



A nonprofit independent licensee of the Blue Cross Blue Shield Association

Medicare Blue Choice Platinum (HMO-POS) offered by Excellus BlueCross BlueShield

Annual Notice of Changes for 2020

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

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

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Sections 1 and 2 for information about benefit and cost changes for our plan.
- Check 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.

OMB Approval 0938-1051(Expires: December 31, 2021)

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 Blue Choice Platinum (HMO-POS), you don't need to do anything. You will stay in Medicare Blue Choice Platinum (HMO-POS).
- 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 by December 7, 2019**, you will stay in Medicare Blue Choice Platinum (HMO-POS).
- If you join another 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 Blue Choice Platinum (HMO-POS)

- Excellus BlueCross BlueShield is an HMO 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 Blue Choice Platinum (HMO-POS).

H3351_5740a_M
MCC56ANOCY20

Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for Medicare Blue Choice Platinum (HMO-POS) in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at www.ExcellusMedicare.com. You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
<p>Monthly plan premium</p>	<p>\$190</p>	<p>\$132</p>
<p>Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	<p>\$5,500</p>	<p>\$5,500</p>
<p>Doctor office visits</p>	<p>Primary care visits: You pay a \$15 copayment in-network per visit. You pay 30% coinsurance of the total cost out-of-network per visit. The plan will reimburse a maximum of \$3,000 for out-of-network (POS) services per calendar year.</p> <p>Specialist visits: You pay a \$40 copayment in-network per visit. You pay 30% coinsurance of the total cost out-of-network per visit. The plan will reimburse a maximum of \$3,000 for out-of-network (POS) services per calendar year.</p>	<p>Primary care visits: You pay a \$15 copayment in-network per visit. You pay 30% coinsurance of the total cost out-of-network per visit. The plan will reimburse a maximum of \$3,000 for out-of-network (POS) services per calendar year.</p> <p>Specialist visits: You pay a \$40 copayment in-network per visit. You pay 30% coinsurance of the total cost out-of-network per visit. The plan will reimburse a maximum of \$3,000 for out-of-network (POS) services per calendar year.</p>

Cost	2019 (this year)	2020 (next year)
<p>Inpatient hospital stays</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>In-network: You pay a \$260 copayment per day for days 1 through 5. Thereafter, you pay a \$0 copayment for additional Medicare-covered days during your hospital admission</p> <p>Out-of-network: You pay 30% coinsurance of the total cost. The plan will reimburse a maximum of \$3,000 for out-of-network (POS) services per calendar year.</p>	<p>In-network: You pay a \$260 copayment per day for days 1 through 5. Thereafter, you pay a \$0 copayment for additional Medicare-covered days during your hospital admission</p> <p>Out-of-network: You pay 30% coinsurance of the total cost. The plan will reimburse a maximum of \$3,000 for out-of-network (POS) services per calendar year.</p>

Annual Notice of Changes for 2020
Table of Contents

Summary of Important Costs for 2020..... 1

SECTION 1 Changes to Benefits and Costs for Next Year.....4

Section 1.1 – Changes to the Monthly Premium.....4

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount..... 4

Section 1.3 – Changes to the Provider Network..... 5

Section 1.4 – Changes to Benefits and Costs for Medical Services..... 5

SECTION 2 Deciding Which Plan to Choose.....9

Section 2.1– If you want to stay in Medicare Blue Choice Platinum (HMO-POS)..... 9

Section 2.2 – If you want to change plans..... 9

SECTION 3 Deadline for Changing Plans..... 10

SECTION 4 Programs That Offer Free Counseling about Medicare..... 10

SECTION 5 Programs That Help Pay for Prescription Drugs.....11

SECTION 6 Questions?.....11

Section 6.1– Getting Help from Medicare Blue Choice Platinum (HMO-POS)..... 11

Section 6.2 – Getting Help from Medicare..... 12

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>Monthly premium (You must also continue to pay your Medicare Part B premium.)</p>	\$190	\$132
<p>Dental Optional Supplemental Benefit monthly plan premium (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>	Optional supplemental benefits are not available in 2019.	\$39

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.” Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2019 (this year)	2020 (next year)
<p>Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium does not count towards your maximum out-of-pocket amount.</p>	\$5,500	<p style="text-align: center;">\$5,500</p> <p>Once you have paid \$5,500 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>

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at 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.

Section 1.4 – Changes to Benefits and Costs for Medical Services

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

Cost	2019 (this year)	2020 (next year)
Acupuncture	Acupuncture is <u>not</u> covered.	You pay 50% of the total cost, in-network. The Plan covers up to 10 visits per calendar year. Not covered out-of-network. Acupuncture benefit does not apply to maximum out-of-pocket.

Cost	2019 (this year)	2020 (next year)
Medicare Part B Prescription Drugs	Part B Medical drugs were <u>not</u> subject to step therapy.	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: MyExcellusMedicare.com/Formulary .
Opioid Treatment Program Services	Opioid Treatment Services is <u>not</u> covered.	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. The plan will reimburse a maximum of \$3,000 for out-of-network (POS) services per calendar year.
Skilled Nursing Facility	You pay a \$172 copayment per day for days 21 through 100, in-network.	You pay a \$178 copayment per day for days 21 through 100, in-network.

Cost	2019 (this year)	2020 (next year)
<p>Telehealth</p>	<ul style="list-style-type: none"> ● You pay a \$15 copayment for PCP. ● You pay \$40 copayment for a Specialist per Medicare-covered visit. <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"> ● You pay a \$15 copayment for PCP visit. ● You pay a \$40 copayment for each Specialist visit. ● You pay 20% of the cost for Behavioral Health and Outpatient Substance Abuse visits. ● You pay a \$0 copayment for Kidney Disease Education Services and Diabetes Self-Management Training. ● You pay a \$15 copayment for each MDLive® visit. ● You pay a \$40 copayment for each Behavior Health related MDLive® visit. <p>Restrictions have been removed. Not covered out-of-network.</p>
<p>Telemedicine</p>	<ul style="list-style-type: none"> ● You pay a \$15 copayment for PCP visit. ● You pay a \$40 copayment for each Specialist visit. ● You pay a \$15 copayment for each MDLive® visit. ● You pay a \$40 copayment for each Behavior Health related MDLive® visit. 	<p>Telemedicine benefit is now covered under the Telehealth benefit.</p>

Cost	2019 (this year)	2020 (next year)
<p>Dental Optional Supplemental Benefit</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 www.ExcellusMedicare.com 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 & 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>

SECTION 2 Deciding Which Plan to Choose

Section 2.1– If you want to stay in Medicare Blue Choice Platinum (HMO-POS)

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

Section 2.2 – If you want to change plans

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

Step 1: Learn about and compare your choices

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

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2020*, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

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

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

As a reminder, *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 Blue Choice Platinum (HMO-POS).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Medicare Blue Choice Platinum (HMO-POS).
- 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 3 Deadline for Changing Plans

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

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 8, 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 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In New York, the SHIP is called 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 5 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7 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).
- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. 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. 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 are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. You can learn more about the ADAP in New York State by visiting their website (<https://www.health.ny.gov/diseases/aids/general/resources/adap/>).

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 6 Questions?

Section 6.1— Getting Help from Medicare Blue Choice Platinum (HMO-POS)

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 Blue Choice Platinum (HMO-POS). 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. 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. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory).

Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

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

Read Medicare & You 2020

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