

2019 Annual Notice of Changes

Life Improvement Plan (HMO SNP)

New York City and Nassau and Westchester Counties

January 1, 2019–December 31, 2019

Healthfirst Life Improvement Plan (HMO SNP) *offered by* Healthfirst Health Plan, Inc.

Annual Notice of Changes for 2019

You are currently enrolled as a member of Healthfirst Life Improvement Plan (HMO SNP).

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

This booklet tells about the changes.

What to do now

1. ASK: Which changes apply to you

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

- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
 - Will your drugs be covered?
 - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
 - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
 - Review the 2019 Drug List and look in Section 1.6 for information about changes to our drug coverage.
 - Your drug prices may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit <https://go.medicare.gov/drugprices>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 for information about our Provider Directory.

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- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

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

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

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

- If you want to **keep** Healthfirst Life Improvement Plan, you don’t need to do anything. You will stay in Healthfirst Life Improvement Plan (HMO SNP).
- If you want to **change to a different plan** that may better meet your needs, you can switch plans between now and December 31. Look in section 3.2, page 18 to learn more about your choices.

4. **ENROLL:** To change plans, join a plan between now and **December 31, 2018**

- If you **don’t join another plan by December 31, 2018**, you will stay in Healthfirst Life Improvement Plan
- If you **join another plan by December 31, 2018**, your new coverage will start the first day of the following month.
- Starting in 2019, there are new limits on how often you can change plans. Look in section 4, page 19 to learn more.

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 from 8am-8pm.

Healthfirst Life Improvement Plan Annual Notice of Changes for 2019

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.

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。

- 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 Life Improvement Plan

Healthfirst Health Plan, Inc., dba Healthfirst Medicare Plan, is an HMO plan with a Medicare contract and a Coordination of Benefits Agreement with the New York State Department of Health. Enrollment in Healthfirst Medicare Plan depends on contract renewal.

- When this booklet says “we,” “us,” or “our,” it means Healthfirst Medicare Plan. When it says “plan” or “our plan,” it means Healthfirst Life Improvement Plan.

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Summary of Important Costs for 2019

The table below compares the 2018 costs and 2019 costs for Healthfirst Life Improvement Plan in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this *Annual Notice of Changes*** and review the Evidence of Coverage by calling Member Services (see the back of this booklet) or visiting our website (www.HFMedicareMaterials.org) to see if other benefit or cost changes affect you. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 for your deductible, doctor office visits, and inpatient hospital stays.

Cost	2018 (this year)	2019 (next year)
Monthly plan premium*	\$0 or up to \$39.00	\$0
* Your premium may be higher or lower than this amount. See Section 1.1 for details.	(You must continue to pay your Medicare Part B premium, unless it is paid by Medicaid or another third-party.)	(You must continue to pay your Medicare Part B premium, unless it is paid by Medicaid or another third-party.)
Doctor office visits	Primary care visits: \$0 copay per visit Specialist visits: \$0 copay per visit	Primary care visits: \$0 copay per visit Specialist visits: \$0 copay 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.	Days 1-6: \$330 per day Days 7 and beyond: \$0 per day	\$0 per day for days 1 and beyond

Cost	2018 (this year)	2019 (next year)
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Depending on your level of Extra Help, you pay the following cost sharing amounts:</p> <p>Deductible:</p> <p>\$0 or up to \$405</p> <p><i>Copayment /Coinsurance during the Initial Coverage Stage:</i></p> <p>For generic drugs (including brand drugs treated as generic):</p> <p>A \$0 copay or</p> <ul style="list-style-type: none"> - A \$1.25 copay or - A \$3.35 copay or up to - A 25% coinsurance <p>For <i>all</i> other drugs, either:</p> <ul style="list-style-type: none"> - A \$0 copay or - A \$3.70 copay or - A \$8.35 copay or up to - A 25% coinsurance 	<p>Depending on your level of Extra Help, you pay the following cost sharing amounts:</p> <p>Deductible:</p> <p>\$0 or up to \$415</p> <p><i>Copayment/Coinsurance during the Initial Coverage Stage:</i></p> <p>For generic drugs (including brand drugs treated as generic):</p> <p>A \$0 copay or</p> <ul style="list-style-type: none"> - A \$1.25 copay or - A \$3.40 copay or up to - A 25% coinsurance <p>For <i>all</i> other drugs, either:</p> <ul style="list-style-type: none"> - A \$0 copay or - A \$3.80 copay or - A \$8.50 copay or up to - A 25% coinsurance

Cost	2018 (this year)	2019 (next year)
<p>Maximum out-of-pocket amount</p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	<p>\$3,400</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>	<p>\$3,400</p> <p>You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services</p>

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SECTION 1 Changes to Medicare Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2018 (this year)	2019 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	Depending on your income and level of Medicaid eligibility, you pay: \$0 or up to \$39.00	\$0

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	2018 (this year)	2019 (next year)
Maximum out-of-pocket amount Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum. Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$3,400 If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.	\$3,400 You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider/*Pharmacy* 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/*Pharmacy* Directory. **Please review the 2019 Provider/*Pharmacy* 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 specialist (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, 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 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 the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

There are changes to our network of pharmacies for next year. An updated *Provider/Pharmacy* 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/Pharmacy* Directory. **Please review the 2019 *Provider/Pharmacy* Directory to see which pharmacies are in our network.**

Section 1.5 – Changes to Benefits and Costs for Medical Services

Please note that the *Annual Notice of Changes* only tells you about changes to your Medicare benefits and costs.

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, *Benefits Chart (what is covered and what you pay)*, in your *2019 Evidence of Coverage*. A copy of the *Evidence of Coverage* is available by calling Member Services (see the back of this booklet) or visiting our website www.HFMedicareMaterials.org.

Cost	2018 (this year)	2019 (next year)
Over-the-Counter Non-Prescription Drug Coverage	<p>You pay a \$0 copayment</p> <p>Covered in full up to \$660 per year (\$55 per month) for Healthfirst approved non-prescription, over-the-counter drugs and health related items purchased at participating locations.</p>	<p>You pay a \$0 copayment</p> <p>Covered in full up to \$1,200 per year (\$100 per month) for Healthfirst approved non-prescription, over-the-counter drugs and health related items purchased at participating locations.</p>
Fitness Benefit (SilverSneakers)	<p>Fitness Benefit is <u>not</u> covered</p>	<p>You pay a \$0 copayment for access to SilverSneakers® network of fitness facilities, group exercise classes, classes held at parks and community locations and at-home kits.</p>

Cost	2018 (this year)	2019 (next year)
Post-Hospitalization Meals	Post-Hospitalization Meals is <u>not</u> covered.	You pay a \$0 copayment for up to 42 meals delivered to your home for a duration of up to 14 days after discharge from the hospital. Coverage is limited to once per year.
Web/Phone Based Technologies (Teladoc)	Web/Phone Based Technologies (Teladoc) is <u>not</u> covered	You pay a \$0 copayment to speak with a board-certified physician for non-emergent medical issues either by phone, secure video through your personal computer, or using a mobile device such as a tablet 24 hours a day, 7 days a week.
Acupuncture	You pay a \$0 copayment Covered benefits include up to fifteen (15) acupuncture sessions per year	You pay a \$0 copayment Covered benefits include up to thirty (30) acupuncture sessions per year
Inpatient Hospital	Days 1-6: You pay a \$330 copayment per day Days 7 and beyond: You pay a \$0 copayment per day If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	Days 1 and beyond: You pay a \$0 copayment per day

Cost	2018 (this year)	2019 (next year)
Inpatient Psychiatric Hospital	<p>Days 1-6: You pay a \$337.50 copayment per day</p> <p>Days 7 and beyond: You pay a \$0 copayment per day</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>Days 1 and beyond: You pay a \$0 copayment per day</p>
Skilled Nursing Facility (SNF)	<p>(Per admission)</p> <p>Days 1-20: You pay a \$20 copayment per day</p> <p>Days 21-100: You pay a \$167.50 copayment per day</p> <p>3-day prior hospital stay NOT required</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>(Per admission)</p> <p>Days 1-100: You pay a \$0 copayment per day</p> <p>3-day prior hospital stay NOT required</p>
Emergency Care Services/ Worldwide Emergency Coverage	<p>You pay a \$100 copayment</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>You pay a \$0 copayment</p>

Cost	2018 (this year)	2019 (next year)
Urgently needed services/ Worldwide Urgent Coverage	You pay a \$35 copayment If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	You pay a \$0 copayment
Worldwide Emergency Transportation	You pay 20% of the total cost If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	You pay a \$0 copayment
Cardiac Rehabilitation Services	You pay 20% of the total cost If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	You pay a \$0 copayment
Intensive Cardiac Rehabilitation Services	You pay 20% of the total cost If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	You pay a \$0 copayment
Pulmonary Rehabilitation Services	You pay a \$30 copayment If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	You pay a \$0 copayment

Cost	2018 (this year)	2019 (next year)
Supervised Exercise Therapy (SET)	Supervised Exercise Therapy (SET) is covered by Fee-For-Service Medicare	Supervised Exercise Therapy (SET) is covered by Healthfirst Life Improvement Plan. You pay a \$0 copayment for up to 36 sessions over a 12-week period are covered if the SET program requirements are met.
Partial Hospitalization	You pay 20% of the total cost If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	You pay a \$0 copayment
Outpatient Mental Health Services	You pay 20% of the total cost If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	You pay a \$0 copayment
Outpatient Diagnostic Radiology	You pay 20% of the total cost If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	You pay a \$0 copayment

Cost	2018 (this year)	2019 (next year)
X-Rays	<p>You pay 20% of the total cost</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	You pay a \$0 copayment
Therapeutic Radiology	<p>You pay 20% of the total cost</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	You pay a \$0 copayment
Outpatient Hospital Services	<p>You pay 20% of the total cost</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	You pay a \$0 copayment
Ambulatory Surgery	<p>You pay 20% of the total cost</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	You pay a \$0 copayment

Cost	2018 (this year)	2019 (next year)
Ambulance Services	<p>You pay 20% of the total cost</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	You pay a \$0 copayment
Outpatient Substance Abuse	<p>You pay 20% of the total cost</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	You pay a \$0 copayment
Durable Medical Equipment	<p>You pay 20% of the total cost</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	You pay a \$0 copayment
Prosthetics & Medical Supplies	<p>You pay 20% of the total cost</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	You pay a \$0 copayment

Cost	2018 (this year)	2019 (next year)
Dialysis Services	<p>You pay 20% of the total cost</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	You pay a \$0 copayment

Section 1.6 – 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 provided electronically. **You can get the Drug List** by calling Member Services (see the back of this booklet) or visiting our website www.HFMedicareMaterials.org.

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

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

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

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

supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug

If you were approved for a formulary exception in 2018, the exception will end on the coverage end date indicated in the Coverage Determination Approval letter.

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

Starting in 2019, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug with the same or fewer restrictions. Also, when adding the new generic drug, we may decide to keep the brand name drug on our Drug List, but add new restrictions. This means if you are taking the brand name drug that is being replaced by the new generic (or restriction on the brand name drug changes), you will no longer always get notice of the change 60 days before we make it or get a 60-day refill of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

Also, starting in 2019, before we make other changes during the year to our Drug List that require us to provide you with advance notice if you are taking a drug, we will provide you with notice 30, rather than 60, days before we make the change. Or we will give you a 30-day, rather than a 60-day, refill of your brand name drug at a network pharmacy.

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

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 sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. Because you receive “Extra Help” and haven’t received this insert by September 30, please call Member Services and ask for the “LIS Rider.” Phone numbers for Member Services are in Section 7.1 of this booklet.

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

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two

stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look in Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2018 (this year)	2019 (next year)
<p>Stage 1: Yearly Deductible Stage During this stage, you pay the full cost of your Part D drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$405. Your deductible amount is either \$0 or \$83, depending on the level of “Extra Help” you receive. (Look at the separate mailing, the “LIS Rider,” for your deductible amount.)</p>	<p>The deductible is \$415. Your deductible amount is either \$0 or \$85 depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</p>

Changes to Your Cost-sharing in the Initial Coverage Stage

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

Stage	2018 (this year)	2019 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost-sharing. For information about the costs for a long-term supply, or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>For generic drugs (including brand drugs treated as generic):</p> <ul style="list-style-type: none"> - A \$0 copay or - A \$1.25 copay or - A \$3.35 copay or up to - A 25% coinsurance <p>For all other drugs, either:</p> <ul style="list-style-type: none"> - A \$0 copay or - A \$3.70 copay or - A \$8.35 copay or up to - A 25% coinsurance <hr/> <p>Once your total drugs costs have reached \$3,750, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>For generic drugs (including brand drugs treated as generic):</p> <ul style="list-style-type: none"> - A \$0 copay or - A \$1.25 copay or - A \$3.40 copay or up to - A 25% coinsurance <p>For all other drugs, either:</p> <ul style="list-style-type: none"> - A \$0 copay or - A \$3.80 copay or - A \$8.50 copay or up to - A 25% coinsurance <hr/> <p>Once your total drugs costs have reached \$3,820, you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

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

SECTION 2 Administrative Changes

Healthfirst is changing their eligibility requirements for the Life Improvement Plan (HMO SNP) effective January 1, 2019 to only include members that have full Medicaid or cost-sharing assistance under Medicaid. This change does not affect your membership with our plan nor do you have to do anything to remain a member of our plan. If at any time you lose your full Medicaid eligibility but can reasonably be expected to regain eligibility within 6 months, then you are still eligible for membership in our plan.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Healthfirst Life Improvement 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, you will automatically stay enrolled as a member of our plan for 2019.

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 2019 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- -- 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.

Your new coverage will begin on the first day of the following month. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2019*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

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

As a reminder, Healthfirst Medicare Plan 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 Life Improvement Plan.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Healthfirst Life Improvement 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.

If you switch to Original Medicare and do **not** enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

SECTION 4 Changing Plans

If you want to change to a different plan or Original Medicare for next year, you can do it from now until December 31. The change will take effect on January 1, 2019.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.4 of the *Evidence of Coverage*.

Note: Effective January 1, 2019, if you’re in a drug management program, you may not be able to change plans.

If you enrolled in a Medicare Advantage plan for January 1, 2019, 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, 2019. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare and Medicaid

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 (www.aging.ny.gov/healthbenefits).

For questions about your New York State *Medicaid* benefits, contact New York State Department of Health *Medicaid* Program at 1-800-505-5678, Monday-Friday from 8:30am-8:30 pm, Saturday from 10am-6pm. *TTY* users should call 1-888-329-1541. Ask how joining another plan or returning to Original Medicare affects how you get your New York State *Medicaid* coverage.

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.** Because you have Medicaid, you are already enrolled in ‘Extra Help,’ also called the Low Income Subsidy. Extra Help pays some of your prescription drug premiums, annual deductibles and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about 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 7 am and 7 pm, 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 (EPIC) Program that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 5 of this booklet).

- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the HIV Uninsured Care Programs, ADAP. 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 Life Improvement 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 2019 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 2019. For details, look in the 2019 *Evidence of Coverage* for Healthfirst Life Improvement 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 available by calling Member Services (see the back of this booklet) or visiting our website www.HFMedicareMaterials.org.

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/*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

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 2019*

You can read *Medicare & You 2019* 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.

Section 7.3 – Getting Help from Medicaid

To get information from Medicaid, you can call the New York State Department of Health Medicaid Program at 1-800-505-5678. TTY users should call 1-888-329-1541.



Healthfirst Medicare Plan
P.O. Box 5165
New York, NY 10274

1-888-260-1010
TTY 1-888-542-3821
(for the hearing or speech impaired)
7 days a week, 8am–8pm