



2019  
**Annual Notice  
of Changes**

**AbsoluteCare FIDA Plan (Medicare-Medicaid Plan)**

**New York City and Nassau and Westchester Counties**

January 1, 2019–December 31, 2019

**Healthfirst AbsoluteCare FIDA Plan (Medicare-Medicaid Plan) offered by Healthfirst Health Plan, Inc.**

## **Annual Notice of Changes for 2019**

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### **Introduction**

You are currently enrolled as a Participant of Healthfirst AbsoluteCare FIDA Plan (Medicare-Medicaid Plan). Next year, there will be some changes to the plan's benefits, coverage, and rules. This *Annual Notice of Changes* tells you about the changes and where to find more information about them. Key terms and their definitions appear in alphabetical order in the last chapter of the Participant Handbook.



**If you have questions**, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. **For more information**, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).

## Table of Contents

A. Disclaimers .....	3
B. Reviewing Your Medicare and Medicaid Coverage for Next Year .....	4
B1. Additional Resources .....	4
B2. Information about Healthfirst AbsoluteCare FIDA Plan (Medicare-Medicaid Plan) .....	5
B3. Important things to do: .....	6
C. Changes to the network providers and pharmacies .....	7
D. Changes to benefits for next year .....	7
D1. Changes to benefits for medical services .....	7
D2. Changes to prescription drug coverage .....	9
E. How to choose a plan .....	11
E1. How to stay in Healthfirst AbsoluteCare FIDA Plan .....	11
E2. How to leave Healthfirst AbsoluteCare FIDA Plan and still get your Medicare and Medicaid services together from a single plan .....	11
E3. How to leave Healthfirst AbsoluteCare FIDA Plan and get your Medicare and Medicaid services separately .....	11
F. How to Get help .....	13
F1. Getting help from Healthfirst AbsoluteCare FIDA Plan .....	13
F2. Getting help from the state enrollment broker .....	14
F3. Getting help from the Independent Consumer Advocacy Network .....	14
F4. Getting help from the State Health Insurance Assistance Program .....	14
F5. Getting help from Medicare .....	14
F6. Getting help from Medicaid .....	15



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## A. Disclaimers

- ❖ The State of New York has created a participant ombudsman program called the Independent Consumer Advocacy Network (ICAN) to provide Participants free, confidential assistance on any services offered by Healthfirst AbsoluteCare FIDA Plan. ICAN may be reached toll-free at 1-844-614-8800 or online at [icannys.org](http://icannys.org) (TTY users call 711, then follow the prompts to dial 1-844-614-8800).
  
- ❖ The *List of Covered Drugs* and/or pharmacy and provider networks may change throughout the year. We will send you a notice before we make a change that affects you. Benefits may change on January 1 of each year.



If you have questions, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. For more information, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).

## B. Reviewing Your Medicare and Medicaid Coverage for Next Year

It is important to review your coverage now to make sure it will still meet your needs next year. If it does not meet your needs, you may be able to leave the plan. See section E2 for more information.

If you leave our plan, you will still be in the Medicare and Medicaid programs as long as you are eligible.

- You will have a choice about how to get your Medicare and Medicaid benefits (go to section E starting on page 11 to see your options).
- To learn how to get your Medicaid services if you leave our plan, please see section E3 for more information.

**NOTE:** If you are in a drug management program, you may not be able to join a different plan. See Chapter 5 of your *Participant Handbook* for information about drug management programs.

### B1. Additional Resources

- Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-675-7630, TTY: 711, los 7 días de la semana de 8:00 a.m. a 8:00 p.m. La llamada es gratuita.
- 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-855-675-7630，聽力語言殘障服務專線TTY: 711，服務時間每週七天，每天上午8時至晚上8時。以上均為免費電話。
- Healthfirst Health Plan, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
- You can get this information for free in other formats, such as large print, braille, or audio. Call 1-855-675-7630 or TTY: 711, 7 days a week, from 8 am to 8 pm. The call is free.
- At any time now or in the future, you can make a standing request to get any plan materials for free. You can ask for materials in English or in other languages, as well as in other formats (such as large print, braille, or audio). Call 1-855-675-7630 and TTY 711, 7 days a week, from 8 am to 8 pm.



If you have questions, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. For more information, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).

## **B2. Information about Healthfirst AbsoluteCare FIDA Plan (Medicare-Medicaid Plan)**

- Healthfirst AbsoluteCare FIDA Plan is a managed care plan that contracts with both Medicare and the New York State Department of Health (Medicaid) to provide benefits of both programs to Participants through the Fully Integrated Duals Advantage (FIDA) Demonstration.
- Coverage under Healthfirst AbsoluteCare FIDA Plan qualifies as minimum essential coverage (MEC). It 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 on the individual shared responsibility requirement for MEC.
- This Healthfirst AbsoluteCare FIDA Plan is offered by Healthfirst Medicare Plan. When this *Annual Notice of Changes* says “we,” “us,” or “our,” it means Healthfirst Medicare Plan. When it says “the plan” or “our plan,” it means Healthfirst AbsoluteCare FIDA Plan.



**If you have questions**, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. **For more information**, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).

**B3. Important things to do:**

- **Check if there are any changes to our benefits that may affect you.**
  - Are there any changes that affect the services you use?
  - It is important to review benefit changes to make sure they will work for you next year.
  - Look in section D1, page 7, for information about benefit changes for our plan.
  
- **Check if there are any changes to our prescription drug coverage that may affect you.**
  - Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies?
  - It is important to review the changes to make sure our drug coverage will work for you next year.
  - Look in section D2, page 9, for information about changes to our drug coverage.
  
- **Check to see if your providers and pharmacies will be in our network next year.**
  - Are your doctors in our network? What about your pharmacy? What about the hospitals or other providers you use?
  - Look in section C, page 7, for information about our *Provider and Pharmacy Directory*.
  
- **Think about whether you are happy with our plan.**

**If you decide to stay with Healthfirst AbsoluteCare FIDA Plan:**

If you want to stay with us next year, it's easy – you don't need to do anything. If you don't make a change, you will automatically stay enrolled in our plan.

**If you decide to change plans:**

If you decide other coverage will better meet your needs, you may be able to switch plans (see section E2 for more information). If you enroll in a new plan, your new coverage will begin on the first day of the following month. Look in section E page 11 to learn more about your choices.



If you have questions, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. For more information, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).

**C. Changes to the network providers and pharmacies**

Our provider and pharmacy networks have changed for 2019.

We strongly encourage you to **review our current *Provider and Pharmacy Directory*** to see if your providers or pharmacy are still in our network. An updated *Provider and Pharmacy Directory* is located on our website at [www.HFFIDAMaterials.org](http://www.HFFIDAMaterials.org). You may also call Participant Services at 1-855-675-7630 for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

It is important that you know that we may also make changes to our network during the year. If your provider does leave the plan, you have certain rights and protections. For more information, see Chapter 3 of your *Participant Handbook*.

**D. Changes to benefits for next year**

**D1. Changes to benefits for medical services**

We are changing our coverage for certain medical services next year. The table below describes these changes.

	<b>2018 (this year)</b>	<b>2019 (next year)</b>
<b>Activity of Daily Living (ADL) and Instrumental Activity of Daily Living (IADL) skill acquisition, maintenance, and enhancement</b>	Activity of Daily Living (ADL) and Instrumental Activity of Daily Living (IADL) skill acquisition, maintenance, and enhancement is not covered.	<p>These services and supports are intended to help you make the most of your independence and/or being in the community. They address skills you need to perform ADLs and IADLs.</p> <p>These services may include assessment, training, supervision, cueing, or hands-on assistance to help you with specific tasks, such as:</p> <ul style="list-style-type: none"> <li>• self-care</li> <li>• life safety</li> <li>• medication management</li> <li>• communication</li> <li>• mobility</li> <li>• community transportation</li> <li>• community integration</li> <li>• inappropriate social behaviors</li> <li>• money management</li> <li>• maintaining a household</li> </ul>



If you have questions, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. For more information, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).



	2018 (this year)	2019 (next year)
<p><b>Activity of Daily Living (ADL) and Instrumental Activity of Daily Living (IADL) skill acquisition, maintenance, and enhancement (continued)</b></p>		<p>Depending on your assessed need and when you reasonably can be expected to learn to perform the task(s) independently, these services may be:</p> <ul style="list-style-type: none"> <li>• time limited,</li> <li>• extended, <b>or</b></li> <li>• changed in scope from hands-on assistance to supervision and cueing</li> </ul> <p>To get these Community First Choice Option (CFCO) services, you <b>must</b>:</p> <ul style="list-style-type: none"> <li>• be eligible for community coverage with community-based long-term care; <b>and</b></li> <li>• be at a nursing home level of care based on the Uniform Assessment System for New York (UAS-NY); <b>and</b> live in your own residence or the residence of a family member.</li> </ul>
<p><b>Physical Therapy</b></p>	<p>Physical Therapy services are limited to twenty (20) visits per therapy per calendar year except for individuals with intellectual disabilities, individuals with traumatic brain injury, and individuals under age 21.</p>	<p>Physical Therapy services are limited to forty (40) visits per therapy per calendar year except for individuals with intellectual disabilities, individuals with traumatic brain injury, and individuals under age 21.</p>



If you have questions, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. For more information, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).

	2018 (this year)	2019 (next year)
<b>Supervised Exercise Therapy (SET)</b>	Covered by Medicare Fee-For-Service	<p>Covered by Healthfirst AbsoluteCare FIDA Plan</p> <p>SET are for members with symptomatic peripheral artery disease (PAD) who have a referral for PAD from the physician responsible for PAD treatment. SET is limited to:</p> <ul style="list-style-type: none"> <li>• Up to 36 sessions during a 12-week period if all SET requirements are met</li> <li>• An additional 36 sessions over time if deemed medically necessary by a health care provider.</li> </ul>

**D2. Changes to prescription drug coverage**

*Changes to our Drug List*

An updated List of Covered Drugs is located on our website at [www.HFFIDAMaterials.org](http://www.HFFIDAMaterials.org). You may also call Participant Services at 1-855-675-7630 for updated drug information or to ask us to mail you a List of Covered Drugs.

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, we encourage you to:

- Work with your doctor (or other prescriber) to find a different drug that we cover.
  - You can call Participant Services at 1-855-675-7630 to ask for a list of covered drugs that treat the same condition.
  - This list can help your provider find a covered drug that might work for you.
- Ask the plan to cover a temporary supply of the drug.
  - In some situations, we will cover a **temporary** supply of the drug during the first 90 days of the calendar year.
  - This temporary supply will be for up to 30 days. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5 of the *Participant Handbook*.)



If you have questions, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. For more information, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).

- When you get 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, which may be in 2019, and you will not need to request a new exception for 2019 until the exception period expires.

**Changes to prescription drug costs**

There are no changes to the amount you pay for prescription drugs in 2019. Read below for more information about your prescription drug coverage.

**We moved some of the drugs on the Drug List to a lower or higher drug tier.** To see if your drugs will be in a different tier, look them up in the Drug List.

The table below shows your costs for drugs in each of our three drug tiers.

	2018 (this year)	2019 (next year)
<p><b>Drugs in Tier 1</b>  <b>Generic drugs</b>                      Cost for a one-month supply of a drug in Tier 1 that is filled at a network pharmacy</p>	Your co-pay for a one-month (30-day) supply is \$0 per prescription.	Your co-pay for a one-month (30-day) supply is \$0 per prescription.
<p><b>Drugs in Tier 2</b>  <b>Brand name drugs</b>                      Cost for a one-month supply of a drug in Tier 2 that is filled at a network pharmacy</p>	Your co-pay for a one-month (30-day) supply is \$0 per prescription.	Your co-pay for a one-month (30-day) supply is \$0 per prescription.
<p><b>Drugs in Tier 3</b>  <b>Non-Medicare drugs (Over the Counter)</b>                      Cost for a one-month supply of a drug in Tier 3 that is filled at a network pharmacy</p>	Your co-pay for a one-month (30-day) supply is \$0 per prescription.	Your co-pay for a one-month (30-day) supply is \$0 per prescription.



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## **E. How to choose a plan**

### **E1. How to stay in Healthfirst AbsoluteCare FIDA Plan**

We hope to keep you as a Participant next year.

You do not have to stay in your health plan. If you do not sign up for a different plan or change to Original Medicare, you will automatically stay enrolled as a Participant of our plan for 2019.

### **E2. How to leave Healthfirst AbsoluteCare FIDA Plan and still get your Medicare and Medicaid services together from a single plan**

You can end your participation at any time during the year by enrolling in another Medicare Advantage Plan, enrolling in another Medicare-Medicaid Plan, or moving to Original Medicare.

NOTE: If you are in a drug management program, you may not be able to join a different plan. See Chapter 5 of your *Participant Handbook* for information about drug management programs.

If you want to keep getting your Medicare and Medicaid services together from a single plan, you can join a different FIDA Plan. You can enroll in the new FIDA Plan by calling New York Medicaid Choice at 1-855-600-FIDA, Monday through Friday from 8:30 am to 8:00 pm and Saturday from 10:00 am to 6:00 pm. TTY users should call 1-888-329-1541.

If you don't want a different FIDA Plan but you still want to get your Medicare and Medicaid services together from a single plan, you may be able to enroll in the Program of All-Inclusive Care for the Elderly (PACE) or the Medicaid Advantage Plus (MAP) Program. For more information, call New York Medicaid Choice.

### **E3. How to leave Healthfirst AbsoluteCare FIDA Plan and get your Medicare and Medicaid services separately**

If you do not want to enroll in a different FIDA, PACE, or MAP Plan after you leave Healthfirst AbsoluteCare FIDA Plan, you will go back to getting your Medicare and Medicaid services separately.

### **How you will get Medicare services**

You will have three options for getting your Medicare services. By choosing one of these options, you will automatically end your membership in our FIDA Plan:



If you have questions, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. For more information, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).

<p><b>1. You can change to:</b>  <b>A Medicare health plan, such as a Medicare Advantage plan</b></p>	<p><b>Here is what to do:</b>                  Call Medicare at 1-800-MEDICARE (1- 800-633-4227), 24 hours a day, seven days a week. TTY users should call 1- 877- 486-2048.                  If you need help or more information, call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501.                  You will automatically be disenrolled from Healthfirst AbsoluteCare FIDA Plan when your Original Medicare coverage begins.</p>
<p><b>2. You can change to:</b>  <b>Original Medicare <i>with</i> a separate Medicare prescription drug plan</b></p>	<p><b>Here is what to do:</b>                  Call Medicare at 1-800-MEDICARE (1- 800-633-4227), 24 hours a day, seven days a week. TTY users should call 1- 877- 486-2048.                  If you need help or more information, call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501.                  You will automatically be disenrolled from Healthfirst AbsoluteCare FIDA Plan when your Original Medicare coverage begins.</p>
<p><b>3. You can change to:</b>  <b>Original Medicare <i>without</i> a separate Medicare prescription drug plan</b></p> <p><b>NOTE:</b> 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 tell Medicare you don't want to join.</p> <p>You should only drop prescription drug coverage if you get drug coverage from an employer, union or other source. If you have questions about whether you need drug coverage, call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501.</p>	<p><b>Here is what to do:</b>                  Call Medicare at 1-800-MEDICARE (1- 800-633-4227), 24 hours a day, seven days a week. TTY users should call 1- 877- 486-2048.                  If you need help or more information, call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501.                  You will automatically be disenrolled from Healthfirst AbsoluteCare FIDA Plan when your Original Medicare coverage begins.                  For more information about enrolling in another Medicaid plan, call New York Medicaid Choice. 1-800-505-5678 TTY 1-888-329-1541. Monday thru Friday 8:30 a.m. – 8:00 p.m., Saturday, 10:00 a.m. – 6:00 p.m.</p>



If you have questions, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. For more information, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).

## How you will get Medicaid services

You will have the opportunity to switch to a Medicaid Managed Long-Term Care plan for your long-term services and supports and to get your Medicaid physical and behavioral health services through Medicaid Fee-for-Service.

**Note:** You can choose to completely stop getting long-term services and supports. However, it may take extra time to complete a safe discharge process.

- During that time, you will be enrolled into the Medicaid Managed Long-Term Care plan operated by the same company as Healthfirst AbsoluteCare FIDA Plan.
- Your change request on your Medicare coverage will not be delayed and will take effect on the first day of the month after you request the change.

If you were getting services through the Nursing Home Transition & Diversion (NHTD) 1915(c) waiver before enrolling in a FIDA Plan, you will have the opportunity to re-apply for the waiver.

- You will continue to get any existing Nursing Home Transition & Diversion services from Healthfirst AbsoluteCare FIDA Plan or enroll in a Medicaid Managed Long-Term Care plan to get your Medicaid services until your NHTD application is approved.
- New York Medicaid Choice can help you with your NHTD application.

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## F. How to get help

### F1. Getting help from Healthfirst AbsoluteCare FIDA Plan

Questions? We're here to help. Please call Participant Services at 1-855-675-7630 (TTY only, call 711). We are available for phone calls 7 days a week, from 8 am to 8 pm. Calls to these numbers are free.

### *Your 2019 Participant Handbook*

The *2019 Participant Handbook* is the legal, detailed description of your plan benefits. It has details about next year's benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs.

The *2019 Participant Handbook* will be available by October 15. An up-to-date copy of the *2019 Participant Handbook* is always available on our website at [www.HFFIDAMaterials.org](http://www.HFFIDAMaterials.org). You may also call Participant Services at 1-855-675-7630 to ask us to mail you a *2019 Participant Handbook*.



If you have questions, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. For more information, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).

**Our website**

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You can also visit our website at [www.HFFIDAMaterials.org](http://www.HFFIDAMaterials.org). As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our Drug List (*List of Covered Drugs*).

**F2. Getting help from the state enrollment broker**

New York Medicaid Choice is New York State’s managed care enrollment program. New York Medicaid Choice counselors can tell you about all your managed care options. You can call New York Medicaid Choice at 1-855-600-FIDA, Monday through Friday, from 8:30am–8:00pm, and Saturday, from 10:00am–6:00pm. TTY users should call 1-888-329- 1541.

**F3. Getting help from the Independent Consumer Advocacy Network**

The Independent Consumer Advocacy Network (ICAN) is an ombudsman program that can help you if you are having a problem with Healthfirst AbsoluteCare FIDA Plan. The ombudsman’s services are free.

- ICAN is an ombudsman program that works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do.
- ICAN makes sure you have information related to your rights and protections and how you can get your concerns resolved.
- ICAN is not connected with us or with any insurance company or health plan. ICAN may be reached at 1-844-614-8800 Or online at [icannys.org](http://icannys.org). (TTY users call 711, then follow the prompts to dial 1-844-614-8800.)

**F4. Getting help from the State Health Insurance Assistance Program**

You can also call the State Health Insurance Assistance Program (SHIP). In New York State, the SHIP is called the Health Insurance Information, Counseling, and Assistance Program (HIICAP). The HIICAP counselors can help you understand your FIDA Plan choices and answer questions about switching plans. HIICAP is not connected with us or with any insurance company or health plan. The HIICAP phone number is 1-800-701-0501.

**F5. Getting help from Medicare**

To get information directly from Medicare you can 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.



If you have questions, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. For more information, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).

## Medicare's Website

You can visit the Medicare website (<https://www.medicare.gov>). If you choose to disenroll from your FIDA Plan and enroll in a Medicare Advantage plan, the Medicare website has information

about costs, coverage, and quality ratings to help you compare Medicare Advantage plans. You can find information about Medicare Advantage 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.")

## *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.

## **F6. Getting help from Medicaid**

To get information directly from Medicaid, call the Medicaid Helpline at 1-800-541-2831 (TTY: 1-877-898-5849). The Medicaid Helpline is available Monday through Friday, from 8:00am–8:00pm, and Saturday, from 9:00am–1:00pm.



If you have questions, please call Healthfirst AbsoluteCare FIDA Plan at 1-855-675-7630, 7 days a week, from 8am-8pm. The call is free. For more information, visit [www.healthfirst.org/mmp](http://www.healthfirst.org/mmp).





**FIDA Participant Services**  
P.O. Box 5165  
New York, NY 10274

**1-855-675-7630**  
TTY 711  
(for the hearing or speech impaired)  
7 days a week, 8am–8pm