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# 2023

## Annual Notice of Changes

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### Michigan Public School Employees' Retirement System

offered by Priority Health

January 1, 2023 - December 31, 2023

OMB Approval 0938-1051 (Expires: February 29, 2024)

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You are currently enrolled as a member of

**PriorityMedicare<sup>SM</sup> (Employer HMO-POS)**

Next year, there will be changes to your plan's costs and benefits.

**This booklet details these changes.**

**Additional resources**

This information is available in a different format, including Braille and large print.

Please contact our Customer Service at 888.389.6648, option #3, for additional information.

(TTY users should call 711). We're available 8 a.m. to 8 p.m., seven days a week.

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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families)* for more information.

**About your plan**

Priority Health has HMO-POS and PPO plans with a Medicare contract. Enrollment in Priority Health Medicare depends on contract renewal.

When this booklet says "we," "us," or "our," it means Priority Health Medicare. When it says "plan" or "our plan," it means your Priority Health plan.

**ASK:** Which changes apply to you

- ☐ Check the changes to our benefits and costs to see if they affect you.
  - Review the changes to Medical care costs (doctor, hospital).
  - Review the changes to our drug coverage, including authorization requirements and costs.
  - Think about how much you will spend on premiums, deductibles, and cost sharing.
- ☐ Check the changes in the 2023 Drug List to make sure the drugs you currently take are still covered.
- ☐ Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- ☐ Think about whether you are happy with our plan.

**CHOOSE:** Decide whether you want to change your plan

- If you want to keep **PriorityMedicare** (Employer HMO-POS), you don't need to do anything. You will stay in **PriorityMedicare** (Employer HMO-POS).
- If you decide other coverage will better meet your needs, contact the Office of Retirement Services at 800.381.5111 to see what your plan options are. Look in Section 3.2 to learn more about your choices.

## ***Annual Notice of Changes for 2023***

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## Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for **PriorityMedicare** (Employer HMO-POS) in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
<b>Monthly plan premium*</b> * Your coverage is provided through a contract with the Michigan Public School Employees' Retirement System. Contact the Office of Retirement Services for information about your plan premium. See Section 1.1 for details.	Contact the Office of Retirement Services at 1.800.381.5111	Contact the Office of Retirement Services at 1.800.381.5111
<b>Deductible</b>	<u>HMO (in-network)</u> \$450  <u>POS (out-of-network)</u> \$575	<u>HMO (in-network)</u> \$525  <u>POS (out-of-network)</u> \$725
<b>Maximum out-of-pocket amount</b> This is the <u>most</u> you will pay out-of-pocket for your covered services. (See Section 1.2 for details.)	<u>HMO (in-network)</u> \$2,100  <u>POS (out-of-network)</u> \$3,000	<u>HMO (in-network)</u> \$2,300  <u>POS (out-of-network)</u> \$3,200
<b>Doctor office visits</b>	<u>HMO (in-network)</u> Primary care visits: \$0-\$10 per visit.  Specialist visits: \$0-\$35 per visit.  <u>POS (out-of-network)</u> 30% per visit with a PCP or specialist, after deductible.	<u>HMO (in-network)</u> Primary care visits: \$0-\$10 per visit.  Specialist visits: \$0-\$35 per visit.  <u>POS (out-of-network)</u> 30% per visit with a PCP or specialist, after deductible.

Cost	2022 (this year)	2023 (next year)
<b>Inpatient hospital stays</b>	<u>HMO (in-network)</u> 10% per stay, after deductible.	<u>HMO (in-network)</u> 10% per stay, after deductible.
	<u>POS (out-of-network)</u> 30% per stay, after deductible.	<u>POS (out-of-network)</u> 30% per stay, after deductible.
<b>Part D prescription drug coverage</b> (See Section 1.5 for details.)	Deductible: \$0  Copay/Coinsurance during the Initial Coverage Stage:  <u>Preferred Retail</u> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$9</li> <li>• Drug Tier 2: \$9</li> <li>• Drug Tier 3: \$40</li> <li>• Drug Tier 4: \$70</li> <li>• Drug Tier 5: 20% of the cost up to a \$100 maximum</li> </ul> <u>Standard Retail</u> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$15</li> <li>• Drug Tier 2: \$15</li> <li>• Drug Tier 3: \$45</li> <li>• Drug Tier 4: \$75</li> <li>• Drug Tier 5: 20% of the cost up to a \$100 maximum</li> </ul> <u>Insulin</u> You pay the amount of the copayment or coinsurance for the drug tier your drug is in.	Deductible: \$0  Copay/Coinsurance during the Initial Coverage Stage:  <u>Preferred Retail</u> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$9</li> <li>• Drug Tier 2: \$9</li> <li>• Drug Tier 3: \$55</li> <li>• Drug Tier 4: \$85</li> <li>• Drug Tier 5: 20% of the cost up to a \$120 maximum</li> </ul> <u>Standard Retail</u> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$15</li> <li>• Drug Tier 2: \$15</li> <li>• Drug Tier 3: \$60</li> <li>• Drug Tier 4: \$90</li> <li>• Drug Tier 5: 20% of the cost up to a \$120 maximum</li> </ul> <u>Insulin</u> You pay no more than \$35 for a one-month supply of covered insulin (defined by Medicare) regardless of the drug tier your drug is in, whether at a preferred or standard retail pharmacy.

Cost	2022 (this year)	2023 (next year)
<b>Part D prescription drug coverage (<i>continued</i>)</b>	<u>Part D Vaccines</u> You pay the amount of the copayment or coinsurance for the drug tier the vaccine is in.	<u>Part D Vaccines</u> You pay \$0 for certain vaccines (defined by Medicare) regardless of the drug tier the vaccine is in, whether at a preferred or standard retail pharmacy.  For updates on covered insulin and vaccines go to <a href="https://priorityhealth.com/ira">priorityhealth.com/ira</a> .

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

### Section 1.1 – Changes to the Monthly Premium

- Your coverage is provided through a contract with the Michigan Public School Employees' Retirement System. Please contact the Office of Retirement Services at 1.800.381.5111, Monday through Friday, 8:30 a.m. to 5 p.m. for information about your plan premium.
- You must continue to pay your Medicare Part B premium.
- You may be 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. The Michigan Public School Employees' Retirement System pays this penalty on your behalf.
- 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.

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

Medicare requires all health plans to limit how much you pay “out-of-pocket” for 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	2022 (this year)	2023 (next year)
<b>Maximum out-of-pocket amount</b>	<u>HMO (in-network)</u>	<u>HMO (in-network)</u>
Your costs for covered medical services (such as copays and deductibles) count toward your maximum out-of-pocket amount. Your plan premium (if applicable) and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$2,100	\$2,300
		Once you have paid \$2,300 out-of-pocket for in-network covered services, you will pay nothing for your covered services from in-network providers for the rest of the plan year.
	<u>POS (out-of-network)</u>	<u>POS (out-of-network)</u>
	\$3,000	Once you have paid \$3,200 out-of-pocket for out-of-network covered services, you will pay nothing for your covered services from out-of-network providers for the rest of the plan year.

### Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at [prioritymedicare.com](http://prioritymedicare.com). You may also call Customer Service for updated provider and/or pharmacy information or to ask us to mail you a directory.

There are changes to our network of providers for next year. **Please review the 2023 Provider/Pharmacy Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2023 Provider/Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Customer Service so we may assist.



## Section 1.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2022 (this year)	2023 (next year)
<b>Out-of-area travel benefit</b>	Under our out-of-state travel benefit you will pay the same for services received from a Medicare-participating provider (i.e. doctors or hospitals) when traveling outside the state of Michigan, for up to 12 months, as you would if you were seeing in-network providers. Please contact the plan for assistance in locating a provider when using the out-of-state travel benefit.	<p>The upper peninsula of Michigan is now included as part of our out-of-area (formerly out-of-state) travel benefit. This means you will pay in-network cost sharing when you see any Medicare participating provider in the upper peninsula of Michigan.</p> <p>This benefit will apply when traveling outside of the lower peninsula of Michigan for up to 12 months.</p>
<b>Outpatient hospital services</b>	<p>Prior authorization <b><u>is</u></b> required for radiosurgery (such as but not limited to, neutron beam radiotherapy (NBRT), proton beam radiotherapy (PBRT), stereotactic radiosurgery (SRS), and stereotactic body radiation therapy (SBRT).</p> <p>Prior authorization is <b><u>not</u></b> required for radiation oncology procedure intensity-modulated radiation therapy (IMRT).</p>	<p>Prior authorization <b><u>is</u></b> required for radiation oncology procedures (such as but not limited to, intensity-modulated radiation therapy (IMRT), neutron beam radiotherapy (NBRT), proton beam radiotherapy (PBRT), stereotactic radiosurgery (SRS), and stereotactic body radiation therapy (SBRT).</p>

Cost	2022 (this year)	2023 (next year)
<b>Outpatient surgery including services provided at hospital outpatient facilities and ambulatory surgical centers</b>	<p>Prior authorization <b>is</b> required for radiosurgery (such as but not limited to, neutron beam radiotherapy (NBRT), proton beam radiotherapy (PBRT), stereotactic radiosurgery (SRS), and stereotactic body radiation therapy (SBRT).</p> <p>Prior authorization is <b>not</b> required for radiation oncology procedure intensity-modulated radiation therapy (IMRT).</p>	<p>Prior authorization <b>is</b> required for radiation oncology procedures (such as but not limited to, intensity-modulated radiation therapy (IMRT), neutron beam radiotherapy (NBRT), proton beam radiotherapy (PBRT), stereotactic radiosurgery (SRS), and stereotactic body radiation therapy (SBRT).</p>

## Section 1.5 – Changes to Part D Prescription Drug Coverage

### Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is in this envelope and/or provided electronically. You can get the complete Drug List by calling Customer Service or visiting our website ([prioritymedicare.com](http://prioritymedicare.com)).

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.**

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. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug List to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Customer Service for more information.

**Changes to Prescription Drug Costs**

**Note:** If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We will send 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 you haven’t received this insert, please call Customer Service and ask for the “LIS Rider.”

There are four “drug payment stages.” The information below shows the changes 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.)

**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

**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.

**Changes to the Deductible Stage**

Stage	2022 (this year)	2023 (next year)
<b>Stage 1: Yearly Deductible Stage</b>	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

## Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2022 (this year)	2023 (next year)
<p><b>Stage 2: Initial Coverage Stage (30 day retail)</b></p> <p>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.</p> <p>For information about the costs, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>You pay no more than \$35 for a one-month supply of covered insulin (defined by Medicare) regardless of the drug tier your drug is in, whether at a preferred or standard retail pharmacy.</p> <p>You pay \$0 for certain vaccines (defined by Medicare) regardless of the drug tier the vaccine is in, whether at a preferred or standard retail pharmacy.</p> <p>For updates on covered insulin and vaccines go to <a href="https://priorityhealth.com/ira">priorityhealth.com/ira</a>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p><b>Tier 1 - preferred generic drugs:</b> <i>Preferred cost sharing:</i> \$9</p> <p><i>Standard cost sharing:</i> \$15</p> <p><b>Tier 2 - generic drugs:</b> <i>Preferred cost sharing:</i> \$9</p> <p><i>Standard cost sharing:</i> \$15</p> <p><b>Tier 3 - preferred brand drugs:</b> <i>Preferred cost sharing:</i> \$40</p> <p><i>Standard cost sharing:</i> \$45</p> <p><b>Tier 4 - non-preferred drugs:</b> <i>Preferred cost sharing:</i> \$70</p> <p><i>Standard cost sharing:</i> \$75</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p><b>Tier 1 - preferred generic drugs:</b> <i>Preferred cost sharing:</i> \$9</p> <p><i>Standard cost sharing:</i> \$15</p> <p><b>Tier 2 - generic drugs:</b> <i>Preferred cost sharing:</i> \$9</p> <p><i>Standard cost sharing:</i> \$15</p> <p><b>Tier 3 - preferred brand drugs:</b> <i>Preferred cost sharing:</i> \$55</p> <p><i>Standard cost sharing:</i> \$60</p> <p><b>Tier 4 - non-preferred drugs:</b> <i>Preferred cost sharing:</i> \$85</p> <p><i>Standard cost sharing:</i> \$90</p>

Stage	2022 (this year)	2023 (next year)
<b>Stage 2: Initial Coverage Stage (30 day retail) (continued)</b>  	<b>Tier 5 - specialty drugs:</b> <i>Preferred cost sharing:</i> 20% of the cost up to a \$100 maximum  <i>Standard cost sharing:</i> 20% of the cost up to a \$100 maximum	<b>Tier 5 - specialty drugs:</b> <i>Preferred cost sharing:</i> 20% of the cost up to a \$120 maximum  <i>Standard cost sharing:</i> 20% of the cost up to a \$120 maximum
<b>Stage 2: Initial Coverage Stage (90 day retail)</b> <p>The costs in this row are for a three-month (90-day) supply when you fill your prescription at a network pharmacy.</p> <p>You pay no more than \$105 for a three-month supply of covered insulin (defined by Medicare) regardless of the drug tier your drug is in, whether at a preferred or standard retail pharmacy.</p> <p>For updates on covered insulin and vaccines go to <a href="https://priorityhealth.com/ira">priorityhealth.com/ira</a>.</p>	<p>Your cost for a three-month supply at a network pharmacy:</p> <p><b>Tier 1 – preferred generic drugs:</b>  <i>Preferred cost sharing:</i>            \$27   <i>Standard cost sharing:</i>            \$45</p> <p><b>Tier 2 – generic drugs:</b>  <i>Preferred cost sharing:</i>            \$27   <i>Standard cost sharing:</i>            \$45</p> <p><b>Tier 3 - preferred brand drugs:</b>  <i>Preferred cost sharing:</i>            \$120   <i>Standard cost sharing:</i>            \$135</p>	<p>Your cost for a three-month supply at a network pharmacy:</p> <p><b>Tier 1 - preferred generic drugs:</b>  <i>Preferred cost sharing:</i>            \$27   <i>Standard cost sharing:</i>            \$45</p> <p><b>Tier 2 - generic drugs:</b>  <i>Preferred cost sharing:</i>            \$27   <i>Standard cost sharing:</i>            \$45</p> <p><b>Tier 3 - preferred brand drugs:</b>  <i>Preferred cost sharing:</i>            \$165   <i>Standard cost sharing:</i>            \$180</p>

Stage	2022 (this year)	2023 (next year)
<b>Stage 2: Initial Coverage Stage (90 day retail) (continued)</b> For information about the costs, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i> .	<b>Tier 4 - non-preferred drugs:</b> <i>Preferred cost sharing:</i> \$210  <i>Standard cost sharing:</i> \$225  <b>Tier 5 – specialty drugs:</b> Not available	<b>Tier 4 - non-preferred drugs:</b> <i>Preferred cost sharing:</i> \$255  <i>Standard cost sharing:</i> \$270  <b>Tier 5 – specialty drugs:</b> Not available
<b>Stage 2: Initial Coverage Stage (90 day mail-order)</b> The costs in this row are for a three-month (90-day) supply when you fill your prescription through mail-order.  For information about the costs, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i> .  You pay no more than \$105 for a three-month supply of covered insulin (defined by Medicare) regardless of the drug tier your drug is in, whether at a preferred or standard retail pharmacy.  For updates on covered insulin and vaccines go to <a href="https://priorityhealth.com/ira">priorityhealth.com/ira</a> .	Your cost for a three-month supply at a mail-order pharmacy:  <b>Tier 1 - preferred generic drugs:</b> <i>Preferred cost sharing:</i> \$0  <i>Standard cost sharing:</i> \$45  <b>Tier 2 - generic drugs:</b> <i>Preferred cost sharing:</i> \$18  <i>Standard cost sharing:</i> \$45  <b>Tier 3 - preferred brand drugs:</b> <i>Preferred cost sharing:</i> \$80  <i>Standard cost sharing:</i> \$135	Your cost for a three-month supply at a mail-order pharmacy:  <b>Tier 1 - preferred generic drugs:</b> <i>Preferred cost sharing:</i> \$0  <i>Standard cost sharing:</i> \$45  <b>Tier 2 - generic drugs:</b> <i>Preferred cost sharing:</i> \$18  <i>Standard cost sharing:</i> \$45  <b>Tier 3 - preferred brand drugs:</b> <i>Preferred cost sharing:</i> \$110  <i>Standard cost sharing:</i> \$180

Stage	2022 (this year)	2023 (next year)
<b>Stage 2: Initial Coverage Stage (90 day mail-order) (continued)</b> Our pharmacy network includes mail-order pharmacies that offer standard cost sharing and preferred cost sharing. Preferred cost sharing for mail-order is limited to our preferred mail-order pharmacy, Express Scripts, but you may choose any network mail-order pharmacy to receive your covered prescription drugs. Your cost sharing may be less at Express Scripts.	<b>Tier 4 - non-preferred drugs:</b> <i>Preferred cost sharing:</i> \$140  <i>Standard cost sharing:</i> \$225  <b>Tier 5 – specialty drugs:</b> Not available  _____ Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).	<b>Tier 4 - non-preferred drugs:</b> <i>Preferred cost sharing:</i> \$170  <i>Standard cost sharing:</i> \$270  <b>Tier 5 – specialty drugs:</b> Not available  _____ Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).

## SECTION 2 Administrative Changes

Description	2022 (this year)	2023 (next year)
<b>Customer Service phone number</b>	You can contact our Customer Service at 888.389.6648, option 3 (TTY users should call 711), hours are 7 days a week, 8 a.m. to 8 p.m.	You can contact our Customer Service at 844.403.0847 (TTY users should call 711), hours are 7 days a week, 8 a.m. to 8 p.m.

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 – If you want to stay in PriorityMedicare (Employer 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, you will automatically be enrolled in our **PriorityMedicare** (Employer HMO-POS).

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## Section 3.2 – If you want to change plans

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We hope to keep you as a member next year but if you want to change plans for 2023 follow these steps:

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

- Contact the Office of Retirement Services at 1.800.381.5111 to discuss your options.
- *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, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (SHIP) (see Section 5), or call Medicare (see Section 7.2).

### Step 2: Change your coverage

- If you choose to change plans, contact the Office of Retirement Services. They will notify Priority Health Medicare on your behalf.
- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from **PriorityMedicare** (Employer HMO-POS).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from **PriorityMedicare** (Employer HMO-POS).
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send the Office of Retirement Services a written request to disenroll. Contact the Office of Retirement Services at 800.381.5111.
  - – *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 for next year, contact the Office of Retirement Services at 1.800.381.5111 for more information.

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

In certain situations, changes are also allowed at other times of the year. Examples include 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.



## SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Michigan the SHIP is called Michigan Medicare/Medicaid Assistance Program (MMAP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. MMAP 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 MMAP at 800.803.7174 or dial 211. You can learn more about MMAP by visiting their website ([mmapinc.org](http://mmapinc.org)).

## SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“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. 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 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
  - Your State Medicaid Office (applications).
  - Change Healthcare at 1-866-783-7047, between 9 am to 6 pm, Monday through Friday. TTY users should call 1-877-644-3244. Priority Health works with MyAdvocate Change Healthcare to help members identify and apply for programs that they may qualify for. For additional information please go to [MyAdvocateHelps.com](http://MyAdvocateHelps.com).
  - An additional source for members to see if they qualify for extra help from Medicare may be found by calling Priority Health at 1-888-389-6648.
- **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 Michigan HIV/AIDS Drug Assistance Program (MIDAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 888.826.6565.

## SECTION 7 Questions?

### Section 7.1 – Getting Help from PriorityMedicare (Employer HMO-POS)

Questions? We're here to help. Please call Customer Service at 844.403.0847. (TTY only, call 711.) We are available for phone calls 7 days a week, 8 a.m. to 8 p.m. Calls to these numbers are free.

#### **Read your 2023 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 2023. For details, look in the *2023 Evidence of Coverage* for **PriorityMedicare** (Employer 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 included in this envelope.

#### **Visit our Website**

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

### Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

#### **Visit the Medicare Website**

Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

#### **Read Medicare & You 2023**

Read the *Medicare & You 2023* handbook. Every 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 document, you can get it at the Medicare website ([www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf](http://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf)) or by

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**PriorityMedicare** (Employer HMO-POS)'s pharmacy network includes limited lower-cost, preferred pharmacies in Michigan. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call 844.403.0847, TTY users should call 711, or consult the online pharmacy directory at *prioritymedicare.com*.

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# 2023

## Evidence of Coverage

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**PriorityMedicare<sup>SM</sup> (Employer HMO-POS)**

**Michigan Public School Employees' Retirement System**

offered by Priority Health

January 1, 2023 - December 31, 2023

# Your Medicare Health Benefits and Services and Prescription Drug Coverage as a Member of PriorityMedicare (Employer HMO-POS)

This booklet gives you the details about your Medicare health care and prescription drug coverage from January 1 – December 31, 2023. It explains how to get coverage for the health care services and prescription drugs you need. **This is an important legal document. Please keep it in a safe place.**

## Additional resources

This information is available in a different format, including Braille and large print.

Benefits, premium, deductible, and/or copayments/coinsurance may change on January 1, 2024.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Please contact our Customer Service at 888.389.6648, option #3, for additional information. (TTY users should call 711). We're available 8 a.m. to 8 p.m., seven days a week.

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 [irs.gov/Affordable-Care-Act/Individuals-and-Families](https://irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

## About your plan

Priority Health has HMO-POS and PPO plans with a Medicare contract. Enrollment in Priority Health Medicare depends on contract renewal.

This plan is offered by Priority Health Medicare. (When this Evidence of Coverage says "we," "us," or "our," it means it means Priority Health Medicare. When it says "plan" or "our plan," it means your Priority Health plan.

# Evidence of Coverage:

## **Your Medicare Health Benefits and Services and Prescription Drug Coverage as a Member of PriorityMedicare (Employer HMO-POS)**

This document gives you the details about your Medicare health care and prescription drug coverage. **This is an important legal document. Please keep it in a safe place.**

**For questions about this document, please contact Customer Service at 844.403.0847 for additional information. (TTY users should call 711). Hours are 7 days a week, 8 a.m. to 8 p.m.**

This plan, **PriorityMedicare** (Employer HMO-POS), is offered by Priority Health Medicare. (When this *Evidence of Coverage* says “we,” “us,” or “our,” it means Priority Health Medicare. When it says “plan” or “our plan,” it means **PriorityMedicare** (Employer HMO-POS).)

This information is available in a different format, including braille, large print, and audio CD.

Benefits, premiums, deductibles, and/or copayments/coinsurance may change in 2024.

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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## **2023 Evidence of Coverage**

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# CHAPTER 1:

## *Getting started as a member*

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**SECTION 1 Introduction**

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**Section 1.1 You are enrolled in PriorityMedicare (Employer HMO-POS), which is a Medicare HMO Point-of-Service (POS) Plan**

You are covered by Medicare, and you have chosen to get your Medicare health care and your prescription drug coverage through our plan, **PriorityMedicare** (Employer HMO-POS). 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.

**PriorityMedicare** (Employer HMO-POS) is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) with a Point-of-Service (POS) option approved by Medicare and run by a private company. “Point-of-Service” means you can use providers outside the plan’s network for an additional cost. (See Chapter 3, Section 2.4 for information about using the Point-of-Service option.)

**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](http://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 **PriorityMedicare** (Employer HMO-POS).

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 at 844.403.0847.

**Section 1.3 Legal information about the *Evidence of Coverage***

This *Evidence of Coverage* is part of our contract with you about how **PriorityMedicare** (Employer HMO-POS) 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.”



**Chapter 1 Getting started as a member**

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The contract is in effect for months in which you are enrolled in **Priority**Medicare (Employer HMO-POS).

Each plan year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of **Priority**Medicare (Employer HMO-POS). We can also choose to stop offering the plan in your service area.

Medicare (the Centers for Medicare & Medicaid Services) must approve **Priority**Medicare (Employer HMO-POS) 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. If this were to happen, you would be notified in advance of the termination and be given a special election period (SEP) to choose another plan.

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

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<b>Section 2.1</b>	<b>Your eligibility requirements</b>
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*You are eligible for membership in our plan as long as:*

- You are not enrolled in any other group or individual health coverage.
- -- and -- 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

<b>Section 2.2</b>	<b>Here is the plan service area for <b>Priority</b>Medicare (Employer HMO-POS)</b>
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**Priority**Medicare (Employer HMO-POS) is available only to Michigan Public School Employees' Retirement System 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.

Our service area includes all 83 counties in the State of Michigan.

If you plan to move out of the service area, you cannot remain a member of this plan. Please contact the Office of Retirement Services (ORS) at 800.381.5111 (address and other demographic updates can also be provided online at [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount)) and Customer Service at 844.403.0847 to see if we have a plan in your new area. When you move, you will have a Special Enrollment Period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

**Chapter 1 Getting started as a member**

It is also important that you call the Office of Retirement Services, call or email Priority Health Medicare and contact Social Security if you move or change your permanent and/or mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

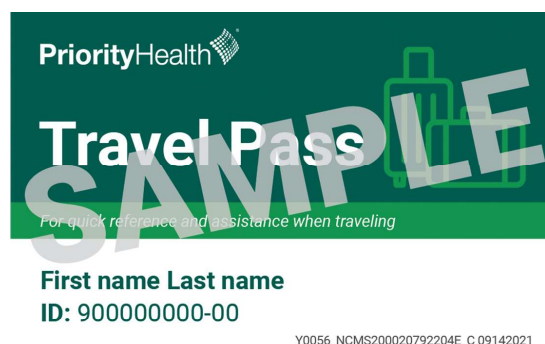
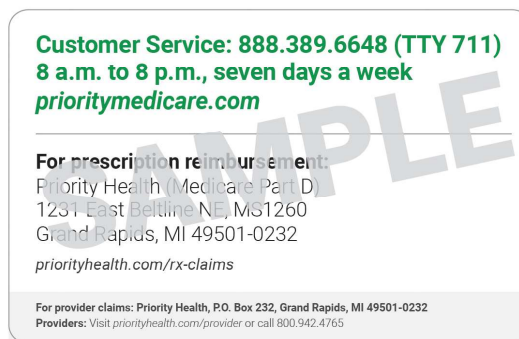
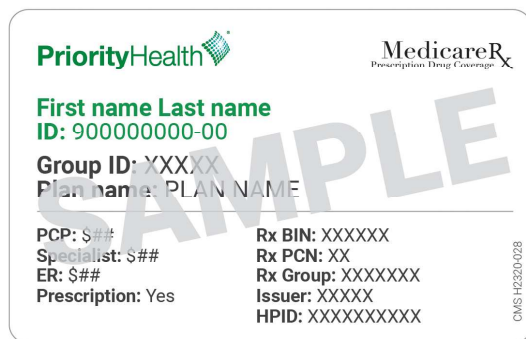
## Section 2.3 U.S. Citizen or Lawful Presence

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 Priority Health Medicare if you are not eligible to remain a member on this basis. Priority Health Medicare 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:



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 **PriorityMedicare** (Employer HMO-POS) membership card, you may have to pay the full cost of medical services

**Chapter 1 Getting started as a member**

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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.

If your plan membership card is damaged, lost, or stolen, call Customer Service at 844.403.0847 right away and we will send you a new card.

<b>Section 3.2</b>	<b>Provider/Pharmacy Directory</b>
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The *Provider/Pharmacy Directory* lists our network providers, durable medical equipment suppliers and pharmacies. **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.

It is important to know which providers are part of our network because, with limited exceptions, while you are a member of our plan you may be required to use network providers to get your medical care and services. The only exceptions are emergencies, urgently needed services when the network is not available (generally, when you are out of the area), out-of-area dialysis services, and cases in which **PriorityMedicare** (Employer HMO-POS) authorizes use of out-of-network providers. See Chapter 3 (*Using the plan's coverage for your medical services*) for more specific information about emergency, out-of-network, and out-of-area coverage.

You will only pay your Point-of-Service (POS) or “out-of-network” benefit if you see a provider in the lower peninsula of Michigan that does not participate with our plan. When traveling outside of the lower peninsula of Michigan but within the United States and its territories, you can use the Priority Health Travel Pass. For more information, see Chapter 4, Section 2.2 to learn how you can receive care.

The most recent list of providers and suppliers is available on our website at [prioritymedicare.com](http://prioritymedicare.com).

If you don't have your copy of the *Provider/Pharmacy Directory*, you can request a copy from Customer Service.

The pharmacy directory 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.

The *Provider/Pharmacy Directory* will also tell you which of the pharmacies in our network have preferred cost sharing, which may be lower than the standard cost sharing offered by other network pharmacies for some drugs.

If you don't have the *Provider/Pharmacy Directory*, you can request a copy from Customer Service. You can also see the *Provider/Pharmacy Directory* at [prioritymedicare.com](http://prioritymedicare.com), or

download it from this website. Both Customer Service and the website can give you the most up-to-date information about changes in our network providers.

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**Section 3.3      The plan's List of Covered Drugs (*Formulary*)**

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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 **PriorityMedicare** (Employer HMO-POS). 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 **PriorityMedicare** (Employer HMO-POS) 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 at 844.403.0847 to find out if we cover it. To get the most complete and current information about which drugs are covered, you can visit the plan's website (*prioritymedicare.com*) or call Customer Service at 844.403.0847.

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**SECTION 4      Your monthly costs for PriorityMedicare (Employer HMO-POS)**

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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)

**In some situations, your plan premium could be less**

The “Extra Help” program helps people with limited resources pay for their drugs. Chapter 2, Section 7 tells more about this program. If you qualify, enrolling in the program might lower your monthly plan premium.

If you are *already enrolled* and getting help from one of these programs, **the information about premiums in this *Evidence of Coverage* may not apply to you**. We will send you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also known as the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug coverage. If you don't have this insert, please call or email Customer Service, and ask for the “LIS Rider.”

**Chapter 1 Getting started as a member**

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Medicare Part B and Part D premiums differ for people with different incomes. If you have questions about these premiums review your copy of *Medicare & You 2023* handbook, the section called “2023 Medicare Costs.” If you need a copy, you can download it from the Medicare website ([www.medicare.gov](http://www.medicare.gov)). Or you can order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.

**Section 4.1 Plan premium**

Your coverage is provided through a contract with the Michigan Public School Employees’ Retirement System. Please contact the Office of Retirement Services for information about your plan premium. In addition, you must continue to pay your Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

**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.

- To learn more or determine if you qualify for assistance paying your Part B premium, you can contact Change Healthcare at 1.866.783.7047, between 9 am to 6 pm, Monday through Friday. TTY users should call 1.877.644.3244. Priority Health works with MyAdvocate Change Healthcare to help members identify and apply for programs that they may qualify for. For additional information please go to *MyAdvocateHelps.com*.
- An additional source for members to see if they qualify for extra help from Medicare may be found by calling Priority Health at 844.403.0847.

**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 Michigan Public School Employees’ Retirement System pays this penalty on your behalf.

The Part D late enrollment penalty is added to your monthly premium. When you first enroll in **PriorityMedicare** (Employer HMO-POS), we will advise you on the amount of the penalty.

**Chapter 1 Getting started as a member**

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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 Department of Veterans Affairs. 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.
  - **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 2023, this average premium amount is \$32.74.
- 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 \$32.74, which equals \$4.5836. This rounds to \$4.60. 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.

**Chapter 1 Getting started as a member**

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**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.

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**Section 4.4      Income Related Monthly Adjustment Amount**

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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 2 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).

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**SECTION 5      More information about your monthly premium**

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**Section 5.1      Can we change your monthly plan premium during the year?**

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**No.** We are not allowed to change the amount we charge for the plan's monthly plan premium during the year.

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

**Chapter 1 Getting started as a member**

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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.

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**SECTION 6      Keeping your plan membership record up to date**

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Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage including your Primary Care Provider (PCP).

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 physical/mailling address, your phone number, or your email address
- Changes in any other health insurance coverage you have (such as from your employer, your spouse’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 or medical power of attorney) 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 the Office of Retirement Services know by calling them at 1.800.381.5111 and call or email our Customer Service or by mailing a signed written request. *Note:* You can easily change your PCP in your member account. Register or log in to your member account at *prioritymedicare.com*, go to “My Plan” and select “My Plan & Spending” and “find a new Primary physician” under current listed PCP.

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.



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## **SECTION 7      How other insurance works with our plan**

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### **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 or email 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.

**Note:** If you (or your spouse) are enrolled in other group health insurance from an employer or a retiree group other than the Michigan Public School Employees' Retirement System, you are not eligible for enrollment in this plan and you must contact Office of Retirement Services at 1.800.381.5111.

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.

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 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.

**Note:** If you (or your spouse) are enrolled in other group health insurance from an employer or a retiree group other than the Michigan Public School Employees' Retirement System, you are not eligible for enrollment in this plan and you must contact Office of Retirement Services at 1.800.381.5111.

# CHAPTER 2:

*Important phone numbers  
and resources*

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## **SECTION 1      PriorityMedicare (Employer HMO-POS) contacts** (how to contact us, including how to reach Customer Service)

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### **How to contact our plan's Customer Service**

For assistance with claims, billing, or member card questions, please call or write to **PriorityMedicare** (Employer HMO-POS) Customer Service. We will be happy to help you.

<b>Method</b>	<b>Customer Service – Contact Information</b>
<b>CALL</b>	844.403.0847  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.  Customer Service also has free language interpreter services available for non-English speakers.
<b>TTY</b>	711  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>FAX</b>	616.942.0995
<b>WRITE</b>	Customer Service Department, MS 1115 Priority Health Medicare 1231 East Beltline Ave, NE Grand Rapids, MI 49525  <i>MedicareCS@priorityhealth.com</i>
<b>WEBSITE</b>	<i>prioritymedicare.com</i>

### **How to contact us when you are asking for a coverage decision or appeal 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 or 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 asking for coverage decisions or appeals about your medical care or Part D prescription drugs, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

<b>Method</b>	<b>Coverage Decisions For Medical Care – Contact Information</b>
<b>CALL</b>	844.403.0847  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>TTY</b>	711  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>FAX</b>	888.647.6152
<b>WRITE</b>	Health Management Department, MS 1255 Priority Health Medicare 1231 East Beltline Ave, NE Grand Rapids, MI 49525
<b>WEBSITE</b>	<i>prioritymedicare.com</i>

<b>Method</b>	<b>Coverage Decisions for Part D Prescription Drugs – Contact Information</b>
<b>CALL</b>	844.403.0847  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>TTY</b>	711  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>FAX</b>	877.974.4411
<b>WRITE</b>	Medicare Part D, MS 1260 Priority Health Medicare 1231 East Beltline Ave, NE Grand Rapids, MI 49525
<b>WEBSITE</b>	<i>prioritymedicare.com</i>

Method	Appeals For Medical Care – Contact Information
<b>CALL</b>	844.403.0847  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>TTY</b>	711  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>FAX</b>	616.975.8827
<b>WRITE</b>	Appeals Coordinator, MS 1150 Priority Health Medicare 1231 East Beltline Ave, NE Grand Rapids, MI 49525
<b>WEBSITE</b>	<i>prioritymedicare.com</i>

Method	Appeals for Part D Prescription Drugs – Contact Information
<b>CALL</b>	844.403.0847  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>TTY</b>	711  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>FAX</b>	877.974.4411
<b>WRITE</b>	Part D Appeal Coordinator, MS 1260 Priority Health Medicare 1231 East Beltline Ave, NE Grand Rapids, MI 49525
<b>WEBSITE</b>	<i>prioritymedicare.com</i>

## **How to contact us when you are making a complaint about your medical care or Part D prescription drugs**

You can make a complaint about us or one of our network providers or pharmacies, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. For more information on making a complaint about your medical care or Part D prescription drugs, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

<b>Method</b>	<b>Complaints About Medical Care or Part D prescription drugs – Contact Information</b>
<b>CALL</b>	844.403.0847  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>TTY</b>	711  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>FAX</b>	616.975.8826
<b>WRITE</b>	Medicare Grievance Coordinator, MS 1150 Priority Health Medicare 1231 East Beltline Ave, NE Grand Rapids, MI 49525
<b>MEDICARE WEBSITE</b>	You can submit a complaint about <b>PriorityMedicare</b> (Employer HMO-POS) directly to Medicare. To submit an online complaint to Medicare, go to <a href="http://www.medicare.gov/MedicareComplaintForm/home.aspx">www.medicare.gov/MedicareComplaintForm/home.aspx</a> .

## **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*).

**Chapter 2 Important phone numbers and resources**

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.

<b>Method</b>	<b>Payment Requests for Medical Care – Contact Information</b>
<b>CALL</b>	844.403.0847 Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>TTY</b>	711 Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>FAX</b>	616.975.8826
<b>WRITE</b>	Customer Service Department, MS 1115 Priority Health Medicare 1231 East Beltline Ave, NE Grand Rapids, MI 49525
<b>WEBSITE</b>	<i>prioritymedicare.com</i>

<b>Method</b>	<b>Payment Requests for Part D Prescription Drugs – Contact Information</b>
<b>CALL</b>	844.403.0847 Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>TTY</b>	711 Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>FAX</b>	616.975.8867
<b>WRITE</b>	Medicare Part D, MS 1260 Priority Health Medicare 1231 East Beltline Ave, NE Grand Rapids, MI 49525
<b>WEBSITE</b>	<i>prioritymedicare.com</i>



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## **SECTION 2      Medicare** (how to get help and information directly from the Federal Medicare program)

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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.

<b>Method</b>	<b>Medicare – Contact Information</b>
<b>CALL</b>	1-800-MEDICARE, or 1-800-633-4227 Calls to this number are free. 24 hours a day, 7 days a week.
<b>TTY</b>	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.
<b>WEBSITE</b>	<i>www.medicare.gov</i> 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. The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools: <ul style="list-style-type: none"><li>• <b>Medicare Eligibility Tool:</b> Provides Medicare eligibility status information.</li><li>• <b>Medicare Plan Finder:</b> 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.</li></ul>

**Chapter 2 Important phone numbers and resources**

Method	Medicare – Contact Information
<b>WEBSITE (continued)</b>	<p>You can also use the website to tell Medicare about any complaints you have about <b>Priority</b>Medicare (Employer HMO-POS):</p> <ul style="list-style-type: none"> <li>• <b>Tell Medicare about your complaint:</b> You can submit a complaint about <b>Priority</b>Medicare (Employer HMO-POS) directly to Medicare. To submit a complaint to Medicare, go to <a href="http://www.medicare.gov/MedicareComplaintForm/home.aspx">www.medicare.gov/MedicareComplaintForm/home.aspx</a>. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.</li> </ul> <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>

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

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

MMAAP 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.

MMAAP 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. MMAAP counselors can also help you with Medicare questions or problems and help you understand your Medicare plan choices and answer questions about switching plans.

**Chapter 2 Important phone numbers and resources****METHOD TO ACCESS SHIP and OTHER RESOURCES:**

- Visit [www.medicare.gov](http://www.medicare.gov)
- Click on “**Talk to Someone**” in the middle of the homepage
- You now have the following options
  - Option #1: You can have a **live chat with a 1-800-MEDICARE representative**
  - Option #2: You can select your **STATE** from the dropdown menu and click GO. This will take you to a page with phone numbers and resources specific to your state.

<b>Method</b>	<b>Michigan Medicare/Medicaid Assistance Program (MMAP) – Contact Information</b>
<b>CALL</b>	800.803.7174 or dial 211
<b>WRITE</b>	MMAP 6105 W St. Joseph Hwy, Suite 204 Lansing, MI 48917-4850
<b>WEBSITE</b>	<a href="http://mmapinc.org">mmapinc.org</a>

**SECTION 4 Quality Improvement Organization**

There is a designated Quality Improvement Organization for serving Medicare beneficiaries in each state. For Michigan, the Quality Improvement Organization is called Livanta LLC.

Livanta 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 is an independent organization. It is not connected with our plan.

You should contact Livanta 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.

**Chapter 2 Important phone numbers and resources**

<b>Method</b>	<b>Livanta LLC (Michigan's Quality Improvement Organization) – Contact Information</b>
<b>CALL</b>	888.524.9900, Monday - Friday, 9 a.m. to 5 p.m. local time  Weekend/holidays 11 a.m. to 3 p.m. local time
<b>TTY</b>	888.985.8775  This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
<b>FAX</b>	833.868.4059
<b>WRITE</b>	Livanta LLC, BFCC-QIO Program 10820 Guilford Road, Suite 202 Annapolis Junction, MD 20701-1105
<b>WEBSITE</b>	<i>www.livanta.com</i>

**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
<b>CALL</b>	1-800-772-1213 Calls to this number are free. Available 8:00 am to 7:00 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.
<b>TTY</b>	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 8:00 am to 7:00 pm, Monday through Friday.
<b>WEBSITE</b>	<a href="http://www.ssa.gov">www.ssa.gov</a>

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## **SECTION 6      Medicaid**

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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 Michigan Department of Health and Human Services, Michigan’s Medicaid program.

**Chapter 2 Important phone numbers and resources**

<b>Method</b>	<b>Michigan Department of Health and Human Services – Contact Information</b>
<b>CALL</b>	517.241.3740, Monday-Friday, 8 a.m. to 5 p.m.
<b>TTY</b>	844.578.6563  Hearing impaired callers may contact the Michigan Relay Center at 711 and ask for the number above.
<b>WRITE</b>	Michigan Department of Health and Human Services 333 S. Grand Ave. P.O. Box 30195 Lansing, Michigan 48909
<b>WEBSITE</b>	<i>michigan.gov/mdhhs</i>

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

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The Medicare.gov website (<https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap/5-ways-to-get-help-with-prescription-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 to 7 pm, Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
- Your State Medicaid Office (applications). (See Section 6 of this chapter for contact information.); or

**Chapter 2 Important phone numbers and resources**

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- Change Healthcare at 1.866.783.7047, between 9 am to 6 pm, Monday through Friday. TTY users should call 1.877.644.3244. Priority Health works with MyAdvocate Change Healthcare to help members identify and apply for programs that they may qualify for. For additional information please go to *MyAdvocateHelps.com*.
- An additional source for members to see if they qualify for extra help from Medicare may be found by calling Priority Health at 844.403.0847.

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.

- The plan will first check the CMS system for an updated Low Income Subsidy (LIS) status. If the CMS system does not indicate an LIS status, the plan will require one of the following:
  - A copy of your Medicaid card;
  - A copy of a state document containing Medicaid status;
  - Other documentation provided by the State showing Medicaid status such as a letter;
  - Remittance from an institution showing Medicaid payments; or
  - A copy of a state document confirming Medicaid payment to a facility.

You should send your documentation to the plan within 10 to 14 days after you have contacted us regarding the discrepancy in your LIS status.

- 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 the payment directly to the state. Please contact Customer Service at 844.403.0847 if you have questions.

**What if you have 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 Michigan HIV/AIDS Drug Assistance Program (MIDAP).

**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 888.826.6565.

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## **SECTION 8      How to contact the Railroad Retirement Board**

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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.

<b>Method</b>	<b>Railroad Retirement Board – Contact Information</b>
<b>CALL</b>	1-877-772-5772 Calls to this number are free. If you press “0,” you may speak with an RRB representative from 9:00 am to 3:30 pm, Monday, Tuesday, Thursday, and Friday, and from 9:00 am to 12:00 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.
<b>TTY</b>	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.
<b>WEBSITE</b>	<i>rrb.gov/</i>

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## **SECTION 9      Do you have “group insurance” or other health insurance from an employer?**

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If you (or your spouse) are enrolled in other group health insurance from an employer or a retiree group other than the Michigan Public School Employees’ Retirement System, you are not eligible for enrollment in this plan and you must contact the Office of Retirement Services at 1.800.381.5111.



# CHAPTER 3:

*Using the plan  
for your medical services*

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

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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*).

<b>Section 1.1      What are “network providers” and “covered services”?</b>
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- **“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.
- **“In-network providers”** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have a contract 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.
- **“Out-of-network providers”** are doctors and other health care professionals, medical groups, hospitals, and other health care facilities that do not have a contract agreement with us. See Section 2.4 (*How to get care from out-of-network providers*) in this chapter to learn about getting care from out-of-network providers in the lower peninsula of Michigan and also those in the upper peninsula of Michigan and across the U.S. and its territories.
- **“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.

<b>Section 1.2      Basic rules for getting your medical care covered by the plan</b>
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As a Medicare health plan, **PriorityMedicare** (Employer HMO-POS) must cover all services covered by Original Medicare and must follow Original Medicare’s coverage rules.

**PriorityMedicare** (Employer HMO-POS) 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 have a network primary care provider (a PCP) who is providing and overseeing your care.** As a member of our plan, you must choose a network PCP (for more information about this, see Section 2.1 in this chapter).
  - Your network PCP may recommend other providers in the plan’s network, such as specialists, hospitals, skilled nursing facilities, or home health care agencies. This is called giving you a “referral.” For more information about this, see Section 2.3 of this chapter.
  - Referrals from your PCP are not required.
- **You can receive your care from in-network and out-of-network providers, however you will typically pay less if you use an in-network provider** (for more information about this, see Section 2 in this chapter). When you receive care from an in-network provider you will be covered under your in-network benefit (HMO). When you receive care from an out-of-network provider you will be covered under your out-of-network benefit (POS). *Here are three exceptions:*
  - The plan covers emergency care or urgently needed services that you get from an out-of-network provider. For more information about this, and to see what emergency or urgently needed services means, see Section 3 in this chapter.
  - If you need medical care that Medicare requires our plan to cover but there are no specialists in our network that provide this care, you can get this care from an out-of-network provider at the same cost sharing you normally pay in-network. **Prior authorization needs to be obtained from Priority Health Medicare before seeking care.** In this situation, you will pay the same as you would pay if you got the care from an in-network provider. For information about getting approval to see an out-of-network doctor, see Section 2.4 in this chapter.
  - The plan covers kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan’s service area or when your provider for this service is temporarily unavailable or inaccessible. The cost sharing you pay the plan for dialysis can never exceed the cost sharing in Original Medicare. If you are outside the plan’s service area and obtain the dialysis from a provider that is outside the plan’s network, your cost sharing cannot exceed the cost sharing you pay in-network. However, if your usual in-network provider for dialysis is temporarily unavailable and you choose to obtain services inside the service area from a provider outside the plan’s network the cost sharing for the dialysis may be higher.

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## **SECTION 2      Use providers in the plan’s network to get your medical care**

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<b>Section 2.1</b>	<b>You must choose a Primary Care Provider (PCP) to provide and oversee your medical care</b>
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### **What is a “PCP” and what does the PCP do for you?**

When you become a member of **PriorityMedicare** (Employer HMO-POS), your first step is to choose a primary care provider (PCP). Your PCP may be a family practitioner, a general practitioner, an internal medicine physician, an obstetrician/gynecologist, a nurse practitioner and/or a physician assistant working in a primary care setting who meets state requirements and is trained to give you basic medical care in a primary care setting. Your PCP is your partner in helping you stay healthy and will help you learn how to take control of your health. Because he or she knows your health history, you can get the care you need, when you need it.

Your PCP is able to help arrange or coordinate your services, including checking or consulting with other providers about your care and how it is going. If you need certain types of covered services or supplies, you may obtain a recommendation from your PCP to see a specialist or other provider. This may include x-rays, laboratory tests, therapies, care from doctors who are specialists, hospital admissions and follow-up care. In some cases, your PCP will need to get prior authorization (prior approval) from us. See Chapter 4 for details on services that require prior authorization. When your PCP provides and coordinates your medical care, you should have all of your past medical records sent to your PCP’s office.

### **How do you choose your PCP?**

Finding an In-network PCP can be done online or by contacting Customer Service. A PCP can be selected through the Find-a-Doctor tool at *prioritymedicare.com* or your member portal. If you have been accepted as a patient and cannot update your PCP online, contact Customer Service at 844.403.0847 for further assistance.

### **Changing your PCP**

You may change your PCP for any reason, at any time. Also, it’s possible that your PCP might leave our plan’s network of providers and you would have to find a new PCP. To change your PCP, please contact Customer Service or make your PCP change online through your member account at *prioritymedicare.com*. You will find a list of PCPs to choose from on our website at *prioritymedicare.com*. If you need a hard copy of our list of PCPs, or if you need help choosing a PCP, please contact Customer Service at 844.403.0847. When you make a request to change your PCP, we will either make the change immediately or on the first day of the month following your request. The timing will depend on your needs.

<b>Section 2.2</b>	<b>What kinds of medical care can you get without a referral from your PCP?</b>
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You can get the services listed below without getting approval in advance from your PCP.

- Routine women's health care, which includes breast exams, screening mammograms (x-rays of the breast), Pap tests, and pelvic exams.
- Flu shots, COVID-19 vaccinations, Hepatitis B vaccinations, and pneumonia vaccinations.
- Emergency services from in-network providers or from out-of-network providers.
- Urgently needed services are covered services that are not emergency services, provided when the network providers are temporarily unavailable or inaccessible or when the enrollee is out of the service area. For example, you need immediate care during the weekend. Services must be immediately needed and medically necessary.
- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area. (If possible, please call Customer Service at 844.403.0847 before you leave the service area so we can help arrange for you to have maintenance dialysis while you are away.)

<b>Section 2.3</b>	<b>How to get care from specialists and other network providers</b>
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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.
- You may ask your PCP to recommend specialists and other network providers or you may search them out on your own. If you are uncertain as to whether the provider participates with our plan, call Customer Service at 844.403.0847 or go to [prioritymedicare.com](https://prioritymedicare.com) and use our Find a Doctor tool. Remember that when you use in-network providers, you will pay less. When you use out-of-network providers, you may pay a deductible and you could pay a higher cost share for the same service.

Prior authorization requirements may apply for some services whether obtained in-network or out-of-network. See Chapter 4, Section 2.1, for details about the services that require prior authorization. Prior authorization decisions are made by Priority Health Medicare and other delegated entities. To obtain prior authorization, you or your provider should contact Priority Health Medicare. You may contact Customer Service at 844.403.0847 to learn more about prior authorization requirements and how to ask for prior authorization of a service.

**Chapter 3 Using the plan for your medical services**

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It is important to know what Medicare will or will not cover. Be sure to ask your in-network provider if a service is covered. Providers should tell you verbally when Medicare does not cover a service.

**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 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 our network does not have a qualified specialist for a plan-covered service, we must cover that service at in-network cost sharing.
- 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 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, 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.

<b>Section 2.4</b>	<b>How to get care from out-of-network providers</b>
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Your plan offers The Priority Health Travel Pass, so you can see a Medicare participating providers outside the lower peninsula of Michigan (within the U.S. and its territories), and your cost will be the same as if you were using an in-network provider. See Chapter 4, Section 2.2 (*Getting care using our plan's Priority Health Travel Pass*) for details.

Here are some important things to know:

- You will be responsible for the full cost of the services you receive if the provider does not participate with Medicare. Check with the provider before receiving care to confirm that they have not opted out of or are not under sanction by Medicare.

**Chapter 3 Using the plan for your medical services**

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- When you receive services from a provider who does not participate with Priority Health Medicare in the lower peninsula of Michigan, you will pay the out-of-network cost sharing as defined in Chapter 4, Section 2.1.
- You don't need a referral if you are seeking care from out-of-network providers. However, before getting services we encourage you to confirm that the services you are getting are covered and are medically necessary. This is important because:
  - 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 appeal.
- It is best to ask an out-of-network provider in the lower peninsula of Michigan or a provider you are using with the Priority Health Travel Pass to bill the plan first. But, if you have already paid for the covered services or if they ask you to pay upfront and then seek reimbursement from us, we will reimburse you for our share of the cost for covered services. Or if a provider sends you a bill that you think we should pay, you can send it to us for payment. See Chapter 7 (*Asking the plan to pay its share of a bill you have received for 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 whether you are in or out of the lower peninsula of Michigan for ambulance, emergency care, or urgently needed care you will not have to pay a higher cost-sharing amount. See Section 3 for more information about these situations.

It is important to know what Medicare will or will not cover. Be sure to ask your provider if a service is covered.

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

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<b>Section 3.1</b>	<b>Getting care if you have a medical emergency</b>
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**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 worldwide emergency/urgent coverage, and from any provider with an appropriate state license even if they are not 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. You can find our phone number on the back of your membership card.

### **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. Your in-network benefit would apply for medically necessary acute follow-up care after an emergency or urgent care event if the care cannot be delayed without adverse medical effects. Your out-of-network (or POS) benefit would apply for acute follow-up care after an emergency or urgent care event if the care can be delayed without adverse medical effects and you are physically or reasonably able to return to the service area to receive care from contracted providers. If you are physically or reasonably able to return to the service area but choose to remain outside the service area after the event, the care you receive will be under your out-of-network (or POS) benefit. The out-of-network (or POS) benefit applies for treatment or follow-up care for a chronic or existing condition. See Chapter 4 (*Medicare benefits chart what is covered and what you pay*) for details on your POS (out-of-network) cost share.

If your emergency care is provided by out-of-network providers, we will try to arrange for in-network providers to take over your care as soon as your medical condition and the circumstances allow.

### **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.



**Chapter 3 Using the plan for your medical services**

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However, after the doctor has said that it was *not* an emergency, we will cover additional care *only* if you get the additional care in one of these two ways:

- You go to a network provider to get the additional care.
- – *or* – The additional care you get is considered “urgently needed services” and you follow the rules for getting this urgent care (for more information about this, see Section 3.2 below).

<b>Section 3.2</b>	<b>Getting care when you have an urgent need for services</b>
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**What are “urgently needed services”?**

An urgently needed service is a non-emergency situation requiring immediate medical care but given your circumstances, it is not possible or not reasonable to obtain these services from a network provider. The plan must cover urgently needed services provided out of network. Some examples of urgently needed services are i) a severe sore throat that occurs over the weekend or ii) an unforeseen flare-up of a known condition when you are temporarily outside the service area.

When an urgent (non-emergent) situation arises and services are needed, go to an urgent care center. You may also contact your primary care provider (PCP) for direction. Your PCP may see you in his/her office or suggest you go to a participating urgent care center to be treated. Some hospitals have urgent care centers which you can access. You may also contact Customer Service at 844.403.0847.

Our plan covers worldwide urgently needed services and emergency medical care when you receive the care outside of the United States. You are also covered for urgently needed services and emergency medical care anywhere in the United States.

<b>Section 3.3</b>	<b>Getting care during a disaster</b>
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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: [prioritymedicare.com](https://prioritymedicare.com) for information on how to obtain needed care during a disaster.

If you cannot use a network provider during a disaster, your plan will allow you to obtain care from out-of-network providers at in-network cost sharing. 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.

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

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<b>Section 4.1</b>	<b>You can ask us to pay our share of the cost of covered services</b>
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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.

<b>Section 4.2</b>	<b>If services are not covered by our plan, you must pay the full cost</b>
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**Priority**Medicare (Employer HMO-POS) 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. Once a benefit limit has been reached any further service beyond the benefit limit will not count toward your out-of-pocket maximum.

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

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<b>Section 5.1</b>	<b>What is a “clinical research study”?</b>
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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

**Chapter 3 Using the plan for your medical services**

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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 or your provider. 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.

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

Our plan also covers some clinical research studies. For these studies, we will have to approve your participation. Participation in the clinical research study is also voluntary.

If you participate in a study that Medicare or our plan has *not* approved, *you will be responsible for paying all costs for your participation in the study.*

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

**Chapter 3 Using the plan for your medical services**

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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.

**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](http://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.

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

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**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**

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.

**Chapter 3 Using the plan for your medical services**

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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.

Refer to the benefits chart in Chapter 4, Section 2.1, *Medical benefits chart*, under Inpatient care for information about cost share. You have unlimited hospital days for this benefit.

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## **SECTION 7      Rules for ownership of durable medical equipment**

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<b>Section 7.1</b>	<b>Will you own the durable medical equipment after making a certain number of payments under our plan?</b>
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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 **Priority**Medicare (Employer HMO-POS), however, you may acquire ownership of certain rented durable medical equipment items while a member of our plan after 13 consecutive payments. Call Customer Service at 844.403.0847 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.

Example 1: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. The payments you made in Original Medicare do not count.

**Chapter 3 Using the plan for your medical services**

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Example 2: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. You were in our plan but did not obtain ownership while in our plan. You then go back to Original Medicare. You will have to make 13 consecutive new payments to own the item once you join Original Medicare again. All previous payments (whether to our plan or to Original Medicare) do not count.

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

If you qualify for Medicare oxygen equipment coverage **Priority**Medicare (Employer HMO-POS) 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

If you leave **Priority**Medicare (Employer HMO-POS) or no longer medically require oxygen equipment, then the oxygen equipment must be returned.

**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)*

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

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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 **Priority**Medicare (Employer HMO-POS). Later in this chapter, you can find information about medical services that are not covered or may explain limits on certain services.

<b>Section 1.1      Types of out-of-pocket costs you may pay for your covered services</b>
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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.

- The “**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.)
- A “**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.

<b>Section 1.2      What is your plan deductible?</b>
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Your in-network deductible is \$525. Until you have paid the in-network deductible amount, you must pay the full cost of your covered in-network services. Once you have paid your in-network deductible, we will begin to pay our share of the costs for covered in-network medical services and you will pay your share (your copayment or coinsurance amount) for the rest of the plan year.

Your out-of-network (POS) deductible is \$725. This is the amount you have to pay out-of-pocket before we will pay our share for your covered out-of-network (POS) medical services.

Until you have paid the out-of-network deductible amount, you must pay the full cost of your covered out-of-network services. Once you have paid your out-of-network deductible, we will begin to pay our share of the costs for covered out-of-network medical services and you will pay your share (your copayment or coinsurance amount) for the rest of the plan year.



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

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The deductible does not apply to some services. This means that we will 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:

- In- and out-of-network Medicare-covered and routine acupuncture services
- In- and out-of-network Medicare-covered anticoagulant lab services
- In- and out-of-network emergency care
- In- and out-of-network Medicare-covered immunizations
- In- and out-of-network Medicare Part B prescription drugs (except home infusion drugs)
- In- and out-of-network blood services
- In- and out-of-network outpatient hospital observation
- In- and out-of-network urgently needed services
- In- and out-of-network virtual care with a PCP, specialist, or behavioral health provider
- In-network annual preventive physical exam
- In-network cardiac rehabilitation services
- In-network and out-of-network Medicare-covered chiropractic services
- In-network and out-of-network non-Medicare covered routine chiropractic services
- In-network diabetic self-management training, diabetic services and supplies
- In-network dialysis services and out-of-network dialysis services when temporarily outside the service area
- In-network enhanced disease management
- In-network health education
- In-network in-home safety assessment
- In-network kidney disease education
- In-network Medicare-covered hearing exam
- In-network Medicare-covered hospice consultation
- In-network nutritional education
- In-network opioid treatment program services
- In-network outpatient mental health care
- In-network outpatient rehabilitation services
- In-network outpatient substance abuse services
- In-network Physician/Practitioner services with a PCP
- In-network Physician/Practitioner services with a specialist
- In-network podiatry services
- In-network post-discharge in-home medication reconciliation
- In-network preventive services
- In-network pulmonary rehabilitation services
- In-network supervised exercise therapy (SET)
- In-network telemonitoring services
- In-network Medicare-covered vision exams
- In-network Medicare-covered eyewear
- Non-Medicare covered hearing aids/services
- Non-Medicare covered hearing exam
- Participating fitness program (SilverSneakers®)

**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 on the total amount you have to pay out-of-pocket each year for in-network medical services that are covered by our plan. This limit is called the maximum out-of-pocket (MOOP) amount for medical services. For calendar year 2023 this amount is \$2,300.

The amounts you pay for deductibles, copayments, and coinsurance for in-network covered services count toward this in-network maximum out-of-pocket amount. (The amounts you pay for your plan premiums (if applicable) and for your Part D prescription drugs do not count toward your maximum out-of-pocket amount.) In addition, amounts you pay for some services do not count toward your in-network maximum out-of-pocket amount. These services are marked with an asterisk in the Medical Benefits Chart. If you reach the in-network maximum out-of-pocket amount of \$2,300, you will not have to pay any out-of-pocket costs for the rest of the year for in-network covered services. However, you must continue to pay your plan premium (if applicable) and the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

As a member of **Priority**Medicare (Employer HMO-POS), the most you will have to pay out-of-pocket for out-of-network covered services in 2023 is \$3,200. The amounts you pay for deductibles, copayments, and coinsurance for out-of-network covered services count toward this maximum out-of-pocket amount. The amounts you pay for your plan premiums (if applicable) and for your Part D prescription drugs do not count toward your maximum out-of-pocket amount. In addition, amounts you pay for some services do not count toward your maximum out-of-pocket amount. These services are marked with an asterisk in the Medical Benefits Chart.) If you reach the maximum out-of-pocket amount of \$3,200, you will not have to pay any out-of-pocket costs for the rest of the year for out-of-network covered services. However, you must continue to pay your plan premium (if applicable) 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 **Priority**Medicare (Employer HMO-POS), an important protection for you is that, after you meet any 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.

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

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- 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 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. (Remember, the plan covers services from out-of-network providers only in certain situations, such as when you get a referral or for emergencies or urgently needed services.)
- If you believe a provider has "balance billed" you, call Customer Service at 844.403.0847.

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

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<b>Section 2.1</b>	<b>Your medical benefits and costs as a member of the plan</b>
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The Medical Benefits Chart on the following pages lists the services **Priority**Medicare (Employer HMO-POS) covers and what you pay out-of-pocket for each service. Part D prescription drug coverage is 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.
- You have a primary care provider (a PCP) overseeing your care.
- Some of the services listed in the Medical Benefits Chart are covered *only* if your doctor or other provider gets approval in advance (sometimes called "prior authorization") from us.
- Covered services that need approval in advance are listed in the "*Prior Authorization Reference Chart*" below and are marked by the checkmark symbol and a footnote in the Medical Benefits Chart.

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

PRIOR AUTHORIZATION REFERENCE CHART	
Prior authorization is required for the following:	Look for this service in the Medical Benefits Chart below for details:
Artificial intervertebral disc	Outpatient hospital Outpatient surgery
Bariatric surgery	Outpatient hospital Outpatient surgery
Blepharoplasty	Outpatient hospital Outpatient surgery
Bone-anchored hearing aid	Outpatient hospital Outpatient surgery
Bronchial thermoplasty	Outpatient hospital Outpatient surgery
Cochlear implants	Outpatient hospital Outpatient surgery
Computed Tomography Angiography (CTA)	Outpatient diagnostic tests/therapeutic services
Computerized Tomography (CT) scan	Outpatient diagnostic tests/therapeutic services
Continuous glucose monitors (CGM)	Durable medical equipment (DME)
Cosmetic and reconstructive surgery	Outpatient hospital Outpatient surgery
Dental services (Medicare-covered)	Outpatient hospital Outpatient surgery Physician/practitioner services (specialist)
Durable medical equipment (DME) item(s) that cost more than \$1,000	Durable medical equipment (DME)
Durable medical equipment (DME) rentals	Durable medical equipment (DME)
Experimental or investigational services	Outpatient hospital Outpatient surgery
Fixed winged air transportation	Ambulance
Gender reassignment surgery	Outpatient hospital Outpatient surgery
Genetic testing	Outpatient diagnostic tests/therapeutic services
Home health services	Home health agency care
Home infusion therapy	Home infusion therapy
Implanted cardiac devices	Outpatient hospital Outpatient surgery Physician/practitioner services (specialist)
Infusion pumps (implantable)	Outpatient hospital Outpatient surgery
Injectable drugs	Medicare Part B prescription drugs
Inpatient hospital care (elective)	Inpatient hospital care
Inpatient mental health care admissions (elective)	Inpatient mental health care

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

PRIOR AUTHORIZATION REFERENCE CHART	
Prior authorization is required for the following:	Look for this service in the Medical Benefits Chart below for details:
Insulin pumps	Durable medical equipment (DME)
Magnetic Resonance Angiography (MRA)	Outpatient diagnostic tests/therapeutic services
Magnetic Resonance Imaging (MRI)	Outpatient diagnostic tests/therapeutic services
Nuclear cardiology studies	Outpatient diagnostic tests/therapeutic services
Orthopedic procedures (such as but not limited to, joint arthroplasties, joint arthroscopies, laminectomies and related decompression procedures, shoulder repairs, vertebral fusions and associated procedures)	Outpatient hospital Outpatient surgery Physician/practitioner services (specialist)
Parenteral/enteral feedings	Prosthetic devices
Partial hospitalization	Partial hospitalization
Positron Emission Tomography (PET) scan	Outpatient diagnostic tests/therapeutic services
Prosthetics and orthotics item(s) that cost more than \$1,000	Prosthetic devices
Radical prostatectomy	Outpatient hospital Outpatient surgery
Radiofrequency catheter ablation for back pain	Outpatient hospital Outpatient surgery
Radiation oncology procedures (such as but not limited to, intensity-modulated radiation therapy (IMRT), neutron beam radiotherapy (NBRT), proton beam radiotherapy (PBRT), stereotactic radiosurgery (SRS), stereotactic body radiation therapy (SBRT)	Outpatient hospital Outpatient surgery
Skilled nursing facility admissions	Skilled nursing facility (SNF) care
Sleep studies (except in-home)	Outpatient diagnostic tests/therapeutic services
Stimulators	Durable medical equipment (DME)
Stimulators (implanted)	Outpatient hospital Outpatient surgery
Transcatheter heart procedures	Outpatient hospital Outpatient surgery
Transcranial magnetic stimulation	Outpatient hospital Outpatient surgery Physician/practitioner services (specialist)
Transplant surgery and transplant evaluation (except corneal transplants)	Inpatient hospital care Outpatient hospital Outpatient surgery
Transplant evaluations (except corneal transplant evaluations)	Physician/practitioner services (specialist)

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

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- You may also be charged “administrative fees” for missed appointments or for not paying your required cost sharing at the time of service. Call Customer Service at 844.403.0847 if you have questions regarding these administrative fees.

Other important things to know about our coverage:

- 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 2023* handbook. View it online at [www.medicare.gov](http://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 in-network preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you. However, if you also are treated or monitored for an existing medical condition during the visit when you receive the preventive service, a cost share will apply for the care received for the existing medical condition.
- If Medicare adds coverage for any new services during 2023, either Medicare or our plan will cover those services.



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



You will see this star next to benefits that our plan offers above and beyond what Original Medicare covers.




You will see this check mark when a benefit requires a prior authorization.



You will see an asterisk on services that do not apply to your in-network maximum out-of-pocket amount.

## Medical Benefits Chart


**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Abdominal aortic aneurysm screening</b> 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>There is no copayment for members eligible for this preventive screening.</p> <p>Deductible does not apply.</p>	<p>Members eligible for this preventive screening pay 30%.</p> <p>Deductible does apply.</p>
<b>Acupuncture for chronic low back pain</b> <b>Medicare-covered services include:</b> Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances: For the purpose of this benefit, chronic low back pain is defined as: <ul style="list-style-type: none"> <li>• Lasting 12 weeks or longer;</li> <li>• nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious, disease, etc.);</li> <li>• not associated with surgery; and</li> <li>• not associated with pregnancy.</li> </ul> An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually. Treatment must be discontinued if the patient is not improving or is regressing. Provider Requirements: Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act) may furnish acupuncture in accordance with applicable state requirements.	<p>\$10 for each Medicare-covered visit.</p> <p>\$10 for each non-Medicare covered acupuncture visit, up to 6 visits each year.</p> <p>Deductible does not apply.</p>	<p>\$10 for each Medicare-covered visit.</p> <p>\$10 for each non-Medicare covered acupuncture visit, up to 6 visits each year.</p> <p>Deductible does not apply.</p>



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**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Acupuncture for chronic low back pain</b>  <i>(continued)</i></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"> <li>• 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,</li> <li>• 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.</li> </ul> <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> <p> <b>Non-Medicare covered routine acupuncture services:</b></p> <p>Routine acupuncture services (limited to 6 visits whether done in- or out-of-network) for other conditions, such as; headaches, anxiety, sleep issues, osteoarthritis, chemotherapy side effects and respiratory disorders.</p>		






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<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>	
	<b><u>HMO (in-network):</u></b>	<b><u>POS (out-of-network):</u></b>
<p><b>Allergy shots and serum</b>            You are covered for allergy shots and Medicare-covered Part B serum (antigen) when medically necessary.</p> <p>A specialist copayment/coinsurance may apply, see “Physician/Practitioner services, including doctor’s office visits.”</p> <p><b>Note:</b> For Medicare-covered allergy testing, see “Outpatient diagnostic tests and therapeutic services and supplies.”</p>	<p>10% for each Medicare-covered Part B drug obtained in a provider’s office.</p> <p>Deductible does not apply.</p>	<p>30% for each Medicare-covered Part B drug obtained in a provider’s office.</p> <p>Deductible does not apply.</p>
<p><b>Ambulance services</b></p> <ul style="list-style-type: none"> <li>Covered ambulance services include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care 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.</li> <li>Non-emergency transportation by ambulance is appropriate if it is 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.</li> </ul>	<p><b><u>In- and out-of-service area:</u></b></p> <p>\$100 for each one-way Medicare-covered ambulance transport.</p> <p>\$100 for each non-Medicare covered ambulance stabilization when there is no transport.</p> <p>Out-of-network cost sharing will apply toward your in-network out-of-pocket maximum.</p> <p>Deductible does apply.</p>	






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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Ambulance services (<i>continued</i>)</b></p> <p> We cover ambulance services not resulting in a transport to a facility if you are stabilized at your home or other location. This service is not covered outside of the U.S. and its territories.</p> <p> Emergent ambulance services furnished outside the U.S. and its territories are covered when furnished in connection with an emergent transport. Payment is made for necessary ambulance services that meet the other coverage requirements of the Medicare program, and are furnished in connection with an emergent facility.</p> <p>✓ <i>Prior authorization may apply, see page 52 for more information.</i></p>		
<p> <b>Annual preventive physical exam</b></p> <p>Because you are a member of this plan, if the purpose of the appointment is your scheduled annual exam, you will not be charged for the office visit no matter how much is discussed. This is an opportunity for you and your physician to talk about any concerns or questions you may have.</p> <p>The annual preventive physical exam DOES NOT include lab tests and immunizations. See “Outpatient diagnostic tests and therapeutic services and supplies” and “Immunizations” for cost share.</p>	<p>\$0 for an annual preventive physical exam.</p> <p>Deductible does not apply.</p>	<p>30% for an annual preventive physical exam.</p> <p>Deductible does apply.</p>



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Annual wellness visit</b> 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. You also have the option to discuss advanced care planning. This is covered once every 12 months.   Like the annual preventive physical exam, you will not be charged for the office visit no matter how much is discussed with your physician.  The annual wellness visit DOES NOT include lab tests and immunizations. See "Outpatient diagnostic tests and therapeutic services and supplies" and "Immunizations" for cost share.  <b>Note:</b> Your first annual wellness visit can't take place within 12 months of your "Welcome to Medicare" preventive visit. However, you don't need to have had a "Welcome to Medicare" visit to be covered for annual wellness visits after you've had Part B for 12 months.	There is no copayment for the annual wellness visit.  Deductible does not apply.	30% for the annual wellness visit.  Deductible does apply.
 <b>Bone mass measurement</b> 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.	There is no copayment for Medicare-covered bone mass measurement.  Deductible does not apply.	30% for Medicare-covered bone mass measurement.  Deductible does apply.



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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>BrainHQ*</b>  Having a healthy brain is important, because your brain is at the center of everything you think, feel, and do. BrainHQ is an online gym for the mind, giving your memory, attention, and thinking speed a workout with dozens of online brain health exercises that have been shown in studies to help members think faster, focus better, and remember more. You can use BrainHQ at your convenience from any computer, tablet, or smartphone with an internet connection. To learn more about building a stronger, healthier brain, go to <a href="https://priority.brainhq.com">priority.brainhq.com</a> or call 877.573.9059 to get started with BrainHQ today.	\$0 for BrainHQ.*  Deductible does not apply.	
 <b>Breast cancer screening (mammograms)</b> Covered services include: <ul style="list-style-type: none"> <li>• One baseline mammogram for women between the ages of 35 and 39</li> <li>• One screening mammogram every 12 months for women aged 40 and older</li> <li>• Clinical breast exams for women once every 24 months</li> </ul> <b>A breast cancer screening mammogram (2D or 3D)</b> is done when you have no signs or symptoms (asymptomatic) of breast disease.	There is no copayment for covered screening mammograms.  Deductible does not apply.	30% for covered screening mammograms.  Deductible does apply.



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Breast cancer screening (mammograms)</b> <i>(continued)</i> A <b>diagnostic mammogram</b> is done when you do have signs or symptoms of breast disease, a personal history of breast cancer or personal history of biopsy-proven benign breast disease. If you have a lump removed and sent to the lab for testing, this is considered diagnostic, regardless of whether you have a screening mammogram or a diagnostic mammogram. See “Outpatient diagnostic tests and therapeutic services and supplies.”		
<b>Cardiac rehabilitation services</b> 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.	\$0 for each Medicare-covered cardiac rehabilitation service and intensive cardiac rehabilitation service.  Deductible does not apply.	30% for each Medicare-covered cardiac rehabilitation service and intensive cardiac rehabilitation service.  Deductible does apply.
 <b>Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</b> 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.	There is no copayment for the intensive behavioral therapy cardiovascular disease preventive benefit.  Deductible does not apply.	30% for the intensive behavioral therapy cardiovascular disease preventive benefit.  Deductible does apply.



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Cardiovascular disease testing</b> Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).	There is no copayment for cardiovascular disease testing that is covered once every 5 years.  Deductible does not apply.	30% for cardiovascular disease testing that is covered once every 5 years.  Deductible does apply.
 <b>Cervical and vaginal cancer screening</b> Covered services include: <ul style="list-style-type: none"> <li>For all women: Pap tests and pelvic exams are covered once every 24 months</li> <li>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</li> <li>Human Papillomavirus (HPV) tests (as part of a Pap test) once every 5 years if you are aged 30-65 years and asymptomatic.</li> </ul>	There is no copayment for Medicare-covered preventive Pap and pelvic exams.  Deductible does not apply.	30% for Medicare-covered preventive Pap and pelvic exams.  Deductible does apply.
<b>Chiropractic services</b> Medicare-covered services include manual manipulation of the spine to correct subluxation. Office visits and x-rays related to a Medicare-covered service are not covered.	Deductible does not apply: \$10 for each Medicare-covered service.  \$10 for each non-Medicare covered routine visit.	Deductible does not apply: \$10 for each Medicare-covered service.  \$10 for each non-Medicare covered routine visit.
 Non-Medicare covered routine visits can be used for conditions including, but not limited to, back pain, neck pain and headaches.	Deductible does apply: \$10 for non-Medicare covered x-ray services performed by a chiropractor (you would pay this in addition to your visit).	Deductible does apply: 30% for non-Medicare covered x-ray services performed by a chiropractor (you would pay this in addition to your visit).



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Colorectal cancer screening</b> <i>Note: A screening can become diagnostic in the same visit and when this happens you will pay a cost share for those services. This is explained at the end of this benefit.</i>  For people 50 and older, the following are covered: <ul style="list-style-type: none"> <li>• Flexible sigmoidoscopy (or screening barium enema as an alternative) every 48 months</li> </ul> One of the following every 12 months: <ul style="list-style-type: none"> <li>• Guaiac-based fecal occult blood test (gFOBT)</li> <li>• Fecal immunochemical test (FIT)</li> </ul> DNA based colorectal screening every 3 years  For people at high risk of colorectal cancer, we cover: <ul style="list-style-type: none"> <li>• Screening colonoscopy (or screening barium enema as an alternative) every 24 months</li> </ul> For people not at high risk of colorectal cancer, we cover: <ul style="list-style-type: none"> <li>• Screening colonoscopy every 10 years (120 months), but not within 48 months of a screening sigmoidoscopy</li> </ul> For people who are ages 50-85, have no symptoms and are at an average risk of developing colorectal cancer, we cover: <ul style="list-style-type: none"> <li>• Cologuard® – a non-invasive colon cancer at-home test every 3 years.</li> </ul>	There is no copayment for a Medicare-covered colorectal cancer screening exam.  Deductible does not apply.	30% for a Medicare-covered colorectal cancer screening exam.  Deductible does apply.



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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p> <b>Colorectal cancer screening (<i>continued</i>)</b></p> <p>A <b>screening colonoscopy</b> is a procedure to find colon polyps, cancer, or other colorectal related conditions in individuals with no signs or symptoms. A screening colonoscopy can become a diagnostic colonoscopy during the procedure itself.</p> <p>A <b>diagnostic colonoscopy</b> is performed in order to explain symptoms identified by your physician (for example, blood in stools, change in bowel movements, iron deficiency due to anemia, persistent abdominal pain, etc.), because you've had a previous colonoscopy that resulted in removal of polyps, or other colorectal related conditions.</p> <p>If your physician orders a diagnostic colonoscopy see "Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers" or "Outpatient diagnostic tests and therapeutic services and supplies" for cost share.</p>		



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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Dental services</b></p> <p><b>Medicare-covered dental services:</b>  Covered services are limited to surgery of the jaw 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>Non-routine dental care (Medicare-covered services are limited to surgery of the jaw 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>✓ <i>Prior authorization may apply, see page 52 for more information.</i></p>	<p>Deductible does not apply:  \$0 for Medicare-covered surgical procedures performed by a physician/practitioner in a provider's office.</p> <p>\$35 for each Medicare-covered visit with a specialist.</p> <p>Deductible does apply:  10% for each Medicare-covered ambulatory surgical center or outpatient hospital facility visit.</p>	<p>30% for all Medicare-covered dental services.</p> <p>Deductible does apply.</p>
<p><b>Non-Medicare covered dental services:</b>  Non-Medicare covered preventive dental services, such as cleanings, fillings, and crowns, are not covered.</p>	Not covered	



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Depression screening</b> 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.	There is no copayment for an annual depression screening visit.  Deductible does not apply.	30% for an annual depression screening visit.  Deductible does apply.
 <b>Diabetes screening</b> 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.  Based on the results of these tests, you may be eligible for up to two diabetes screenings every 12 months.	There is no copayment for the Medicare-covered diabetes screening tests.  Deductible does not apply.	30% for the Medicare-covered diabetes screening tests.  Deductible does apply.



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Diabetes self-management training, diabetic services, and supplies</b> For all people who have diabetes (insulin and non-insulin users). Covered services include: <ul style="list-style-type: none"> <li>Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors.</li> <li>For people with diabetes who have severe diabetic foot disease: One pair per plan 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.</li> <li>Diabetes self-management training is covered under certain conditions.</li> <li>For other diabetic equipment and supplies (for example; insulin pumps and continuous glucose monitors (CGM)) see “Durable medical equipment and related supplies.”</li> </ul>	\$0 for Medicare-covered diabetes self-management training.  \$0 for diabetic services and supplies. Diabetic test strips are limited to JJHCS and Bayer products when dispensed by a retail pharmacy or mail-order pharmacy.  \$0 for all other diabetic test strips when obtained through a DME supplier.  Deductible does not apply.	30% for Medicare-covered diabetes self-management training and diabetic services and supplies. Diabetic test strips are limited to JJHCS and Bayer products when dispensed by a retail pharmacy or mail-order pharmacy.  30% for all other diabetic test strips when obtained through a DME supplier.  Deductible does apply.



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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Durable medical equipment (DME) and related supplies</b>            (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, walkers, crutches, powered mattress systems, hospital beds ordered by a provider for use in the home, infusion pumps, pneumatic compression devices, speech generating devices, oxygen equipment, nebulizers, wound pump, wound care supplies, diabetic supplies, insulin pumps, continuous glucose monitors (CGM), enteral pump, enteral feedings and enteral supplies.</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. Our <i>Provider/Pharmacy Directory</i> includes DME suppliers. The most recent list of suppliers is available on our website at <a href="http://prioritymedicare.com">prioritymedicare.com</a>.</p>	<p>20% for Medicare-covered equipment and supplies.</p> <p>Your cost sharing for Medicare oxygen equipment coverage is the cost you pay for durable medical equipment, every month.</p> <p>Your cost sharing will not change after being enrolled for 36 months.</p> <p>If prior to enrolling in <b>PriorityMedicare</b> (Employer HMO-POS) you had made 36 months of rental payment for oxygen equipment coverage, your cost sharing in <b>PriorityMedicare</b> (Employer HMO-POS) is the cost you pay for durable medical equipment.</p> <p>Deductible does apply.</p>	<p>50% for Medicare-covered equipment and supplies.</p> <p>Your cost sharing for Medicare oxygen equipment coverage is the cost you pay for durable medical equipment, every month.</p> <p>Your cost sharing will not change after being enrolled for 36 months.</p> <p>If prior to enrolling in <b>PriorityMedicare</b> (Employer HMO-POS) you had made 36 months of rental payment for oxygen equipment coverage, your cost sharing in <b>PriorityMedicare</b> (Employer HMO-POS) is the cost you pay for durable medical equipment.</p> <p>Deductible does apply.</p>



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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Durable medical equipment (DME) and related supplies (<i>continued</i>)</b></p> <p>We also follow Medicare rules related to criteria for coverage of Medicare-covered items or supplies. For some equipment Medicare requires a certain amount of usage in order to continue a rental (for example, CPAP, etc.). If you do not meet the Medicare requirements for usage, you may not be able to continue the rental of this device. You must obtain DME &amp; related supplies from a licensed DME provider.</p> <p>Please see Chapter 3, Section 7.2 for additional details around oxygen equipment.</p> <p>✓ <i>Prior authorization may apply, see page 52 for more information.</i></p>		
<p><b>Emergency care</b></p> <p>Emergency care refers to services that are:</p> <ul style="list-style-type: none"> <li>Furnished by a provider qualified to furnish emergency services, and</li> <li>Needed to evaluate or stabilize an emergency medical condition.</li> </ul>	<p><b><u>In- and out-of-service area:</u></b></p> <p>\$120 for each Medicare-covered emergency room visit.</p> <p>Deductible does not apply.</p> <p>Out-of-network cost sharing will apply toward your in-network out-of-pocket maximum.</p> <p>You do not pay this amount if you are admitted to the hospital within 24 hours for the same condition.</p>	



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

**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Emergency care (<i>continued</i>)</b></p> <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>For information on observation, see “Outpatient hospital observation”.</p> <p> You have emergency care coverage in the United States and worldwide.</p> <p>Note: If you get Part D Medicare-covered self-administered drugs in an emergency room setting, they may be covered under your prescription drug benefit on this plan. See Chapter 6, Section 8, for more information on what happens when you get a Part D drug in a medical setting.</p>		




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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Enhanced disease management</b> Care management is available to provide education, care coordination and support for all health conditions, with a particular emphasis on the management of chronic conditions. Care management is focused on assisting members in maximizing their health outcomes and functional capabilities as well as improving their quality of life.	\$0 for these services.  Deductible does not apply.	Not covered
 <b>Health and wellness education programs</b>  These are programs focused on health conditions such as high blood pressure, cholesterol, asthma, COPD, diabetes, heart failure, kidney disease, and conditions requiring special diets. Support for stress, anxiety, and depression is also available. We offer these programs to enrich the health and lifestyles of our members. <ul style="list-style-type: none"> <li>• BrainHQ*</li> <li>• Enhanced disease management</li> <li>• Fitness (SilverSneakers®)*</li> <li>• Health education*</li> <li>• In-home safety assessment</li> <li>• Nutritional education</li> <li>• Post-discharge in-home medication reconciliation</li> <li>• Telemonitoring</li> </ul> For more information, please refer to the individual program listed in this medical benefits chart.	\$0 for these services.  Deductible does not apply.	Not covered



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**Important:** If you receive services outside of the benefit described, an additional cost share may apply.


Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Health education*</b> Health education includes: <ul style="list-style-type: none"> <li>• Access to myStrength for online emotional support during challenging times. Sign up for an account that includes interactive activities, coping tools and other resources, including practice skills and inspirational community support at <a href="https://priorityhealth.com/mystrength">priorityhealth.com/mystrength</a>.</li> <li>• ThinkHealth – your online resource for tips on healthy living, information on health care trends and health insurance education, go to <a href="https://thinkhealth.priorityhealth.com">thinkhealth.priorityhealth.com</a>.</li> <li>• Communications to help you understand your plan benefits and get the care you need.</li> <li>• Programs to help you prevent and/or manage your condition(s).</li> <li>• Access to a personalized online hub with information and tools tailored to your specific health and wellbeing needs – physical, mental, and financial. You can achieve your health goals with a fun and engaging experience that delivers powerful resources, right at your fingertips.</li> </ul>	<p>\$0 for these services.*</p> <p>Deductible does not apply.</p>	<p>Not covered</p>



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**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Hearing services</b></p> <p><b>Medicare-covered hearing services:</b>  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> <b>Non-Medicare covered routine hearing services:*</b></p> <p>One hearing exam and hearing aids (one per ear per year) from top hearing aid manufacturers.</p> <p>Hearing aid purchase includes:</p> <ul style="list-style-type: none"> <li>• First year of follow-up provider visits</li> <li>• 60-day risk-free trial period</li> <li>• 3-year extended warranty</li> <li>• 80 batteries per aid for non-rechargeable models</li> </ul> <p>To access your benefits, you must contact TruHearing first to schedule an appointment with a TruHearing provider. Just call 855.205.6382 from 8a.m. to 8p.m. Monday through Friday.</p> <p>For additional details about your TruHearing benefits, go to the back of this document and locate the Appendix.</p>	<p>\$0 for each Medicare-covered diagnostic hearing exam with a primary care provider.</p> <p>\$0 for each Medicare-covered diagnostic hearing exam with a specialist.</p> <p>Deductible does not apply.</p>	<p>30% for each Medicare-covered diagnostic hearing exam.</p> <p>Deductible does apply.</p>
	<p><b><u>Covered services with a TruHearing provider:</u></b>  \$0 for routine hearing exams every year.*</p> <p>Hearing aids – <i>you pay the following:</i></p> <p>\$499 per hearing aid for Advanced Aids*</p> <p>\$799 per hearing aid for Premium Aids*</p> <p>Deductible does not apply.</p> <p><b><u>Services with a non-TruHearing provider:</u></b>  Not covered</p>	



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<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>	
	<b><u>HMO (in-network):</u></b>	<b><u>POS (out-of-network):</u></b>
 <b>Hepatitis C screening</b> Medicare covers a screening test one time if you meet one or more of these conditions and if ordered by your doctor: <ul style="list-style-type: none"> <li>• High risk because you use or have used illicit injection drugs.</li> <li>• Received a blood transfusion before 1992.</li> <li>• Born between 1945-1965.</li> </ul> If you're at high risk, Medicare covers yearly screenings.	There is no copayment for members eligible for Medicare-covered preventive Hepatitis C screening.  Deductible does not apply.	Members eligible for Medicare-covered preventive Hepatitis C screening pay 30%.  Deductible does apply.
 <b>HIV screening</b> For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover: <ul style="list-style-type: none"> <li>• One screening exam every 12 months</li> </ul> For women who are pregnant, we cover: <ul style="list-style-type: none"> <li>• Up to three screening exams during a pregnancy</li> </ul>	There is no copayment for members eligible for Medicare-covered preventive HIV screening.  Deductible does not apply.	Members eligible for Medicare-covered preventive HIV screening pay 30%.  Deductible does apply.



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**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Home health agency care</b></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"> <li>• 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)</li> <li>• Physical therapy, occupational therapy, and speech therapy</li> <li>• Medical and social services</li> <li>• Medical equipment and supplies (including supplies customarily used in small quantities during the course of home health care)</li> </ul> <p><b>Note:</b> Medical supplies ordered by a physician such as DME equipment are not covered under the home health benefit. See “Durable medical equipment and related supplies” for details.</p> <p>✓ <i>Prior authorization may apply, see page 52 for more information.</i></p>	<p>\$0 for each Medicare-covered service.</p> <p>Deductible does apply.</p>	<p>30% for each Medicare-covered service.</p> <p>Deductible does apply.</p>



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Home infusion therapy</b></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 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"> <li>Professional services, including nursing services, furnished in accordance with the plan of care</li> <li>Patient training and education not otherwise covered under the durable medical equipment benefit</li> <li>Remote monitoring</li> <li>Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier</li> </ul> <p>This benefit includes supplies/services associated with home infusion drugs. Only drugs listed in the formulary with the “HI” designation are covered under this home infusion therapy benefit. Cost share will apply for all other drugs administered in the home setting, see “Medicare Part B prescription drugs.”</p> <p>✓ <i>Prior authorization may apply, see page 52 for more information.</i></p>	<p>\$0 for home infusion supplies, services and drugs.</p> <p>Deductible does apply.</p>	<p>30% for home infusion supplies, services and drugs.</p> <p>Deductible does apply.</p>



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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Hospice care</b></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"> <li>• Drugs for symptom control and pain relief</li> <li>• Short-term respite care</li> <li>• Home care</li> </ul> <p>When you are admitted to 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.</p>	<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 <b>Priority</b>Medicare (Employer HMO-POS).</p> <p>\$0 for an initial Medicare-covered hospice consultation.</p> <p>Deductible does not apply.</p>	<p>30% for an initial Medicare-covered hospice consultation.</p> <p>Deductible does apply.</p>



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**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Hospice care (<i>continued</i>)</b></p> <p>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 depends on whether you use a provider in our plan's network and follow plan rules (such as if there is a requirement to obtain prior authorization).</p> <ul style="list-style-type: none"> <li>• If you obtain the covered services from a network provider or a provider outside the lower peninsula of Michigan but within the U.S. and its territories, and follow plan rules for obtaining service, you only pay the plan cost-sharing amount for in-network services</li> <li>• If you obtain the covered services from an out-of-network provider, you pay the plan cost sharing for out-of-network services</li> </ul>		



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


**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Hospice care (<i>continued</i>)</b></p> <p><u>For services that are covered by <b>Priority</b>Medicare (Employer HMO-POS) but are not covered by Medicare Part A or B:</u> <b>Priority</b>Medicare (Employer HMO-POS) 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: 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 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><b>Note:</b> 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 initial hospice consultation services for a terminally ill person who hasn't elected the hospice benefit.</p>		



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**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p> <b>Immunizations</b></p> <p>Covered Medicare Part B services include:</p> <ul style="list-style-type: none"> <li>• Pneumonia vaccine (2 per lifetime)</li> <li>• Flu shots, once each flu season in the fall and winter, with additional flu shots if medically necessary</li> <li>• Hepatitis B vaccine if you are at high or intermediate risk of getting Hepatitis B</li> <li>• COVID-19 vaccine</li> <li>• Other vaccines if you are at risk and they meet Medicare Part B coverage rules (see “Medicare Part B prescription drugs” for cost share)</li> </ul> <p>We also cover some vaccines under our Part D prescription drug benefit. Vaccines covered under our Part D prescription drug benefit should be obtained, if possible, at a vaccine network pharmacy, which are indicated with a “v” in the <i>Provider/Pharmacy</i> Directory. Your Part D cost sharing may apply; however, we do cover certain vaccines (defined by Medicare) under our Part D prescription drug benefit at no cost to you. Examples of routine vaccines covered under our Part D benefit include shingles vaccine (Zoster/Shingrix) and Tetanus (Td/Tdap).</p> <p>When a Part D Medicare-covered immunization is received in a provider’s office or outpatient setting you will pay the cost of the immunization and administration to the provider. We will reimburse you as described in Chapter 6, Section 8.</p> <p>Please go to <a href="http://www.priorityhealth.com/ira">www.priorityhealth.com/ira</a> for information on Part D vaccines with reduced cost-sharing.</p>	<p>There is no copayment for the pneumonia, influenza, Hepatitis B, and COVID-19 vaccines.</p> <p>Deductible does not apply.</p>	



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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Infertility treatment</b> Diagnostic evaluation of infertility is covered if the procedure has been determined to be appropriate and medically necessary to diagnose the underlying cause of infertility. Infertility treatment, such as a laparoscopy for surgical intervention for females or a varicocelectomy for males, is covered if you are diagnosed as infertile and have not had an elective sterilization. Assisted reproduction or artificial conception procedures or related services and supplies are not covered.	50% for infertility counseling and treatment services.  Deductible does apply.	Not covered
 <b>In-home safety assessment</b> An in-home safety assessment will be performed by a health care provider if you do not qualify for one under original Medicare's home health benefit. The assessment will focus on both medical & behavioral hazards, such as your risk for falls or injuries and how to prevent them and identify and/or modify home hazards throughout your home.	\$0 for these services.  Deductible does not apply.	Not covered



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Inpatient hospital care</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> There is no limit to the number of days covered by the plan.</p> <p>Your inpatient hospital cost sharing will apply each time you are admitted. This includes when transferring from one facility to another or within the same facility between levels of care.</p> <p>Covered services include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Semi-private room (or a private room if medically necessary)</li> <li>• Meals including special diets</li> <li>• Physician services</li> <li>• Regular nursing services</li> <li>• Costs of special care units (such as intensive care or coronary care units)</li> </ul>	<p>For each Medicare-covered hospital admission/stay, you pay 10% per stay.</p> <p>Deductible does apply.</p>	<p>For each Medicare-covered hospital admission/stay, you pay 30% per stay.</p> <p>Deductible does apply.</p>



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**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Inpatient hospital care (<i>continued</i>)</b></p> <ul style="list-style-type: none"> <li>• Drugs and medications</li> <li>• Lab tests</li> <li>• X-rays and other radiology services</li> <li>• Necessary surgical and medical supplies</li> <li>• Use of appliances, such as wheelchairs</li> <li>• Operating and recovery room costs</li> <li>• Physical, occupational, and speech language therapy</li> <li>• Inpatient substance abuse services</li> <li>• Blood - including storage and administration. Coverage of whole blood and packed red cells (as well as other components of blood).</li> </ul> <p> Coverage begins with the first pint of blood that you need.</p> <ul style="list-style-type: none"> <li>• 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 <b>Priority</b>Medicare (Employer HMO-POS) provides transplant services at a location outside the pattern of care for transplants in your community</li> </ul>		



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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Inpatient hospital care (<i>continued</i>)</b></p> <p>and you choose to obtain transplants at this distant location, we will arrange or pay for appropriate lodging and transportation costs for you and a companion. Look in Chapter 12, <i>Definitions of important words</i>, “Transplant travel coverage” for details on reimbursement.</p> <p><b>Note:</b> 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” or under “observation”. If you are not sure if you are an outpatient or under observation, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called “Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!” This fact sheet is available on the Web at <a href="https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf">https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf</a> 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>Pre-surgical education is recommended for new elective implantable cardioverter defibrillators (ICD’s) with or without biventricular pacing, total hip replacement, total knee replacement, and spinal surgeries. The education is an interactive, online program for members to fully understand their elective procedures, the risks and complications, and what they can do before and after surgery for optimal results.</p>		



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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<b>Inpatient hospital care (<i>continued</i>)</b> <b>✓</b> <i>Prior authorization may apply, see page 52 for more information.</i>		
<b>Inpatient services in a psychiatric hospital</b> Covered services include mental health care services that require a hospital stay. There is a 190-day lifetime limit for inpatient services in a psychiatric hospital. The 190-day limit does not apply to inpatient mental health services provided in a psychiatric unit of a general hospital.  Call our Behavioral Health department at 800.673.8043 with questions.  <b>✓</b> <i>Prior authorization may apply, see page 52 for more information.</i>	For each Medicare-covered hospital admission/stay, you pay 10% per stay.  Deductible does apply.	For each Medicare-covered hospital admission/stay, you pay 30% per stay.  Deductible does apply.
<b>Inpatient stay: Covered services received in a hospital or SNF during a non-covered inpatient stay</b> If you have exhausted your inpatient benefits or if the inpatient stay is not reasonable and necessary, we will not cover your inpatient stay. However, in some cases, we will cover certain services you receive while you are in the hospital or the skilled nursing facility (SNF). Covered services include, but are not limited to: <ul style="list-style-type: none"> <li>• Physician services</li> <li>• Diagnostic tests (like lab tests)</li> <li>• X-ray, radium, and isotope therapy including technician materials and services</li> </ul>	\$0 for Medicare-covered services received from the inpatient facility.  \$0 for Medicare-covered prosthetic devices and supplies received from the inpatient facility or an outpatient provider when implanted as part of a surgery.  20% for all other Medicare-covered prosthetic devices and supplies and Medicare-covered DME received from an outpatient provider.	30% for Medicare-covered services received from the inpatient facility.  50% for Medicare-covered prosthetic devices and supplies received from an inpatient facility and Medicare-covered prosthetic devices and supplies and DME received from an outpatient provider.



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<b>Inpatient stay: Covered services received in a hospital or SNF during a non-covered inpatient stay (<i>continued</i>)</b> <ul style="list-style-type: none"> <li>• Surgical dressings</li> <li>• Splints, casts, and other devices used to reduce fractures and dislocations</li> <li>• Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices</li> <li>• Leg, arm, back, and neck braces; trusses, and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition</li> <li>• Physical therapy, speech therapy, and occupational therapy</li> </ul> <p>✓ <i>Prior authorization may apply, see page 52 for more information.</i></p>	Deductible does apply.	Deductible does apply.



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Medical nutrition therapy</b> This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor.  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 renew their order yearly if your treatment is needed into the next plan year.	There is no copayment for members eligible for Medicare-covered medical nutrition therapy services.  Deductible does not apply.	Members eligible for Medicare-covered medical nutrition therapy services pay 30%.  Deductible does apply.
 <b>Medicare Diabetes Prevention Program (MDPP)</b> MDPP services will be covered for eligible Medicare beneficiaries under all Medicare health plans.  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.	There is no copayment for the MDPP benefit.  Deductible does not apply.	30% for the MDPP benefit.  Deductible does apply.



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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Medicare Part B prescription drugs</b></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"> <li>• 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.  <b>Note:</b> For approved infused drugs in the home refer to <b>Home Infusion Therapy</b> in this <i>Medical Benefits Chart</i>.</li> <li>• Drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan</li> <li>• Clotting factors you give yourself by injection if you have hemophilia</li> <li>• Immunosuppressive Drugs, if you were enrolled in Medicare Part A at the time of the organ transplant</li> <li>• 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</li> <li>• Antigens</li> <li>• Certain oral anti-cancer drugs and anti-nausea drugs</li> <li>• Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary, topical anesthetics, and erythropoiesis-stimulating agents (such as Epogen®, Procrit®, Epoetin Alfa, Aranesp®, Darbepoetin Alfa, or Retacrit®)</li> </ul>	<p><b>Part B chemotherapy/radiation</b>  \$0 for each Medicare-covered Part B drug.</p> <p><b>Part B drugs obtained in a provider's office or outpatient setting</b>  10% for each Medicare-covered Part B drug.</p> <p><b>Part B drugs obtained at a pharmacy/mail-order</b>  20% for each Medicare-covered Part B drug.</p> <p>Deductible does not apply.</p>	<p><b>Part B chemotherapy/radiation</b>  \$0 for each Medicare-covered Part B drug.</p> <p><b>Part B drugs obtained in a provider's office or outpatient setting</b>  20% for each Medicare-covered Part B drug.</p> <p><b>Part B drugs obtained at a pharmacy/mail-order</b>  20% for each Medicare-covered Part B drug.</p> <p>Deductible does not apply.</p>



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Medicare Part B prescription drugs</b> <i>(continued)</i></p> <ul style="list-style-type: none"> <li>Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases</li> </ul> <p>Step therapy may be required for Part B drugs.</p> <p>To find a list of Part B Drugs that may be subject to Step Therapy or Prior Authorization, please select the link to our Medical Benefit Drug List, which can be found on the right hand side of our website after selecting the appropriate plan options on our Approved Drug List page found here: <a href="http://www.priorityhealth.com/formulary/medicare">www.priorityhealth.com/formulary/medicare</a>.</p> <p>We also cover some vaccines under our Part B and Part D prescription drug benefit.</p> <p>See the List of Covered Drugs for information on how a Part B versus a Part D drug may be covered in a retail or mail-order pharmacy. Part B versus Part D drugs are noted with “B/D” in the “Notes” column on the Covered Drug List. Chapter 5 explains the Part D prescription drug benefit, including rules you must follow to have prescriptions covered. What you pay for your Part D prescription drugs through our plan is explained in Chapter 6.</p> <p>✓ <i>Prior authorization may apply, see page 52 for more information.</i></p>		



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Nutrition education</b> General nutrition education includes up to 6 classes or counseling sessions. These may occur in-home or in an outpatient setting and are provided by a Registered Dietician.  For people with diabetes, renal (kidney) disease or after a kidney transplant, see “Medical Nutrition Therapy.”	\$0 for these services.  Deductible does not apply.	Not covered
 <b>Obesity screening and therapy to promote sustained weight loss</b> 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.	There is no copayment for preventive obesity screening and therapy.  Deductible does not apply.	30% for preventive obesity screening and therapy.  Deductible does apply.
<b>Opioid treatment program services</b> 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: <ul style="list-style-type: none"> <li>• U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications.</li> <li>• Dispensing and administration of MAT medications (if applicable)</li> <li>• Substance use counseling</li> <li>• Individual and group therapy</li> </ul>	\$10 for Medicare-covered opioid treatment services.  Deductible does not apply.	30% for Medicare-covered opioid treatment services.  Deductible does apply.



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<b>Opioid treatment program services</b> <i>(continued)</i> <ul style="list-style-type: none"> <li>• Toxicology testing</li> <li>• Intake activities</li> <li>• Periodic assessments</li> </ul> <p>Please see “<b>Virtual care</b>” in this medical benefits chart for information on what virtual opioid treatment services are covered.</p>		
 <b>Orthognathic surgery</b> <p>Orthognathic surgery, also known as jaw surgery, is covered when medically/clinically necessary to correct functional impairment.</p> <p>Covered services include referral care for evaluation and treatment, cephalometric x-rays, surgery and post-operative care, including post-operative radiographs, and the surgical facility/hospital.</p>	<p>20% for orthognathic services.</p> <p>Deductible does apply.</p>	<p>50% for orthognathic services.</p> <p>Deductible does apply.</p>



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<b>Outpatient diagnostic tests and therapeutic services and supplies</b> Covered services include, but are not limited to: <ul style="list-style-type: none"> <li>• X-rays</li> <li>• Surgical supplies, such as dressings</li> <li>• Splints, casts, and other devices used to reduce fractures and dislocations</li> <li>• Laboratory tests</li> <li>• Pathology</li> <li>• Radiation (radium and isotope) therapy including technician materials and supplies. A daily specialist copay/coinsurance will also apply for radiation therapy management. Other radiation copay/coinsurance may apply.</li> <li>• Other outpatient diagnostic tests (for example; allergy testing, genetic testing, sleep studies)</li> <li>• Diagnostic radiology services (for example; MRI, CT)</li> <li>• Blood - including storage and administration. Coverage of whole blood and packed red cells (as well as other components of blood).</li> </ul>	Deductible does apply: <b>X-rays</b> \$10 per day, per provider, for Medicare-covered x-ray services.  <b>Diagnostic radiology</b> \$150 per day, per provider, for Medicare-covered diagnostic radiology services.  <b>Medical supplies</b> \$0 for Medicare-covered surgical supplies, splints, casts and other devices.  <b>Radiation therapy</b> \$10 per day, per provider, for Medicare-covered, radiation therapy services.	Deductible does apply: <b>X-rays</b> 30% per day, per provider, for Medicare-covered x-ray services.  <b>Diagnostic radiology</b> 30% per day, per provider, for Medicare-covered diagnostic radiology services.  <b>Medical supplies</b> \$0 for Medicare-covered surgical supplies, splints, casts and other devices.  <b>Radiation therapy</b> 30% per day, per provider, for Medicare-covered, radiation therapy services.



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**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Outpatient diagnostic tests and therapeutic services and supplies (<i>continued</i>)</b></p> <p> Coverage begins with the first pint of blood that you need.</p> <p>✓ <i>Prior authorization may apply, see page 52 for more information.</i></p>	<p><b>Labs</b> \$10 per day, per provider, for Medicare-covered lab services.</p> <p><b>Pathology</b> \$10 per day, per provider, for Medicare-covered pathology services.</p> <p><b>Diagnostic procedures and tests</b> \$10 per day, per provider, for diagnostic procedures and tests.</p> <p>Deductible does not apply:  <b>Labs</b> \$0 per day, per provider, for Medicare-covered anticoagulant lab services.</p> <p><b>Blood</b> \$0 for blood.</p>	<p><b>Labs</b> 30% per day, per provider, for Medicare-covered lab services.</p> <p><b>Pathology</b> 30% per day, per provider, for Medicare-covered pathology services.</p> <p><b>Diagnostic procedures and tests</b> 30% per day, per provider, for diagnostic procedures and tests.</p> <p>Deductible does not apply:  <b>Labs</b> \$0 per day, per provider, for Medicare-covered anticoagulant lab services.</p> <p><b>Blood</b> \$0 for blood.</p>
<p><b>Outpatient hospital observation</b></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.</p>	<p>\$120 for each Medicare-covered observation visit, including all services received.</p> <p>Deductible does not apply.</p>	<p>\$120 for each Medicare-covered observation visit, including all services received.</p> <p>Deductible does not apply.</p>



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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Outpatient hospital observation (<i>continued</i>)</b></p> <p>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><b>Note:</b> 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 “Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!” This fact sheet is available on the Web at <a href="https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf">https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf</a> 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><b>Note:</b> If you get Part D Medicare-covered self-administered drugs in an outpatient setting, they may be covered under your prescription drug benefit on this plan. See Chapter 6, Section 8, for more information on what happens when you get a Part D drug in a medical setting.</p>		



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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Outpatient hospital services</b></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 the following and cost sharing may apply:</p> <ul style="list-style-type: none"> <li>• Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery</li> <li>• Laboratory and diagnostic tests billed by the hospital</li> <li>• Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it</li> <li>• X-rays and other radiology services billed by the hospital</li> <li>• Medical supplies such as splints and casts</li> <li>• Certain drugs and biologicals that you can't give yourself</li> </ul> <p><b>Note:</b> 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" or under "observation". If you are not sure if you are an outpatient or under observation, you should ask the hospital staff.</p> <p>For information on services provided in a rural health clinic, see "<i>Rural Health Clinic</i>" within this Medical Benefits Chart.</p>	<p>10% for each Medicare-covered outpatient hospital facility visit.</p> <p>You may receive other services while in an outpatient hospital facility. The cost share for those services can be found in this Medical Benefits Chart.</p> <p>Deductible does apply.</p>	<p>30% for each Medicare-covered outpatient hospital facility visit.</p> <p>You may receive other services while in an outpatient hospital facility. The cost share for those services can be found in this Medical Benefits Chart.</p> <p>Deductible does apply.</p>



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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Outpatient hospital services (<i>continued</i>)</b></p> <p>You can also find more information in a Medicare fact sheet called “Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!” This fact sheet is available on the Web at <a href="https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf">https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf</a> 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><b>Note:</b> If you get Part D Medicare-covered self-administered drugs in an outpatient setting, they may be covered under your prescription drug benefit on this plan. See Chapter 6, Section 8, for more information on what happens when you get a Part D drug in a medical setting.</p> <p>✓ <i>Prior authorization may apply, see page 52 for more information.</i></p>		
<p><b>Outpatient mental health care</b></p> <p>Covered services include:  Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, or other Medicare-qualified mental health care professional as allowed under applicable state laws.</p>	<p>\$10 for each Medicare-covered individual visit.</p> <p>\$10 for each Medicare-covered group visit.</p> <p>Deductible does not apply.</p>	<p>30% for each Medicare-covered individual and group visit.</p> <p>Deductible does apply.</p>



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Outpatient mental health care (continued)</b></p> <p><b>Note:</b> If you get Part D Medicare-covered self-administered drugs in an outpatient setting, they may be covered under your prescription drug benefit on this plan. See Chapter 6, Section 8, for more information on what happens when you get a Part D drug in a medical setting.</p> <p>Please see “<b>Virtual care</b>” in this medical benefits chart for information on what services are covered.</p>		
<p><b>Outpatient rehabilitation services</b></p> <p>Covered services include: physical therapy, occupational therapy, and speech language therapy.</p> <p>Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).</p>	<p>\$35 per day for Medicare-covered physical therapy services.</p> <p>\$35 per day for Medicare-covered occupational therapy services.</p> <p>\$35 per day for Medicare-covered speech language therapy services.</p> <p>Deductible does not apply.</p>	<p>30% per day for Medicare-covered physical therapy services.</p> <p>30% per day for Medicare-covered occupational therapy services.</p> <p>30% per day for Medicare-covered speech language therapy services.</p> <p>Deductible does apply.</p>
<p><b>Outpatient substance abuse services</b></p> <p>Medically necessary services to treat alcohol or drug abuse are covered when provided in an outpatient setting (i.e., provider office, clinic, or hospital outpatient department).</p>	<p>\$10 for each Medicare-covered individual visit.</p> <p>\$10 for each Medicare-covered group visit.</p> <p>Deductible does not apply.</p>	<p>30% for each Medicare-covered individual and group visit.</p> <p>Deductible does apply.</p>



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<b>Outpatient substance abuse services</b> <i>(continued)</i> <b>Note:</b> If you get Part D Medicare-covered self-administered drugs in an outpatient setting, they may be covered under your prescription drug benefit on this plan. See Chapter 6, Section 8, for more information on what happens when you get a Part D drug in a medical setting.		
<b>Outpatient surgery</b> <b><i>including services provided at hospital outpatient facilities and ambulatory surgical centers</i></b> <p>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” or under “observation.” If you are not sure if you are an outpatient or under observation, you should ask the hospital staff.</p> <p><b>Note:</b> If you get Part D Medicare-covered self-administered drugs in an outpatient setting, they may be covered under your prescription drug benefit on this plan. See Chapter 6, Section 8, for more information on what happens when you get a Part D drug in a medical setting.</p>	<p>10% for each Medicare-covered ambulatory surgical center visit.</p> <p>10% for each Medicare-covered outpatient hospital facility visit.</p> <p>You may receive other services while in an outpatient hospital facility, or ambulatory surgical center. The cost share for those services can be found in this Medical Benefits Chart.</p> <p>Deductible does apply.</p>	<p>30% for each Medicare-covered ambulatory surgical center visit.</p> <p>30% for each Medicare-covered outpatient hospital facility visit.</p> <p>You may receive other services while in an outpatient hospital facility, or ambulatory surgical center. The cost share for those services can be found in this Medical Benefits Chart.</p> <p>Deductible does apply.</p>



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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Outpatient surgery</b>  <i>including services provided at hospital outpatient facilities and ambulatory surgical centers (continued)</i></p> <p>Pre-surgical education is recommended for new elective implantable cardioverter defibrillators (ICD's) with or without biventricular pacing, total hip replacement, total knee replacement, and spinal surgeries. The education is an interactive, online program for members to fully understand their elective procedures, the risks and complications, and what they can do before and after surgery for optimal results.</p> <p>✓ <i>Prior authorization may apply, see page 52 for more information.</i></p>		
<p><b>Partial hospitalization services</b></p> <p>“Partial hospitalization” 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 or therapist’s office and is an alternative to inpatient hospitalization.</p> <p>Call our Behavioral Health department at 800.673.8043 with questions.</p> <p>✓ <i>Prior authorization may apply, see page 52 for more information.</i></p>	<p>10% per day for Medicare-covered partial hospitalization services.</p> <p>Deductible does apply.</p>	<p>30% for Medicare-covered partial hospitalization services.</p> <p>Deductible does apply.</p>




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**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Physician/Practitioner services, including doctor's office visits</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>Medically-necessary medical care or surgery services furnished in a physician's office, certified ambulatory surgical center, hospital outpatient department, or any other location</li> <li>Consultation, diagnosis, and treatment by a specialist</li> <li>If you're living with a long-term illness and want to talk to a physician about getting relief from the symptoms and physical and mental stress, visit a palliative care physician.</li> <li>Basic hearing and balance exams performed by your PCP or specialist, if your doctor orders it to see if you need medical treatment</li> <li>Second opinion prior to surgery</li> </ul> <p>Please see <b>"Virtual care"</b> in this medical benefits chart for information on what virtual physician/practitioner visits are covered.</p> <p><b>Note:</b> To determine if your provider is a PCP or a Specialist, see Chapter 3, Section 2.1 (You must choose a Primary Care Provider (PCP) to provide and oversee your medical care).</p> <p>Pre-surgical education is recommended for new elective implantable cardioverter defibrillators (ICD's) with or without biventricular pacing, total hip replacement, total knee replacement, and spinal surgeries. The education is an interactive, online program that will help you understand your procedure, the risks and complications, and what you can do before and after surgery to ensure the best results.</p>	<p>\$10 for each Medicare-covered visit with a PCP.</p> <p>\$0 for each palliative care physician office visit.</p> <p>\$35 for each Medicare-covered visit with a specialist.</p> <p>\$0 for surgical procedures performed by a physician/practitioner in a provider's office.</p> <p>\$45 for each urgently needed Medicare-covered visit in a physician's office after hours.</p> <p>Deductible does not apply.</p>	<p>Deductible does apply: 30% for each Medicare-covered visit with a PCP, palliative care physician, or specialist.</p> <p>30% for surgical procedures performed by a physician/practitioner in a provider's office.</p> <p>Deductible does not apply: \$45 for each urgently needed Medicare-covered visit in a physician's office after hours.</p>





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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<b>Physician/Practitioner services, including doctor's office visits (<i>continued</i>)</b>  <b>✓</b> <i>Prior authorization may apply, see page 52 for more information.</i>		
<b>Podiatry services</b> Medicare-covered services include: <ul style="list-style-type: none"> <li>• Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs).</li> <li>• Routine foot care (limit of 6 nail debridement visits and 6 callous removal visits per plan year) for members with certain medical conditions affecting the lower limbs, such as diabetes with compromised circulation.</li> </ul>	\$0 for each visit.  \$0 for nail debridement visits & callous removal visits, for members with specific conditions affecting the lower limbs.  Deductible does not apply.	30% for each Medicare-covered visit.  30% for nail debridement visits & callous removal visits, for members with specific medical conditions affecting the lower limbs.  Deductible does apply.
 <b>Post-discharge in-home medication reconciliation</b>  Immediately following a medical or behavioral hospitalization or SNF inpatient stay, a qualified health care provider, in cooperation with your physician, will review/reconcile a complete medication regimen. They will ensure new medications are obtained and discontinued medications are discarded. Medication reconciliation may be done in the home with a goal of eliminating side effects and interactions that could result in illness or injury.	\$0 for these services.  Deductible does not apply.	Not covered



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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Prostate cancer screening exams</b> For men aged 50 and older, covered services include the following - once every 12 months: <ul style="list-style-type: none"> <li>Digital rectal exam</li> <li>Prostate Specific Antigen (PSA) test</li> </ul> You get a PSA screening if you have no signs or symptoms (asymptomatic) of prostate cancer or related prostate conditions. If you've had a previous PSA that was elevated, or are being treated for conditions which may lead to prostate cancer which include but are not limited to prostatitis (inflammation of the prostate) or benign prostatic hyperplasia (enlargement of the prostate), or have had prostate cancer, your PSA test may be considered diagnostic. See "Outpatient diagnostic tests and therapeutic services and supplies".	There is no copayment for an annual PSA test.  Deductible does not apply.	30% for an annual PSA test.  Deductible does apply.
<b>Prosthetic devices and related supplies</b> Devices (other than dental) that replace all or part of a body part or function. These include but are not limited to: 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 devices, and repair and/or replacement of prosthetic devices. Also includes some coverage following cataract removal or cataract surgery – see "Vision Care" later in this section for more detail.   <i>Prior authorization may apply, see page 52 for more information.</i>	\$0 for devices implanted as part of a surgery in an ambulatory surgery center or outpatient hospital facility.  20% for all other Medicare-covered prosthetic devices and supplies.  Deductible does apply.	50% for Medicare-covered prosthetic devices and supplies.  Deductible does apply.





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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<b>Pulmonary rehabilitation services</b> 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.	\$30 for each Medicare-covered pulmonary rehabilitation service.  Deductible does not apply.	30% for each Medicare-covered pulmonary rehabilitation service.  Deductible does apply.
<b>Rural Health Clinic</b> Rural health clinics are located in non-urbanized areas. These clinics offer outpatient primary care and preventive health services to people in medically underserved or shortage areas.  The following lab tests are provided at rural health clinics, see <i>“Outpatient diagnostic tests and therapeutic services and supplies”</i> for cost share, within this Medical Benefits Chart: <ul style="list-style-type: none"> <li>• Stick or tablet chemical urine exam or both</li> <li>• Hemoglobin or hematocrit</li> <li>• Blood sugar</li> <li>• Occult blood stool specimens exam</li> <li>• Pregnancy tests</li> <li>• Primary culturing to send to a certified laboratory</li> </ul>	\$10 for each rural health clinic visit.  Deductible does not apply.	30% for each rural health clinic visit.  Deductible does apply.
 <b>Screening and counseling to reduce alcohol misuse</b> We cover one alcohol misuse screening for adults with Medicare (including pregnant women) who misuse alcohol but aren't alcohol dependent.	There is no copayment for the Medicare-covered screening and counseling to reduce alcohol misuse.  Deductible does not apply.	30% for the Medicare-covered screening and counseling to reduce alcohol misuse.  Deductible does apply.



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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Screening and counseling to reduce alcohol misuse (<i>continued</i>)</b> If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling 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.		
 <b>Screening for lung cancer with low dose computed tomography (LDCT)</b> For qualified individuals, a LDCT is covered every 12 months.  <b>Eligible members are:</b> 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 a written 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.  <i>For LDCT lung cancer screenings after the initial LDCT screening:</i> the members must receive a written 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.	There is no copayment for the Medicare-covered counseling and shared decision-making visit or for the LDCT.  Deductible does not apply.	30% for the Medicare-covered counseling and shared decision-making visit or for the LDCT.  Deductible does apply.



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</b> <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 2 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>There is no copayment for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.</p> <p>Deductible does not apply.</p>	<p>30% for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.</p> <p>Deductible does apply.</p>
<b>Services to treat kidney disease</b> Covered services include: <ul style="list-style-type: none"> <li>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.</li> <li>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)</li> </ul>	<p>\$0 for Medicare-covered kidney disease education services.</p> <p>10% for each Medicare-covered renal dialysis service with an in-network provider or when you are outside of the plan's service area.</p> <p>Deductible does not apply.</p>	<p>30% for Medicare-covered kidney disease education services.</p> <p>10% for each Medicare-covered renal dialysis service with an out-of-network provider when you are in the plan's service area.</p> <p>Deductible does apply.</p>





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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Services to treat kidney disease (<i>continued</i>)</b></p> <ul style="list-style-type: none"> <li>• Inpatient dialysis treatments (if you are admitted as an inpatient to a hospital for special care)</li> <li>• Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments)</li> <li>• Home dialysis equipment and supplies</li> <li>• 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)</li> </ul> <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.”</p>		
<p> <b>SilverSneakers® (Fitness)*</b></p> <p>SilverSneakers can help you live a healthier, more active life through fitness and social connection. You are covered for a fitness benefit through SilverSneakers at participating locations. You have access to instructors who lead specially designed group exercise classes. At participating locations nationwide, you can take classes plus use exercise equipment and other amenities. Additionally, SilverSneakers FLEX® gives you options to get active outside of traditional gyms (like recreation centers, malls and parks).</p>	<p>\$0 for SilverSneakers® comprehensive fitness program.*</p> <p>Deductible does not apply.</p>	




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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>SilverSneakers® (Fitness)*</b> <i>(continued)</i>  SilverSneakers also connects you to a support network and virtual resources through SilverSneakers LIVE, SilverSneakers On-Demand™ and our mobile app, SilverSneakers GO™.  All you need to get started is your personal SilverSneakers ID number. Go to <i>SilverSneakers.com</i> to learn more about your benefit or call 1-888-423-4632 (TTY: 711) Monday through Friday, 8 a.m. to 8 p.m. ET.  <b>Always talk with your doctor before starting an exercise program.</b>		
<b>Skilled nursing facility (SNF) care</b> (For a definition of “skilled nursing facility care,” see Chapter 12 of this document. Skilled nursing facilities are sometimes called “SNFs.”)  Covered up to 100 days per benefit period (based on medical and rehab necessity determined prior to admission and on an ongoing basis)†.   <b>No prior hospital stay is required.</b>  Covered services include but are not limited to: <ul style="list-style-type: none"> <li>• Semiprivate room (or a private room if medically necessary)</li> <li>• Meals, including special diets</li> <li>• Skilled nursing services</li> </ul>	For Medicare-covered services for each benefit period† you pay 10% per stay.  Deductible does apply.  Limited to 100 days per benefit period renewable after 60 days of non-confinement.	For Medicare-covered services for each benefit period†, you pay 30% for each stay.  Deductible does apply.  Limited to 45 days per benefit period renewable after 60 days of non-confinement.




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**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Skilled nursing facility (SNF) care</b>  <i>(continued)</i></p> <ul style="list-style-type: none"> <li>Physical therapy, occupational therapy, and speech therapy</li> <li>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.)</li> <li>Blood - including storage and administration. Coverage of whole blood and packed red cells (as well as other components of blood).</li> </ul> <p> Coverage begins with the first pint of blood that you need.</p> <ul style="list-style-type: none"> <li>Medical and surgical supplies ordinarily provided by SNFs</li> <li>Laboratory tests ordinarily provided by SNFs</li> <li>X-rays and other radiology services ordinarily provided by SNFs</li> <li>Use of appliances such as wheelchairs ordinarily provided by SNFs</li> <li>Physician/Practitioner services</li> </ul> <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"> <li>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).</li> </ul>		



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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Skilled nursing facility (SNF) care</b>  <i>(continued)</i></p> <ul style="list-style-type: none"> <li>A SNF where your spouse is living at the time you leave the hospital.</li> </ul> <p>†A benefit period starts the day you go into a skilled nursing facility. The benefit period ends when you go for 60 days in a row without skilled nursing care. If you go into 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 you can have.</p> <p>✓ <i>Prior authorization may apply, see page 52 for more information.</i></p>		
<p> <b>Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</b></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-month period, however, you will pay the applicable cost sharing. Each counseling attempt includes up to four face-to-face visits.</p>	<p>There is no copayment for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p> <p>Deductible does not apply.</p>	<p>30% for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p> <p>Deductible does apply.</p>






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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Supervised Exercise Therapy (SET)</b></p> <p>SET is covered for members who have symptomatic peripheral artery disease (PAD)</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"> <li>• Consist of sessions lasting 30-60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication</li> <li>• Be conducted in a hospital outpatient setting or a physician's office</li> <li>• Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms, and who are trained in exercise therapy for PAD</li> <li>• 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</li> </ul> <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.</p>	<p>\$30 for each Medicare-covered SET visit.</p> <p>Deductible does not apply.</p>	<p>30% for each Medicare-covered SET visit.</p> <p>Deductible does apply.</p>





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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Telemonitoring services</b> Telemonitoring or other remote monitoring services for heart failure, uncontrolled diabetes, chronic obstructive pulmonary disease (COPD), cardiovascular conditions and hypertension. Includes specially adapted equipment, telecommunications, and technology to monitor health conditions across a distance.	\$0 for these services.  Deductible does not apply.	Not covered
 <b>Temporomandibular joint disorder</b> Medical care or services provided to evaluate or treat temporomandibular joint dysfunction (TMJD) or temporomandibular joint syndrome (TMJS) are covered.  Dental care or dental services for temporomandibular joint disorders are not covered.	20% for TMJD or TMJS services.  Deductible does apply.	50% for TMJD or TMJS services.  Deductible does apply.
 <b>Tubal ligation</b> †Inpatient facility charges are only covered when in connection with delivery or other inpatient surgery.	10% for physician services.  10% for outpatient facility services.  10% for inpatient facility charges.†  Deductible does apply.	Not covered



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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Urgently needed services</b></p> <p>Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care but given your circumstances, it is not possible, or it is unreasonable, to obtain services from network providers. Examples of urgently needed services that the plan must cover out of network are i) you need immediate care during the weekend, or ii) you are temporarily outside the service area of the plan. Services must be immediately needed and medically necessary. If it is unreasonable given your circumstances to immediately obtain the medical care from a network provider, then your plan will cover the urgently needed services from a provider out-of-network.</p> <p> You have coverage for urgently needed services in the United States and worldwide.</p> <p><b>Note:</b> If you get Part D Medicare-covered self-administered drugs in an outpatient setting, they may be covered under your prescription drug benefit on this plan. See Chapter 6, Section 8, for more information on what happens when you get a Part D drug in a medical setting.</p>	<p><b><u>In- and out-of-service area:</u></b></p> <p>\$45 for each Medicare-covered urgent care provider visit.</p> <p>Out-of-network cost sharing will apply toward your in-network out-of-pocket maximum.</p> <p>You do not pay this amount if you are admitted to the hospital within 24 hours for the same condition.</p> <p>Deductible does not apply.</p>	
<p> <b>Vasectomy</b></p> <p>Covered only when performed in a physician's office or when in connection with other covered inpatient or outpatient surgery.</p>	<p>10% for a vasectomy.</p> <p>Deductible does apply.</p>	<p>Not covered.</p>



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**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Virtual care</b> (also referred to as telehealth services, virtual check-ins or eVisits)</p> <p>Members have the option to receive health care services in places like your home from the following providers:</p> <ul style="list-style-type: none"> <li>• Primary care providers (PCPs)</li> <li>• Specialists</li> <li>• Behavioral health providers</li> </ul> <p>Covered telehealth services include virtual visits, evaluations, communication via telephone, or video (computer, smart phone, tablet, online patient portal). Ask one of our network providers if they can do virtual visits.</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• Telehealth services to diagnose, evaluate, or treat symptoms of a stroke, regardless of your location</li> <li>• Telehealth services for members with a substance use disorder or co-occurring mental health disorder, regardless of their location</li> <li>• Telehealth services for diagnosis, evaluation, and treatment of mental health disorders if:</li> </ul>	<p>\$0 for virtual visits.</p> <p>Deductible does not apply.</p>	<p>Not covered.</p>





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<b>Important:</b> If you receive services outside of the benefit described, an additional cost share may apply.		
Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
<p><b>Virtual care</b>  <i>(also referred to as telehealth services, virtual check-ins or eVisits) (continued)</i></p> <ul style="list-style-type: none"> <li>○ You have an in-person visit within 6 months prior to your first telehealth visit</li> <li>○ You have an in-person visit every 12 months while receiving these telehealth services</li> <li>○ Exceptions can be made to the above for certain circumstances</li> <li>• Telehealth services for mental health visits provided by Rural Health Clinics and Federally Qualified Health Centers</li> <li>• Virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes <b>if:</b> <ul style="list-style-type: none"> <li>○ You're not a new patient <b>and</b></li> <li>○ The check-in isn't related to an office visit in the past 7 days <b>and</b></li> <li>○ The check-in doesn't lead to an office visit within 24 hours or the soonest available appointment</li> </ul> </li> <li>• Evaluation of video and/or images you send to your doctor, and interpretation and follow-up by your doctor within 24 hours <b>if:</b> <ul style="list-style-type: none"> <li>○ You're not a new patient <b>and</b></li> <li>○ The evaluation isn't related to an office visit in the past 7 days <b>and</b></li> <li>○ The evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment</li> </ul> </li> <li>• Consultation your doctor has with other doctors by phone, internet, or electronic health record</li> </ul>		



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**Important:** If you receive services outside of the benefit described, an additional cost share may apply.

Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Vision care</b> <ul style="list-style-type: none"> <li>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. See Section 3.1 of this chapter, <i>Benefits we do not cover (exclusions)</i>.</li> <li>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.</li> </ul>  For people with diabetes, screening for diabetic retinopathy is covered once per year. If your visit involves other services you will not be charged for the office visit.	<p>\$0 for annual glaucoma screenings.</p> <p>\$0 for Medicare-covered eyewear after cataract surgery.</p> <p>\$35 for each Medicare-covered exam to diagnose and treat diseases or conditions of the eye.</p> <p>\$0 for annual diabetic retinopathy screening.</p> <p>Deductible does not apply.</p>	<p>30% for annual glaucoma screenings, Medicare-covered eyeglasses or contact lenses after cataract surgery, annual diabetic retinopathy screening, and each Medicare-covered exam to diagnose and treat diseases or conditions of the eye.</p> <p>Deductible does apply.</p>



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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Vision care (<i>continued</i>)</b> <ul style="list-style-type: none"> <li>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.)</li> <li>If corrective lenses/frames (and replacements) are needed after a cataract removal without a lens implant we will cover one pair of eyeglasses or contact lenses.</li> </ul>		
 <b>“Welcome to Medicare” preventive visit</b> The plan covers the one-time “Welcome to Medicare” preventive visit. The visit includes a review of your health, as well as education and counseling about the preventive services you need (including certain screenings and shots), and referrals for other care if needed (such as a one-time EKG/ECG screening).  <b>Important:</b> We cover the “Welcome to Medicare” 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 “Welcome to Medicare” preventive visit.	There is no copayment for the “Welcome to Medicare” preventive visit.  Deductible does not apply.	30% for the “Welcome to Medicare” preventive visit.  Deductible does apply.



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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Worldwide assistance program*</b> <p>Our plan offers you emergency travel assistance services that can be used during your emergency and urgently needed care benefits. The following emergency travel assistance services are available through Assist America:</p> <ul style="list-style-type: none"> <li>• The travel assistance services are available worldwide, while traveling domestically or internationally, when you are traveling more than 100 miles from home or in another country for up to 90 consecutive days.</li> <li>• Worldwide emergency medical travel assistance services are accessible 24 hours a day, 365 days a year.</li> <li>• Assistance with emergency care and hospital admission when traveling more than 100 miles from home or in a foreign country.</li> </ul>		<p>\$0 for services furnished through Assist America.*</p> <p>You will still pay for benefits covered by Priority Health Medicare, such as emergent/urgent care or prescription drugs.</p> <p>Deductible does not apply.</p>



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Services that are covered for you	What you must pay when you get these services	
	<u>HMO (in-network):</u>	<u>POS (out-of-network):</u>
 <b>Worldwide assistance program*</b> <i>(continued)</i> <ul style="list-style-type: none"> <li>• Emergency evacuation or transportation services are available to the nearest facility capable of providing proper care, if care is not locally available.</li> <li>• Round-trip transportation for a family member or friend to be with you, if you are expected to be hospitalized for more than seven days while traveling alone.</li> <li>• Help replacing forgotten or lost prescription (additional costs may apply for the prescription drugs).</li> <li>• In case of death, provide for the return of your mortal remains to your legal residence.</li> </ul> <p>Contact Assist America: within the U.S. by calling 1-800-872-1414, outside the U.S. using +1-609-986-1234, or by downloading the free Assist America Mobile App for Android and iPhone. The Assist America reference number for Priority Health Medicare members is 01-AA-PHP-12123M.</p> <p><b>Note:</b> No claims for reimbursement will be accepted.</p>		



Use the Priority Health Travel Pass when in the upper peninsula of Michigan and across the U.S. and pay the same as when you're in-network. See Chapter 4, Section 2.2 for more information.

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

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**Section 2.2      Getting care using our plan's Priority Health Travel Pass**

Your plan includes the Priority Health Travel Pass. This is a supplemental benefit we provide. It allows you to receive all plan covered services at in-network cost sharing anywhere in the United States and its territories when you're outside the lower peninsula of Michigan. You will pay out-of-network cost sharing if you seek services with a provider who is not in our network within the lower peninsula of Michigan. We encourage you to call Customer Service at 844.403.0847 so we can assist you in finding a Medicare-participating provider and to help arrange services.

We've partnered with MultiPlan to make accessing Medicare-participating providers even easier. To find a Medicare-participating provider or a MultiPlan Medicare provider, call Customer Service at 844.403.0847 or go online to [prioritymedicare.com](https://prioritymedicare.com) and search Find a Doctor.

When using the following benefits, you must use the nationwide network of participating providers/locations defined by each: Assist America, BrainHQ, SilverSneakers®, and TruHearing.

You will remain enrolled in our plan when outside of the service area for up to 12 months as long as your residency remains in the service area. If you have not returned to the plan's service area within 12 months, you will be disenrolled from the plan.

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**SECTION 3      What services are not covered by the plan?**

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**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.)

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

<b>Services not covered by Medicare</b>	<b>Not covered under any condition</b>	<b>When covered</b>
<b>Acupuncture</b>		Routine acupuncture services covered under your plan are described in Chapter 4, Section 2.1 of the Medical Benefits Chart.
<b>Adaptive equipment</b> - see Chapter 12, <i>Definitions of important words</i> for adaptive equipment	X	
<b>Ambulance</b> - mileage for ambulance transport beyond nearest facility or to/from facility preferred by member and/or family		May be covered under your Worldwide assistance program. See Chapter 4 Section 2.1, Medical Benefits Chart.
<b>Assistive listening devices</b> -including but not limited to telephone amplifiers and alerting devices	X	
<b>Bathroom safety devices</b> – including but not limited to lifts, raised toilet seats, bidet toilet seats, transfer benches, walk-in bathtub, grab bars, and parallel bars	X	
<b>Beds</b> – mattresses, oscillating, bed baths (home type), boards, lifter (elevator), lounges (power or manual)	X	
<b>Blood Glucose Analyzers</b> - reflectance colorimeter	X	
<b>Blood pressure cuff</b> (i.e. pulse tachometer)	X	
<b>Chiropractic care</b> - maintenance care, x-ray, labs, and any other service done within the office		Routine chiropractic services covered under your plan are described in Chapter 4, Section 2.1 of the Medical Benefits Chart.
<b>Cosmetic surgery or procedures</b>		<ul style="list-style-type: none"> <li>Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member.</li> <li>Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.</li> </ul>



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

Services not covered by Medicare	Not covered under any condition	When covered
<b>Counseling services</b> - not covered by Original Medicare including but not limited to geriatric day care programs, individual psychophysiological therapy including biofeedback, marriage counseling, pastoral counseling	X	
<b>Cruise ship services</b>		<p>Medicare may cover medically necessary health care services you get on a cruise ship in these situations:</p> <p>The doctor is allowed under certain laws to provide medical services on the cruise ship.</p> <p>The ship is in a U.S. port or no more than 6 hours away from a U.S. port when you get the services, regardless of whether it's an emergency.</p> <p>Medicare doesn't cover health care services you get when the ship is more than 6 hours away from a U.S. port.</p>
<b>Custodial care</b> – see Chapter 12, <i>Definitions of important words</i> for custodial care	X	
<b>Dental services</b> (non-routine/Medicare-covered) – inpatient or outpatient care		<p>Dental care required to treat illness or injury may be covered as inpatient or outpatient care. Priority Health will determine if you meet Medicare's medically necessary criteria.</p>
<b>Dental services</b> (routine/non-Medicare covered) – outpatient facility and professional dental expenses for routine dental services	X	

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

<b>Services not covered by Medicare</b>	<b>Not covered under any condition</b>	<b>When covered</b>
<b>Drugs (Part B under your medical benefit)</b> - (non-chemotherapy and biologicals) used for conditions not approved by Food and Drug Administration (FDA), such as biomedical hormones, and not covered under Medicare.	X	
<b>Drugs (Part D under your prescription drug benefit)</b> - purchased from or obtained while in another country including those obtained on a cruise ship that are considered self-administered. These are considered non-FDA approved.	X	
<b>Drugs (Part D covered self-administered drugs)</b> - provided in an outpatient setting such as an outpatient hospital, ER room or physician office. See also Chapter 4, Section 2.1, Medical Benefits Chart and Chapter 12, <i>Definitions of important words</i> , for self-administered.		You may be eligible for reimbursement under your prescription drug coverage.
<b>Emergency Communication Systems</b> - such as Personal Emergency Response System (PERS), medical alert devices, in-home telephone alert systems		Members who are part of the enhanced disease management program may be eligible for an emergency communication system.
<b>Experimental medical and surgical procedures, equipment, and medications.</b>  Experimental procedures and items are those items and procedures determined by Original Medicare to not be generally accepted by the medical community.		May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan.  (See Chapter 3, Section 5 for more information on clinical research studies.)
<b>FDA</b> - services not approved by the federal Food and Drug Administration.	X	
<b>Fees</b> - charged by your immediate relatives or members of your household.	X	

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

<b>Services not covered by Medicare</b>	<b>Not covered under any condition</b>	<b>When covered</b>
<b>Foot</b> – routine care <i>Discuss foot care with your physician to find out if covered or call Customer Service at 844.403.0847 for more information.</i>		
<b>Full-time nursing care in your home</b>	X	
<b>Gender reassignment</b> - surgery and gender reassignment hormones		If determined by Priority Health to meet medical necessity criteria
<b>Hearing (routine/non-Medicare covered)</b> - hearing aid exams, hearing aids or evaluations including the fitting and checking of hearing aids		Routine hearing services covered under your medical plan are described in Chapter 4, Section 2.1 of the Medical Benefits Chart.
<b>Homemaker services</b> - including household assistance, light housekeeping or light meal preparation	X	
<b>Incontinent</b> - pads or supplies	X	
<b>Knee walker</b>	X	
<b>Lab tests</b> - not medically necessary under Medicare coverage criteria. <i>Discuss labs with your physician to find out if covered or call Customer Service at 844.403.0847 for more information.</i>	X	
<b>Lift Chair</b> – chair/recliner portion is not covered		The lifting mechanism of a lift chair may be covered if determined by Priority Health to meet medical necessity criteria.
<b>Long-term care</b> - see Chapter 12, <i>Definitions of important words</i> , for long-term care	X	
<b>Massage therapy</b> - performed by a massage therapist	X	
<b>Meals</b> - delivered to your home	X	
<b>Medical necessity</b> - services considered not reasonable and medically necessary, according to the standards of Original Medicare, see Chapter 9, about obtaining a coverage decision	X	
<b>Naturopathic / Homeopathic services</b> (uses natural or alternative treatments).	X	

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

<b>Services not covered by Medicare</b>	<b>Not covered under any condition</b>	<b>When covered</b>
<b>Orthopedic shoes or supportive devices for the feet</b>		May be covered under your diabetes self-management training, diabetic services, and supplies benefit for people who have severe diabetic foot disease. See Chapter 4, Section 2.1, Medical Benefits Chart.
<b>Personal items</b> - in your room at a hospital or skilled nursing facility, including but not limited to a telephone or television	X	
<b>Physical exams and other services</b> - required by third parties such as obtaining or maintaining employment or participation in employee programs, required for insurance or licensing, requested sports physicals, or on court order or required for parole or probation.	X	
<b>Precluded providers</b> - services from providers who appear on the CMS Preclusion List. See Chapter 12, <i>Definitions of important words</i> , for CMS Preclusion List.	X	
<b>Pre-operative testing</b> - including but not limited to labs, x-rays, EKGs, EEGs, and cardiac monitoring that are performed strictly for pre-operative clearance when no underlying medical condition exists for testing	X	
<b>Private duty nurses</b>	X	
<b>Private room</b> - when semi-private rooms are available	X	
<b>Residential Treatment</b> - whose main purpose is to remove the member from his/her environment to prevent the reoccurrence of a condition such as but not limited to eating disorders, alcohol addiction, etc.	X	
<b>Reversal of sterilization</b> procedures and or non-prescription contraceptive supplies.	X	

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

<b>Services not covered by Medicare</b>	<b>Not covered under any condition</b>	<b>When covered</b>
<b>Smart devices</b> - (smart phones and the cost of the applications, tablets, personal computers, etc.)	X	
<b>Structural modifications</b> - including but not limited to ramps, doorways, elevators and stairway elevators	X	
<b>Support hose</b>	X	
<b>Surgical leggings</b>	X	
<b>Transportation</b> – including commercial or private air transport, car, taxi, bus, gurney van, and wheelchair van even if it is the only way to travel to a network provider.		
<b>VA</b> - services provided to veterans in Veterans Affairs (VA) facilities	X	
<b>Vision (routine/non-Medicare covered)</b> - eye exam, eyewear, refraction, retinal imaging, and fitting of eyewear.	X	
<b>Vision (services)</b> – Radial keratotomy and keratoplasty to treat refractive defects, laser astigmatism correction, LASIK or LASEK surgery and other low vision aids.  Nonconventional intraocular lenses (IOLs) following cataract surgery (for example a presbyopia-correcting IOL)	X	
<b>War related</b> - items or services needed whether due or related to injuries caused by war or an act of war are not covered.	X	
<b>Weight loss</b> - treatment, including but not limited to non-Medicare covered weight loss programs and meal programs	X	
<b>Wigs</b>	X	

# CHAPTER 5:

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

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## **SECTION 1      Introduction**

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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.

<b>Section 1.1      Basic rules for the plan's Part D drug coverage</b>
-------------------------------------------------------------------------

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, *Fill your prescriptions at a network pharmacy or 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, *Your drugs need to be on the plan's "Drug List."*)
- 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 reference books. (See Section 3 for more information about a medically accepted indication.)

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

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<b>Section 2.1      Use a network pharmacy</b>
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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.

<b>Section 2.2      Network pharmacies</b>
--------------------------------------------

### **How do you find a network pharmacy in your area?**

To find a network pharmacy, you can look in your *Provider/Pharmacy Directory*, visit our website ([prioritymedicare.com](http://prioritymedicare.com)), and/or call Customer Service at 844.403.0847.

You may go to any of our network pharmacies. Some of our network pharmacies provide preferred cost sharing, which may be lower than the cost sharing at a pharmacy that offers standard cost sharing. The *Provider/Pharmacy Directory* will tell you which of the network pharmacies offer preferred cost sharing. Contact us to find out more about how your out-of-pocket costs could vary for different drugs.

### **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. Or if the pharmacy you have been using stays within the network but is no longer offering preferred cost sharing, you may want to switch to a different network or preferred pharmacy, if available. To find another pharmacy in your area, you can get help from Customer Service or use the *Provider/Pharmacy Directory*. You can also find information on our website at [prioritymedicare.com](http://prioritymedicare.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 have any difficulty accessing your Part D benefits in an LTC facility, please contact Customer Service at 844.403.0847.
- 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. (**Note:** This scenario should happen rarely.)

To locate a specialized pharmacy, look in your *Provider/Pharmacy Directory* or call Customer Service at 844.403.0847.

<b>Section 2.3</b>	<b>Using the plan's mail-order services</b>
--------------------	---------------------------------------------

Our plan's mail-order service allows you to order **up to a 90-day supply** with the exception of drugs in Tier 5.

Our pharmacy network includes mail-order pharmacies that offer standard cost sharing and mail-order pharmacies that offer preferred cost sharing. Preferred cost sharing for mail-order is limited to our preferred mail-order pharmacy, Express Scripts, but you may choose any network mail-order pharmacy to receive your covered prescription drugs. Your cost sharing may be less at Express Scripts.



To get order forms and information about filling your prescriptions by mail call Customer Service at 844.403.0847 or visit our website at *prioritymedicare.com*. If you use a mail-order pharmacy that is not in the plan's network, your prescription will not be covered.

Usually, a mail-order pharmacy order will be delivered to you in no more than 14 days. However, sometimes your mail-order may be delayed. If your order does not arrive before you run out of medication, please call Customer Service at 844.403.0847 in order to get permission to obtain up to a 30-day supply of your prescription from a local network 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 calling the Customer Service number on the back of your card.

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 calling the Customer Service number on the back of your card.

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 calling the Customer Service number on the back of your card.

**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 14 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 calling the Customer Service number on the back of your card.

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

<b>Section 2.4</b>	<b>How can you get a long-term supply of drugs?</b>
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When you get a long-term supply of drugs, your cost sharing may be lower. 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 (which may offer preferred cost sharing) at a lower cost-sharing amount. Your *Provider/Pharmacy Directory* tells you which pharmacies in our network can give you a long-term supply of maintenance drugs. You can also call Customer Service at 844.403.0847 for more information.
2. You may also receive maintenance drugs through our mail-order program. Please see Section 2.3 for more information.

<b>Section 2.5</b>	<b>When can you use a pharmacy that is not in the plan's network?</b>
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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 will most likely 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 you are unable to obtain a covered drug in a timely manner within the service area because there are no network pharmacies within a reasonable driving distance that provide 24-hour service.
- If you are trying to fill a prescription drug that is not regularly stocked at an accessible network retail or mail-order pharmacy (including high-cost and unique drugs).
- If you get a vaccine or other Medicare Part D-covered drug in a provider office or outpatient facility that is not covered under Medicare Part B (e.g., emergency room, urgent care setting, etc.). See Chapter 6, Section 8 for further information.

- 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.

### **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 2.1 explains how to ask the plan to pay you back.)

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

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<b>Section 3.1      The "Drug List" tells which Part D drugs are covered</b>
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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 use of the drug is 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 DRUGDEX Information System.

The Drug List includes brand name drugs, generic drugs, and biosimilars.

A brand name drug is a prescription drug that is sold under a trademarked name owned by the drug manufacturer. Brand name drugs that are more complex than typical drugs (for example, drugs that are based on a protein) are called biological products. 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. Since biological products are more complex than typical drugs, instead of having a generic form, they have alternatives that are called biosimilars. Generally, generics and biosimilars work just as well as the brand name drug or biological product and usually cost less. There are generic

drug substitutes or biosimilar alternatives available for many brand name drugs and some biological products.

### **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 information 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.

<b>Section 3.2</b>	<b>There are 5 “cost-sharing tiers” for drugs on the Drug List</b>
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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 drug.** This is the lowest tier and includes preferred generic drugs.
- **Tier 2 – Generic drug.** This tier includes generic drugs and some self-administered insulin.
- **Tier 3 – Preferred brand drug.** This tier includes preferred brand drugs.
- **Tier 4 – Non-preferred drug.** This tier includes non-preferred drugs and some high-cost generic drugs.
- **Tier 5 – Specialty drugs.** This is the highest tier and includes specialty drugs, which are limited to a maximum of a 30-day supply per prescription or refill.

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*).

<b>Section 3.3</b>	<b>How can you find out if a specific drug is on the Drug List?</b>
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You have three ways to find out:

1. Check the most recent Drug List we provided electronically. (Please note: The Drug List we provide 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 at 844.403.0847 to find out if we cover it.)

2. Visit the plan's website (*prioritymedicare.com*). The Drug List on the website is always the most current.
3. Call Customer Service at 844.403.0847 to find out if a particular drug is on the plan's Drug List or to ask for a copy of the list.

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## **SECTION 4      There are restrictions on coverage for some drugs**

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<b>Section 4.1</b>	<b>Why do some drugs have restrictions?</b>
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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 on 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).

<b>Section 4.2</b>	<b>What kinds of restrictions?</b>
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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 at 844.403.0847 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.)

### **Restricting brand name drugs when a generic version is available**

Generally, a "generic" drug works the same as a brand name drug and usually costs less. **In most cases, when a generic version of a brand name drug is available, our network pharmacies will provide you the generic version instead of the brand name drug.** However, if your provider has told us the medical reason that neither the generic drug nor other covered drugs that treat the same condition will work for you, then we may cover the brand name drug. (Your share of the cost may be greater for the brand name drug than for the generic drug.)

## 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.

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

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<b>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</b>
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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.

<b>Section 5.2</b>	<b>What can you do if your drug is not on the Drug List or if the drug is restricted in some way?</b>
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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 in coverage and decide what to do.

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 and aren't in a long-term care (LTC) facility,** 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 and aren't in a long-term care (LTC) facility,** we will cover a temporary supply of your drug during the first 90 days of the plan 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.
- **For those members who are new or who were in the plan last year and reside in a long-term care (LTC) facility:**

We will cover a temporary supply of your drug **during the first 90 days of your membership in the plan if you are new and during the first 90 days of the plan year if you were in the plan last year.** The total supply will be for a maximum of a 31-day supply. If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of a 31-day supply of medication. (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.

- Per CMS regulations, **Priority**Medicare (Employer HMO-POS) provides members experiencing a level-of-care change with a transition supply of at least 30 days of medication unless the prescription is written for fewer days.

For questions about a temporary supply, call Customer Service at 844.403.0847.

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 at 844.403.0847 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.

<b>Section 5.3</b>	<b>What can you do if your drug is in a cost-sharing tier you think is too high?</b>
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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**

For some drugs 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 drugs tier are not eligible for this type of exception. We do not lower the cost-sharing amount for drugs in this tier.

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

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<b>Section 6.1      The Drug List can change during the year</b>
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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 drug.**

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

<b>Section 6.2      What happens if coverage changes for a drug you are taking?</b>
-------------------------------------------------------------------------------------

### **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 on a regularly scheduled basis. Below we point out the times that you would get direct notice if changes are made to a drug that you are taking.

### **Changes to your drug coverage that affect you during the current plan year**

- **A new generic drug replaces a brand name drug on the Drug List (or we change the cost-sharing tier or add new restrictions to the brand name drug or both)**
  - We may immediately remove a brand name drug on our Drug List if we are replacing it with a newly approved generic version of the same drug. The generic drug will appear on the same or lower cost-sharing tier and with the same or

fewer restrictions. We may decide to keep the brand name drug on our Drug List, but immediately move it to a higher cost-sharing tier or add new restrictions or both when the new generic is added.

- We may not tell you in advance before we make that change—even if you are currently taking the brand name drug. If you are taking the brand name drug at the time we make the change, we will provide you with information about the specific change(s). This will also include information on the steps you may take to request an exception to cover the brand name drug. You may not get this notice before we make the change.
  - You or your prescriber can ask us to make an exception and continue to cover the brand name drug for you. For information on how to ask for an exception, see Chapter 9.
- **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 right away.
    - Your prescriber will also know about this change and can work with you to find another drug for your condition.
  - **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 might add a generic drug that is not new to the market to replace a brand name drug on the Drug List or change the cost-sharing tier or add new restrictions to the brand name drug or both. We also might make changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare.
    - For these changes, we must give you at least 30 days' advance notice of the change or give you notice of the change and a 30-day refill of the drug you are taking at a network pharmacy.
    - After you receive notice of the change, you should work with your prescriber to switch to a different drug that we cover or to satisfy any new restrictions on the drug you are taking.
    - You or your prescriber can ask us to make an exception and continue to cover the drug for you. For information on how to ask for an exception, see Chapter 9.

### **Changes to the Drug List that do not affect you during this 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), then the change won't affect your use or what you pay as your share of the cost until January 1 of the next year. Until that date, you probably won't see any increase in your payments or any added restrictions to your use of the drug.

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.

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

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<b>Section 7.1      Types of drugs we do not cover</b>
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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). 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 usually cannot cover off-label use. “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.
  - Coverage for “off-label use” is allowed only when the use is supported by certain references, such as the American Hospital Formulary Service Drug Information and the DRUGDEX Information System.

In addition, by law, the following categories of drugs are not covered by Medicare drug plans:

- 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. These drugs are noted with “ED,” for “Excluded Drug” on our Drug List and any limitations are indicated there as well.

- Drugs when used to promote fertility. You pay 50% for infertility drugs.
- Some drugs used for the relief of cough or cold symptoms. These types of drugs follow our Part D drug tiers. This means, they will fall into tier 1, 2, 3, 4 or 5 and you pay accordingly.
- Drugs such as Viagra, Cialis, Levitra and Caverject, when used for the treatment of sexual erectile dysfunction. These types of drugs follow our Part D drug tiers. This means, they will fall into tier 1, 2, 3, 4 or 5 and you pay accordingly.

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 7 of this document.)

In addition, if you are **receiving “Extra Help”** to pay for your prescriptions, the “Extra Help” program will not pay for the drugs not normally covered. 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.)

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## **SECTION 8      Filling a prescription**

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<b>Section 8.1      Provide your membership information</b>
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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.

<b>Section 8.2      What if you don't have your membership information with you?</b>
--------------------------------------------------------------------------------------

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.

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 2.1 for information about how to ask the plan for reimbursement.)

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## **SECTION 9      Part D drug coverage in special situations**

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

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

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 a 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 *Provider/Pharmacy Directory* 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 at 844.403.0847. 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.

<b>Section 9.3</b>	<b>What if you're also getting drug coverage from an employer or retiree group plan?</b>
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If you currently have other prescription drug coverage through your (or your spouse's) employer or retiree group, please contact the Office of Retirement Services at 1.800.381.5111. ORS can help you determine how your current prescription drug coverage will work with our plan.

**Special note about 'creditable coverage':**

Medicare requires that employers and retiree groups send you a notice that tells if your prescription drug coverage for the next plan 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. As a member of **this** plan, you have creditable 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 your retiree plan's benefits administrator at the Office of Retirement Services.

<b>Section 9.4</b>	<b>What if you're in Medicare-certified hospice?</b>
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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, laxative, pain medication or antianxiety 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.

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## **SECTION 10      Programs on drug safety and managing medications**

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<b>Section 10.1      Programs to help members use drugs safely</b>
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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 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.

<b>Section 10.2      Drug Management Program (DMP) to help members safely use their opioid medications</b>
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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 doctors or pharmacies, or if you had a recent opioid overdose, we may talk to your doctors to make sure your use of opioid medications is appropriate and medically necessary. Working with your doctors, if we decide your use of prescription opioid or benzodiazepine medications is not 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 explain the limitations we think should apply to you.

You will have an opportunity to tell us which doctors 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 determination 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 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 active 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.

<b>Section 10.3</b>	<b>Medication Therapy Management (MTM) program to help members manage their medications</b>
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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 take medications for different medical conditions and have high drug costs or are in a DMP to help members use their opioids safely, may be able to get services through an MTM 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 at 844.403.0847.



# 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.** We will send a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also known as the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug coverage. If you don’t have this insert, please call Customer Service at 844.403.0847, and ask for the “LIS Rider.”

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## **SECTION 1      Introduction**

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<b>Section 1.1</b>	<b>Use this chapter together with other materials that explain your drug coverage</b>
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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. Some excluded drugs may be covered by our plan if your employer group has purchased supplemental drug coverage.

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.

<b>Section 1.2</b>	<b>Types of out-of-pocket costs you may pay for covered drugs</b>
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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 two ways you may be asked to pay.

- **“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.

<b>Section 1.3</b>	<b>How Medicare calculates your out-of-pocket costs</b>
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Medicare has rules about what counts and what does *not* count toward your out-of-pocket costs. Here are the rules we must follow to keep track of your out-of-pocket costs.

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### **These payments are included in your out-of-pocket costs**

**Your out-of-pocket costs include** the payments listed below (as long as they are for Part D covered drugs, and you followed the rules for drug coverage that are explained in Chapter 5):

- The amount you pay for drugs when you are in any of the following drug payment stages:
  - The Initial Coverage Stage
  - The Coverage Gap Stage
- Any Part D payments you made during this plan year as a member of a different Medicare prescription drug plan before you joined our plan.

#### **It matters who pays:**

- If you make these payments **yourself**, they are included in your out-of-pocket costs.
- These payments are *also included* if they are made on your behalf by **certain other individuals or organizations**. This includes payments for your drugs made by a friend or relative, by most charities, by AIDS drug assistance programs, or by the Indian Health Service. Payments made by Medicare's "Extra Help" Program are also included.
- Some payments made by the Medicare Coverage Gap Discount Program are included. The amount the manufacturer pays for your brand name drugs is included. But the amount the plan pays for your generic drugs is not included.

#### **Moving on to the Catastrophic Coverage Stage:**

When you (or those paying on your behalf) have spent a total of \$7,400 in out-of-pocket costs within the plan year, you will move from the Coverage Gap Stage to the Catastrophic Coverage Stage.

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### **These payments are not included in your out-of-pocket costs**

Your out-of-pocket costs **do not include** any of these types of payments:

- Your monthly premium.
- Drugs you buy outside the United States and its territories.
- Drugs that are not covered by our plan.

- Drugs you get at an out-of-network pharmacy that do not meet the plan’s requirements for out-of-network coverage.
- Non-Part D drugs, including prescription drugs covered by Part A or Part B and other drugs excluded from coverage by Medicare.
- Payments you make toward prescription drugs not normally covered in a Medicare Prescription Drug Plan.
- Payments made by the plan for your brand or generic drugs while in the Coverage Gap.
- Payments for your drugs that are made by group health plans including employer health plans.
- Payments for your drugs that are made by certain insurance plans and government-funded health programs such as TRICARE and the Veterans Affairs.
- Payments for your drugs made by a third-party with a legal obligation to pay for prescription costs (for example, Workers’ Compensation).

*Reminder:* If any other organization such as the ones listed above pays part or all of your out-of-pocket costs for drugs, you are required to tell our plan by calling Customer Service.

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

- **We will help you.** The Part D EOB report you receive includes the current amount of your out-of-pocket costs. When this amount reaches \$7,400, this report will tell you that you have left the Coverage Gap 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.

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

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<b>Section 2.1</b>	<b>What are the drug payment stages for PriorityMedicare (Employer HMO-POS) members?</b>
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There are four “drug payment stages” for your prescription drug coverage under **PriorityMedicare** (Employer HMO-POS). 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 7 of this chapter. The stages are:

**Stage 1: Yearly Deductible Stage**

**Stage 2: Initial Coverage Stage**

### Stage 3: Coverage Gap Stage

### Stage 4: 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.

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

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<b>Section 3.1</b>	<b>We send you a monthly summary called the <i>Part D Explanation of Benefits</i> (the “Part D EOB”)</b>
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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**” cost.
- We keep track of your “**total drug costs**.” This is the amount you pay out-of-pocket, or others pay on your behalf plus the amount paid by the plan.

If you have had one or more prescriptions filled through the plan during the previous month, we will send you a *Part D Explanation of Benefits* (“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 plan year.** This is called “year-to-date” information. It shows the total drug costs and total payments for your drugs since the plan 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.

<b>Section 3.2</b>	<b>Help us keep our information about your drug payments up to date</b>
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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:

**Chapter 6 What you pay for your Part D prescription drugs**

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- **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 most 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 the 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. Be sure to keep these reports.

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**SECTION 4      There is no deductible for PriorityMedicare (Employer HMO-POS)**

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There is no deductible for **PriorityMedicare** (Employer HMO-POS). 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.

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

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<b>Section 5.1      What you pay for a drug depends on the drug and where you fill your prescription</b>
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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 drug.** This is the lowest tier and includes preferred generic drugs.
- **Tier 2 – Generic drug.** This tier includes generic drugs and some self-administered insulin.
- **Tier 3 – Preferred brand drug.** This tier includes preferred brand drugs.
- **Tier 4 – Non-preferred drug.** This tier includes non-preferred brand drugs and some high-cost generic drugs.
- **Tier 5 – Specialty drugs.** This is the highest tier and includes specialty drugs, which are limited to a maximum of a 30-day supply per prescription or refill.

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 that offers standard cost sharing. Costs may be less at pharmacies that offer preferred cost sharing.
- A network retail pharmacy that offers preferred cost sharing.
- 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.
- A network mail-order pharmacy that offers standard cost sharing.
- The plan's preferred mail-order pharmacy, Express Scripts, that offers preferred cost sharing.

**Chapter 6 What you pay for your Part D prescription drugs**

For more information about these pharmacy choices and filling your prescriptions, see Chapter 5 and the plan's *Provider/Pharmacy Directory*.

<b>Section 5.2</b>	<b>A table that shows your costs for a <i>one-month</i> supply of a drug</b>
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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:**

<b>Tier</b>	<b>Preferred and standard retail cost sharing (in-network) (up to a 30-day supply)</b>	<b>Preferred (Express Scripts) and standard mail-order cost sharing (up to a 30-day supply)</b>	<b>Long-term care (LTC) cost sharing (up to a 31-day supply)</b>	<b>Out-of-network cost sharing (Coverage is limited to certain situations; see Chapter 5 for details.) (up to a 30-day supply)</b>
<b>Cost-Sharing Tier 1</b> <i>(preferred generic drugs)</i>	<b>Preferred:</b> \$9 <b>Standard:</b> \$15	<b>Preferred:</b> \$9 <b>Standard:</b> \$15	\$15	\$15
<b>Cost-Sharing Tier 2</b> <i>(generic drugs)</i>	<b>Preferred:</b> \$9 <b>Standard:</b> \$15	<b>Preferred:</b> \$9 <b>Standard:</b> \$15	\$15	\$15
<b>Cost-Sharing Tier 3</b> <i>(preferred brand drugs)</i>	<b>Preferred:</b> \$55 <b>Standard:</b> \$60	<b>Preferred:</b> \$55 <b>Standard:</b> \$60	\$60	\$60



**Chapter 6 What you pay for your Part D prescription drugs**

<b>Tier</b>	<b>Preferred and standard retail cost sharing (in-network)</b> (up to a 30-day supply)	<b>Preferred (Express Scripts) and standard mail-order cost sharing</b> (up to a 30-day supply)	<b>Long-term care (LTC) cost sharing</b> (up to a 31-day supply)	<b>Out-of-network cost sharing</b> (Coverage is limited to certain situations; see Chapter 5 for details.) (up to a 30-day supply)
<b>Cost-Sharing Tier 4</b> <i>(non-preferred drugs)</i>	<b>Preferred:</b> \$85  <b>Standard:</b> \$90	<b>Preferred:</b> \$85  <b>Standard:</b> \$90	\$90	\$90
<b>Cost-Sharing Tier 5</b> <i>(specialty drugs)</i>	<b>Preferred:</b> 20% of the cost up to a \$120 maximum  <b>Standard:</b> 20% of the cost up to a \$120 maximum	<b>Preferred:</b> 20% of the cost up to a \$120 maximum  <b>Standard:</b> 20% of the cost up to a \$120 maximum	20% of the cost up to a \$120 maximum	20% of the cost up to a \$120 maximum

**Note:** A two-month supply is available for 31-60 days (retail or mail-order). The cost is two 30-day cost-shares. A two-month supply is not available for drugs in tier 5.

**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.

**Chapter 6 What you pay for your Part D prescription drugs**

- 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.

<b>Section 5.4</b>	<b>A table that shows your costs for a <i>long-term</i> (up to a 90-day) supply of a drug</b>
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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:**

<b>Tier</b>	<b>Preferred and standard retail cost sharing (in-network) (up to a 90-day supply)</b>	<b>Preferred (Express Scripts) and standard mail-order cost sharing (up to a 90-day supply)</b>
<b>Cost-Sharing Tier 1</b> <i>(preferred generic drugs)</i>	<b>Preferred:</b> \$27 <b>Standard:</b> \$45	<b>Preferred:</b> \$0 <b>Standard:</b> \$45
<b>Cost-Sharing Tier 2</b> <i>(generic drugs)</i>	<b>Preferred:</b> \$27 <b>Standard:</b> \$45	<b>Preferred:</b> \$18 <b>Standard:</b> \$45
<b>Cost-Sharing Tier 3</b> <i>(preferred brand drugs)</i>	<b>Preferred:</b> \$165 <b>Standard:</b> \$180	<b>Preferred:</b> \$110 <b>Standard:</b> \$180
<b>Cost-Sharing Tier 4</b> <i>(non-preferred drugs)</i>	<b>Preferred:</b> \$255 <b>Standard:</b> \$270	<b>Preferred:</b> \$170 <b>Standard:</b> \$270
<b>Cost-Sharing Tier 5</b> <i>(specialty drugs)</i>	A long-term supply is not available for drugs in Tier 5.	A long-term supply is not available for drugs in Tier 5.

You pay no more than \$105 for a three-month supply of covered insulin (defined by Medicare) whether you fill your prescription at a preferred or standard retail pharmacy or through preferred or standard mail order. For updates on covered insulin please go to [priorityhealth.com/ira](https://priorityhealth.com/ira).

<b>Section 5.5</b>	<b>You stay in the Initial Coverage Stage until your total drug costs for the year reach \$4,660</b>
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You stay in the Initial Coverage Stage until the total amount for the prescription drugs you have filled reaches the **\$4,660 limit for the Initial Coverage Stage**.

We offer additional coverage on some prescription drugs that are not normally covered in a Medicare Prescription Drug Plan. Payments made for these drugs will not count towards your initial coverage limit or total out-of-pocket costs.

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 during the year. Many people do not reach the \$4,660 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 Coverage Gap Stage. See Section 1.3 on how Medicare calculates your out-of-pocket costs.

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## **SECTION 6      Costs in the Coverage Gap Stage**

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Because your plan is sponsored by the Michigan Public School Employees' Retirement System, when you are in the Coverage Gap Stage, you pay the same share of the cost for prescription drugs as you did in the Initial Coverage Stage. We still record your cost and the drug cost total and track the amount toward the total amount to reach the catastrophic coverage stage. Only the amount you pay counts and moves you through the coverage gap.

Medicare has rules about what counts and what does *not* count toward your out-of-pocket costs.

During the Coverage Gap Stage, your out-of-pocket costs for covered insulin (defined by Medicare) will be no more than \$35 for a one-month supply.

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## **SECTION 7      During the Catastrophic Coverage Stage, the plan pays most of the cost for your drugs**

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You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$7,400 limit for the plan year. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the plan year.

During this stage, because you have an employer group plan, you will pay:

- **No more than the amount you pay in the initial coverage stage per prescription.**

During the Catastrophic Coverage Stage, your out-of-pocket costs for covered insulin (defined by Medicare) will be no more than \$35 for a one-month supply.

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## **SECTION 8      Part D Vaccines. What you pay for depends on how and where you get them**

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**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you. Call Customer Service at 844.403.0847 for more information.

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. The type of vaccine** (what you are being vaccinated for).
  - Some vaccines are considered medical benefits. (See the *Medical Benefits Chart (what is covered and what you pay)* in Chapter 4).
  - Other vaccines are considered Part D drugs. You can find these vaccines listed in the plan’s *List of Covered Drugs (Formulary)*.
- 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 may give the vaccine in the pharmacy, or another 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 vaccine, the circumstances and what Drug Stage you are in. Please go to [www.priorityhealth.com/ira](http://www.priorityhealth.com/ira) for information on Part D vaccines with reduced cost-sharing

- 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.
- Other times, when you get a vaccination, you will pay only your share of the cost under your Part D benefit.

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

**Chapter 6 What you pay for your Part D prescription drugs**

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

- You will pay the pharmacy your copayment or coinsurance 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 will 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.
- You will be reimbursed the amount you paid less your normal copayment or coinsurance for the vaccine (including administration).

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

- You will have to pay the pharmacy your copayment or coinsurance for the vaccine itself.
- When your doctor gives you the vaccine, you will 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.
- You will be reimbursed the amount charged by the doctor for administering the vaccine.

**What do you pay for other Medicare-Part D drugs in an outpatient setting?**

Medicare Part D drugs are usually considered self-administered drugs. A self-administered drug is one you would normally take on your own either orally, putting it on your skin (topical), injecting subcutaneously, or by inhaling it. You usually get these drugs at a pharmacy. However, there are times when you may also get Medicare-covered Part D self-administered drugs in an outpatient setting (e.g. PCP or specialist office, outpatient facility such as an ambulatory surgery center, outpatient surgery in a hospital, ER, urgent care, etc.).

If you get a Medicare-covered Part D self-administered drug in an outpatient setting you are not covered under your Part B or medical benefit. You are, however, covered under your Part D prescription drug benefit under this plan.

Here's how it works when you get Medicare-covered Part D self-administered drugs provided in an outpatient setting.

**Chapter 6 What you pay for your Part D prescription drugs**

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You get the Part D covered drug at your doctor's office or in an outpatient setting (for example, outpatient facility, urgent care, ER, etc.).

- When you get the Part D covered drug, you will pay for the entire cost of the drug.
- You can then ask our plan to pay our share of the cost by using the procedures that are described in Chapter 7 of this document (*Asking us to pay our share of a bill you have received for covered medical services or drugs*).

You will be reimbursed the amount you paid less your normal copayment for the Part D covered drug less any difference between the amount the doctor or outpatient facility charges and what we normally pay. (If you get Extra Help, we will reimburse you for this difference.)

## CHAPTER 7:

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

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

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

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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. 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 the 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 emergency or urgently needed medical care from a provider who is not in our plan’s network**

You can receive emergency or urgently needed services from any provider, whether or not the provider is a part of our network. In these cases,

- You are only responsible for paying your share of the cost for emergency or urgently needed services. Emergency providers are legally required to provide emergency care. If you accidentally 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.
  - 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:** Except for emergency care, we cannot pay a provider who is not eligible to participate in Medicare.



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

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**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.

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.

**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.

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

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**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 *List of Covered Drugs (Formulary)*; 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.

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.

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

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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. **You must submit your claim to us within one year** of the date you received the service, item, or drug.

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.
- Either download a copy of the form from our website (*prioritymedicare.com*) or call Customer Service at 844.403.0847 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:

Attn: Priority Health Claims  
Priority Health  
PO Box 232  
Grand Rapids, MI 49501-0232

**For Part D prescription drug claims:** Mail your request for payment together with any bills or receipts to us at this address:

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

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Attn: Medicare Part D, MS 1260  
Priority Health Medicare  
1231 E. Beltline NE  
Grand Rapids, MI 49525

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

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<b>Section 3.1</b>	<b>We check to see whether we should cover the service or drug and how much we owe</b>
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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. 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 right to appeal that decision.

<b>Section 3.2</b>	<b>If we tell you that we will not pay for all or part of the medical care or drug, you can make an appeal</b>
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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*

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

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<b>Section 1.1</b>	<b>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, as an audio CD, or other alternate formats, etc.)</b>
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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 are required to provide information about the plan's benefits in a format that is accessible and appropriate to you. To get information in another language, large print, or other alternate format at no cost to you, please go online or call Customer Service at 844.403.0847.

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, seeing a women's health specialists or finding a network specialist, please call to file a grievance with Customer Service at 844.403.0847. 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 at 1-800-368-1019 or TTY 1-800-537-7697.

<b>Section 1.2</b>	<b>We must ensure that you get timely access to your covered services and drugs</b>
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You have the right to choose a primary care provider (PCP) in the plan's network to provide and arrange for your covered services. You also have the right to go to a women's health specialist (such as a gynecologist) without a referral. We do not require you to get referrals to go to in-network providers.

**Chapter 8 Your rights and responsibilities**

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You have the right to get appointments and covered services from the plan's network of 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.

<b>Section 1.3</b>	<b>We must protect the privacy of your personal health information</b>
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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 by 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

**Chapter 8 Your rights and responsibilities**

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to make additions or corrections to your medical records. If you ask us to do this, we will work with your healthcare 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 at 844.403.0847.

See Chapter 11, Section 7, *Legal Notices*, for our complete privacy policy.

<b>Section 1.4</b>	<b>We must give you information about the plan, its network of providers, and your covered services</b>
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As a member of **Priority**Medicare (Employer HMO-POS), 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.

<b>Section 1.5</b>	<b>We must support your right to make decisions about your care</b>
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**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*.

**Chapter 8 Your rights and responsibilities**

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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.
- Please note - verification of a plan holder’s inability to make decisions on their own behalf may be required in order to enact non-plan holder decision making ability.

The legal documents that you can use to give your directions in advance of 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 at 844.403.0847 to ask for the forms.



**Chapter 8 Your rights and responsibilities**

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- **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 Department of Licensing & Regulatory Affairs, Bureau of Community and Health Systems - Health Facility Complaints, P.O. Box 30664, Lansing, MI 48909. Phone: 800.882.6006. Fax: 517.335.7167. Email: [BCHS-Complaints@michigan.gov](mailto:BCHS-Complaints@michigan.gov).

<b>Section 1.6</b>	<b>You have the right to make complaints and to ask us to reconsider decisions we have made</b>
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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.**

<b>Section 1.7</b>	<b>What can you do if you believe you are being treated unfairly or your rights are not being respected?</b>
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**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 or email 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).

<b>Section 1.8</b>	<b>You have the right to make recommendations about the PriorityMedicare (Employer HMO-POS) rights and responsibility policy</b>
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You have the right to make recommendations about our member rights and responsibilities policy. Contact Customer Service at 844.403.0847.

<b>Section 1.9</b>	<b>How to get more information about your rights</b>
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There are several places where you can get more information about your rights:

- You can **call or email 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: [www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf](http://www.medicare.gov/Pubs/pdf/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).

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<b>SECTION 2</b>	<b>You have some responsibilities as a member of the plan</b>
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Things you need to do as a member of the plan are listed below. If you have any questions, please call Customer Service at 844.403.0847.

- **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.

**Chapter 8 Your rights and responsibilities**

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- 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 contact the Office of the Retirement Services at 1.800.381.5111.** Chapter 1 tells you about coordinating these benefits.
  - **Note:** If you (or your spouse) are enrolled in other group health insurance from an employer or a retiree group other than the Michigan Public School Employees' Retirement System, you are not eligible for enrollment in this plan and you must contact Office of Retirement Services at 1.800.381.5111.
- **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 (if applicable).
  - You must continue to pay a premium for your Medicare Part B 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 are required to pay a Part D 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 service area, the Office of Retirement Services and Priority Health need to know** so we can keep your membership record up to date and know how to contact you.

**Chapter 8 Your rights and responsibilities**

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- **If you move *outside* of our plan service area, you cannot remain a member of our plan.**
- If you move, it is also important to tell Social Security (or the Railroad Retirement Board).
- **Help us protect yours and others privacy.**
  - Tell us if you have lost your ID card or it has been stolen to prevent anyone from receiving your Priority Health Medicare benefits.
  - Let us know immediately if you receive information or material intended for others by mistake and cooperate with us in returning this information or materials as soon as possible.

## CHAPTER 9:

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

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**SECTION 1 Introduction**

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**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.

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**SECTION 2 Where to get more information and personalized assistance**

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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

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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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](http://www.medicare.gov)).

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

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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.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**Is your problem or concern about your benefits or coverage?**

This includes problems about whether medical care or prescription drugs are covered or not, the way they are covered, and problems related to payment for medical care or prescription drugs.

**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.”**

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**COVERAGE DECISIONS AND APPEALS**

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

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<b>Section 4.1</b>	<b>Asking for coverage decisions and making appeals: the big picture</b>
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Coverage decisions and appeals deal with problems related to your benefits and coverage for medical services and prescription drugs, including payment. This is the process you use 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 services**

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services or drugs. For example, your plan network doctor makes a (favorable) coverage decision for you whenever you receive medical care from him or her or if your network doctor refers you to a medical specialist. 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 service 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



**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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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 a service or drug 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 service 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 do not dismiss your case but say no to all or part of your Level 1 appeal, you can go on to a Level 2 appeal. The Level 2 appeal is conducted by an independent review organization that is not connected to us. (Appeals for medical services and Part B drugs will be automatically sent to the independent review organization for a Level 2 appeal – you do not need to do anything. For Part D drug appeals, if we say no to all or part of your appeal you will need to ask for a Level 2 appeal. 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).

<b>Section 4.2</b>	<b>How to get help when you are asking for a coverage decision or making an appeal</b>
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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.

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- **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 at 844.403.0847 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](http://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 at 844.403.0847 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](http://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 within 44 calendar days after receiving your appeal request (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”

## **Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

- **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 at 844.403.0847. You can also get help or information from government organizations such as your SHIP.

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

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<b>Section 5.1</b>	<b>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</b>
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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 care 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.**

## Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

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.”**

A “fast coverage decision” is called an **“expedited determination.”**

#### **Step 1: Decide if you need a “standard coverage decision” or a “fast coverage decision.”**

A “standard coverage decision” is usually made within 14 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 care *you have not yet 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.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**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 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 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.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)****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****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 days. 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.** You may also ask for an appeal by calling us. Chapter 2 has contact information.
- **If you are asking for a fast appeal, make your appeal in writing or call us.** Chapter 2 has contact information.
- **You must make your appeal request within 60 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.**

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**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

## Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

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 “ <b>Independent Review Entity</b> .” It is sometimes called the “ <b>IRE</b> .”

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**



**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**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.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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<b>Section 5.5</b>	<b>What if you are asking us to pay you for our share of a bill you have received for medical care?</b>
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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 our share of the cost within 60 calendar days after we receive your request. If you haven't paid for the services, 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 services 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.

## Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

### 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

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 <b>“coverage determination.”</b>

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). **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.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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 for non-preferred drugs. 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 copayment or coinsurance 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 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.

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- 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 generic alternatives for treating your condition.
- You cannot ask us to change the cost-sharing tier for any drug in tier 5 specialty drugs tier.
- 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.

**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.**"

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**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 or on our plan’s form, which is available on our website. 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.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**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 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 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.

## Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **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 to Level 1 of the appeals process.

<b>Section 6.5</b>	<b>Step-by-step: How to make a Level 1 appeal</b>
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<b>Legal Terms</b>
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An appeal to the plan about a Part D drug coverage decision is called a plan “ <b>redetermination.</b> ”
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A “fast appeal” is also called an “ <b>expedited redetermination.</b> ”
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### **Step 1: Decide if you need a “standard appeal” or a “fast appeal.”**

*A “standard appeal” is usually made within 7 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** or call us. Chapter 2 has contact information.
- **For fast appeals either submit your appeal in writing or call us at 844.403.0847.** Chapter 2 has contact information.
- **We must accept any written request**, including a request submitted on the CMS Model Coverage Determination Request Form, which is available on our website. 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 60 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.



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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.

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- If we do not meet this deadline, we are required to send your request 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 “ <b>Independent Review Entity.</b> ” It is sometimes called the “ <b>IRE.</b> ”

**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.

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**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

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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.

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**SECTION 7      How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon**

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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.

<b>Section 7.1      During your inpatient hospital stay, you will get a written notice from Medicare that tells about your rights</b>
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Within two 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 at 844.403.0847 or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**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 the 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 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 at 844.403.0847 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/BNI/HospitalDischargeAppealNotices](http://www.cms.gov/Medicare/Medicare-General-Information/BNI/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.**

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- **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**, and 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.
- If you miss the deadline for contacting the Quality Improvement Organization, and you still wish to appeal, you must make an appeal directly to our plan instead. For details about this other way to make your appeal, see Section 7.4.

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/BNI/HospitalDischargeAppealNotices](http://www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices).

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**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.

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**Section 7.3****Step-by-step: How to make a Level 2 appeal to change your hospital discharge date**

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. This is called “upholding the decision.”
- 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.



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- 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 7.4 What if you miss the deadline for making your Level 1 appeal?

#### Legal Term

A “fast review” (or “fast appeal”) is also called an “**expedited appeal**.”

### You can appeal to us instead

As explained above, you must act quickly to start your Level 1 appeal of your hospital discharge date. If you miss the deadline for contacting the Quality Improvement Organization, there is another way to make your appeal.

If you use this other way of making your appeal, *the first two levels of appeal are different*.

### Step-by-Step: How to make a Level 1 *Alternate* appeal

#### **Step 1: Contact us and ask for a “fast review.”**

- **Ask for a “fast review.”** This means you are asking us to give you an answer using the “fast” deadlines rather than the “standard” deadlines. Chapter 2 has contact information.

#### **Step 2: We do a “fast review” of your planned discharge date, checking to see if it was medically appropriate.**

- During this review, we take a look at all of the information about your hospital stay. We check to see if your planned discharge date was medically appropriate. We see if the decision about when you should leave the hospital was fair and followed all the rules.

#### **Step 3: We give you our decision within 72 hours after you ask for a “fast review.”**

- **If we say yes to your appeal,** it means we have agreed with you that you still need to be in the hospital after the discharge date. We will keep providing your covered inpatient hospital services for as long as they are medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs and there may be coverage limitations that apply.)
- **If we say no to your appeal,** we are saying that your planned discharge date was medically appropriate. Our coverage for your inpatient hospital services ends as of the day we said coverage would end.

## Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- If you stayed in the hospital *after* your planned discharge date, then **you may have to pay the full cost** of hospital care you received after the planned discharge date.

**Step 4: If we say *no* to your appeal, your case will *automatically* be sent on to the next level of the appeals process.**

### Step-by-Step: Level 2 *Alternate* appeal Process

Legal Term
The formal name for the “independent review organization” is the “ <b>Independent Review Entity.</b> ” It is sometimes called the “ <b>IRE.</b> ”

**The independent review organization is an independent organization hired by Medicare.** It is not connected with our plan 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: We will automatically forward your case to the independent review organization.**

- We are required to send the information for your Level 2 appeal to the independent review organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. Section 10 of this chapter tells how to make a complaint.)

**Step 2: The independent review organization does a “fast review” of your appeal. The reviewers give you an answer within 72 hours.**

- Reviewers at the independent review organization will take a careful look at all of the information related to your appeal of your hospital discharge.
- **If this organization says *yes* to your appeal,** then we must pay you back for our share of the costs of hospital care you received since the date of your planned discharge. We must also continue the plan’s coverage of your inpatient hospital services for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse or how long we would continue to cover your services.
- **If this organization says *no* to your appeal,** it means they agree that your planned hospital discharge date was medically appropriate.
  - The written notice you get from the independent review organization will tell how to start a Level 3 appeal with the review process, which is handled by an Administrative Law Judge or attorney adjudicator.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)****Step 3: If the independent review organization turns down your appeal, 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 reviewers say no to your Level 2 appeal, you decide whether to accept their decision or go on to Level 3 appeal.
- Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

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**SECTION 8      How to ask us to keep covering certain medical services if you think your coverage is ending too soon**

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<b>Section 8.1</b>	<b><i>This section is only about three services: Home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services</i></b>
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When you are getting **home health services, skilled nursing care, or rehabilitation care (Comprehensive Outpatient Rehabilitation Facility)**, you have the right to keep getting your covered 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.

<b>Section 8.2</b>	<b>We will tell you in advance when your coverage will be ending</b>
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<b>Legal Term</b>
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<b>“Notice of Medicare Non-Coverage.”</b> It tells you how you can request a <b>“fast-track appeal.”</b> Requesting a fast-track appeal is a formal, legal way to request a change to our coverage decision about when to stop your care.
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1. **You receive a notice in writing** at least two 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.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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- 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.

<b>Section 8.3</b>	<b>Step-by-step: How to make a Level 1 appeal to have our plan cover your care for a longer time</b>
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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 at 844.403.0847. 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.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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*Your deadline for contacting this organization.*

- If you miss the deadline for contacting the Quality Improvement Organization, and you still wish to file an appeal, you must make an appeal directly to us instead. For details about this other way to make your appeal, see Section 8.5.

**Step 2: The Quality Improvement Organization conducts an independent review of your case.**

Legal Term
<b>“Detailed Explanation of Non-Coverage.”</b> 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.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**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.

<b>Section 8.4</b>	<b>Step-by-step: How to make a Level 2 appeal to have our plan cover your care for a longer time</b>
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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 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 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.

## **Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

### **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 8.5 What if you miss the deadline for making your Level 1 appeal?**

#### **You can appeal to us instead**

As explained above, you must act quickly to contact the Quality Improvement Organization to start your first appeal (within a day or two, at the most). If you miss the deadline for contacting this organization, there is another way to make your appeal. If you use this other way of making your appeal, *the first two levels of appeal are different.*

#### **Step-by-Step: How to make a Level 1 *Alternate* appeal**

<b>Legal Term</b>
A “fast review” (or “fast appeal”) is also called an “ <b>expedited appeal.</b> ”

#### **Step 1: Contact us and ask for a “fast review.”**

- **Ask for a “fast review.”** This means you are asking us to give you an answer using the “fast” deadlines rather than the “standard” deadlines. Chapter 2 has contact information.

#### **Step 2: We do a “fast review” of the decision we made about when to end coverage for your services.**

- During this review, we take another look at all of the information about your case. We check to see if we were following all the rules when we set the date for ending the plan’s coverage for services you were receiving.

#### **Step 3: We give you our decision within 72 hours after you ask for a “fast review”**

- **If we say yes to your appeal,** it means we have agreed with you that you need services longer, and will keep providing your covered services for as long as it is medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs and there may be coverage limitations that apply.)
- **If we say no to your appeal,** then your coverage will end on the date we told you and we will not pay any share of the costs after this date.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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- If you continued to get 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, then **you will have to pay the full cost** of this care.

**Step 4: If we say *no* to your fast appeal, your case will *automatically* go on to the next level of the appeals process.**

Legal Term
The formal name for the “independent review organization” is the “ <b>Independent Review Entity.</b> ” It is sometimes called the “ <b>IRE.</b> ”

**Step-by-Step: Level 2 *Alternate* appeal Process**

During the Level 2 appeal, the **independent review organization** reviews the decision we made to your “fast appeal.” This organization decides whether the decision should be changed. **The independent review organization is an independent organization that is hired by Medicare.** This organization is not connected with our plan and it is not a government agency. This organization is a company chosen by Medicare to handle the job of being the independent review organization. Medicare oversees its work.

**Step 1: We automatically forward your case to the independent review organization.**

- We are required to send the information for your Level 2 appeal to the independent review organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. Section 10 of this chapter tells how to make a complaint.)

**Step 2: The independent review organization does a “fast review” of your appeal. The reviewers give you an answer within 72 hours.**

- Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.
- **If this organization says *yes* to your appeal**, then we must pay you back for our share of the costs of care you have received since the date when we said your coverage would end. We must also continue to cover the care for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse or how long we would continue to cover services.
- **If this organization says *no* to your appeal**, it means they agree with the decision our plan made to your first appeal and will not change it.
- The notice you get from the independent review organization will tell you in writing what you can do if you wish to go on to a Level 3 appeal.



**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)****Step 3: If the independent review organization says no to your appeal, you choose 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.
- A Level 3 appeal is reviewed 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**

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 service 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 service 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.

## Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- 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 Appeals Council works for 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 service 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.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**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 Appeals Council works for 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.

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**
**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.

<b>Complaint</b>	<b>Example</b>
<b>Quality of your medical care</b>	<ul style="list-style-type: none"> <li>• Are you unhappy with the quality of the care you have received (including care in the hospital)?</li> </ul>
<b>Respecting your privacy</b>	<ul style="list-style-type: none"> <li>• Did someone not respect your right to privacy or share confidential information?</li> </ul>
<b>Disrespect, poor customer service, or other negative behaviors</b>	<ul style="list-style-type: none"> <li>• Has someone been rude or disrespectful to you?</li> <li>• Are you unhappy with our Customer Service?</li> <li>• Do you feel you are being encouraged to leave the plan?</li> </ul>
<b>Waiting times</b>	<ul style="list-style-type: none"> <li>• Are you having trouble getting an appointment, or waiting too long to get it?</li> <li>• 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"> <li>○ Examples include waiting too long on the phone, in the waiting or exam room, or getting a prescription.</li> </ul> </li> </ul>
<b>Cleanliness</b>	<ul style="list-style-type: none"> <li>• Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor's office?</li> </ul>
<b>Information you get from us</b>	<ul style="list-style-type: none"> <li>• Did we fail to give you a required notice?</li> <li>• Is our written information hard to understand?</li> </ul>

## Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Complaint	Example
<b>Timeliness</b> (These types of complaints are all related to the timeliness of our actions related to coverage decisions and appeals)	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: <ul style="list-style-type: none"> <li>• You asked us for a “fast coverage decision” or a “fast appeal,” and we have said no; you can make a complaint.</li> <li>• You believe we are not meeting the deadlines for coverage decisions or appeals; you can make a complaint.</li> <li>• You believe we are not meeting deadlines for covering or reimbursing you for certain medical services or drugs that were approved; you can make a complaint.</li> <li>• You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.</li> </ul>

### Section 10.2 How to make a complaint

Legal Terms
<ul style="list-style-type: none"> <li>• A “<b>Complaint</b>” is also called a “<b>grievance</b>.”</li> <li>• “<b>Making a complaint</b>” is also called “<b>filing a grievance</b>.”</li> <li>• “<b>Using the process for complaints</b>” is also called “<b>using the process for filing a grievance</b>.”</li> <li>• A “<b>fast complaint</b>” is also called an “<b>expedited grievance</b>.”</li> </ul>

### 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.
- All grievances must be submitted within 60 calendar days of the event or incident. Any grievance outside this time frame cannot be accepted.

## **Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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- For standard grievances, we attempt to resolve concerns during the first point of contact. If this is not possible, then we will attempt to do so within 30 calendar days from the date of receipt of your grievance. We may extend the time frame by up to 14 calendar days if you ask for an extension or if we need additional information and delay our response in your best interest. We are required by CMS to respond to all written grievances in writing.
- You may request an expedited grievance whenever we extend the time frame to make an organization or coverage determination, extend the time frame to make a decision for a reconsideration or redetermination, deny your request for an expedited appeal, or deny your request for an expedited organization determination. If you wish to file an expedited grievance you may contact Customer Service at 844.403.0847. For expedited grievances, we respond verbally within 24 hours if the grievance is received orally. If the expedited grievance is received in a written format, we will respond verbally within 24 hours AND in writing within three (3) calendar days after the verbal notification. Please note, if upon review of your expedited grievance request we see that delaying our decision will not seriously harm you medically, we will not accept the request. We will handle your request according to standard timeframes.
- 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.

<b>Section 10.4</b>	<b>You can also make complaints about quality of care to the Quality Improvement Organization</b>
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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

**Chapter 9 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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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.**

<b>Section 10.5</b>	<b>You can also tell Medicare about your complaint</b>
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You can submit a complaint about **Priority**Medicare (Employer HMO-POS) directly to Medicare. To submit a complaint to Medicare, go to [www.medicare.gov/MedicareComplaintForm/home.aspx](http://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*



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## **SECTION 1      Introduction to ending your membership in our plan**

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Ending your membership in **Priority**Medicare (Employer HMO-POS) 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. Contact the Office of Retirement Services at 1.800.381.5111 for information about ending your plan.

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## **SECTION 2      When can you end your membership in our plan?**

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You can end your membership with **Priority**Medicare (Employer HMO-POS) at any time. Please contact the Office of Retirement Service at 1.800.381.5111, Monday through Friday, 8:30 a.m. to 5 p.m. Eastern time, if you would like to disenroll from this plan. The Office of Retirement Services will contact us, and we will take the necessary steps to cancel your membership. ORS can explain your options, implications of leaving this plan, and the correct process to follow to disenroll.

<b>Section 2.1      In certain situations, you can end your membership during a Special Enrollment Period</b>
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You may end your membership in our plan only during certain times of the year, known as enrollment periods. All members have the opportunity to leave the plan during the Annual Enrollment Period and during the Medicare Advantage Open Enrollment Period. In certain situations, you may also be eligible to leave the plan at other times of the year. Contact your benefits administrator for information about ending your plan.

If you decide to disenroll from this plan and enroll in an individual Medicare Advantage plan, or another employer, union or retiree sponsored Medicare Advantage plan, you should first contact the plan you wish to enroll in to verify your disenrollment from this plan aligns with the time frame for enrolling in the new plan. This will help you avoid a lapse in health care coverage.

You may voluntarily disenroll at any time by going to [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount) or by completing ORS' Insurance Enrollment/Change Request (R0452C) form. The disenrollment date will be the last day of the month in which the disenrollment request is received unless a future date is indicated. If you choose to re-enroll after you cancel your coverage, enrollment will begin on the first day of the sixth month after ORS receives your completed application and proofs.

In certain situations, members of **Priority**Medicare (Employer HMO-POS) 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](http://www.medicare.gov)):

- When you have moved outside the plan's service area (see Chapter 1, Section 2 for the service area).
- If you have Medicaid.
- 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 and contact your benefits administrator. 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.

<b>Section 2.2</b>	<b>Where can you get more information about when you can end your membership?</b>
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If you have any questions about ending your membership you can:

- **Call or email Customer Service and contact your benefits administrator.**
- You can find the information in the *Medicare & You 2023* handbook.
- Contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).

<b>SECTION 3</b>	<b>How do you end your membership in our plan?</b>
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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"><li>• Another Medicare health plan.</li></ul>	<ul style="list-style-type: none"><li>• Enroll in the new Medicare health plan.</li><li>• You will automatically be disenrolled from <b>Priority</b>Medicare (Employer HMO-POS) when your new plan's coverage begins.</li></ul>
<ul style="list-style-type: none"><li>• Original Medicare <i>with</i> a separate Medicare prescription drug plan.</li></ul>	<ul style="list-style-type: none"><li>• Enroll in the new Medicare prescription drug plan.</li><li>• You will automatically be disenrolled from <b>Priority</b>Medicare (Employer HMO-POS) when your new plan's coverage begins.</li></ul>
<ul style="list-style-type: none"><li>• Original Medicare <i>without</i> a separate Medicare prescription drug plan.</li></ul>	<ul style="list-style-type: none"><li>• <b>Contact the Office of Retirement Services</b> by calling them at 1.800.381.5111, Monday through Friday from 8:30 a.m. to 5:00 p.m.</li><li>• You can also contact <b>Medicare</b>, 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.</li><li>• You will not be disenrolled from <b>Priority</b>Medicare (Employer HMO-POS) until we receive a valid form or written request.</li></ul>

If you would like to switch from our plan to:	This is what you should do:
<ul style="list-style-type: none"><li>• Original Medicare and add a Medicare supplement plan (or “Medigap plan”) without a separate Medicare prescription drug plan.<ul style="list-style-type: none"><li>○ <b>Note:</b> If you disenroll from a Medicare prescription drug plan and go without creditable prescription drug coverage for 63 days or more in a row, you may need to pay a Part D late enrollment penalty if you join a Medicare drug plan later. See Chapter 1, Section 5 for more information about the Part D late enrollment penalty.</li></ul></li></ul>	<ul style="list-style-type: none"><li>• <b>Contact the Office of Retirement Services</b> by calling them at 1.800.381.5111, Monday through Friday from 8:30 a.m. to 5:00 p.m.</li><li>• You will not be disenrolled from <b>PriorityMedicare</b> (Employer HMO-POS) until we receive a valid form or written request.</li></ul>

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## **SECTION 4      Until your membership ends, you must keep getting your medical services and drugs through our plan**

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Until your membership ends, and your new Medicare coverage begins, you must continue to get your medical care 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).

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## **SECTION 5      PriorityMedicare (Employer HMO-POS) must end your membership in the plan in certain situations**

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<b>Section 5.1      When must we end your membership in the plan?</b>
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**PriorityMedicare (Employer HMO-POS) 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 move out of our service area.
- If you are away from our service area for more than 12 months.
  - If you move or take a long trip, call Customer Service at 844.403.0847 to find out if the place you are moving or traveling to is in our plan's area. Also contact the Office of Retirement Services at 800.381.5111.
- If we receive a notification from Medicare that you have moved out of our service area, we will attempt to contact you to verify if the notification from Medicare is correct.
- If we are unable to reach you for 12 months from the date of the notification from Medicare, you may be disenrolled from our plan.
- If we are able to reach you, and you have verified that you have moved outside of our service area, you will be disenrolled from our plan beginning the 1<sup>st</sup> of the month following the date you verified the change with us.
- If you are disenrolled due to being out of our service area you will have a special enrollment period for 60 days to enroll into a new plan.
- 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.

**Chapter 10 Ending your membership in the plan**

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- 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 or email Customer Service.

<b>Section 5.2</b>	<b>We <u>cannot</u> ask you to leave our plan for any health-related reason</b>
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**Priority**Medicare (Employer HMO-POS) 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).

<b>Section 5.3</b>	<b>You have the right to make a complaint if we end your membership in our plan</b>
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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*

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## **SECTION 1      Notice about governing law**

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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.

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## **SECTION 2      Notice about nondiscrimination**

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**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>.

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.

Priority Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Priority Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Priority Health:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages



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If you need these services, contact Priority Health Medicare customer service at 844.403.0847 (TTY users call 711), 8 a.m. to 8 p.m., 7 days a week.

If you believe that Priority Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Priority Health Medicare Customer Service, 1231 East Beltline Ave. NE, Grand Rapids, MI 49525-4501, phone: 844.403.0847 (TTY users should call 711), fax: 616.975.8826, email: [MedicareCS@priorityhealth.com](mailto:MedicareCS@priorityhealth.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, a customer service representative is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf), or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-868-1019, 800-537-7697 (TDD).

Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html).

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 844.403.0847. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 844.403.0847. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电844.403.0847。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 844.403.0847。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 844.403.0847. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 844.403.0847. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 844.403.0847 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 844.403.0847. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 844.403.0847번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 844.403.0847. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 7480.304.448. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 844.403.0847 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 844.403.0847. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Português:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 844.403.0847. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 844.403.0847. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 844.403.0847. Ta usługa jest bezpłatna.

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**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、844.403.0847にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサービスです。

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**SECTION 3      Notice about Medicare Secondary Payer subrogation rights**

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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, **Priority**Medicare (Employer HMO-POS), 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.

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**SECTION 4      Notice about coordinating benefits with Third Party Payers**

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<b>Section 4.1      Recovery Rights</b>
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As explained in Chapter 1, Section 7 (“How other insurance works with our plan”), we coordinate benefits with third party payers under rules established by Medicare. We incorporate those Medicare rules into this Evidence of Coverage (see “More Information,” below) to the extent permitted by law. Third-party payers include (but are not limited to) other health plan coverage, liability insurance (such as automobile liability or homeowners insurance), underinsured/uninsured motorist coverage, “Med-Pay” coverage, workers’ compensation plans or insurance, no-fault insurance, self-funded entities that provide such coverage, and any other entity or person who would be a primary payer under the Medicare Secondary Payer provisions. Under the Medicare rules, we have rights to recover amounts we pay for services for which third-party payers are responsible, including amounts third-party payers pay to you.

<b>Section 4.2      Subrogation and Reimbursement</b>
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Our recovery rights include a right to subrogation (which means that we can stand in your shoes and sue a third party directly for amounts we pay for services provided to you as a result of an illness or injury) and a right of reimbursement (which means that we have a right to be reimbursed out of any recoveries you will receive or have received from third parties for amounts we pay for services provided to you as a result of an illness or injury). We are entitled to the subrogation and reimbursement rights that Medicare has under the Medicare Secondary Payer provision, to the extent permitted by law. The Social Security Act preempts State laws and State requirements that might otherwise interfere with these rights. Our recovery rights are not limited by stipulations in settlement agreements unless we are a party to the agreement. When we

act as a provider of medical services, our recovery will be based on the reasonable value of the benefits provided.

### **Section 4.3      Lien on Proceeds**

We will have a lien on the proceeds of any judgment, settlement, or other reward or recovery you receive from a third party payer to the extent of any payment we made for health care services provided to you that are related to the proceeds. Our lien will be the first priority claim on the proceeds. You must hold the proceeds in trust for us. Transfer of the proceeds to a third party does not defeat our recovery rights if the proceeds were or are intended for your benefit.

### **Section 4.4      Notice of Possible Third-Party Payer**

You must provide us notice as soon as practicable, but in any event within thirty (30) days, of filing a claim with or a legal action against a person or entity that may be a third-party payer with respect to services provided to you as a result of an illness or injury. Your notice must be in writing and explain the basis for the claim. Send your notice to:

Priority Health  
Medicare Advantage Subrogation Unit, MS 2205  
1231 East Beltline NE  
Grand Rapids, Michigan 49525

### **Section 4.5      Cooperation**

You are required, when requested, to acknowledge our recovery rights in writing. Our recovery rights, however, are not dependent upon your acknowledgement. You must tell us as soon as practicable, in writing, about any situation that might involve our rights under this section. You must cooperate with us to help protect our rights under this section. Neither you, nor anyone acting for you, may do anything to harm our rights under this section. We may recover from you expenses we incur because of your failure to cooperate in enforcing our rights under this section.

### **Section 4.6      More Information**

This Section 4 contains a summary of our rights under the Medicare Secondary Payer provisions. We incorporate the Medicare Secondary Payer provisions into this Evidence of Coverage to the extent permitted by law. For more information, see the Medicare Secondary Payer provisions in § 1862(b) of the Social Security Act (42 C.F.R. § 1395y(b)) and 42 C.F.R. Part 411, subparts B – H.

<b>Section 4.7</b>	<b>Definition</b>
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For purposes of this Section 4, “you” means you, your estate, your guardian, or any other person acting on your behalf.

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## **SECTION 5      Notice about Evidence of Coverage - Terms are Binding**

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By enrolling in our plan and accepting benefits under this Evidence of Coverage, you agree to the terms of this Evidence of Coverage, including the terms of this Chapter 11.

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## **SECTION 6      Notice about Coverage Decisions and Appeal Rights**

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If you would like to contest any coverage decision we make concerning your benefits, including any coverage decision involving the rules for coordinating benefits, you must follow the procedures in Chapter 9, “What to do if you have a problem or complaint (coverage decisions, appeals, complaints).”

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## **SECTION 7      Notice of Privacy Practices**

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

### **Our commitment to you**

Priority Health understands the importance of handling protected health information (PHI) with care. We are committed to protecting the privacy of our members' health information in every setting. State and federal laws require us to make sure that your health information is kept private. When you enroll with Priority Health or use services provided by one of the Priority Health plans, your PHI may be disclosed to Priority Health and by Priority Health. This information is used and disclosed to coordinate and oversee your medical treatment, pay your medical claims, and for the other purposes described below.

Federal law requires that we provide you with this Notice of Privacy Practices. This Notice states our legal duties and privacy practices regarding your PHI. It also states your rights under these laws with respect to the use and disclosure of your health information. Priority Health is required by law to follow the terms of the Notice currently in effect. We are also required to notify affected individuals following a breach of unsecured PHI.

## **Use and disclosure of your health information**

The sections below describe the ways Priority Health uses and discloses your health information without your authorization. Your health information is not shared with anyone who does not have a "need to know" to perform one of the tasks below.

**Treatment.** Priority Health may use or disclose your health information to professionals who are treating you and to coordinate and oversee your medical care. For example, we may disclose information about your prescription medications to your doctor so that s/he can better understand how to provide you with medical care.

**Payment.** Priority Health may use your health information or disclose it to third parties to collect premiums, establish eligibility or pay for your medical care. For example, we may use your health information when we receive a claim for payment. Your claim tells us what services you received and may include a diagnosis. We may also disclose this information to another insurer if you are covered under more than one health plan.

**Health care operations.** Priority Health may use or disclose your health information to third parties in order to assist in Priority Health's everyday work activities, such as looking at the quality of your care, carrying out utilization review, and conducting disease management programs. For example, your health information (along with other Priority Health members' information) may be used by Priority Health's staff to review the quality of care furnished by health care providers. Priority Health may also use and disclose your health information for underwriting, enrollment, and other activities related to creating, renewing, or replacing a benefits plan. Priority Health may not, however, use or disclose genetic information to decide whether we will give you coverage and the price of that coverage.

Please note that we do not destroy personal information about you when you terminate your coverage with us. It may be necessary to use and disclose this information for the purposes described above even after your coverage terminates, although policies and procedures will remain in place to protect against inappropriate use or disclosure.

**To you and your personal representative.** We may disclose your PHI to you or to your personal representatives (someone who has the legal right to act on your behalf).

**To others involved in your care.** We may, under certain circumstances, disclose to a member of your family, a relative, a close friend or any other person you identify, the PHI directly relevant to that person's involvement in your health care or payment for health care. For example, we may discuss a claim decision with you in the presence of a friend or a relative, unless you object.

If you are not able to tell us your preference, for example if you are unconscious, we share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

This notice also applies to the Priority Health Organized Health Care Arrangement (OHCA) between Priority Health and Spectrum Health. Priority Health will share PHI with Spectrum

Health for treatment, payment and health care operations purposes. Priority Health reserves the right to change participation in its OCHA by any individual or organization.

**Other permitted or required uses and disclosures without your written authorization.**

Priority Health is allowed or required to share your information in other ways - usually in ways that contribute to the public good, such as public health and research. Priority Health may also use or disclose your health information:

- When required by law.
- For law enforcement purposes.
- When necessary for judicial or administrative (i.e., court) proceedings
- For compliance with workers' compensation requirements, as authorized by applicable law
- For various government functions, such as disclosures to health oversight agencies for activities authorized by law, the Armed Forces for active personnel, to Intelligence Agencies for national security, and the Department of State for foreign services reasons (e.g., security clearance).
- As necessary for a coroner, medical examiner, law enforcement official, or funeral director to carry out their legal duties with respect to a deceased individual or to cadaveric organ, eye or tissue donation and transplant organizations.
- For matters of Public Interest
- Reporting adult abuse, neglect or domestic violence.
- To prevent a serious threat to an individual or a community's health and safety. Reporting to organ procurement and tissue donation organizations.
- For public health and safety activities, including disease control and vital statistic reporting, child abuse reporting, and Food and Drug Administration oversight.
- For research purposes (as long as applicable research privacy standards are met).
- To make a collection of "de-identified" information that cannot be traced back to you.
- From time to time, we engage third parties called Business Associates to provide various services for us. Whenever an arrangement with such a third party involves the use or disclosure of your PHI, we will have a written contract with that third party designed to protect the privacy of your PHI. For example, we may share your information with business associates who process claims or conduct disease management programs on our behalf.

**Disclosures to health plan sponsors**

(This section of the Notice of Privacy Practices applies only to group health plans).

Priority Health may share information with the sponsor of your group plan (usually your employer) about whether you are enrolled or disenrolled in the plan. Priority Health may also share "summary health information" with the sponsor. Summary health information has most

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identifying information (such as your name, your age and address except for zip code) removed, and it summarizes the amount, type, and history of claims paid under the sponsor's group health plan. The sponsor may use this information to obtain premium bids for health insurance coverage or to decide whether to modify, amend or terminate the plan. If the sponsor of your group health plan takes appropriate steps to comply with federal privacy regulations, Priority Health may also disclose your PHI to the sponsor for the sponsor's administration of the group health plan.

**Other uses of health information - by authorization only**

Priority Health may not use or disclose your PHI without your written authorization, except as described in this notice. You may give us written authorization to use your PHI or to disclose it to anyone for any purpose. If you give us written authorization, you may revoke it (take it back) at any time by notifying Priority Health's Compliance department in writing. If you revoke your authorization, we will no longer use or disclose your health information for the reasons covered by your authorization, but it will not affect any use or disclosure permitted by the authorization while it was in effect. We also must obtain your written authorization to sell information about you to a third party or, in most circumstances, to use or disclose your PHI to send you communications about products and services. We do not need your written authorization, however, to send you communications about treatment alternatives, treatment reminders, health related products or services, as long as the products or services are associated with your coverage or are offered by us.

We will never sell your PHI or use or disclose it for marketing purposes without your written authorization.

We must receive your written authorization to disclose psychotherapy notes, except for certain treatment, payment or health care operations activities.

A parent, legal guardian, or properly named patient advocate may represent you and provide us with an authorization (or may revoke an authorization) to use or disclose health information about you if you cannot provide an authorization. Court documents may be required to verify this authority.

**Potential impact of other applicable laws**

Health Insurance Portability and Accountability Act (HIPAA) generally does not preempt, or override other laws that give people greater privacy protections. Therefore, if any state or federal privacy law requires us to provide you with more privacy protections, we are obligated to comply with that law in addition to HIPAA.

**Your rights regarding your health information**

You have the following rights:

**Right to inspect and copy.** You have a right to look at and get a copy of health information that may be used to make decisions about your care and payment for your care as long as we



maintain them. There are limited circumstances in which we may deny your request to inspect and copy these records. If you are denied access to health information, you may request that the denial be reviewed. If you request a copy of the information, we may charge a fee for the cost of copying, mailing, and other costs associated with your request.

To inspect and receive a copy of your health information, contact Priority Health's Compliance department.

**Right to correct your health and claims record.** You have the right to request that Priority Health amend any information that we use to make decisions about you. Generally, Priority Health will not amend these records if we did not create them or we determine that they are accurate and complete. To request that we amend your health information, you must write to Priority Health's Compliance department and include a reason to support the change.

**Right to know an accounting of disclosures.** You have the right to request an "accounting of disclosures," which is a list of the disclosures we made regarding your health information for 6 years prior to the date of your request, except the following types of disclosures:

- To carry out treatment, payment or health care operations.
- To you or your personal representative.
- For which you have given your written permission (authorization).
- For national security or intelligence purposes.
- To correctional institutions or to law enforcement, as described in this notice.
- As part of a limited data set (a collection of information that does not directly identify you).

Your request should indicate in what form you want the list (for example, on paper or electronically). The first list you request within 12 months will be free. We may charge you for the costs of providing additional lists. We will notify you of the cost and you can choose to withdraw or modify your request at that time before any fees are incurred.

**Right to request restrictions.** You have the right to request a limit on the health information that we use or disclose about you. We are not required by law to agree to your request. If we do agree to your request for restriction, we will comply with it unless the information is needed to provide emergency treatment.

To request restrictions, you must make your request in writing to Priority Health's Compliance department. In your request, you must tell us:

- What information you want to limit.
- Whether you want to limit our use, disclosure or both.
- To whom you want the limits to apply.

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Priority Health will notify you (either in writing or by telephone) when we receive your request and of any restrictions to which we agree.

**Right to request confidential communications.** You may request that Priority Health communicate with you through alternative means or an alternative location. For example, you might want us to send health information (e.g., Explanation of Benefits (EOB) and other claim information) to a different address. Priority Health will agree to your request if you clearly state in writing that communicating with you without using the alternative means or location could endanger you. Priority Health will accommodate your request if it is reasonable, specifies the alternative means or location, and permits us to collect premiums and pay claims. To request confidential communications, you must make your request in writing to Priority Health's Compliance department.

**Right to a paper copy of this Notice.** You have the right to a paper copy of Priority Health's current Notice upon request. To obtain a paper copy of this Notice, please call our Customer Service department. Otherwise, you may also print a copy of this Notice from our website at *priorityhealth.com*.

**Complaints**

If you believe your privacy rights have been violated, you may file a complaint with Priority Health and/or the Office for Civil Rights at the U.S. Department of Health and Human Services. To file a complaint with Priority Health, please call or send a written explanation of the issue to Priority Health's Privacy department. You will not be retaliated against for filing a complaint.

**Our Responsibilities**

We are required by law to maintain the privacy and security of your PHI.

We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.

We must follow the duties and privacy practices described in this notice and give you a copy of it.

We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

**Changes to this Notice**

Priority Health has the right to change our privacy practices and the terms of this notice at any time. Any new terms of this notice will be effective for all PHI that we maintain, including PHI regardless of when it was created or received. We will provide a copy of the new notice (or information about the changes to our privacy practices and how to obtain the new notice) in our

next annual mailing to members who are then covered by one of our health plans. The new notice will also be available upon request and posted on our website.

### **Contact information**

If you have questions about how your medical information may be used and disclosed and how to get access to this information, please contact Priority Health's Privacy Department below.

For any other questions or concerns, please contact Priority Health's Compliance Department below.

#### **Priority Health Compliance Department:**

Priority Health Compliance Department  
1231 East Beltline NE  
Grand Rapids MI 49525  
616.942.0954  
800.942.0954

#### **Priority Health Privacy Department:**

Priority Health  
Chief Privacy Officer  
100 Michigan Street NE  
Grand Rapids, MI 49503  
616.486.4113

This Notice is effective: September 1, 2019

# CHAPTER 12:

## *Definitions of important words*

**Adaptive equipment** – Items which can assist with completing activities of daily living (ADL's) if your specific needs meet medical necessity and is prescribed by your doctor. Examples include shower chairs, transfer boards, and wheelchairs.

**Admission** – When you are admitted at a hospital, you could be transferred within the same facility to receive a different type of service (for example, acute rehab). When this occurs, you will be responsible for a new cost-share for the new service that you receive. NOTE: You may sometimes stay overnight at the hospital but not have been admitted. See “**Observation**” for more information.

**Allowed Amount** – The maximum amount the plan will pay providers for covered services or supplies.

**Ambulatory Surgical Center** – An Ambulatory Surgical Center (ASC) 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. An ASC is different than an outpatient hospital facility.

**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. Since you are enrolled in an employer group health plan, you will automatically be enrolled in the following year's plan when the renewal period occurs for your employer. You can still switch to Original Medicare during annual enrollment period (AEP), but it is important to check with your employer's benefits administrator as some will not allow you to re-enter the employer group health plan once you leave.

**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, 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. See Chapter 4, Section 1.4 for more information about balance billing.

**Benefit Period** – The way that both our plan and Original Medicare measures your use of skilled nursing facility (SNF) services. A benefit period begins the day you go into a skilled nursing facility. The benefit period ends when you haven't received any skilled care in a SNF for 60 days in a row. If you go into 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.

**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 where you pay a low copayment or coinsurance for your drugs after you or other qualified parties on your behalf have spent \$7,400 in covered drugs during the covered year.

**Centers for Medicare & Medicaid Services (CMS)** – The Federal agency that administers Medicare.

**CMS Preclusion List** – A list maintained by CMS of individuals or entities that are currently revoked from the Medicare program, or that have engaged in behavior which CMS determines is detrimental to the best interests of the Medicare program. Medicare Advantage plans are prohibited from paying individuals or entities that appear on this list.

**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.

**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 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, home, 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.

**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.

**Diagnostic** – A diagnostic test, procedure, or lab done to find or monitor a disease or other condition. It is done in order to explain symptoms identified by your physician. A diagnostic test is not the same as a screening. And, sometimes a screening can turn diagnostic during the screening procedure.

**Discharge** – A discharge happens when you are released from an inpatient hospital, skilled nursing facility, observation stay, or other hospital setting to go home or go to a higher or lower level of care. This includes when you are physically discharged from the hospital to another facility or a unit within the same facility. See **Transfer** for more information.

**Disenroll or Disenrollment** – The termination of your coverage from or by 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.

**Drug List** – See “Formulary.”

**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. Medicare requires that your equipment and supplies be received from a Medicare-participating provider. Contracted Priority Health Medicare DME providers are Medicare-participating providers.

**Elective surgery** – A surgery that is a planned, non-emergent surgical procedure.

**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, or if our plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

**Extra Help** – A Medicare or a State program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

**Fixed Wing Air Transportation** – This service is furnished when your medical condition is such that transport by ground ambulance, is not appropriate. Generally, transport by fixed wing air ambulance (not transport by a helicopter) may be necessary because your condition requires rapid transport to a treatment facility. Transport by fixed wing air ambulance may also be necessary because you are inaccessible by land or water ambulance vehicle. Priority Health Medicare requires a prior authorization for transport by fixed wing air transportation.



**Formulary (“Drug List” or “List of Covered Drugs”)** – A list of prescription drugs covered by the plan and approved by Medicare.

**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” or under “observation.” See also “**Observation**” and “**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 Part B premium. Less than 5% of people with Medicare are affected, so most people will not pay a higher premium.

**Initial Coverage Limit** – The maximum limit of coverage under the Initial Coverage Stage.

**Initial Coverage Stage** – This is the stage before your total drug costs including amounts you have paid and what your plan has paid on your behalf for the year have reached \$4,660.

**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 Provider** – “Provider” is the general term we use 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. We call them “**in-network providers**” when they have an agreement with our plan to accept our payment as payment in full and can help coordinate care for members. In-network providers may also be referred to as “plan providers.”

**Inpatient** – See “Hospital Inpatient Stay.”

**List of Covered Drugs** – See “Formulary”

**Long-Term Acute Care Hospital** – A long-term acute care hospital (LTACH) provides acute care services when a member is critically ill and often has a medically complex condition with multiple complications and who requires long hospital stay.

**Long term care** – Long-term care is a range of services and support for your personal care needs. Most long-term care isn’t medical care, but rather help with basic personal tasks of everyday life, sometimes called activities of daily living (ADLs). Long term services excluded are room and board, such as a nursing home, and services not medically related.

**Low Income Subsidy (LIS)** – See “Extra Help.”

**Maximum Allowable Charge** – The highest amount of money you can be charged for a covered service by doctors and other health care suppliers who don’t participate with Medicare. This relates to the limiting charge, which is 15% over Medicare’s approved amount.

**Maximum Out-of-Pocket Amount** – The most that you pay out-of-pocket during the plan year for in-network covered services. Amounts you pay for your plan premiums, Medicare Part A and Part B premiums, and prescription drugs do not count toward the maximum out-of-pocket amount. You will see an asterisk (\*) in the Chapter 4 medical benefits chart on services, such as your supplemental benefits, that do not apply to your in-network maximum out-of-pocket amount.

**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 reference books.

**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 deemed necessary by Medicare.

**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 until 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 an i) HMO, ii) PPO, a iii) Private Fee-for-Service (PFFS) plan, or a iv) 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 Coverage Gap Discount Program** – A program that provides discounts on most covered Part D brand name drugs to Part D members who have reached the Coverage Gap Stage and who are not already receiving “Extra Help.” Discounts are based on agreements between the Federal government and certain drug manufacturers.

**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.”

**Observation (or “Observation stay”)** – An observation stay is an outpatient hospital stay in which you receive medically necessary Medicare-covered services. You may stay more than one day during an observation stay. Observation services may be given in the emergency department or another area of the hospital. The provider should issue you a Medicare Outpatient Observation Notice (MOON). See also “**Hospital Inpatient Stay**” and “**Outpatient.**”

**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. Chapter 9 explains how to ask us for a coverage decision.

**Original Medicare** (“Traditional Medicare” or “Fee-for-service” Medicare) – Original Medicare is offered by the government, and not a private health plan like 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. Using out-of-network providers or facilities is explained in this document in Chapter 3.

**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.

**Outpatient Hospital Facility** – An outpatient hospital facility is an area of a hospital or a standalone facility focused on providing same-day surgical care, including diagnostic and preventive procedures. An outpatient hospital facility is different than an ambulatory surgical center (ASC). ASCs are a separate identifiable legal entity from any other health care facility, such as a hospital, and outpatient hospital facilities are a legal entity of the hospital. See “Ambulatory Surgical Center.”

**PACE plan** – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term care (LTC) services 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 drugs are usually self-administered.

**Part D Late Enrollment Penalty (LEP)** – 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.

**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** – Payments made to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

**Prescription Drug Benefit Manager** – A third-party administrator of prescription drug programs that handles processing and paying prescription drug claims.

**Primary Care Provider (PCP)** – The doctor or other provider you see first for most health problems. In many Medicare health plans, you must see your primary care provider before you see any other health care provider.

**Prior Authorization** – Approval in advance to get services or certain drugs. 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.

**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.

**Rehabilitation Services** – These services include physical therapy, speech and language therapy, and occupational therapy.

**Rural health clinic (RHC)** – A clinic that is located in a non-urbanized area. These clinics offer outpatient primary care and preventive health services to people in medically underserved or shortage areas. An outpatient clinic is different than an RHC.

**Screening** – A screening is a test used to detect early disease or risk factors for disease when you have no signs or symptoms. When you have a sign or symptom and you are diagnosed and treated for a condition, further testing, whether annually or on an on-going basis is considered diagnostic (see “**Diagnostic**”). NOTE: A screening associated with a Medicare Preventive Services Guideline (for example, diabetes screening, cardiovascular screening, prostate cancer screening, etc.) must be billed according to Medicare preventive services billing rules in order for you to get zero cost sharing on your in-network benefit level.

**Self-administered** – A self-administered drug is one you would normally take on your own by taking it orally, putting it on your skin (topical), injecting subcutaneously, or inhaling it.

**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 (SEP)** – A set time when members can change their health or drug plans 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 (SNP)** – 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.

**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.

**Transfer** – A transfer happens when you are moved from an inpatient hospital, skilled nursing facility, observation stay, or another level of care within the same facility or moved to a different facility. When you are transferred, you are being discharged. See also **Discharge** for further information.

**Transplant Travel Coverage** - We will cover reimbursement for reasonable transportation (personal car, rental car, bus or air) up to a combined maximum total of \$60 per day, not to exceed 5 days of land travel to/from the Medicare-approved facility or \$300 per person for air travel. We will cover reimbursement for lodging (hotel, motel, extended stay facilities, or apartments leased during the period of the episode of care) up to a combined maximum total of \$80 per day for episode of care (i.e., hospitalization for the actual transplant). The daily combined maximum for the member and/or eligible companion are payable up to a combined maximum of \$160 per day for lodging and travel per person for the episode of care period. The maximum total reimbursement for reasonable transportation and lodging related to the episode of care for a Medicare-approved transplant is \$6,000. The following services are not considered directly related to travel or lodging and are not covered: meals, alcoholic beverages, car maintenance or repairs; travel, room/board incurred by the live donor; transportation for the potential cadaveric donor to the transplant hospital. The episode of care is defined as the period beginning four (4) days prior to the Medicare-approved transplant and ending one year after the date of the transplant if the member is still covered under a Priority Health Medicare plan.

**Urgently Needed Services** – Covered services that are not emergency services, provided when the network providers are temporarily unavailable or inaccessible or when the enrollee is out of the service area. For example, you need immediate care during the weekend. Services must be immediately needed and medically necessary.

# APPENDIX

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## **Mandatory Hearing Benefits** (included in your Medicare Advantage plan for no additional monthly premium)

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Thank you for being a Priority Health Medicare member.

Your **Priority**Medicare (Employer HMO-POS) plan includes hearing coverage at no additional cost in premium to you. These are extra benefits that are not covered by Medicare, but that Priority Health includes in your plan and therefore are referred to as “Mandatory.”

This document contains details on what’s covered, what’s not, how to access your benefits, and so much more. For benefit, provider or network questions, call toll-free Monday – Friday 8 a.m. to 8 p.m. (TTY 711): **TruHearing**® at 855.205.6382

For assistance on Saturday or Sunday, please contact Priority Health Medicare at 844.403.0847, from 8 a.m. to 8 p.m. (TTY 711). Or, visit *prioritymedicare.com* and select **Already a member**.



# HEARING INFORMATION

## (Mandatory)

As a Priority Health Medicare member your plan includes routine hearing coverage through our partnership with TruHearing™, who administers these benefits.

If you have any questions about your coverage, contact TruHearing at 855.205.6382, Monday through Friday from 8 a.m. to 8 p.m., TTY users should call 711. For assistance on Saturday or Sunday, call Priority Health Medicare at 844.403.0847 (TTY users should call 711), from 8 a.m. to 8 p.m. Or write TruHearing at:

TruHearing, Inc.  
12936 Frontrunner Blvd #100  
Draper, UT 84020

### **DO I HAVE TO USE A TRUHEARING NETWORK PROVIDER?**

Yes, you must use a TruHearing Network Provider for services to be covered.

### **FINDING A TRUHEARING NETWORK PROVIDER**

Call TruHearing at 855.205.6382.

### **DO I HAVE TO CALL TRUHEARING BEFORE I SEE A TRUHEARING NETWORK PROVIDER?**

Yes. To access your benefits, you must call TruHearing at 855.205.6382 to schedule an appointment with a TruHearing Network Provider. A TruHearing consultant will verify your coverage and help you to set up a hearing exam with an in-network hearing provider. If hearing loss is discovered, your audiologist or hearing instrument specialist will help you choose the appropriate hearing aids for your hearing loss.

If you receive services from a TruHearing Network Provider without first calling to TruHearing to access your benefits, you will pay for the full cost of any services received. You will NOT be reimbursed.

### **WHAT IF I USE A NON-TRUHEARING NETWORK PROVIDER?**

If you choose to receive services from a Non-TruHearing Network Provider, **you will pay for the full cost of any services received. You will NOT be reimbursed.** Services and supplies from Non-TruHearing Providers are not covered under this plan.

## HOW PAYMENT IS MADE TO TRUHEARING NETWORK PROVIDERS

TruHearing works with their network providers to make payments. You are responsible for paying any applicable cost-share that is not covered in the current described covered services chart below. You are also responsible for paying for any charges above the maximum benefit available under this plan for provider services, supplies or hearing aids.

## GRIEVANCE AND APPEAL PROCEDURES

See Chapter 9 “*What to do if you have a problem or complaint*” of this Evidence of Coverage document for details.

## SUMMARY OF MANDATORY HEARING

The Summary of Mandatory hearing provides information about the **routine hearing coverage that is included in your Priority Health Medicare Advantage plan.** The chart below includes your covered services, cost, and frequency, followed by what’s included with your hearing aid purchase and any exclusions that apply.

Your routine hearing does not have a deductible that needs to be met. Also, there is no waiting period, which means there isn’t a time span which must be met before we begin covering your routine hearing benefits.

Covered Services	TruHearing Network Provider Benefits <sup>(1)</sup>	Frequency
Hearing exam (routine)	\$0 copay	One every calendar year
Hearing aids through TruHearing at four levels of technology from 6 hearing aid manufacturers; available in over 225 models and a variety of styles and colors.  To access your benefits, call TruHearing at 855.205.6382 8:00 a.m. to 8:00 p.m. Monday through Friday to schedule an appointment.	Advanced aid: \$499 copay for one hearing aid per ear  Premium aid: \$799 copay for one hearing aid per ear	Up to two hearing aids every calendar year (one per ear, per year).

- Advanced aids: Advanced devices equipped to handle challenging listening environments.

- Premium aids: Full-featured devices that offer top-of-the-line hearing in all listening environments.

Hearing aid purchases include:

- Provider visits within first year of hearing aid purchase
- 3-year warranty for loss and damage
- 60-day risk-free trial
- 80 batteries per aid

**Exclusions for MANDATORY hearing**

- Any hearing aids other than those listed in the benefits chart above
- Earmolds
- Hearing aid accessories
- Additional hearing aid batteries
- Additional provider visits
- Replacement warranty costs

## PriorityMedicare (Employer HMO-POS) Customer Service

Method	Customer Service – Contact Information
<b>CALL</b>	844.403.0847  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.  Customer Service also has free language interpreter services available for non-English speakers.
<b>TTY</b>	711  Calls to this number are free, 8 a.m. to 8 p.m., 7 days a week.
<b>FAX</b>	616.942.0995
<b>WRITE</b>	Customer Service Department, MS 1115 Priority Health Medicare 1231 East Beltline Ave, NE Grand Rapids, MI 49525  <i>MedicareCS@priorityhealth.com</i>
<b>WEBSITE</b>	<i>prioritymedicare.com</i>

## Michigan Medicare/Medicaid Assistance Program (MMAP)

Michigan Medicare/Medicaid Assistance Program (MMAP) is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Method	Contact Information
<b>CALL</b>	800.803.7174 or dial 211
<b>WRITE</b>	MMAP 6105 W St. Joseph Hwy, Suite 204 Lansing, MI 48917-4850
<b>WEBSITE</b>	<i>mmapinc.org</i>

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PriorityMedicare (Employer HMO-POS)'s pharmacy network includes limited lower-cost, preferred pharmacies in Michigan. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call 844.403.0847, TTY users should call 711, or consult the online pharmacy directory at *prioritymedicare.com*.

