O. Box 83720	Boise, ID 83720	1-800-247-4422 TTY: 711	https://doi.idaho.gov/shiba/
Illinois	Senior Health Insurance Program	320 W Washington Street, 5th Floor	Springfield, IL 62767	1-800-252-8966 TTY: 1-888-206-1327	https://www2.illinois.gov/aging/ship/Pages/default.aspx
Indiana	State Health Insurance Assistance Program	311 W. Washington Street, Suite 300	Indianapolis, IN 46204-2787	1-800-452-4800 TTY: 1-866-846-0139	https://www.in.gov/ship/index.htm
Iowa	Senior Health Insurance Information Program	601 Locust Street, 4 th Floor	Des Moines, IA 50309	1-800-351-4664 TTY: 1-800-735-2942	https://shiip.iowa.gov/
Kansas	Senior Health Insurance Counseling for Kansas (SHICK)	New England Building, 503 S. Kansas Avenue	Topeka KS 66603-3404	1-800-860-5260 TTY: 711	https://www.kdads.ks.gov/commissions/commission-on-aging/medicare-programs

Appendix

State	Ship Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Kentucky	State Health Insurance Assistance Program	275 E. Main Street, 3E-E	Frankfort, KY 40621	1-877-293-7447 TTY: 1-888-642-1137	https://chfs.ky.gov/agencies/dail/Pages/ship.aspx
Louisiana	State Health Insurance Assistance Program	P.O. Box 94214	Baton Rouge, LA 70804	1-800-259-5300 TTY: 711	https://ldi.la.gov/consumers/senior-health-shiip
Maine	Maine State Health Insurance Assistance Program	41 Anthony Avenue	Augusta, ME 04333	1-800-262-2232 TTY: 1-800-606-0215	https://www.maine.gov/dhhs/oads/get-support/older-adults-disabilities/older-adult-services/ship-medicare-assistance
Maryland	State Health Insurance Assistance Program	301 W Preston Street, Suite 1007	Baltimore, MD 21201	1-800-243-3425 TTY: 1-800-637-4113	https://aging.maryland.gov/Pages/state-health-insurance-program.aspx
Massachusetts	Serving the Health Insurance Needs of Everyone (SHINE)	1 Ashburton Place, 5 th Floor	Boston, MA 02108	1-800-243-4636 TTY: 1-800-610-0241	https://www.mass.gov/info-details/serving-the-health-insurance-needs-of-

Appendix

State	Ship Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
					everyone-shine-program
Michigan	Medicare/Medicaid Assistance Program (MMAAP)	6105 W St. Joseph Highway, Suite 204	Lansing, MI 48917	1-800-803-7174 TTY: 711	http://mmapinc.org/
Minnesota	Senior LinkAge Line	540 Cedar Street, P.O. Box 64976	Saint Paul, MN 55164	1-800-333-2433 TTY: 711	https://mn.gov/senior-linkage-line/
Mississippi	State Health Insurance Assistance Program	200 South Lamar Street	Jackson, MS 39201	1-800-948-3090 TTY: 711	https://www.shiphelp.org/about-medicare/regional-ship-location/mississippi
Missouri	CLAIM	200 North Keene Street, Suite 101	Columbia, MO 65201	1-800-390-3330 TTY: 711	https://www.missouricclaim.org/
Montana	State Health Insurance Assistance Program	2030 11th Avenue, P.O. Box 4210	Helena, MT 59604	1-800-551-3191 TTY: 711	https://dphhs.mt.gov/SLTC/aging/SHIP
Nebraska	Senior Health Insurance Information Program	1526 K Street, Suite 201	Lincoln, NE 68508	1-800-234-7119 TTY: 1-800-833-7352	https://doi.nebraska.gov/ship-smp

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State	Ship Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Nevada	State Health Insurance Assistance Program	3416 Goni Road, Suite D-132	Carson City, NV 89706	1-800-307-4444 TTY: 711	https://adsd.nv.gov/Programs/Seniors/Medicare_Assistance_Program_(MAP)/MAP_Prog/
New Hampshire	ServiceLink Resource Center	Gallen State Office Park, 129 Pleasant Street	Concord, NH 03301	1-866-634-9412 TTY: 1-800-735-2964	https://www.servicelink.nh.gov/medicare/index.htm
New Jersey	State Health Insurance Assistance Program	P.O. Box 807	Trenton, NJ 08625	1-800-792-8820 TTY: 711	https://www.nj.gov/humanservices/doas/services/q-z/ship/index.shtml
New Mexico	New Mexico ADRC	2550 Cerrillos Road	Santa Fe, NM 87505	1-800-432-2080 TTY: 1-505-476-4937	http://www.nmag.state.nm.us/
New York	Health Insurance Information Counseling and Assistance Program (HIICAP)	2 Empire State Plaza, Agency Bldg. #2, 4 th Floor	Albany, NY 12223	1-800-701-0501 TTY: 711	https://aging.ny.gov/health-insurance-information-counseling-and-assistance-program-hiicap

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State	Ship Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
North Carolina	Seniors' Health Insurance Information Program	325 N. Salisbury Street	Raleigh, NC 27603	1-855-408-1212 TTY: 1-800-735-2962	https://www.ncdoi.gov/consumers/medicare-and-seniors-health-insurance-information-program-shiip
North Dakota	State Health Insurance Counseling (SHIC)	600 East Blvd, State Capitol, Dept 401	Bismarck, ND 58505	1-888-575-6611 TTY: 1-800-366-6888	https://www.insurance.nd.gov/shic-medicare
Ohio	Ohio Senior Health Insurance Information Program (OSHIIIP)	50 West Town Street, 3rd Floor, Suite 300	Columbus, OH 43215	1-800-686-1578 TTY: 1-614-644-3745	https://insurance.ohio.gov/about-us/divisions/oshiip
Oklahoma	Oklahoma Senior Health Insurance Counseling Program	400 NE 50 th Street	Oklahoma City, OK 73105	1-800-763-2828 TTY: 711	https://www.oid.ok.gov/consumers/information-for-seniors/senior-health-insurance-counseling-program-ship/
Oregon	Senior Health Insurance Benefits Assistance (SHIBA)	P.O Box 14480	Salem, OR 97309	1-800-722-4134 TTY: 711	https://healthcare.oregon.gov/shiba/pages/index.aspx

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State	Ship Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Pennsylvania	PA MEDI	555 Walnut Street, 5 th Floor	Harrisburg, PA 17101	1-800-783-7067 TTY: 711	https://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx
Rhode Island	Senior Health Insurance Program	Office of Healthy Aging 25 Howard Ave, Building 57	Cranston, RI 02920	1-401-462-3000 TTY: 1-401-462-0740	https://oha.ri.gov/Medicare
South Carolina	Insurance Counseling Assistance and Referrals for Elders (I-CARE)	1301 Gervais Street., Suite 350	Columbia, SC 29202	1-800-868-9095 TTY: 711	https://aging.sc.gov/
South Dakota	Senior Health Information & Insurance Education (SHIINE)	Center for Active Generations, 700 Governors Drive	Pierre, SD 57501	1-877-331-4834 TTY: 711	http://shiine.net/
Tennessee	State Health Insurance Assistance Program	502 Deaderick Street, 9th Floor	Nashville, TN 37243-0860	1-877-801-0044 TTY: 711	https://www.tn.gov/disability-and-aging/disability-aging-programs/tn-ship.html

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State	Ship Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Texas	Health Information Counseling and Advocacy Program (HICAP)	701 West 51st Street, MC: W352	Austin, TX 78751	1-800-252-9240 TTY: 1-800-735-2989	https://www.hhs.texas.gov/services/health/medicare
Utah	Senior Health Insurance Information Program	195 North 1950 West	Salt Lake City, UT 84116	1-800-541-7735 TTY: 711	https://daas.utah.gov/seniors/
Vermont	The Vermont State Health Insurance Assistance Program	HC 2 South 280 State Drive	Waterbury, VT 05671-2070	1-800-642-5119 TTY: 711	https://asd.vermont.gov/services/ship
Virginia	Virginia Insurance Counseling and Assistance Program (VICAP)	1610 Forest Avenue, Suite 100	Richmond, VA 23229	1-800-552-3402 TTY: 711	https://www.vda.virginia.gov/vicap.htm
Washington	Statewide Health Insurance Benefits Advisors (SHIBA)	5000 Capital Boulevard SE	Tumwater, WA 98501	1-800-562-6900 TTY: 1-360-586-0241	https://www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba
West Virginia	West Virginia State Health Insurance	1900 Kanawha Boulevard, E, 3rd Floor	Charleston, WV 25305	1-877-987-4463 TTY: 711	http://www.wvship.org/

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State	Ship Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
	Assistance Program				
Wisconsin	State Health Insurance Assistance Program	1 West Wilson Street	Madison, WI 53703	1-800-242-1060 TTY: 1-888-758-6049	https://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm
Wyoming	Wyoming State Health Insurance Information Program	106 West Adams Avenue	Riverton, WY 82001	1-800-856-4398 TTY: 711	https://www.wyoming-seniors.com/services/wyoming-state-health-insurance-information-program

Quality Improvement Organization (QIOs)

States	QIO Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Alabama Florida Georgia Kentucky Mississippi North Carolina	Acentra Health	5201 West Kennedy Blvd. Suite 900	Tampa, FL 33609	1-888-317-0751 TTY: 711	https://www.acentraqio.com/

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States	QIO Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
South Carolina Tennessee					
Alaska Idaho Oregon Washington	Acentra Health	5201 West Kennedy Blvd. Suite 900	Tampa, FL 33609	1-888-305-6759 TTY: 711	https://www.acentraqio.com/
Arizona California Hawaii Nevada	Livanta BFCC-QIO Program	10820 Guilford Road, Suite 202	Annapolis Junction, MD 20701	1-877-588-1123 TTY: 1-855-887-6668	https://livantaqio.com/en
Arkansas Louisiana New Mexico Oklahoma Texas	Acentra Health	5201 West Kennedy Blvd. Suite 900	Tampa, FL 33609	1-888-315-0636 TTY: 711	https://www.acentraqio.com/
Colorado Montana North Dakota South Dakota Utah Wyoming	Acentra Health	5201 West Kennedy Blvd. Suite 900	Tampa, FL 33609	1-888-317-0891 TTY: 711	https://www.acentraqio.com/
Connecticut Maine Massachusetts New Hampshire Rhode Island Vermont	Acentra Health	5201 West Kennedy Blvd. Suite 900	Tampa, FL 33609	1-888-319-8452 TTY: 711	https://www.acentraqio.com/

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States	QIO Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Delaware District of Columbia Maryland Pennsylvania Virginia West Virginia	Livanta BFCC-QIO Program	10820 Guilford Road, Suite 202	Annapolis Junction, MD 20701	1-888-396-4646 TTY:1-888-985-266	https://livantaqio.com/en
Illinois Indiana Michigan Minnesota Ohio Wisconsin	Livanta BFCC-QIO Program	10820 Guilford Road, Suite 202	Annapolis Junction, MD 20701	1-888-524-9900 TTY: 1-888-985-8775	https://livantaqio.com/en
Iowa Kansas Missouri Nebraska	Livanta BFCC-QIO Program	10820 Guilford Road, Suite 202	Annapolis Junction, MD 20701	1-888-755-5580 TTY: 1-888-985-9295	https://livantaqio.com/en
New Jersey New York Puerto Rico Virgin Islands	Livanta BFCC-QIO Program	10820 Guilford Road, Suite 202	Annapolis Junction, MD 20701	1-866-815-5440 TTY: 1-866-868-2289	https://livantaqio.com/en

Medicaid State Agencies

Appendix

States	Medicaid Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Alabama	Alabama Medicaid Agency	501 Dexter Avenue, P.O. Box 5624	Montgomery, AL 36104	1-800-362-1504 TTY: 711 8 am - 5 pm CST	https://medicaid.alabama.gov/
Alaska	Alaska Department of Health and Social Services	3601 C Street, Suite 902	Anchorage, AK 99503-5923	1-800-770-5650 TTY: 1-907-586-4265 8 am - 5 pm AKST	http://dhss.alaska.gov/Pages/default.aspx
Arizona	Arizona Health Care Cost Containment System (AHCCCS)	801 E. Jefferson Street, MD 4100	Phoenix, AZ 85034	1-800-654-8713 TTY: 1-800-842-6520 8 am - 5 pm MST	https://www.azahcccs.gov/
Arkansas	Arkansas Department of Human Services	Donaghey Plaza, P.O. Box 1437 - slot S401	Little Rock, AR 72203	1-800-482-5431 TTY: 1-800-285-1131 8 am - 4:30 pm CST	https://humanservices.arkansas.gov/divisions-shared-services/medical-services/helpful-information-for-clients/
California	Medi-Cal	P.O. Box 997413, MS 4400	Sacramento CA 95899-7413	1-800-541-5555 TTY: 1-800-896-2512 8 am - 5 pm PST	https://www.dhcs.ca.gov/individuals

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States	Medicaid Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Colorado	Health First Colorado (Department of Health Care Policy and Financing)	1570 Grant Street	Denver, CO 80203	1-800-221-3943 TTY: 711 7:30 a.m. - 5:15 p.m. MST	https://www.healthfirstcolorado.com/
Connecticut	Connecticut Department of Social Services	55 Farmington Avenue	Hartford, CT 06105-3730	1-800-842-1508 TTY: 1-800-842-4524 7:30 am - 4:00 pm EST	https://portal.ct.gov/dss
Delaware	Delaware Health and Social Services	1901 N. Du Pont Highway, Main Bldg.	New Castle, DE 19720	1-800-372-2022 TTY: 711 9 am - 8 pm EST	https://www.dhss.delaware.gov/dhss/dss/medicaid.html
District of Columbia	DC Department of Health Care Finance (DHCF)	441 4th St NW - 900S	Washington, DC 20001	1-202-442-5988 TTY: 711 8:15 am - 4:45 pm EST	https://dhcf.dc.gov/
Florida	Florida Agency for Health Care Administration	2727 Mahan Drive Mail Stop #8	Tallahassee, FL 32308	1-888-419-3456 TTY: 1-800-955-8771 8 am - 5 pm EST	https://ahca.myflorida.com/Medicaid/index.shtml
Georgia	Georgia Medicaid (Georgia Department of Community Health)	2 Peachtree Street NW	Atlanta, GA 30303	1-877-423-4746 TTY: 711 8 am - 5 pm EST	https://medicaid.georgia.gov/

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States	Medicaid Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Hawaii	Department of Human Services, Med-QUEST Division	1404 Kilauea Avenue	Hilo, HI 96720	1-800-316-8005 TTY: 1-800-603-1201 9:00 am - 4:30 pm HST	https://medquest.hawaii.gov/
Idaho	Idaho Department of Health and Welfare	150 Shoup Ave #19	Idaho Falls, ID 83402	1-877-456-1233 TTY: 711 8 am - 5 pm MST	https://healthandwelfare.idaho.gov/Medical/Medicaid/tabid/123/Default.aspx
Illinois	Illinois Department of Healthcare and Family Services	201 South Grand Avenue East	Springfield, IL 62763-0001	1-800-843-6154 TTY: 1-866-324-5553 8 am - 5 pm CST	https://www.illinois.gov/hfs/Pages/default.aspx
Indiana	Office of Medicaid Policy and Planning (OMPP), Family and Social Services Administration (FSSA)	402 W. Washington Street P.O. Box 7083	Indianapolis, IN 46207-7083	1-800-457-8283 TTY: 711 8 am - 4:30 pm EST	https://www.in.gov/fssa/2408.htm
Iowa	Iowa Medicaid Enterprise	P.O. Box 36510	Des Moines, IA 50315	1-800-338-8366 TTY: 1-800-735-2942 8 am - 5 pm CST	https://dhs.iowa.gov/ime/members

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States	Medicaid Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Kansas	KanCare [Kansas Department of Health and Environment (KDHE), Division of Health Care Finance (DHCF)]	1000 SW Jackson, Suite 900 N	Topeka, KS 66612	1-888-369-4777 TTY: 1-800-766-3777 8 am - 5 pm CST	https://www.kancare.ks.gov/
Kentucky	Kentucky Medicaid [Cabinet for Health and Family Services, Department for Medicaid Services (DMS)]	275 East Main Street 1E-B	Frankfort, KY 40621	1-800-372-2973 TTY: 1-800-627-4702 8 am - 4:30 pm EST	https://chfs.ky.gov/agencies/dms/Pages/default.aspx
Louisiana	Department of Health & Hospitals	P.O. Box 91278	Baton Rouge, LA 70821	1-888-342-6207 TTY: 711 8 am - 4:30 pm CST	http://ldh.la.gov/index.cfm/subhome/1/n/10
Maine	MaineCare (Department of Health and Human Services)	Office of MaineCare Services, 11 State House Station	Augusta, ME 04333	1-800-977-6740 TTY: 711 8 am - 5 pm EST	https://www.maine.gov/dhhs/ofi/programs-services/health-care-assistance
Maryland	Department of Health and Mental Hygiene, Health Care Financing	201 West Preston Street	Baltimore, MD 21201	1-877- 463-3464 TTY: 1-800-735-2258 8:30 am - 5 pm EST	https://mmcp.health.maryland.gov/Pages/home.aspx

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States	Medicaid Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Massachusetts	MassHealth, Health and Human Services	One Ashburton Place 11 th Floor	Boston, MA 02108	1-800-841-2900 TTY: 1-800-497-4648 8 am - 5 pm EST	https://www.mass.gov/topics/mashealth
Michigan	Michigan Department of Community Health (MDCH)	333 S. Grand Ave, P.O. Box 30195	Lansing, MI 48909	1-517-241-3740 TTY: 711 8 am - 5 pm EST	www.michigan.gov/medicaid
Minnesota	Minnesota Department of Human Services	P.O. Box 64249	St. Paul, MN 55164	1-800-657-3739 TTY: 1-800-627-3529 8 am - 5 pm CST	https://mn.gov/dhs/people-we-serve/adults/health-care/health-care-programs/programs-and-services/medical-assistance.jsp https://mn.gov/dhs/
Mississippi	Mississippi Division of Medicaid	550 High Street, Suite 1000	Jackson, MS 39201	1-800-421-2408 TTY: 711 8 am - 5 pm CST	https://medicaid.ms.gov/
Missouri	MO HealthNet (Medicaid) (Missouri Department of Social Services)	615 Howerton Court, P.O. Box 6500	Jefferson City, MO 65102-6500	1-800-348-6627 TTY: 1-800-735-2966 7 am - 6 pm CST	https://mydss.mo.gov/healthcare https://dss.mo.gov/mhd/index.htm

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States	Medicaid Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Montana	Montana Department of Public Health and Human Services (DPHHS)	111 North Sanders, Helena	Helena, MT 59601	1-800-362-8312 TTY: 711 8 am - 5 pm MST	https://dphhs.mt.gov/MontanaHealthcarePrograms/MemberServices https://dphhs.mt.gov/
Nebraska	ACCESSNebraska (Department of Health and Human Services, Division of Medicaid and Long-Term Care)	301 Centennial Mall South, P.O. Box 95026	Lincoln, NE 68509	1-855-632-7633 TTY: 711 8 am - 5 pm CST	http://dhhs.ne.gov/pages/accessnebraska.aspx
Nevada	Nevada Dept. of Health & Human Services, Division of Health Care Financing and Policy (DHCFP)	3416 Goni Rd – Ste D-132	Carson City, NV 89706	1-800-992-0900 TTY: 711 8 am - 5 pm PST	http://dhcfp.nv.gov/
New Hampshire	NH Medicaid [New Hampshire Department of Health and Human Services (DHHS)]	129 Pleasant Street	Concord, NH 03301-3857	1-800-852-3345 ext. 4344 TTY: 1-800-735-2964 8 am - 4:30 M-F EST	https://www.dhhs.nh.gov/programs-services/medicaid

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States	Medicaid Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
New Jersey	Dept. of Human Services, Division of Medical Assistance & Health Services	Quakerbridge Plaza, P.O. Box 712	Trenton, NJ 08625-0712	1-800-356-1561 TTY: 1-877-294-4356 8 am - 5 pm EST	https://www.nj.gov/humanservices/dmahs/home/
New Mexico	New Mexico Human Services Department's Medical Assistance Division (MAD)	P.O. Box 2348	Santa Fe, NM 87504	1-888-997-2583 TTY: 1-855-227-5485 8 am - 5 pm MST	https://www.hsd.state.nm.us/new-mexico-medicaid-state-plan/
New York	New York State Department of Health	Corning Tower, Empire State Plaza	Albany, NY 12237	1-800-541-2831 TTY: 711 8 am - 5 pm EST	https://www.health.ny.gov/
North Carolina	NC Department of Health and Human Services, Division of Medical Assistance	1985 Umstead Dr.	Raleigh, NC 27603-2001	1-800-662-7030 TTY: 711 8 am - 5 pm EST	https://medicaid.ncdhhs.gov/beneficiaries
North Dakota	North Dakota Department of Human Services, Medical Services	600 E Boulevard Ave, Dept 325	Bismarck, ND 58505-0250	1-800-472-2622 TTY: 711 or Relay 800-366-6888 8 am - 5 pm CST	http://www.nd.gov/dhs/services/medicalserv/medicaid/

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States	Medicaid Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Ohio	Ohio Department Medicaid	50 West Town Street, Suite 400	Columbus, OH 43215	1-800-324-8680 TTY: 711 Monday - Friday 7 am - 8 pm Saturday 8am - 5pm	https://medicaid.ohio.gov/
Oklahoma	Oklahoma Department of Human Services, SoonerCare	4345 N. Lincoln Blvd.	Oklahoma City, OK 73105	1-800-987-7767 TTY: 711 8 am - 5 pm CST	https://www.okhca.org/
Oregon	Oregon Health Plan (OHP), Div. of Medical Assistance Programs (DMAP)	500 Summer Street NE, E-20	Salem, OR 97301-1079	1-800-273-0557 TTY: 711 8 am - 5 pm PST	https://www.oregon.gov/oha/hsd/ohp/Pages/index.aspx
Pennsylvania	Medical Assistance (Department of Health)	Health and Welfare Building 8th Floor West 625 Forster St.	Harrisburg, PA 17120	1-877-395-8930 TTY: 1-800-451-5886 8 am - 5 pm EST	https://www.dhs.pa.gov/Services/Assistance/Pages/Medical-Assistance.aspx
Rhode Island	Rhode Island Department of Human Services	57 Howard Avenue	Cranstom, RI 02920	1-855-840-4774 TTY: 711 Monday - Friday 8:30 a.m. - 3:30 p.m.	http://www.dhs.ri.gov/

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States	Medicaid Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
South Carolina	South Carolina Department of Health and Human Services	SCDHHS P.O. Box 100101	Columbia, SC 29202	1-888-549-0820 TTY: 1-888-842-3620 8 am - 5 pm EST	https://www.scdhhs.gov/
South Dakota	South Dakota Medicaid (South Dakota Department of Social Services, The Division of Medical Services)	700 Governors Drive	Pierre, SD 57501	1-800-597-1603 8 am - 5 pm	https://dss.sd.gov/medicaid/
Tennessee	TennCare	310 Great Circle Rd	Nashville, TN 37243	1-800-342-3145 TTY: 711 8 am - 5 pm CST	https://www.tn.gov/tenncare/
Texas	Texas Health and Human Services Commission	North Austin Complex Building 4601 W. Guadalupe St. P.O. Box 13247	Austin, TX 78751- 3146	211 TTY: 1-512-424-6597 8 am - 5 pm CST	https://hhs.texas.gov/services/health/medicaid-chip
Utah	Utah Department of Human Services	P.O. Box 143106	Salt Lake City, UT 84114	1-800-662-9651 TTY: 711 8 am - 5 pm MST	https://medicaid.utah.gov/

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States	Medicaid Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Vermont	Green Mountain Care [Department of Vermont Health Access (DVHA)]	280 State Drive	Waterbury, Vermont 05671	1-800-250-8427 TTY: 1-888-834-7898 7:45am - 4:30pm EST	https://www.greemountaincare.org/health-plans/medicaid
Virginia	Department of Medical Assistance Services (DMAS)	600 East Broad Street	Richmond, VA 23219	1-804-786-7933 TTY: 1-800-343-0634 8 am - 5 pm MST	https://www.vdh.virginia.gov/disease-prevention/vama/p/
Washington	Apple Health (Washington State Department of Social and Health Services)	626 8th Avenue SE Mailing Address: P.O. Box 45531	Olympia, WA 98501	1-877-501-2233 TTY: 711 8 am - 5 pm PST	https://www.hca.wa.gov/about-hca/programs-and-initiatives/apple-health-medicaid
West Virginia	Department of Health and Human Resources	350 Capitol Street, Room 251	Charleston, WV 25301	1-304-558-1700 TTY: 711 8 am - 5 pm EST	https://dhhr.wv.gov/bms/Pages/default.aspx
Wisconsin	Wisconsin Department of Health and Family Services	1 West Wilson Street	Madison, WI 53703	1-800-362-3002 or 608-266-1865 TTY: 711 8 am - 6 pm CST	https://www.dhs.wisconsin.gov/ https://www.dhs.wisconsin.gov/medicaid/index.htm

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States	Medicaid Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Wyoming	Wyoming Medicaid (Wyoming Department of Health, Healthcare Financing)	401 Hathaway Building	Cheyenne, WY 82002	1-866-571-0944 TTY: 711 8 am - 5 pm MST	https://health.wyo.gov/publichealth/communicable-disease-unit/hiv-treatment-program/hiv-treatment-resources-for-patients/

Appendix**State Pharmaceutical Assistance Programs (SPAPs)**

States	SPAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Colorado	Ryan White State Drug Assistance Program (SDAP)	CDPHE Care and Treatment Program ADAP-3800, 4300 Cherry Creek Drive South	Denver, CO 80246	1-303-692-2716 TTY: 711 Mon-Fri, 8 a.m. to 5 p.m.	https://www.colorado.gov/pacific/cdphe/state-drug-assistance-program
Delaware	Chronic Renal Disease Program (CRDP)	Riverwalk, 253 NE Front Street	Milford, DE 19963	1-800-464-4357 or 1-302-424-7180	https://www.dhss.delaware.gov/dhss/dmama/crdprog.html
Idaho	Idaho HIV State Prescription Assistance Program (IDAGAP)	450 W. State Street, P.O. Box 83720	Boise, ID 83720-0036	1-208-334-5612 TTY: 711 Mon-Fri, 8 a.m. to 5 p.m.	https://healthandwelfare.idaho.gov/Health/FamilyPlanningSTDHIV/HIVCareandTreatment/tabid/391/Default.aspx
Indiana	Indiana HoosierRx	P.O. Box 6224	Indianapolis IN 46206-6224	1-866-267-4679 TTY: 711 Mon-Fri, 7 a.m. to 3 p.m.	https://www.in.gov/medicaid/members/26.htm

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States	SPAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Maine	Maine Low Cost Drugs for the Elderly and Disabled Program Office of MaineCare Services	242 State Street	Augusta, ME 04333	1-866-796-2463 TTY: 1-800-606-0215 Mon-Fri, 8 a.m. to 5 p.m.	https://q1medicare.com/PartD-SPAPMaineLowCstRxElderlyDisabled.php
Maryland	Maryland Senior Prescription Drug Assistance Program (SPDAP)	c/o Pool Administrators, 628 Hebron Avenue, Suite 502	Glastonbury, CT 06033	1-800-551-5995 TTY: 1-800-877-5156 Mon-Fri, 8 a.m. to 5 p.m.	http://marylandspdap.com/
Massachusetts	Massachusetts Prescription Advantage	P.O. Box 15153	Worcester, MA 01615-0153	1-800-243-4636 ext 2 TTY: 1-877-610-0241 Mon-Fri, 8 a.m. to 5 p.m.	https://www.mass.gov/prescription-drug-assistance
Montana	Montana Big Sky Rx Program	P.O. Box 202915	Helena, MT 59620-2915	1-866-369-1233 TTY: 711 Mon-Fri, 8 a.m. to 5 p.m.	https://dphhs.mt.gov/MontanaHealthcarePrograms/BigSky
Nevada	Nevada Senior Rx, Department of Health and Human Services	3320 W. Sahara Ave, Suite 100	Las Vegas, NV 89102	1-866-303-6323 (option 2) TTY: 711 Mon-Fri, 8 a.m. to 5 p.m.	http://adsv.gov/Programs/Seniors/SeniorRx/SrRxProg/

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States	SPAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
New Jersey	New Jersey Department of Health and Senior Services Pharmaceutical Assistance to the Aged and Disabled Program (PAAD)	P.O. Box 715	Trenton, NJ 08625-0715	1-800-792-9745 TTY: 711 Mon-Fri, 8 a.m. to 5 p.m.	https://www.nj.gov/humanservices/doas/services/l-p/paad/
New York	New York Elderly Pharmaceutical Insurance Coverage Program (EPIC)	P.O. Box 15018	Albany, NY 12212-5018	1-800-332-3742 TTY: 1-800-290-9138 Mon-Fri, 8 a.m. to 5 p.m.	https://www.health.ny.gov/health_care/epic/
Pennsylvania	Pennsylvania Department of Aging PACE and PACENET Programs	P.O. Box 8806	Harrisburg, PA 17105-8806	1-800-225-7223 TTY: 711 Mon-Fri, 8 a.m. to 5 p.m.	https://www.aging.pa.gov/aging-services/prescriptions/Pages/default.aspx
Rhode Island	Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE)	Division of Elderly Affairs, 57 Howard Ave, Louis Pasteur Bldg, 2 nd Floor	Cranston, RI 02920-3039	1-401-462-3000 TTY: 1-401-462-0740 Mon-Fri, 8 a.m. to 5 p.m.	https://www.payingsforseniorcare.com/rhode-island/ripae

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States	SPAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Texas	Texas Kidney Health Care Program (KHC)	Kidney Health Care Mail Code 1938 P.O. Box 149030	Austin, TX 78714-9947	1-800-222-3986 TTY: 711 Mon-Fri, 8 a.m. to 5 p.m.	https://hhs.texas.gov/services/health/kidney-health-care
Vermont	Department of Vermont Health Access Vermont VPharm	Application & Document Processing Center 280 State Drive	Waterbury, VT 05671-1500	1-800-250-8427 TTY: 711 Mon-Fri, 8 a.m. to 5 p.m.	https://www.greemountaincare.org/
Virginia	Virginia Medication Assistance Program (MAP)	Virginia Department of Health, HCS Unit, 1st Floor, James Madison Building, 109 Governor Street	Richmond, VA 23219	1-855-362-0658 TTY: 711	https://www.vdh.virginia.gov/disease-prevention/va-map/
Washington	Washington State Health Insurance State Pharmacy Assistance Program	P.O. Box 1090	Great Bend, KS, 67530	1-800-877-5187 TTY: 711 Mon-Fri, 8 a.m. to 5 p.m. Pacific	https://www.insurance.wa.gov/washington-state-health-insurance-pool-ship

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States	SPAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Wisconsin	Wisconsin Senior Care	1 West Wilson Street	Madison, WI 53703	1-608-266-1865 TTY: 1-800-947-3529 or 711 Mon-Fri, 8 a.m. to 5 p.m.	https://www.dhs.wisconsin.gov/seniorcare/index.htm

AIDS Drug Assistance Programs (ADAP)

States	ADAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Alabama	Alabama Department of Public Health AIDS Drug Assistance Program HIV/AIDS Division	The RSA Tower, 201 Monroe Street, Suite 1400	Montgomery, AL 36104-3773	1-866-574-9964 TTY: 711	http://www.alabamapublichealth.gov/hiv/adap.html
Alaska	Alaska Aids Assistance Association	1057 W. Fireweed Lane, Suite 102	Anchorage, AK 99503	1-800-478-AIDS TTY: 711	https://www.alaskanids.org/
Arizona	Arizona Department of Health Services (ADHS) Office of Disease	150 N. 18th Avenue	Phoenix, AZ 85007	1-800-334-1540 TTY: 711	https://www.azdhs.gov/

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States	ADAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
	Integration and Services				
Arkansas	Arkansas HIV/STD/Hepatitis C ADAP Division	4815 W. Markham Street Slot 33	Little Rock, AR 72205	1-501-661-2408 TTY: 711	http://adap.directory/arkansas
California	California Department of Public Health Office of AIDS	Office of AIDS Center for Infectious Diseases California Department of Public Health, MS 7700 P.O. Box 997426	Sacramento, CA 95899-7426	1-916-558-1784 TTY: 711	https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OAmain.aspx
Colorado	Ryan White State Drug Assistance Program (SDAP)	CDPHE Care and Treatment Program ADAP-3800, 4300 Cherry Creek Drive South	Denver, CO 80246	1-303-692-2716 TTY: 711 Monday-Friday 8 a.m. to 5 p.m.	https://cdphe.colorado.gov/state-drug-assistance-program
Connecticut	Connecticut AIDS Drug Assistance Program (CADAP)	State of Connecticut Department of Public Health c/o Magellan P.O. Box 13001	Albany, NY 11212-3001	1-800-424-3310 TTY: 1-800-842-4524	https://portal.ct.gov/DSS/Health-And-Home-Care/CADAP/Connecticut-AIDS-Drug-Assistance-Program-CADAP

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States	ADAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Delaware	Ryan White Program (Delaware AIDS Drug Assistance)	540 S. DuPont Highway	Dover, DE 19901	1-302-744-1000 TTY: 711	https://www.dhss.delaware.gov/dhss/dph/dpc/hivtreatment.html
District of Columbia	District of Columbia AIDS Drug Assistance Program (DC ADAP)	899 N. Capitol Street NE	Washington, DC 20002	1-202-671-4900 TTY: 711	https://dchealth.dc.gov/DC-ADAP
Florida	Florida AIDS Drug Assistance Program	HIV/AIDS Section 4052 Bald Cypress Way	Tallahassee, FL 32399	1-850-245-4422 TTY: 711	https://www.floridahealth.gov/diseases-and-conditions/aids/adap/adap-enrollment.html
Georgia	Georgia Department of Public Health, Health Protection, Office of HIV/AIDS	2 Peachtree Street, NW, 15th Floor	Atlanta, GA 30303-3186	404-656-9805 TTY: 711	https://dph.georgia.gov/hiv-care/aids-drug-assistance-program-adap
Hawaii	Harm Reduction Services Branch	3627 Kilauea Avenue, Suite 306	Honolulu, HI 96816	1-808-733-9010 TTY: 711	https://health.hawaii.gov/harmreduction/about-us/hiv-programs/hiv-case-management/

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States	ADAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Idaho	Idaho HIV State Prescription Assistance Program (IDAGAP)	450 W. State Street, P.O. Box 83720	Boise, ID 83720-0036	1-208-334-5612 TTY: 711 Mon-Fri, 8 a.m. to 5 p.m.	https://healthandwelfare.idaho.gov/Health/FamilyPlanningSTDHIV/HIVCareandTreatment/tabid/391/Default.aspx
Illinois	Illinois Department of Public Health AIDS Drug Assistance Program	525 W. Jefferson Street, First Floor	Springfield, IL 62761	1-217-782-4977 TTY: 1-800-547-0466	https://dph.illinois.gov/topics-services/diseases-and-conditions/hiv-aids/ryan-white-care-and-hopwa-services.html
Indiana	Indiana State Department of Health and Human Services Division HIV Medical Services Program	2 N Meridian St Suite 6C	Indianapolis, IN 46204	1-866-588-4948, Option 1 TTY: 711	https://www.in.gov/health/hiv-std-viral-hepatitis/
Iowa	Iowa Department of Public Health Bureau of HIV, STD and Hepatitis	321 E. 12th Street	Des Moines, IA, 50319-0075	515-204-3746 TTY: 711 or 1-800-735-2942	https://hhs.iowa.gov/public-health/hiv-stis-and-hepatitis

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States	ADAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Kansas	Kansas AIDS Drug Assistance Program	1000 SW Jackson Street, Suite 210	Topeka, KS 66612	1-785-296-6174 TTY: 711	https://www.kdhe.ks.gov/359/AIDS-Drug-Assistance-Program
Kentucky	Kentucky AIDS Drug Assistance Program (KADAP)	275 E. Main St., HS2E-C	Frankfort, KY 40621	1-800-420-7431 TTY: 711	https://chfs.ky.gov/agencies/dph/dehp/hab/Pages/services.aspx
Louisiana	Louisiana Health Access Program (LAHAP)	1450 Poydras Street, Suite 2136	New Orleans, LA 70112	1-504-568-7474 TTY: 711	https://www.lahap.org/
Maine	Maine AIDS Drug Assistance Program	286 Water Street, State House Station 11	Augusta, ME 04333	1-207-287-3747 TTY: 711	https://adap.directory/maine
Maryland	Maryland AIDS Drug Assistance Program (MADAP)	201 W. Preston Street	Baltimore, MD 21201-2399	1-800-205-6308 TTY: 711	https://health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx
Massachusetts	Massachusetts HIV Drug Assistance Program (HDAP)	Schrafft's Center, 529 Main Street, Suite 301	Charlestown, MA 02129	1-800-228-2714 TTY: 711	https://crine.org/hdap/
Michigan	Michigan HIV/AIDS Drug Assistance Program (MIDAP)	109 Michigan Avenue, 9th Floor	Lansing, MI 48913	1-888-826-6565 TTY: 711	https://www.michigan.gov/mdhhs/keep-mi-healthy/chronicdiseases/hivsti/mi

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States	ADAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
					chigan-drug-assistance-program
Minnesota	Minnesota HIV/AIDS Program Department of Human Services	HIV/AIDS Programs Department of Human Services, P.O. Box 64972	St. Paul, MN 55164-0972	1-800-657-3761 TTY: 711 or 1-800-627-3529	https://mn.gov/dhs/people-serve/adults/health-care/hiv-aids/programs-services/medications.jsp
Mississippi	Mississippi AIDS Drug Assistance Program	570 E. Woodrow Wilson Drive	Jackson, MS 39216	1-888-343-7373 TTY: 711	https://msdh.ms.gov/msdhsite/_static/14,13047,150.html
Missouri	Missouri AIDS Drug Assistance Program	Bureau of HIV, STD, and Hepatitis Missouri Department of Health and Senior Services, P.O. Box 570	Jefferson City, MO 65102	1-573-751-6439 TTY: 711	https://health.mo.gov/living/healthconditions/communicable/hivaids/
Montana	Montana Ryan White HIV Care Program (Montana AIDS Drug Assistance Program, DPHHS)	Cogswell Building Room C-211, 1400 Broadway	Helena, MT 59620	1-406-444-3565 TTY: 711	https://dphhs.mt.gov/publichealth/hivstd/treatment/mtryanwhiteprog

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States	ADAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Nebraska	Nebraska AIDS Drug Assistance Program	P.O. Box 95044, 301 Centennial Mall South	Lincoln, NE 68509	1-402-559-4673 TTY: 711	https://adap.directory/nebraska
Nevada	Nevada AIDS Drug Assistance Program	Office of HIV/AIDS 4126 Technology Way, Suite 200	Carson City, NV 89706	1-775-684-5928 TTY: 711	http://dpbh.nv.gov/Programs/HIV-Ryan/Ryan_White_Part_B_-_Home/
New Hampshire	New Hampshire Department of Health & Human Services	New Hampshire Department of Health and Human Services 129 Pleasant Street	Concord, NH 03301-3852	1-800-852-3345 ext 4502 TTY: 1-800-735-2964	https://www.dhhs.nh.gov/
New Jersey	New Jersey Department of Health	P.O. Box 360	Trenton, NJ 08625-0360	1-800-624-2377 TTY: 711	https://www.nj.gov/health/hivstdtb/hiv-aids/medications.shtml
New Mexico	New Mexico Department of Health HIV/AIDS Services Program	1190 St. Francis Drive, Suite S1200	Santa Fe, NM 87502	1-505-827-2435 TTY: 711	https://www.nmhealth.org/about/pd/idb/hats/

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States	ADAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
New York	New York HIV Uninsured Care Programs	Empire Station, P.O. Box 2052	Albany, NY 12220-0052	1-800-542-2437 TTY: 1-518-459-0121	https://www.health.ny.gov/diseases/aids/general/resources/adap/
North Carolina	North Carolina Department of Health and Human Services	Communicable Disease Branch, Epidemiology Section Division of Public Health, N.C. Dept of Health and Human Services 1902 Mail Service Center	Raleigh, NC 27699-1902	1-919-733-3419 TTY: 711	https://epi.dph.ncdhhs.gov/cd/hiv/hmap.html
North Dakota	North Dakota Department of Health HIV/AIDS Program	North Dakota Department of Health Division of Disease Control, 2635 East Main Ave	Bismarck, ND 58505	1-800-472-2180 TTY: 711	https://www.ndhealth.gov/hiv/RyanWhite/
Ohio	Ohio AIDS Drug Assistance Program	246 N. High Street	Columbus, OH 43215	1-614-995-5599 TTY: 711	https://odh.ohio.gov/know-our-programs/Ryan-White-Part-B-HIV-Client-Services/AIDS-Drug-Assistance-Program/

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States	ADAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Oklahoma	Oklahoma AIDS Drug Assistance Program	1000 NE Tenth & Stonewall, Mail Drop 0308	Oklahoma City, OK 73117-1299	405-271-4000 TTY: 711	https://adap.directory/oklahoma
Oregon	Oregon CAREAssist Program	800 NE Oregon Street, Suite 1105	Portland, OR 97232	1-971-673-0144 TTY: 711	https://www.oregon.gov/oha/ph/DiseasesConditions/HIVSTDViralHepatitis/HIVCareTreatment/CAREAssist/Pages/index.aspx
Pennsylvania	Pennsylvania Department of Health	Pennsylvania Department of Health, Special Pharmaceutical Benefits Program, P.O. Box 8808	Harrisburg, PA 17105-8808	1-800-922-9384 TTY: 711	https://www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx
Rhode Island	Rhode Island Aids Drug Assistance Program	3 Capitol Hill	Providence, RI 02908	1-401-222-5960 TTY: 711	https://health.ri.gov/diseases/hiv/aids/about/staying_healthy/
South Carolina	South Carolina AIDS Drug Assistance Program	2600 Bull Street	Columbia, SC 29201	1-800-322-2437 TTY: 711	https://scdhec.gov/aids-drug-assistance-program

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States	ADAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
South Dakota	Ryan White Part B CARE Program, South Dakota Department of Health	615 E. 4th Street	Pierre, SD 57501-1700	1-800-592-1861 TTY: 711	https://doh.sd.gov/topics/diseases/infectious/reportable-communicable-diseases/hiv aids/ryan-white-part-b-program/
Tennessee	Tennessee HIV Drug Assistance Program (HDAP)	Tennessee Department of Health HIV/STD Program Administrative Offices: 4th Floor, Andrew Johnson Tower, 710 James Robertson Pkwy	Nashville, TN 37243	1-800-525-2437 TTY: 711	https://adap.directory/tennessee
Texas	Texas HIV/STD Medication Program (THMP)	Texas HIV Medication Program ATTN: MSJA, MC 1873, Post Office Box 149347	Austin, TX 78714-9347	1-800-255-1090 TTY: 711	https://www.dshs.state.tx.us/hivstd/meds/default.shtm

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States	ADAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Utah	Utah AIDS Drug Assistance Program	288 North 1460 West, P.O. Box 142104	Salt Lake City, UT 84114-2104	1-801-538-6191 TTY: 711	https://adap.directory/utah
Vermont	Vermont Medication Assistance Program (VMAP)	AIDS Medication Assistance Program, 108 Cherry Street	Burlington, VT 05402-0070	1-800-464-4343 TTY: 711	https://www.healthvermont.gov/disease-control/hiv/hiv-care
Virginia	Virginia Department of Health (VDH) AIDS Drug Assistance Program	Virginia Department of Health, HCS Unit, 1 st Floor James Madison Building, 109 Governor Street	Richmond, VA 23219	1-855-362-0658 TTY: 711	https://www.vdh.virginia.gov/disease-prevention/vamap/
Washington	Washington State's AIDS Drug Assistance	P.O. Box 47841	Olympia, WA, 98504-7841	1-877-376-9316 TTY: 711	https://www.doh.wa.gov/YouandYourFamily/IllnessandDisease/HIV/ClientServices/ADAPandEIP
West Virginia	West Virginia AIDS Drug Assistance Program	350 Capitol Street, Room 125	Charleston, WV 25301	1-800-642-8244 TTY: 711	https://oeps.wv.gov/rwp/pages/default.aspx

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States	ADAP Agency	Address	City, State, Zip	Phone Number/TTY	Web Address
Wisconsin	Wisconsin AIDS/ HIV Drug Assistance Program	1 West Wilson Street	Madison, WI 53703	1-608-266-1865 TTY: 711 or 1-800-947-3529	https://www.dhs.wisconsin.gov/hiv/adap.htm
Wyoming	Wyoming Department of Health AIDS Drug Assistance Program	401 Hathaway Building	Cheyenne, WY 82002	1-307-777-5856 TTY: 711	https://health.wyo.gov/publichealth/communicable-disease-unit/hiv-treatment-program/hiv-treatment-resources-for-patients/

Blue Cross Group Medicare Advantage Open Access (PPO) Customer Service

Method	Customer Service - Contact Information
CALL	1-877-299-1008 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays. Customer Service also has free language interpreter services available for non-English speakers.
TTY	711 Calls to this number are free. Hours are 8 a.m. - 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
WRITE	Customer Service P.O. Box 4555 Scranton, PA 18505

State Health Insurance Assistance Program

The State Health Insurance Assistance Program (SHIP) is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

You can find contact information for the State Health Insurance Assistance Program (SHIP) in your state in the appendix in the back of this document.

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