

2020 Annual Notice of Changes

Coordinated Benefits Plan (HMO)

New York City and Nassau County

January 1, 2020–December 31, 2020

Healthfirst Coordinated Benefits Plan (HMO) offered by Healthfirst Health Plan, Inc.

Annual Notice of Changes for 2020

You are currently enrolled as a member of Healthfirst Coordinated Benefits Plan. Next year, there will be some changes to the plan's costs and benefits.

This booklet tells about the changes.

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

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

- Check the changes to our benefits and costs to see if they affect you.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Section 1 for information about benefit and cost changes for our plan.
- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors (including specialists you see regularly) in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 for information about our Provider Directory.
- Think about your overall healthcare costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

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

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

- If you want to **keep** Healthfirst Coordinated Benefits Plan, you don’t need to do anything. You will stay in Healthfirst Coordinated Benefits Plan.
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

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

- If you don’t join another plan by **December 7, 2019**, you will stay in Healthfirst Coordinated Benefits Plan.
- If you join another plan by **December 7, 2019**, your new coverage will start on **January 1, 2020**.

Additional Resources

- This document is available for free in Spanish and Chinese.
- Please contact our Member Services number at 1-888-260-1010 for additional information (TTY users should call 1-888-542-3821). Hours are 7 days a week, 8am–8pm.
- Este documento está disponible de forma gratuita en español, y chino.
- Por favor, comuníquese con nuestro número de Servicios a los Miembros al 1-888-260-1010 para información adicional. Los usuarios de TTY deben llamar al 1-888-867-4132. Horario de atención los 7 días de la semana, de 8:00 a.m. a 8:00 p.m. Servicios a los Miembros tiene también servicios gratuitos de interpretación de idiomas para quienes no hablan inglés.
- 本文件有西班牙文及中文版本供免費索取。
- 如需更多資訊，請聯絡我們的會員服務部，電話號碼是 1-888-260-1010。
(聽力語言殘障服務用戶請致電 TTY 1-888-542-3821)。服務時間每週七天，每天上午 8 時至晚上 8 時。會員服務部還可為不講英語的人士提供免費口譯服務
- This information is available in a different format, including Braille and large print. Please call Member Services at the number listed above if you need plan information in another format or language.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

About Healthfirst Coordinated Benefits Plan

- Healthfirst Health Plan, Inc. offers HMO plans that contract with the Federal Government. Enrollment in Healthfirst Medicare Plan depends on contract renewal.
- When this booklet says “we,” “us” or “our,” it means Healthfirst Health Plan, Inc. When it says “plan” or “our plan,” it means Healthfirst Coordinated Benefits Plan.

Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for Healthfirst Coordinated Benefits Plan in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at www.HFMedicareMaterials.org. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Monthly plan premium (See Section 1.1 for details.)	\$0	\$0
Maximum out-of-pocket amount This is the <u>most</u> you will pay out of pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$6,700	\$6,700
Doctor office visits	Primary care visits: \$10 per visit Specialist visits: \$35 per visit	Primary care visits: \$10 per visit Specialist visits: \$35 per visit
Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals, and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	\$310 each day for days 1–6 \$0 each day for days 7–90 \$0 for additional unlimited days as medically necessary	\$380 each day for days 1–5 \$0 each day for days 6–90 \$0 for additional unlimited days as medically necessary

Annual Notice of Changes for 2020
Table of Contents

Summary of Important Costs for 2020	1
SECTION 1 Changes to Benefits and Costs for Next Year	3
Section 1.1 – Changes to the Monthly Premium	3
Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount.....	3
Section 1.3 – Changes to the Provider Network.....	3
Section 1.4 – Changes to Benefits and Costs for Medical Services.....	4
SECTION 2 Administrative Changes.....	7
SECTION 3 Deciding Which Plan to Choose.....	7
Section 3.1 – If you want to stay in Healthfirst Coordinated Benefits Plan	7
Section 3.2 – If you want to change plans.....	7
SECTION 4 Deadline for Changing Plans	8
SECTION 5 Programs That Offer Free Counseling about Medicare.....	9
SECTION 6 Programs That Help Pay for Prescription Drugs	9
SECTION 7 Questions?	10
Section 7.1 – Getting Help from Healthfirst Coordinated Benefits Plan.....	10
Section 7.2 – Getting Help from Medicare.....	10

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	There is no change for the upcoming benefit year.

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

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

Cost	2019 (this year)	2020 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount.	\$6,700	There is no change for the upcoming benefit year.

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at www.HFMedicareMaterials.org. You may also call Member Services for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2020 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

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

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

Section 1.4 – Changes to Benefits and Costs for Medical Services

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

Cost	2019 (this year)	2020 (next year)
Inpatient Hospital	<p>(Per admission)</p> <p>Days 1–6: You pay a \$310 copay per day</p> <p>Day 7 and beyond: You pay a \$0 copay per day You pay \$0 copayment for additional unlimited days as medically necessary.</p>	<p>(Per admission)</p> <p>Days 1–5: You pay a \$380 copay per day</p> <p>Day 6 and beyond: You pay a \$0 copay per day You pay \$0 copayment for additional unlimited days as medically necessary.</p>
Inpatient Psychiatric Hospital	<p>(Per admission)</p> <p>Days 1–6: You pay a \$276 copay per day</p> <p>Days 7–90: You pay a \$0 copay per day</p>	<p>(Per admission)</p> <p>Days 1–6: You pay a \$293 copay per day</p> <p>Days 7–90: You pay a \$0 copay per day</p>
Skilled Nursing Facility (SNF)	<p>(Per admission)</p> <p>Days 1–20: You pay a \$0 copay per day</p> <p>Days 21–100: You pay a \$172 copay per day</p> <p>3-day prior hospital stay NOT required</p>	<p>(Per admission)</p> <p>Days 1–20: You pay a \$0 copay per day</p> <p>Days 21–100: You pay a \$178 copay per day</p> <p>3-day prior hospital stay NOT required</p>

Cost	2019 (this year)	2020 (next year)
Diabetic Self-Management Training, Diabetic Services and Supplies	No quantity limitations	<p>If you use insulin, you may be able to get up to 300 test strips and 300 lancets every 3 months.</p> <p>If you don't use insulin, you may be able to get 100 test strips and 100 lancets every 3 months.</p>
Fitness Benefit (SilverSneakers)	Fitness Benefit is <u>not</u> covered	You pay a \$0 copay for access to the SilverSneakers® network of fitness facilities, group exercise classes, classes held at parks and community locations, and at-home kits.
Opioid Treatment Program Services	Opioid Treatment Program Services is <u>not</u> covered.	You pay a \$40 copay
Hearing Aid Fitting/Evaluation	Hearing Aid Fitting/Evaluation is <u>not</u> covered.	You pay a \$0 copay for up to one Hearing Aid Fitting/Evaluation every year.

SECTION 2 Administrative Changes

Yearly routine hearing exam visits and the purchase of hearing aids will be covered only if accessed through Healthfirst hearing aid vendor Nations Hearing.

Cost	2019 (this year)	2020 (next year)
Hearing Benefit	Routine hearing exam and the purchase of a hearing aid must be obtained from a Healthfirst participating provider.	Routine hearing exam and the purchase of a hearing aid must be obtained from Healthfirst hearing aid vendor Nations Hearing.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Healthfirst Coordinated Benefits Plan

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

Section 3.2 – If you want to change plans

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

Step 1: Learn about and compare your choices

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

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

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

As a reminder, Healthfirst Health Plan, Inc. offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

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

SECTION 4 Deadline for Changing Plans

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

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2020, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2020. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

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

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

SECTION 6 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs, including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7am and 7pm, Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** New York has a program called Elderly Pharmaceutical Insurance Coverage Program (EPIC) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 5 of this booklet).
- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the HIV Uninsured Care Programs,

ADAP. 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/underinsured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. Please call HIV Uninsured Care Programs, ADAP at 1-800-542-2437, TTY 1-518-459-0121, Monday to Friday from 8 am to 5 pm.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-542-2437.

SECTION 7 Questions?

Section 7.1 – Getting Help from Healthfirst Coordinated Benefits Plan

Questions? We're here to help. Please call Member Services at 1-888-260-1010. (TTY only, call 1-888-542-3821.) We are available for phone calls 7 days a week, from 8am to 8pm. Calls to these numbers are free.

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

This Annual Notice of Changes gives you a summary of changes in your benefits and costs for 2020. For details, look in the 2020 *Evidence of Coverage* for Healthfirst Coordinated Benefits Plan. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.HFMedicareMaterials.org. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit Our Website

You can also visit our website at www.HFMedicareMaterials.org. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory).

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

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

Read Medicare & You 2020

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



Healthfirst Medicare Plan
P.O. Box 5165
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