



A nonprofit independent licensee of the Blue Cross Blue Shield Association

## Medicare BlueEssential (PPO) offered by Excellus BlueCross BlueShield

### Annual Notice of Changes for 2020

You are currently enrolled as a member of Medicare BlueEssential (PPO). Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

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#### What to do now

##### 1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Sections 1 and 2 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
  - Will your drugs be covered?
  - Are your drugs in a different tier, with different cost sharing?
  - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
  - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?

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- Review the 2020 Drug List and look in Section 1.6 for information about changes to our drug coverage.
- Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit <https://go.medicare.gov/drugprices>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.
- Check to see if your doctors and other providers will be in our network next year.
  - Are your doctors, including specialists you see regularly, in our network?
  - What about the hospitals or other providers you use?
  - Look in Section 1.3 for information about our Provider Directory.
- Think about your overall health care costs.
  - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
  - How much will you spend on your premium and deductibles?
  - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

## **2. COMPARE:** Learn about other plan choices

- Check coverage and costs of plans in your area.
  - Use the personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click "Find health & drug plans."
  - Review the list in the back of your Medicare & You handbook.
  - Look in Section 3.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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

- If you want to **keep** Medicare BlueEssential (PPO), you don't need to do anything. You will stay in Medicare BlueEssential (PPO).

- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

**4. ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2019**

- If you **don't join another plan by December 7, 2019**, you will stay in Medicare BlueEssential (PPO).
- If you **join another plan by December 7, 2019**, your new coverage will start on January 1, 2020.

**Additional Resources**

- Please contact our Customer Care number at 1-877-883-9577 for additional information. (TTY users should call 1-800-662-1220.) Hours are Monday - Friday, 8:00 a.m. - 8:00 p.m. Representatives are also available 8:00 a.m. - 8:00 p.m., Monday - Sunday, from October 1 - March 31.
- This information may be available in a different format, including large print, audio tapes and Braille.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information

**About Medicare BlueEssential (PPO)**

- Excellus BlueCross BlueShield is a PPO plan with a Medicare contract. Enrollment in Excellus BlueCross BlueShield depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Excellus BlueCross BlueShield. When it says "plan" or "our plan," it means Medicare BlueEssential (PPO).

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**Summary of Important Costs for 2020**

The table below compares the 2019 costs and 2020 costs for Medicare BlueEssential (PPO) in several important areas. **Please note this is only a summary of changes.** A copy of the Evidence of Coverage is located on our website [www.ExcellusMedicare.com](http://www.ExcellusMedicare.com). You may call Customer Care to ask us to mail you an Evidence of Coverage.

Cost	2019 (this year)	2020 (next year)
<p><b>Monthly plan premium*</b></p> <p>* Your premium may be higher or lower than this amount. (See Section 1.1 for details.)</p>	\$0	\$0
<p><b>Maximum out-of-pocket amount</b></p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	<p>From network providers: \$6,700</p> <p>From network and out-of-network providers combined: \$10,000</p>	<p>From network providers: \$6,700</p> <p>From network and out-of-network providers combined: \$10,000</p>
<p><b>Doctor office visits</b></p>	<p><b>Primary care visits:</b></p> <p>You pay a \$10 copayment in-network per visit.</p> <p>You pay a \$25 copayment out-of-network per visit.</p> <p><b>Specialist visits:</b></p> <p>You pay a \$40 copayment in-network per visit.</p> <p>You pay a \$60 copayment out-of-network per visit.</p>	<p><b>Primary care visits:</b></p> <p>You pay a \$10 copayment in-network per visit.</p> <p>You pay a \$25 copayment out-of-network per visit.</p> <p><b>Specialist visits:</b></p> <p>You pay a \$40 copayment in-network per visit.</p> <p>You pay a \$60 copayment out-of-network per visit.</p>

Cost	2019 (this year)	2020 (next year)
<p><b>Inpatient hospital stays</b></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><b>In-network:</b> You pay a \$370 copayment per day for days 1 through 5 for covered hospital care. Thereafter, you pay a \$0 copayment for additional Medicare-covered days during your hospital admission</p> <p><b>Out-of-network:</b> You pay \$435 copayment per day for days 1 through 28 for covered hospital care. Thereafter, you pay a \$0 copayment for additional Medicare-covered days during your hospital admission.</p>	<p><b>In-network:</b> You pay a \$380 copayment per day for days 1 through 5 for covered hospital care. Thereafter, you pay a \$0 copayment for additional Medicare-covered days during your hospital admission</p> <p><b>Out-of-network:</b> You pay \$435 copayment per day for days 1 through 28 for covered hospital care. Thereafter, you pay a \$0 copayment for additional Medicare-covered days during your hospital admission.</p>
<p><b>Inpatient mental health and chemical dependency admission</b></p>	<p><b>In-network:</b> You pay a \$315 copayment per day for days 1 through 5 for covered hospital care. Thereafter, you pay a \$0 copayment for additional Medicare-covered days during your hospital admission</p> <p><b>Out-of-network:</b> You pay \$410 copayment per day for days 1 through 28 for covered hospital care. Thereafter, you pay a \$0 copayment for additional Medicare-covered days during your hospital admission.</p>	<p><b>In-network:</b> You pay a \$315 copayment per day for days 1 through 5 for covered hospital care. Thereafter, you pay a \$0 copayment for additional Medicare-covered days during your hospital admission</p> <p><b>Out-of-network:</b> You pay \$410 copayment per day for days 1 through 28 for covered hospital care. Thereafter, you pay a \$0 copayment for additional Medicare-covered days during your hospital admission.</p>

Cost	2019 (this year)	2020 (next year)
<p><b>Part D prescription drug coverage</b> (See Section 1.6 for details.)</p>	<p>Deductible: \$100 (drugs in Tiers 3, 4, and 5)</p> <p>Copayments/Coinsurance during the Initial Coverage Stage:</p> <p><b>Drug Tier 1:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> \$0 copayment.</li> </ul> <p><b>Drug Tier 2:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> \$10 copayment.</li> </ul> <p><b>Drug Tier 3:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> \$47 copayment.</li> </ul> <p><b>Drug Tier 4:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> \$100 copayment.</li> </ul> <p><b>Drug Tier 5:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> 31% coinsurance.</li> </ul>	<p>Deductible: \$100 (drugs in Tiers 3, 4, and 5)</p> <p>Copayments/Coinsurance during the Initial Coverage Stage:</p> <p><b>Drug Tier 1:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>Standard cost-sharing:</i> \$5 copayment.</li> <li><input type="checkbox"/> <i>Preferred cost-sharing:</i> \$0 copayment.</li> </ul> <p><b>Drug Tier 2:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>Standard cost-sharing:</i> \$15 copayment.</li> <li><input type="checkbox"/> <i>Preferred cost-sharing:</i> \$10 copayment.</li> </ul> <p><b>Drug Tier 3:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>Standard cost-sharing:</i> \$47 copayment.</li> <li><input type="checkbox"/> <i>Preferred cost-sharing:</i> \$42 copayment.</li> </ul> <p><b>Drug Tier 4:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>Standard cost-sharing:</i> \$100 copayment.</li> <li><input type="checkbox"/> <i>Preferred cost-sharing:</i> \$95 copayment.</li> </ul> <p><b>Drug Tier 5:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>Standard cost-sharing:</i> 31% coinsurance.</li> <li><input type="checkbox"/> <i>Preferred cost-sharing:</i> 31% coinsurance.</li> </ul>

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

**Section 1.1 – Changes to the Monthly Premium**

Cost	2019 (this year)	2020 (next year)
<p><b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)</p>	\$0	\$0
<p><b>Dental Optional Supplemental Benefit monthly plan premium</b> (This premium is paid in addition to your monthly premium in our plan and your Medicare Part B premium.) For more information, see Chapter 4, Section 2.2, <i>Extra "optional supplemental" benefits you can buy</i>, in your <i>2019 Evidence of Coverage</i>.</p>	<p>Optional supplemental benefits are not available in 2019.</p>	\$39

- Your monthly plan premium will be more if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as "creditable coverage") for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be less if you are receiving "Extra Help" with your prescription drug costs.

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

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



Cost	2019 (this year)	2020 (next year)
<p><b>In-network maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays) count toward your in-network maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	<p>\$6,700</p>	<p style="text-align: center;">\$6,700</p> <p>Once you have paid \$6,700 out-of-pocket for Part A and Part B covered services, you will pay nothing for your Part A and Part B covered services for the rest of the calendar year.</p>
<p><b>Combined maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium does not count towards your maximum out-of-pocket amount.</p>	<p>\$10,000</p>	<p style="text-align: center;">\$10,000</p> <p>Once you have paid \$10,000 out-of-pocket for Part A and Part B covered services, you will pay nothing for your Part A and Part B covered services from network or out-of-network providers for the rest of the calendar year.</p>

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### Section 1.3 – Changes to the Provider Network

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There are changes to our network of providers for next year. An updated Provider Directory is located on our website at [www.ExcellusMedicare.com](http://www.ExcellusMedicare.com). You may also call Customer Care for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2020 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.

- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

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### **Section 1.4 – Changes to the Pharmacy Network**

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Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies. Our network includes pharmacies with preferred cost-sharing, which may offer you lower cost-sharing than the standard cost-sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at [www.ExcellusMedicare.com](http://www.ExcellusMedicare.com). You may also call Customer Care at 1-877-883-9577 for updated pharmacy information or to ask us to mail you a Pharmacy Directory. **Please review the 2020 Pharmacy Directory to see which pharmacies are in our network.**

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### **Section 1.5 – Changes to Benefits and Costs for Medical Services**

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We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your *2020 Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
<b>Acupuncture</b>	Acupuncture is <u>not</u> covered.	You pay 50% of the total cost, in and out-of-network. The Plan covers up to 10 visits per calendar year. The plan will pay up to the maximum allowable amount for each service covered. If your acupuncturist does not participate in the health plan's network and charges more than the maximum allowable amount, you will be responsible for the additional costs. Acupuncture benefit does not apply to maximum out-of-pocket.
<b>Chiropractic Care</b>	You pay a \$9 copayment per visit, in-network.	You pay a \$10 copayment per visit, in-network.
<b>Diagnostic Tests and Laboratory Services</b>	You pay a \$5 copayment for each service in-network.	You pay a \$2 copayment for each service in-network.
<b>Inpatient Hospital</b>	You pay a \$370 copayment per day, for days 1 through 5 for covered hospital care. Thereafter, you pay a \$0 copayment for additional Medicare-covered days during your hospital admission.	You pay a \$380 copayment per day, for days 1 through 5 for covered hospital care. Thereafter, you pay a \$0 copayment for additional Medicare-covered days during your hospital admission.

Cost	2019 (this year)	2020 (next year)
<p><b>Medicare Part B Prescription Drugs</b></p>	<p>Part B Medical drugs were <u>not</u> subject to step therapy.</p>	<p>Part B drugs may be subject to step therapy requirements. This requirement encourages you to try less costly but 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." Starting October 1, 2019, you can find a list of Medicare Part B drugs that will require step therapy in 2020 located here: <a href="http://MyExcellusMedicare.com/Formulary">MyExcellusMedicare.com/Formulary</a>.</p>
<p><b>Opioid Treatment Program Services</b></p>	<p>Opioid Treatment Services is <u>not</u> covered.</p>	<p>You pay a 20% coinsurance for each Opioid Treatment Program Service, in-network. You pay 30% for each Opioid Treatment Program Service out-of-network.</p>
<p><b>Skilled Nursing Facility</b></p>	<p>You pay a \$172 copayment per day for days 21 through 100, in-network.</p>	<p>You pay a \$178 copayment per day for days 21 through 100, in-network.</p>

Cost	2019 (this year)	2020 (next year)
<p><b>Telehealth</b></p>	<ul style="list-style-type: none"> <li>• You pay a \$10 copayment for PCP.</li> <li>• You pay \$40 copayment for a Specialist per Medicare-covered visit.</li> </ul> <p>Certain restrictions apply such as, the service must be done in a provider's office or facility and the member must live in a rural area.</p>	<ul style="list-style-type: none"> <li>• You pay a \$10 copayment for PCP visit.</li> <li>• You pay a \$40 copayment for each Specialist visit.</li> <li>• You pay 20% of the cost for Behavioral Health and Outpatient Substance Abuse visits.</li> <li>• You pay a \$0 copayment for Kidney Disease Education Services and Diabetes Self-Management Training.</li> <li>• You pay a \$10 copayment for each MDLive® visit.</li> <li>• You pay a \$40 copayment for each Behavior Health related MDLive® visit.</li> </ul> <p>Restrictions have been removed. Not covered out-of-network.</p>
<p><b>Telemedicine</b></p>	<ul style="list-style-type: none"> <li>• You pay a \$10 copayment for PCP visit.</li> <li>• You pay a \$40 copayment for each Specialist visit.</li> <li>• You pay a \$10 copayment for each MDLive® visit.</li> <li>• You pay a \$40 copayment for each Behavior Health related MDLive® visit.</li> </ul>	<p>Telemedicine benefit is now covered under the Telehealth benefit.</p>
<p><b>Urgent Care</b></p>	<p>You pay a \$65 copayment for each Urgent Care visit, in &amp; out-of-network.</p>	<p>You pay a \$60 copayment for each Urgent Care visit, in &amp; out-of-network.</p>

Cost	2019 (this year)	2020 (next year)
<p><b>Dental Optional Supplemental Benefit</b></p> <p>Optional supplemental benefits are non-Medicare-covered dental services available through this plan for an extra premium. For more information, see Chapter 4, Section 2.2, Extra “optional supplemental” benefits you can buy, in your 2020 Evidence of Coverage.</p>	<p>Optional supplemental dental is <u>not</u> covered in 2019.</p>	<p>Starting October 15th, you can add this benefit to your plan for 2020. Visit <a href="http://www.ExcellusMedicare.com">www.ExcellusMedicare.com</a> to learn how.</p> <p>Available for an extra monthly premium of \$39.</p> <p>There is a \$100 deductible</p> <p>You pay \$0 for two oral exams, two cleanings and two x-rays per calendar year in and out-of-network.</p> <p>You pay 20% of the total cost for fillings and amalgam/composite restorations, in-network.</p> <p>You pay 50% of the total cost for fillings and amalgam/composite restorations, out-of-network.</p> <p>You pay 50% of the total cost for root canals, extractions, crowns, dentures and denture repairs, in-network.</p> <p>You pay 55% of the total cost for root canals, extractions, crowns, dentures and denture repairs, out-of-network.</p> <p>Benefit is limited to a maximum of \$1,000 per calendar year for in &amp; out-of-network benefits (services above the limit are your responsibility).</p>

Cost	2019 (this year)	2020 (next year)
		<p>The deductible and maximum plan benefit do not apply to preventive services. Limited to specific dental codes (exclusions apply) and limitations may apply on the number of covered services within a service category. Dental Optional Supplemental Benefit does not apply to the out-of-pocket maximum.</p>

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## Section 1.6 – Changes to Part D Prescription Drug Coverage

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### Changes to Our Drug List

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Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

If you are affected by a change in drug coverage, you can:

- Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. **We encourage current members** to ask for an exception before next year.
  - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call Customer Care.
- Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Customer Care to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

Approved formulary exceptions are valid one year from the day the plan grants the exception. Please refer to the coverage determination letter you and your physician received when the

exception was approved by the plan. When the exception expires, if you still require the drug, your physician will need to request a new exception for the drug on your behalf.

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

Starting in 2020, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug on the same or lower cost-sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, we may decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions. This means, for instance, if you are taking a brand name drug that is being replaced or moved to a higher cost-sharing tier, you will no longer always get notice of the change 30 days before we make it or get a month's supply of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

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

### ***Changes to Prescription Drug Costs***

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*Note:* If you are in a program that helps pay for your drugs ("Extra Help"), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also called the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug costs. If you receive "Extra Help" and haven't received this insert by September 30, 2019, please call Customer Care and ask for the "LIS Rider." Phone numbers for Customer Care are in Section 7.1 of this booklet.

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

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage* which is located on our website [www.ExcellusMedicare.com](http://www.ExcellusMedicare.com). You may also call Customer Care to ask us to mail you an Evidence of Coverage.)



**Changes to the Deductible Stage**

Stage	2019 (this year)	2020 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, <b>you pay the full cost</b> of your Preferred Brand, Non-Preferred Drug and Specialty drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$100.</p> <p>During this stage, you pay \$0 standard cost sharing per prescription on Preferred Generic tier and \$10 standard cost sharing per prescription on Generic tier and the <b>full cost</b> of drugs on Preferred Brand, Non-Preferred Drug, and Specialty tiers until you have reached the yearly deductible.</p>	<p>The deductible is \$100.</p> <p>During this stage, you pay \$5 standard cost sharing per prescription and \$0 preferred cost-sharing per prescription for drugs on Preferred Generic tier and \$15 standard cost sharing per prescription and \$10 preferred cost-sharing per prescription for drugs on Generic tier and the <b>full cost</b> of drugs on Preferred Brand, Non-Preferred Drug, and Specialty tiers until you have reached the yearly deductible.</p>

**Changes to Your Cost-sharing in the Initial Coverage Stage**

To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs in your Evidence of Coverage.*

Stage	2019 (this year)	2020 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and <b>you pay your share of the cost.</b></p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost-sharing. For information about the costs for a long-term supply; or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage.</i></p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p><b>Preferred Generic (Tier 1):</b> You pay \$0 per prescription.</p>	<p>Your cost for a one-month supply filled at a network pharmacy:</p> <p><b>Preferred Generic (Tier 1):</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>Standard cost-sharing:</i> You pay \$5 per prescription.</li> <li><input type="checkbox"/> <i>Preferred cost-sharing:</i> You pay \$0 per prescription.</li> </ul>

Stage	2019 (this year)	2020 (next year)
<p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p><b>Generic (Tier 2):</b> You pay \$10 per prescription.</p> <p><b>Preferred Brand (Tier 3):</b> You pay \$47 per prescription.</p> <p><b>Non-Preferred Drug (Tier 4):</b> You pay \$100 per prescription.</p> <p><b>Specialty (Tier 5):</b> You pay 31% of the total cost.</p> <p>Once your total drug costs have reached \$3,820, you will move to the next stage (the Coverage Gap Stage).</p>	<p><b>Generic (Tier 2):</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>Standard cost-sharing:</i> You pay \$15 per prescription.</li> <li><input type="checkbox"/> <i>Preferred cost-sharing:</i> You pay \$10 per prescription.</li> </ul> <p><b>Preferred Brand (Tier 3):</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>Standard cost-sharing:</i> You pay \$47 per prescription.</li> <li><input type="checkbox"/> <i>Preferred cost-sharing:</i> You pay \$42 per prescription.</li> </ul> <p><b>Non-Preferred Drug (Tier 4):</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>Standard cost-sharing:</i> You pay \$100 per prescription.</li> <li><input type="checkbox"/> <i>Preferred cost-sharing:</i> You pay \$95 per prescription.</li> </ul> <p><b>Specialty (Tier 5):</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>Standard cost-sharing:</i> You pay 31% of the total cost.</li> <li><input type="checkbox"/> <i>Preferred cost-sharing:</i> You pay 31% of the total cost.</li> </ul> <p>Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage).</p>

**Changes to the Coverage Gap and Catastrophic Coverage Stages**

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.** For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

**SECTION 2 Administrative Changes**

Cost	2019 (this year)	2020 (next year)
<b>none</b>		
<b>Membership Card</b>	Renewal membership cards were mailed in December 2018.	New membership cards will be mailed this December since the Plan Benefit Package Number has changed from H3335 054 to H3335 053.
<b>Plan Service Area</b>	Herkimer, Madison, and Oneida counties	Broome, Cayuga, Chemung, Chenango, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence, Schuyler, Steuben, Tioga, and Tompkins counties.

Cost	2019 (this year)	2020 (next year)
<p><b>Preferred Pharmacy Network</b></p>	<p>Our pharmacy network gives you access to 65,000 pharmacies to fill your prescriptions and you pay the standard copays.</p>	<p>Our pharmacy network will be a preferred network in 2020. You will continue to have access to 65,000 pharmacies of which 35,000 are preferred pharmacies. Using a preferred pharmacy will save you money on your prescriptions because you will pay lower copays for tiers 1-4 at a preferred pharmacy. Members will pay a higher copay in each tier if a standard pharmacy is utilized. Starting October 1st, find a preferred pharmacy here: <a href="http://MyExcellusMedicare.com/Providers">MyExcellusMedicare.com/Providers</a>.</p>

**SECTION 3 Deciding Which Plan to Choose**

**Section 3.1 – If you want to stay in Medicare BlueEssential (PPO)**

**To stay in our plan you don’t need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically stay enrolled as a member of our plan for 2020.

**Section 3.2 – If you want to change plans**

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

**Step 1: Learn about and compare your choices**

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

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

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click "Find health & drug plans."

## **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, Excellus BlueCross BlueShield offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

### **Step 2: Change your coverage**

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Medicare BlueEssential (PPO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Medicare BlueEssential (PPO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Customer Care if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).
  - – or – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

## **SECTION 4 Deadline for Changing Plans**

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

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

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

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

## **SECTION 5 Programs That Offer Free Counseling about Medicare**

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In New York, the SHIP is called Health Insurance Information Counseling and Assistance Program (HIICAP).

HIICAP is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal Government to give **free** local health insurance counseling to people with Medicare. HIICAP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call HIICAP at 1-800-701-0501. You can learn more about HIICAP by visiting their website (<https://www.aging.ny.gov/HealthBenefits/Index.cfm>).

## SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
  - Your State Medicaid Office (applications);
- **Help from your state’s pharmaceutical assistance program.** New York has a program called Elderly Pharmaceutical Insurance Program (EPIC) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 5 of this booklet).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the HIV Uninsured Care Programs, Empire Station, P.O. Box 2052, Albany, NY 12220-0052. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call In-State - Toll Free 1-800-542-2437; Out of State - 1-518-459-1641; TDD - 1-518-459-0121 Monday through Friday, 8:00 am - 5:00 pm.

## SECTION 7 Questions?

### Section 7.1 – Getting Help from Medicare BlueEssential (PPO)

Questions? We’re here to help. Please call Customer Care at 1-877-883-9577. (TTY only, call 1-800-662-1220.) We are available for phone calls Monday - Friday, 8:00 a.m. - 8:00 p.m. Representatives are also available 8:00 a.m. - 8:00 p.m., Monday - Sunday, from October 1 - March 31. Calls to these numbers are free.

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

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2020. For details, look in the 2020 *Evidence of Coverage* for Medicare BlueEssential (PPO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of

the *Evidence of Coverage* is located on our website at [www.ExcellusMedicare.com](http://www.ExcellusMedicare.com). You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.

### **Visit our Website**

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

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## **Section 7.2 – Getting Help from Medicare**

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To get information directly from Medicare:

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

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

### **Visit the Medicare Website**

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

### **Read Medicare & You 2020**

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