

# Connect to coverage that cares



## Your 2026 Enrollment Book

CCA Senior Care Options (HMO D-SNP)





Dear Neighbor,

Your healthcare coverage is personal, and choosing the right plan is important. For over 20 years, residents in our community have trusted Commonwealth Care Alliance®, Inc. (CCA) to provide high-quality, personalized health coverage and support.

**Our CCA Senior Care Options (HMO D-SNP)** plan combines your Medicare and MassHealth Standard benefits into one easy-to-manage plan and adds extra benefits at no cost to you.

### **What Makes CCA Different**

We specialize in serving people who are eligible for **CCA Senior Care Options**, and we understand that everyone has different needs. That's why you'll be matched with a **personal care coordinator** who works by your side to build a care plan that ensures access to the right services and support when and where you need it.

Whether you're managing complex conditions or more routine health needs, we partner with local providers to deliver care close to home or even in your home. From day one, we're by your side so you can focus on what matters most. It's part of our promise to provide **coverage that cares**.

### **We're Here for You**

At CCA, our members are at the center of everything we do. We're committed to making your coverage easy to understand and helping you live safely and independently at home.

Please take a moment to review this book and see how becoming a **CCA Senior Care Options** member can bring you the personalized care and peace of mind you deserve.

If you have questions, contact us at **855-210-1790 (TTY 711)**, 8 am – 8 pm, Monday – Friday, April 1 – September 30; 8 am – 8 pm, 7 days a week, October 1 – March 31.

I look forward to welcoming you to the CCA family.

Sincerely,

*Mark Waggoner*

**Mark Waggoner**

General Manager, Commonwealth Care Alliance

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CCA Senior Care Options (HMO D-SNP) is a Dual Special Needs Plan (D-SNP) with a Medicare contract and a contract with the Commonwealth of Massachusetts Medicaid program. Enrollment in the plan depends on the plan's contract renewal with Medicare. This plan is a voluntary program that is available to anyone 65 and older who qualifies for MassHealth Standard and Original Medicare and does not have any other comprehensive health insurance, except Medicare.

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# Sales Appointment Confirmation Form



To be completed by person with Medicare

Before meeting with a Medicare beneficiary (or their authorized representative), Medicare requires that Licensed Sales Representatives use this form to ensure your appointment focuses only on the type of plan and products you are interested in. A separate form should be used for each Medicare beneficiary. Please check what you want to discuss with the Licensed Sales Representative.

**Please indicate the product(s) you agree to discuss by checking the applicable checkbox:**

<input type="checkbox"/> <b>Medicare Special Needs Plan (SNP)</b> — A Medicare Advantage Plan that has a benefit package designed for people with special healthcare needs. Examples of the specific groups served include people who have both Medicare and Medicaid, people who reside in nursing homes, and people who have certain chronic medical conditions.
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By signing this form, you agree to meet with a Licensed Sales Representative to discuss the products checked above. The Licensed Sales Representative is either employed or contracted by a Medicare plan and may be paid based on your enrollment in a plan. They do not work directly for the federal government.

Signing this form does not affect your current or future enrollment in a Medicare plan, enroll you in a Medicare plan, or obligate you to enroll in a Medicare plan. All information provided on this form is confidential. Signing this form does NOT affect your current enrollment, nor will it enroll you in a Medicare Advantage Plan, Prescription Drug Plan, or other Medicare plan.

Beneficiary Signature:	
First Name:	Last Name:
Date of Appointment:	Time:
<b>If you are an authorized Representative, please sign</b>	
Authorized Representative:	Relationship with Beneficiary:

<b>To be completed by Agent</b>		
Agent Name:	Agent Phone:	
Beneficiary Name:	Beneficiary Phone:	
Beneficiary Address:		
City:	State:	ZIP:
Initial Method of Contact:		Phone:
Agent's Signature:	Date:	Time:
[Plan Use Only] Please provide additional details with the collection of the SOA.		

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 866-610-2273 (TTY 711). You can get this document for free in other formats, such as large print, braille, or audio. Call 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free.

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# Let's get you connected.

We created this book to provide an easy review of our plan benefits.

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# Get health items you need with our Healthy Savings card!



Commonwealth Care Alliance®, Inc., (CCA) helps you manage the rising costs of everyday health necessities by giving you a **Healthy Savings card**. It's a special, pre-loaded card that can be used to buy a variety of eligible over-the-counter (OTC) items.

You'll receive your card about two weeks before the coverage start date of your CCA Senior Care Options (HMO D-SNP) plan. Simply call the number on the back to activate it. Funds are added on the first day of each calendar quarter (January 1, April 1, July 1, and October 1). **Funds don't carry over, so make sure to use your entire balance each quarter!**

**\$420**  
**quarterly OTC allowance**

You can use the **Healthy Savings card** like a credit card. Purchases can be made online, over the phone, or in person at participating locations, including, but not limited to, those listed below:

- CVS
- Dollar General
- Price Chopper
- Walgreens
- Stop & Shop
- Shaw's
- Save A Lot
- Walmart
- Price Rite

Some of the **eligible over-the-counter items** you can purchase include:<sup>1</sup>

- Vitamins
- Pain and fever relief
- Dental care
- Allergy medicines
- First-aid supplies
- Cold and cough medicines
- Eye and ear care
- Stomach medicines
- Foot care
- Hand and body soap
- Skin and hair care

## CCA rewards you for staying healthy

We'll add \$25 to your card when you complete your annual wellness visit or physical exam.<sup>2</sup>

<sup>1</sup> Certain restrictions apply. Contact the plan for more information.

<sup>2</sup> It may take several months for your reward to be processed and added to your Healthy Savings card.

6 **To learn more or enroll, call 855-210-1790 (TTY 711), 8 am – 8 pm, Monday – Friday, April 1 – September 30; 8 am – 8 pm, 7 days a week, October 1 – March 31.**  
**Or visit [ccama.org/senior-care-options](http://ccama.org/senior-care-options).**

# Additional benefits for members with certain active, chronic conditions

You could also qualify to use your **\$420 quarterly allowance** to help you pay for the cost of groceries and utilities.



## Healthy food<sup>3</sup>

Eating a healthy diet can help manage certain symptoms associated with chronic conditions. Below is a sample of the type of plan-approved food you can buy with your card:

- Meat
- Seafood
- Fruits
- Vegetables
- Milk
- Cereal



## Utility allowance<sup>3</sup>

You can use your card toward qualifying utility payments, including:

- Gas
- Electric
- Internet
- Cable

### See if you qualify.

These added benefits and more are available to members with certain active, chronic conditions. Scan the code with your phone's camera to learn more.



[ccama.org/chronic-condition](https://ccama.org/chronic-condition)

<sup>3</sup> The food, utilities, and non-emergent, non-medical transportation benefits mentioned are part of a special supplemental program for the chronically ill. Members with chronic heart failure, cardiovascular disorders, chronic lung disorders, and diabetes may be eligible for these additional benefits. Not all members with those conditions will qualify. Certain restrictions may apply. Only at participating locations.

CCA Senior Care Options (HMO D-SNP) is a Dual Special Needs Plan (D-SNP) with a Medicare contract and a contract with the Commonwealth of Massachusetts Medicaid program. Enrollment in the plan depends on the plan's contract renewal with Medicare. This plan is a voluntary program that is available to anyone 65 and older who qualifies for MassHealth Standard and Original Medicare and does not have any other comprehensive health insurance, except Medicare.

Commonwealth Care Alliance®, Inc., complies with applicable Federal civil rights laws and does not discriminate on the basis of, or exclude people or treat them differently because of, medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence.

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# Dental coverage that will make you smile.

Taking care of your oral health is an important part of staying healthy, but dental care can be expensive. Original Medicare doesn't include dental coverage, and many Medicare Advantage plans offer only limited benefits, but **CCA Senior Care Options (HMO D-SNP)** gives you the access to the dental services you need – **with no monthly cost**<sup>1</sup>.

## Preventive care

Routine dental care isn't just about maintenance – it plays a vital role in preventing more serious health issues. With Commonwealth Care Alliance®, Inc. (CCA), you have a **\$0** copay for preventative services like:

- Routine exams
- Cleanings
- Fluoride Treatments
- X-rays

## Comprehensive dental coverage

Our CCA Senior Care Options plan covers comprehensive dental care<sup>2</sup>, including:

- Dentures and partial dentures
- Crowns and bridges
- Root canals
- Up to four dental implants per year
- Gum disease treatment

**Healthy teeth support a healthier you.** Let CCA help you protect your smile, with dental care that fits your needs and your budget.

Find out if your dentist is in our network by calling **855-210-1790 (TTY 711)**.

<sup>1</sup>You must continue to pay your Medicare Part B premium, unless it's being paid on your behalf by MassHealth (Medicaid).

<sup>2</sup>Certain restrictions may apply. Contact the plan for more information.

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# Your key 2026 CCA Senior Care Options (HMO D-SNP) benefits

This is not a complete listing of benefits. For a complete list, please refer to the Member Handbook.

CCA Senior Care Options (HMO D-SNP) – In-network benefits	
 <b>Premiums and deductibles</b>	
Monthly premium <sup>1</sup>	\$0
Medical deductible	\$0
Annual prescription (Part D) deductible	\$0
Maximum out-of-pocket costs	\$0
 <b>Office visits</b>	
Primary care visit	\$0 copay
Specialist visit <sup>2</sup>	\$0 copay
Routine eye exam	\$0 copay 1 visit per year
Routine hearing exam	\$0 copay 1 visit per year
Therapy (physical therapy, occupational therapy, speech language therapy) <sup>2</sup>	\$0 copay
 <b>Inpatient/outpatient services</b>	
Hospital stays <sup>2</sup> (copay per day)	\$0 copay
Skilled nursing facility <sup>2</sup> (copay per day)	\$0 copay
Outpatient surgery <sup>2</sup>	\$0 copay

<sup>1</sup> You must continue to pay your Medicare Part B premium, unless it's being paid on your behalf by MassHealth (Medicaid).

<sup>2</sup> Certain restrictions may apply. Contact the plan for more information.

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## CCA Senior Care Options (HMO D-SNP) — In-network benefits



### Inpatient/outpatient services (continued)

Diagnostic radiology services <sup>2</sup> (e.g., MRI, CAT scan)	\$0 copay
Lab services <sup>2</sup>	\$0 copay
Outpatient x-rays	\$0 copay
Ground ambulance <sup>2</sup>	\$0 copay
Emergency room	\$0 copay
Urgent care	\$0 copay



### Drug coverage

Drug tier	31-day supply
Tier 1 (Medicare Part D drugs)	\$0 copay

<sup>2</sup> Certain restrictions may apply. Contact the plan for more information.

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April 1 – September 30; 8 am – 8 pm, 7 days a week, October 1 – March 31.  
Or visit [ccama.org/senior-care-options](http://ccama.org/senior-care-options).**

## CCA Senior Care Options (HMO D-SNP) — In-network benefits



### Dental benefits

Preventive dental services	\$0 copay, including four cleanings a year <sup>2</sup>
Comprehensive dental services <sup>2</sup>	\$0 copay, including dentures, crowns, and implants



### Additional benefits

Healthy Savings card	Up to \$420 quarterly to purchase plan-covered over-the-counter products <sup>2</sup>
Routine eyewear	\$300 combined yearly allowance for eyewear
Hearing aids	One hearing aid per ear every 60 months, up to \$500
Teladoc Health	\$0 copay for 24/7 urgent, general medical services
Fitness	\$0 Silver&Fit <sup>®</sup> membership and one home fitness kit per year <sup>3</sup>
Annual wellness visit reward <sup>4</sup>	\$25 will be added to your Healthy Savings card after your annual physical exam or wellness visit
24-hour nurse line	Speak with a Registered Nurse (RN) 24 hours a day, 7 days a week
Transportation (non-emergent medical) <sup>2</sup>	Unlimited rides to medical appointments (50-mile radius)
Worldwide emergency coverage	\$0 copay with up to \$100,000 per year for emergency care outside of the U.S.

<sup>2</sup> Certain restrictions may apply. Contact the plan for more information.

<sup>3</sup> The Silver&Fit<sup>®</sup> program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty (ASH). Silver&Fit are trademarks of ASH and used with permission herein. Restrictions may apply. Only at participating locations.

<sup>4</sup> It may take several months for your reward to be processed and added to your Healthy Savings card.

12 **To learn more or enroll, call 855-210-1790 (TTY 711), 8 am – 8 pm, Monday – Friday, April 1 – September 30; 8 am – 8 pm, 7 days a week, October 1 – March 31.**  
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## CCA Senior Care Options (HMO D-SNP) – In-network benefits



**For members with certain active chronic conditions only  
(not all members qualify)**

<b>Healthy Savings card</b>	In addition to plan-covered over-the-counter products, the quarterly value of the Healthy Savings card can be used to purchase plan-covered food and pay for utilities <sup>5</sup>
<b>Transportation (non-emergent non-medical)</b>	10 one-way, non-medical rides per month (50-mile radius) <sup>5</sup>

<sup>5</sup> The food, utilities, and non-emergent, non-medical transportation benefits mentioned are part of a special supplemental program for the chronically ill. Members with chronic heart failure, cardiovascular disorders, chronic lung disorders, and diabetes may be eligible for these additional benefits. Not all members with those conditions will qualify. Certain restrictions may apply. Only at participating locations.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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Or visit [ccama.org/senior-care-options](http://ccama.org/senior-care-options).**

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## Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a member service representative at 866-610-2273 (TTY 711).

### Understanding the Benefits

- The Member Handbook provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [ccama.org](http://ccama.org) or call 866-610-2273 (TTY 711) to view a copy of the Member Handbook.
- Review the provider directory (or ask your provider) to make sure the providers you see now are in the network. If they are not listed, it means you will likely have to select a new provider.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

### Understanding Important Rules

- You must continue to pay your Medicare Part B premium, unless it's being paid on your behalf by MassHealth (Medicaid). This premium is normally taken out of your Social Security check each month.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and Medicaid (MassHealth) Standard.
- Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.

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## Enrollment Form

OMB No. 0938-1378

Expires: 12/31/2026



### Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan or Medicare Prescription Drug Plan

### To join a plan, you must:

- Be a United States citizen or be lawfully present in the U.S.
- Live in the plan's service area

**Important:** To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

### When do I use this form?

#### You can join a plan:

- Between October 15–December 7 each year (for coverage starting January 1)
- Within 3 months of first getting Medicare
- In certain situations where you're allowed to join or switch plans

Visit [Medicare.gov](https://www.Medicare.gov) to learn more about when you can sign up for a plan.

### What do I need to complete this form?

- Your Medicare Number (the number on your red, white, and blue Medicare card)
- Your permanent address and phone number

**Note:** You must complete all items in Section 1. The items in Section 2 are optional — you can't be denied coverage because you don't fill them out.

### Reminders

- If you want to join a plan during fall open enrollment (October 15–December 7), the plan must get your completed form by December 7.
- \$0 premium<sup>1</sup>

### What happens next?

Send your completed and signed form to:

**Commonwealth Care Alliance, Inc.  
2 Avenue de Lafayette, 5th Floor  
Boston, MA 02110**

Once they process your request to join, they'll contact you.

### How do I get help with this form?

Call CCA Senior Care Options (HMO D-SNP) at 855-210-1790. TTY users can call 711.

Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

**En español:** Llame a CCA Senior Care Options (HMO D-SNP) al 855-210-1790 (TTY 711) o a Medicare gratis al 1-800-633-4227 y oprima el 8 para asistencia en español y un representante estará disponible para asistirle.

### Individuals experiencing homelessness

- If you want to join a plan but have no permanent residence, a Post Office Box, an address of a shelter or clinic, or the address where you receive mail (e.g., social security checks) may be considered your permanent residence address.

<sup>1</sup>You must continue to pay your Medicare Part B premium unless it is being paid on your behalf by MassHealth. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1378. The time required to complete this information is estimated to average 20 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

**IMPORTANT: Do not send this form or any items with your personal information (such as claims, payments, medical records, etc.) to the PRA Reports Clearance Office. Any items we get that aren't about how to improve this form or its collection burden (outlined in OMB 0938-1378) will be destroyed. It will not be kept, reviewed, or forwarded to the plan. See "What happens next?" on this page to send your completed form to the plan.**

# Enrollment Form

OMB No. 0938-1378 Expires: 12/31/2026



<b>Section 1 – All fields on this page are required (unless marked optional)</b>		
<b>Select the plan you want to join:</b> <input type="checkbox"/> CCA Senior Care Options (HMO D-SNP)		
FIRST name:	LAST name:	Middle initial:
Birth date: (MM/DD/YYYY) (__/__/____)	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Phone number: (    ) Cell number: (    )
Permanent residence street address (Don't enter a PO Box. Note: For individuals experiencing homelessness, a PO Box may be considered your permanent residence address.):		
City:	State:	ZIP Code:
Mailing address, if different from your permanent address (PO Box allowed):		
Street address:		
City:	State:	ZIP Code:
<b>Your Medicare Information:</b>		
Medicare Number:                    ____ - ____ - ____		
<b>Your MassHealth (Medicaid) Information:</b>		
MassHealth Number: _____		
<b>Answer these important questions:</b>		
Will you have other prescription drug coverage (like VA, TRICARE) in addition to CCA Senior Care Options? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Name of other coverage:    Member number for this coverage:    Group number for this coverage: _____		
You must be 65 years or older, have MassHealth Standard benefits and Medicare parts A and B, live in the plan's service area, not be a resident of a chronic hospital, and not have any other comprehensive health insurance to enroll in a senior care organization. To apply for MassHealth, call 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled). If you require assistance, please contact CCA at 855-210-1790 (TTY: 711) 7 days a week, 8 am – 8 pm (From April 1 – September 30: Monday through Friday, 8 am – 8 pm).		

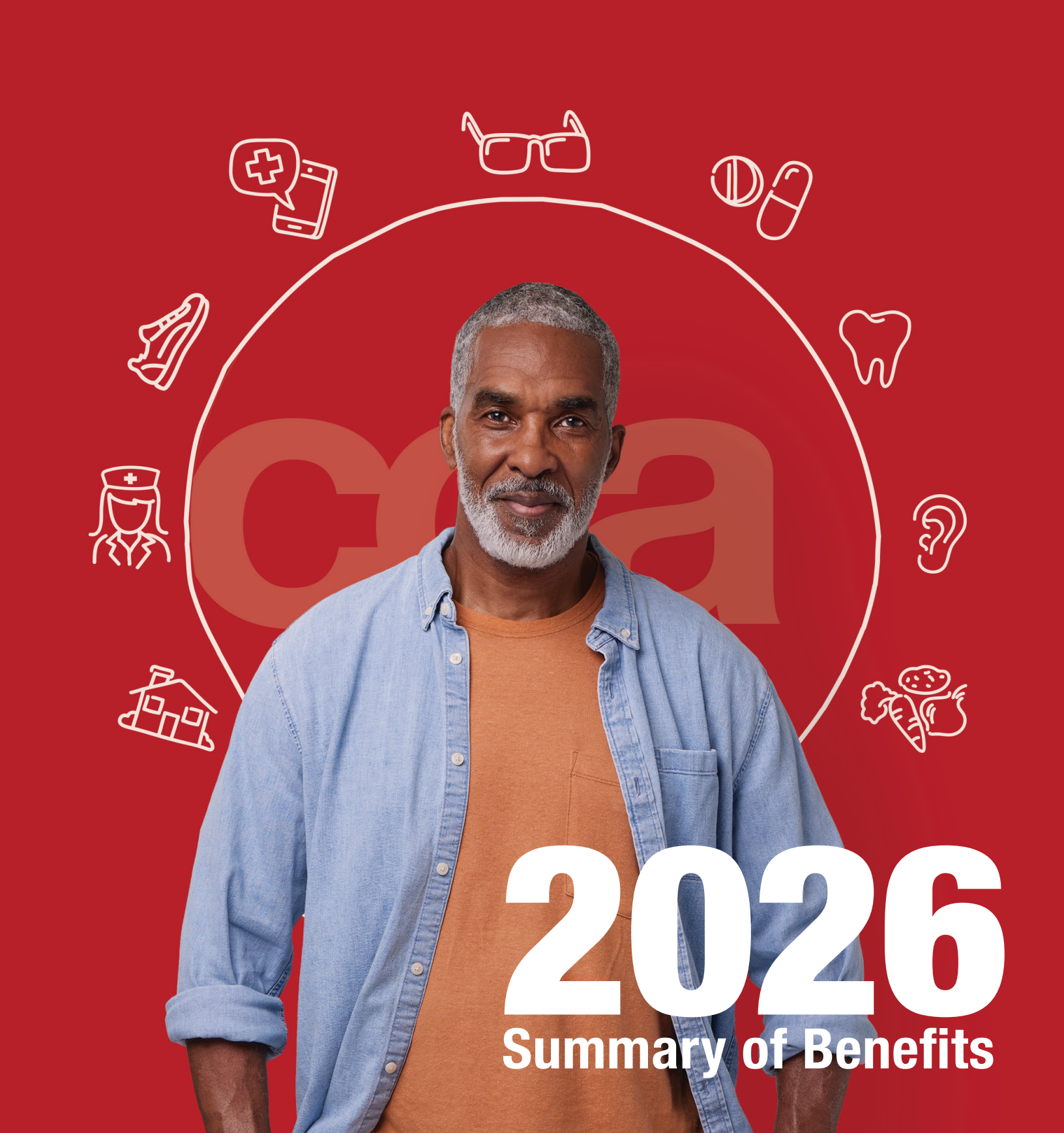
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<b>IMPORTANT: Read and sign below:</b>	
<b>By completing this enrollment application, I agree to the following:</b>	
I must keep both Hospital (Part A) and Medical (Part B) to stay in CCA Senior Care Options.	
By joining this Medicare Advantage Plan, I acknowledge that CCA Senior Care Options will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below). Your response in this form is voluntary. However, failure to respond may affect enrollment in the plan.	
I understand that I can be enrolled in only one MA or Part D plan at a time - and that enrollment in this plan will automatically end my enrollment in another MA or Part D plan (exceptions apply for MA PFFS, MA MSA plans).	
I understand that when my CCA Senior Care Options coverage begins, I must get all of my medical and prescription drug benefits from CCA Senior Care Options. Benefits and services provided by CCA Senior Care Options and contained in my CCA Senior Care Options "Evidence of Coverage" document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor CCA Senior Care Options will pay for benefits or services that are not covered.	
The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.	
I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that: 1) this person is authorized under State law to complete this enrollment, and 2) documentation of this authority is available upon request by Medicare.	
<b>Signature:</b>	<b>Today's date:</b>
<b>If you're the authorized representative, sign above and fill out these fields:</b>	
Name:	Address:
Phone number:	Relationship to enrollee:

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<b>Section 2 – All fields in this section are optional</b>	
<b>Answering these questions is your choice. You can't be denied coverage because you don't fill them out.</b>	
Select one if you want us to send you information in a language other than English. <input type="checkbox"/> Spanish	
Select one if you want us to send you information in an accessible format. <input type="checkbox"/> Braille <input type="checkbox"/> Large print <input type="checkbox"/> Audio CD <input type="checkbox"/> Data CD	
Please contact CCA Senior Care Options at 866-610-2273 if you need information in an accessible format other than what's listed above. Our office hours are 8 am to 8 pm, 7 days a week. TTY users can call 711.	
Do you work? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does your spouse work? <input type="checkbox"/> Yes <input type="checkbox"/> No
List your Primary Care Physician (PCP), clinic, or health center:	
E-mail address:	
<b>For individuals helping enrollee with completing this form only</b>	
Complete this section if you're an individual (i.e. agents, brokers, SHIP counselors, family members, or other third parties) helping an enrollee fill out this form.	
Name:	Relationship to enrollee:
Signature:	National Producer Number (Agents/Brokers only):
<b>Agent/Broker use only. Agent/Broker must complete.</b>	
Initial receipt date:	Proposed effective date:
<input type="checkbox"/> SEP (Once per month integrated care SEP for dually eligible individuals) <input type="checkbox"/> IEP (New to Medicare) <input type="checkbox"/> IEP2 (Had Medicare prior, but now turning 65) <input type="checkbox"/> ICEP (Had Part A and recently signed up for Part B) <input type="checkbox"/> AEP (Annual Election Period) <input type="checkbox"/> OEP (In a Med Adv Plan and want to change; Jan 1 – Mar 31) <input type="checkbox"/> OEP (In a Med Adv Plan < 3 mos. and want to change; Apr 1 – Dec 31)	<input type="checkbox"/> OEPI (Live in an LTC facility) <input type="checkbox"/> OEPI (Moving out of an LTC facility) <input type="checkbox"/> SEP (Recent change in Medicaid) <input type="checkbox"/> SEP (Recent change in Extra Help paying for prescriptions) <input type="checkbox"/> SEP (Left employer coverage) <input type="checkbox"/> SEP (Other _____)
<b>PRIVACY ACT STATEMENT</b>	
The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 and 1860D-1 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.	

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# 2026

## Summary of Benefits



**commonwealth  
care alliance**

**Commonwealth Care Alliance<sup>®</sup>, Inc. (CCA)**  
CCA Senior Care Options (HMO D-SNP)

This is a summary of drug and health services covered by Commonwealth Care Alliance from January 1, 2026 - December 31, 2026.

H2225\_26\_SB\_M

## Introduction

This document is a brief summary of the benefits and services covered by CCA Senior Care Options. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of CCA Senior Care Options. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*, otherwise known as the Evidence of Coverage.

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**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



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## A. Disclaimers



This is a summary of health services covered by CCA Senior Care Options for 2026. This is only a summary. Please read the *Member Handbook* for the full list of benefits. To get the *Member Handbook*, call Member Services at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. You can also find it online at [ccama.org/sco](http://ccama.org/sco).

- ❖ CCA Senior Care Options (HMO D-SNP) is a Dual Special Needs Plan (D-SNP) with a Medicare contract and a contract with the Commonwealth of Massachusetts Medicaid program. Enrollment in the plan depends on the plan's contract renewal with Medicare. This plan is a voluntary program that is available to anyone 65 and older who qualifies for MassHealth Standard and Original Medicare and does not have any other comprehensive health insurance, except Medicare.
- ❖ This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the *Member Handbook*.
- ❖ Estate Recovery Awareness: MassHealth (Medicaid) is required by federal law to recover money from the estates of certain MassHealth (Medicaid) members who are age 55 years or older, and who are any age and are receiving long-term care in a nursing home or other medical institution. For more information about MassHealth (Medicaid) estate recovery, please visit [www.mass.gov/estater recovery](http://www.mass.gov/estater recovery).
- ❖ For more information about Medicare, you can read the *Medicare & You* handbook. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. You can get it at the Medicare website ([www.medicare.gov](http://www.medicare.gov)) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- ❖ For more information about MassHealth (Medicaid), you can contact the Office of the Ombudsman by phone at 1-855-781-9898 (Toll Free), videophone (VP) users may call (339) 224-6831, Monday - Friday, 9 am - 4 pm.
- ❖ We have free interpreter service to answer any questions that you may have about our health or drug plan. To get an interpreter just call us at 866-610-2273 (TTY 711), from 8 am to 8 pm, 7 days a week. Someone that speaks English can help you. This is a free service.

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**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



**❖ You can get this document for free in other formats, such as large print, braille, or audio. Call 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free.**

- ❖ **ATTENTION:** If you speak Spanish, language assistance services, free of charge, are available to you. Call Member Services at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free.
- ❖ **ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 866-610-2273 (TTY 711), 8 am a 8 pm, siete días a la semana. La llamada es gratuita.
- ❖ This document is available for free in other languages.
- ❖ We will keep your request for alternative formats and special language on file for future mailings. Please contact Member Services to change your request for a preferred language and/or format.

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**If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. For more information, visit [www.ccama.org](http://www.ccama.org).**



## B. Frequently asked questions (FAQ)

The following table lists frequently asked questions.

Frequently Asked Questions	Answers
<p><b>What's a Senior Care Options (SCO) Plan?</b></p>	<p>A Senior Care Options (SCO) Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services and supports, and other providers. It also has Care Coordinators and Geriatric Support Services Coordinators (GSSC) to help you manage all your providers and services and supports. They all work together to provide the care you need. CCA Senior Care Options is a SCO Plan that provides benefits of MassHealth (Medicaid) and Medicare to enrollees in the SCO program.</p> <p>Through SCO, members have access to medical and drug benefits at no cost to them. Members must be over 65 years of age, and have either MassHealth Standard eligibility, in addition to Medicare eligibility to enroll in the plan. Members must also live within our service area.</p>
<p><b>Will I get the same Medicare and MassHealth (Medicaid) benefits in CCA Senior Care Options that I get now?</b></p>	<p>You'll get most of your covered Medicare and MassHealth (Medicaid) benefits directly from CCA Senior Care Options. You'll work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change based on your needs, and your doctor and care team's assessment. You may also get other benefits outside of your health plan the same way you do now, directly from a state agency like the Department of Mental Health or the Department of Developmental Services.</p> <p>When you enroll in CCA Senior Care Options, you and your care team will work together to develop an Individualized Care Plan (ICP) to address your health and support needs, reflecting your personal preferences and goals.</p> <p>If you're taking any Medicare Part D drugs that CCA Senior Care Options doesn't normally cover, you can get a temporary supply and we'll help you to transition to another drug or get an exception for CCA Senior Care Options to cover your drug if medically necessary. For all other services, you can keep using your doctors and getting your current services for 90 days, or until your ICP is complete. For more information, call Member Services at the number listed at the bottom of the page.</p>

## Can I use the same doctors I use now?

This is often the case. If your providers (including doctors, hospitals, therapists, pharmacists, and other health care providers) work with CCA Senior Care Options and have a contract with us, you can keep going to them.

- Providers with an agreement with us are “in-network.” Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. **You must use the providers in CCA Senior Care Option’s network.** If you use providers or pharmacies that aren’t in our network, the plan may not pay for these services or drugs.
- If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of CCA Senior Care Option’s plan.
- If you are currently under treatment with a provider that is out of CCA Senior Care Options’ network, or have an established relationship with a provider that is out of CCA Senior Care Options’ network, call Member Services at the number listed at the bottom of the page to check about staying connected.

To find out if your providers are in the plan’s network, call Member Services at the number listed at the bottom of the page or read CCA Senior Care Option’s Provider and Pharmacy Directory on the plan’s website at [www.ccama.org](http://www.ccama.org).

- Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your *Member Handbook* for more information, including the cost-sharing that applies to out-of-network services. If CCA Senior Care Options is new for you, we’ll work with you to develop an Individualized Care Plan (ICP) to address your needs.

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**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Frequently Asked Questions	Answers
<b>What's a CCA Senior Care Options care coordinator?</b>	A CCA Senior Care Options care coordinator is one main person for you to contact. This person helps to manage all your providers and services and make sure you get what you need.
<b>What are Long-term Services and Supports (LTSS)?</b>	Long-term Services and Supports (LTSS) are help for people who need assistance to do everyday tasks like bathing, toileting, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community but could be provided in a nursing home or hospital. In some cases, a county or other agency may administer these services, and your care coordinator or care team will work with that agency.
<b>What happens if I need a service but no one in CCA Senior Care Option's network can provide it?</b>	Most services will be provided by our network providers. If you need a service that can't be provided within our network, CCA Senior Care Options will pay for the cost of an out-of-network provider.
<b>Where's CCA Senior Care Options available?</b>	The service area for this plan includes: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk and Worcester Counties, Massachusetts. You must live in one of these areas to join the plan.

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Frequently Asked Questions	Answers
<p><b>What's prior authorization?</b></p>	<p>Prior authorization means an approval from CCA Senior Care Options to seek services outside of our network or to get services not routinely covered by our network <b>before</b> you get the services. CCA Senior Care Options may not cover the service, procedure, item, or drug if you don't get prior authorization.</p> <p><b>If you need urgent or emergency care or out-of-area dialysis services, you don't need to get prior authorization first.</b> CCA Senior Care Options can provide you or your provider with a list of services or procedures that require you to get prior authorization from CCA Senior Care Options before the service is provided.</p> <p>Refer to <b>Chapter 3</b>, of the <i>Member Handbook</i> to learn more about prior authorization. Refer to the Benefits Chart in <b>Chapter 4</b> of the <i>Member Handbook</i> to learn which services require a prior authorization.</p> <p>If you have questions about whether prior authorization is required for specific services, procedures, items, or drugs, call Member Services at the number listed at the bottom of this page for help.</p>
<p><b>Do I pay a monthly amount (also called a premium) under CCA Senior Care Options?</b></p>	<p>SCO members won't have to pay monthly premiums, including the Medicare Part B premium, for their health coverage.</p> <p>Some MassHealth Standard members with higher incomes may need to pay Medicare Part B Premiums. Additionally, if you pay a premium to MassHealth (Medicaid), you must continue to pay the premium to MassHealth (Medicaid) to keep your coverage. For more information, call the MassHealth (Medicaid) Customer Service Center at 1-800-841-2900 or 711 for people who have difficulty with hearing or speaking.</p>

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Frequently Asked Questions	Answers
<b>Do I pay a deductible as a member of CCA Senior Care Options?</b>	No. You don't pay deductibles in CCA Senior Care Options.
<b>What's the maximum out-of-pocket amount that I'll pay for medical services as a member of CCA Senior Care Options?</b>	There's no cost sharing for medical services in CCA Senior Care Options, so your annual out-of-pocket costs will be \$0.
<b>What's a Geriatric Support Services Coordinator (GSSC)?</b>	A CCA Senior Care Options GSSC is a person on your care team who is an expert in long-term services and supports and/or recovery services. This person helps you get services that help you live independently in your home.

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



## C. List of covered services

The following table is a quick overview of what services you may need, your costs, and rules about the benefits.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care	Inpatient hospital stay	\$0	Prior authorization is required except for inpatient substance use and emergency admissions.
	Outpatient hospital services, including observation	\$0	Prior authorization is required for some surgical procedures. Prior authorization is not required for observation services.
You want a doctor (continued on next page)	Ambulatory surgical center (ASC) services	\$0	Prior authorization is required.
	Doctor or surgeon care	\$0	Prior authorization may be required, such as for some surgical procedures.
	Visits to treat an injury or illness	\$0	Prior authorization may be required for services rendered during the visit.
	Care to keep you from getting sick, such as flu shots and screenings to check for cancer	\$0	Prior authorization is not required for services provided by a network provider.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. For more information, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You want a doctor (continued from previous page)</b></p>	Wellness visits, such as a physical	\$0	Prior authorization is not required for services provided by a network provider.
	“Welcome to Medicare” (preventive visit one time only)	\$0	Prior authorization is not required for services provided by a network provider
	Specialist care	\$0	Prior authorization may be required for services rendered during the visit.
	Transportation to a doctor’s office	\$0	The plan covers transportation to covered medical appointments you need for medical reasons other than emergencies up to 50 miles each way via taxi and chair car. Members must book rides in advance and use the plan-approved transportation vendor to access this benefit. Prior authorization is not required for trips within 50 miles to covered medical appointments.
<p><b>You need emergency care (continued on next page)</b></p>	Emergency room services	\$0	<p>Prior authorization is not required. You may get covered emergency medical care whenever you need it, anywhere in the United States or its territories.</p> <p>For coverage outside the United States and its territories see Worldwide Coverage.</p>

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You need emergency care (continued from previous page)</b></p>	<p>Urgent care</p>	<p>\$0</p>	<p>If you require urgently needed care, you should first try to get it from a network provider or call our 24/7 Nurse Advice Line. However, you can use out-of-network providers when you cannot get to a network provider.</p> <p>Prior authorization is not required. For coverage outside the United States and its territories see Worldwide Coverage.</p>
<p><b>You need medical tests (continued on next page)</b></p>	<p>Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs)</p>	<p>\$0</p>	<p>Prior authorization may be required for outpatient diagnostic tests and therapeutic services and supplies. For example, specialized imaging and specialized screening tests (i.e., genetic testing) may require a prior authorization. For more information, please call Member Services.</p> <p>In the event clinical input is necessary to determine whether a course of treatment is appropriate, CCA Senior Care Options reserves the right to have an expert review the proposed treatment plan or request.</p>

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You need medical tests (continued from previous page)</b></p>	<p>Lab tests and diagnostic procedures, such as blood work</p>	<p>\$0</p>	<p>Prior authorization is not required except for genetic testing. For more information, please call Member Services. In the event clinical input is necessary to determine whether a course of treatment is appropriate, CCA Senior Care Options reserves the right to have an expert review the proposed treatment plan or request.</p>
	<p>Screening tests, such as tests to check for cancer</p>	<p>\$0</p>	<p>Prior authorization is not required for services provided by a network provider.</p>
<p><b>You need hearing/auditory services</b></p>	<p>Hearing screenings</p>	<p>\$0</p>	<p>Prior authorization is not required for a diagnostic hearing exam (non-routine hearing) or the annual routine hearing exam. You must use a CCA plan provider for non-routine hearing. You must use a NationsHearing provider for routine hearing.</p>
	<p>Hearing aids</p>	<p>\$0</p>	<p>Prior authorization is required for hearing aids costing more than \$500 per ear per 60 months. The plan covers routine hearing aids 1 per ear per 60 months, up to \$500. You must use a NationsHearing provider for routine hearing.</p>

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need dental care (continued on next page)	Dental check-ups and preventive care	\$0	<p>Prior authorization is not required for most routine dental services provided by a network provider.</p> <p>Prior authorization is required for non-routine dental services provided by a network provider.</p> <p>The following routine services are covered without prior authorization: Preventive cleanings, fluoride treatment, and periodic oral evaluation.</p> <p>You must use a network CCA dental provider.</p>

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



<p><b>You need dental care (continued from previous page)</b></p>	<p>Restorative and emergency dental care</p>	<p>\$0</p>	<p>Prior authorization is not required for routine dental diagnostic examinations, x-rays, restorative fillings, deep cleanings, crowns, complete and partial dentures, and emergency care.</p> <p><b>Periodontics:</b></p> <p>Deep Cleanings are covered 1 every 24 months and maintenance visits are covered 1 every 3 months per calendar year. Gum surgery may be covered if medically necessary with an approved prior authorization. Prior authorization may be required for additional services.</p> <p><b>Prosthodontics:</b></p> <p>Complete and partial dentures are covered 1 every 60 months without prior authorization.</p> <p><b>Implants</b> are covered up to a maximum of 4 per year, 1 tooth/site per lifetime with prior authorization. You must use a network CCA dental provider.</p> <p><b>Oral and Maxillofacial Surgery:</b></p> <p>Extractions (simple and surgical) are covered one per tooth per lifetime without prior authorization. Extractions for impacted teeth are covered if medically necessary, prior authorization is</p>
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**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need dental care (continued from previous page)</p>			<p>required. Biopsy, soft tissue surgery and bone grafting are covered if medically necessary. Prior authorization is required.</p> <p>Other rules and limitations may apply. You must use a CCA network dental provider. For more information, please call Member Services. In the event clinical input is necessary to determine whether a course of treatment is appropriate, CCA Senior Care Options reserves the right to have a dental expert review the treatment plan your dentist has proposed. For a detailed list, please call Member Services or read the CCA Senior Care Options <i>Member Handbook</i>.</p>
<p>You need eye care (continued on next page)</p>	<p>Eye exams</p>	<p>\$0</p>	<p>Prior authorization is not required for routine eye exams. Prior authorization is not required for non-routine diagnostic eye exams. You must receive routine services from providers in the EyeMed provider network and non-routine services from providers in the CCA provider network.</p>

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. For more information, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need eye care (continued from previous page)</p>	<p>Glasses or contact lenses</p>	<p>\$0</p>	<p>Prior authorization is not required for the following routine vision benefits. \$300 combined allowance (\$225 Medicare and \$75 Medicaid) for eyeglasses (lenses, frames, contact lenses and upgrades) per calendar year. You must use a participating EyeMed Vision Care provider to receive the \$300 allowance. Other limitations apply.</p>
	<p>Other vision care</p>	<p>\$0</p>	<p>Prior authorization is not required for services provided by a CCA network provider. Services include screening services and therapeutic eyeglasses.</p>

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. For more information, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You need behavioral health services</b></p>	<p>Behavioral health services</p>	<p>\$0</p>	<p>Prior authorization is not required, except for transcranial magnetic stimulation, and esketamine.</p>
	<p>Inpatient and outpatient care and community-based services for people who need behavioral health services</p>	<p>\$0</p>	<p>Prior authorization is required for inpatient care, except for inpatient substance use and emergency admissions.</p> <p>Prior authorization is not required for outpatient behavioral health, except for transcranial magnetic stimulation, and esketamine.</p> <p>For a detailed list of services that require a prior authorization, please call Member Services or read the <i>CCA Senior Care Options Member Handbook</i></p>
<p><b>You need substance use disorder services</b></p>	<p>Substance use disorder services</p>	<p>\$0</p>	<p>Prior authorization is not required for services provided by a network provider.</p>

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. For more information, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need a place to live with people available to help you	Skilled nursing care	\$0	Prior authorization is required
	Nursing home care	\$0	Prior authorization is required. If MassHealth (Medicaid) determines you have a monthly Patient Paid Amount (PPA) for your custodial care, you are responsible for these payments
You need therapy after a stroke or accident	Adult Foster Care and Group Adult Foster Care	\$0	Prior authorization is required
	Occupational, physical, or speech therapy	\$0	Prior authorization is required after 20 visits for occupational and physical therapy. Prior authorization is required after 35 visits for speech therapy.
You need help getting to health services (continued on next page)	Ambulance services	\$0	Prior authorization is not required for in-network and out-of-network emergency ambulance services.
			Prior authorization is required for non-emergency ambulance services.  Emergency transportation outside the United States and its territories is offered through the Worldwide Coverage benefit. Refer to Worldwide Coverage.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. For more information, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need help getting to health services (continued from previous page)</p>	<p>Emergency transportation</p>	<p>\$0</p>	<p>Prior authorization for in-network and out-of-network emergency transportation is not required. Emergency transportation outside the United States and its territories is offered through the Worldwide Coverage benefit. Refer to Worldwide Coverage</p>
	<p>Transportation to medical appointments and services</p>	<p>\$0</p>	<p>The plan covers transportation to covered medical appointments you need for medical reasons other than emergencies up to 50 miles each way via taxi and chair car. Members must book rides in advance and use the plan-approved transportation vendor to access this benefit. Prior authorization is not required for trips within 50 miles to covered medical appointments.</p>

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. For more information, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You need help getting to health services (continued from previous page)</b></p>	<p>Transportation to non-medical appointments and services</p>	<p>\$0</p>	<p>Prior authorization is not required however members must be approved for Special Supplemental Benefits for the Chronically ill (SSBCI) to use the following benefit: up to ten (10) one-way trips per month are provided for non-medical purposes to CCA approved destinations, such as grocery shopping, pharmacy for prescription pick-up, church, gym and other community events for up to 50 miles each way. Members must book rides 72 hours in advance and use the plan-approved transportation vendor to access this benefit. The non-medical transportation benefit is part of a special supplemental program for the chronically ill. Not all members qualify. Members with chronic heart failure, cardiovascular disorders, chronic lung disorders, and diabetes may be eligible for these additional benefits. Not all members with those conditions will qualify. Certain restrictions may apply.</p>

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need drugs to treat your illness or condition (continued on next page)</p>	<p>Medicare Part B drugs</p>	<p>\$0</p>	<p>Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the <i>Member Handbook</i> for more information on these drugs.</p>
	<p>Medicare Part D drugs</p>	<p>\$0 for a 31-day supply</p>	<p>There may be limitations on the types of drugs covered. Please refer to CCA Senior Care Options' <i>List of Covered Drugs (Drug List)</i> for more information.</p> <p>Some drugs have quantity limits.</p> <p>Your prescribing provider may need to get prior authorization from CCA Senior Care Options for certain drugs.</p> <p>Most Medicare Part D drugs are available for a 100-day supply through mail-order services or at a retail pharmacy. Specialty drugs are available for a 31-day supply through mail-order services, retail pharmacy, or specialty pharmacy. Your cost is \$0.</p>

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. For more information, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued from previous page)	Over-the-counter (OTC) drugs	\$0	There may be limitations on the types of drugs covered. Please refer to CCA Senior Care Options' <i>List of Covered Drugs (Drug List)</i> for more information.  Reference Healthy Savings card for additional over-the-counter benefit coverage.
You need help getting better or have special health needs	Rehabilitation services	\$0	Prior authorization is required after 20 visits for occupational and physical therapy. Prior authorization is required after 35 visits for speech therapy. Prior authorization is not required for cardiac or intensive cardiac rehabilitation services, pulmonary rehabilitation services or supervised exercise therapy (SET)
You need foot care	Medical equipment for home care	\$0	Prior authorization may be required.
	Dialysis services	\$0	Prior authorization is not required.
	Podiatry services	\$0	Prior authorization is not required.
	Orthotic services	\$0	Prior authorization is required. For a detailed list, please call Member Services.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. For more information, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>You need durable medical equipment (DME)</b></p> <p><b>Note:</b> This isn't a complete list of covered DME. For a complete list, contact Member Services or refer to <b>Chapter 4</b> of the <i>Member Handbook</i>.</p>	Wheelchairs, crutches, and walkers	\$0	Prior authorization is required. For a detailed list, please call Member Services.
	Nebulizers	\$0	Prior authorization is required.
	Oxygen equipment and supplies	\$0	Prior authorization is required.
<p><b>You need help living at home</b></p>	Home health services	\$0	Prior authorization is required.
	Home services, such as cleaning or housekeeping, or home modifications such as grab bars	\$0	Prior authorization is required.
	Day habilitation services	\$0	Prior authorization is required.
	Services to help you live on your own (home health care services or personal care attendant services)	\$0	Prior authorization is required.
	Adult Day Health	\$0	Prior authorization is required.

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)	
<b>Additional services</b> (continued on next page)	Chiropractic services	\$0	Prior authorization is required after 20 visits.	
	Diabetes supplies and services	\$0	Prior authorization is required. CCA Senior Care Options provides select blood glucose monitors and test strips to our members with diabetes from a preferred vendor. For more information, please call Member Services or read CCA Senior Care Options <i>Member Handbook</i> .	
	Prosthetic services	\$0	Prior authorization is required. For a detailed list, please call Member Services.	
	Radiation therapy	\$0	Prior authorization is required.	
	Services to help manage your disease	\$0	Prior authorization may be required.	
	Routine Acupuncture	\$0	Prior authorization is required after 20 visits.	
	Acupuncture Medicare-covered		Prior authorization is not required for acupuncture for substance use disorder.  Prior authorization is required for Medicare-covered acupuncture for chronic lower back pain	

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Additional services (continued from previous page)</b>	Annual Wellness Visit Reward	\$0	Prior authorization is not required. An annual wellness visit or an annual physical exam qualifies for one \$25 reward per year on your Healthy Savings card after you've completed the visit. Routine PCP visits, like a follow-up or sick visit, don't qualify for the reward. Reward is available for use where the Healthy Savings card is accepted.
	Palliative Care Program (Life Choices)	\$0	Palliative care is care that aims to improve the quality of life for people living with a serious illness.  Prior authorization is not required for services provided by the palliative care program or from a network provider.
	Telehealth	\$0	Telehealth services may be offered through network providers. The same authorization rules apply to telehealth services as corresponding in-person visits.

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Additional services (continued from previous page)</b>	Telehealth (Teladoc) – Additional Services	\$0	Telehealth is offered through Teladoc for general medical urgent services to treat flu, allergies, sinus infection, rash, sore throat and more. Contact Teladoc for services at 1-800-835-2362, 24 hours a day, 7 days a week.

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>Additional services (continued from previous page)</b></p>	<p>Healthy Savings Card for over-the-counter (OTC) items, personal care items and more</p>	<p>\$0</p>	<p>\$420 per calendar quarter (every three months). Any unused amounts will not carry over to the next quarter. Amounts can be used to purchase CCA covered over-the-counter (OTC) items without a prescription. Use your card to purchase OTC items including: first aid supplies, COVID-19 tests, body wash, dental care, cold and flu remedies at participating retailers.</p> <p>For members approved for Special Supplemental Benefits for the Chronically Ill* (SSBCI) you may use your quarterly allowance for the purchase of CCA covered food* at in-network retailers as well as towards utility* payments such as natural gas, electric and internet/cable.</p> <p>*The food and utility benefits are part of a special supplemental program for the chronically ill. Not all members qualify. Members with chronic heart failure, cardiovascular disorders, chronic lung disorders, and diabetes may be eligible for these additional benefits. Not all members with those conditions will qualify. Certain restrictions may apply. Only at participating locations.</p>

**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued from previous page)	Gym membership	\$0	Prior authorization is not required. Health Club membership to Silver&Fit standard network fitness facility of your choosing. Limited to one facility per month.
	Fitness and Weight Management	\$0	The plan covers fitness benefits through Silver&Fit which includes Fit at Home programming for at-home fitness, one (1) home fitness kit per year, and Healthy Aging Coaching Program that provides remote sessions (phone, video, or online messaging) to guide members in lifestyle areas like: Being active, Healthy eating, Lifestyle choices, Aging well, Managing conditions. Weight management falls under lifestyle choices category.
	Worldwide Coverage	\$0	The plan covers emergency services, emergency transportation, and urgently needed care outside of the United States and its territories up to one hundred thousand dollars (\$100,000) maximum plan coverage for all services combined.

The above summary of benefits is provided for informational purposes only and isn't a complete list of benefits. For a complete list and more information about your benefits, you can read the CCA Senior Care Options *Member Handbook*. If you don't have a *Member Handbook*, call CCA

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**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



Senior Care Options Member Services at 866-610-2273 (TY 711), 8 am to 8 pm, 7 days a week to get one. If you have questions, you can also call Member Services or visit [www.ccama.org](http://www.ccama.org).

## D. Benefits covered outside of CCA Senior Care Options

There are some services that you can get that aren't covered by CCA Senior Care Options but are covered by Medicare, MassHealth (Medicaid), or a State or county agency. This isn't a complete list. Call Member Services at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week to find out about these services.

Other services covered by Medicare, MassHealth (Medicaid), or a State Agency	Your costs
Certain hospice care services covered outside of CCA Senior Care Options	\$0
Psychosocial rehabilitation	\$0
Targeted case management	\$0
Rest home room and board	\$0

## E. Services that CCA Senior Care Options Medicare, and MassHealth (Medicaid) don't cover

This isn't a complete list. Call Member Services at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week to find out about other excluded services.

### Services CCA Senior Care Options, Medicare, and MassHealth (Medicaid) don't cover

Services that are not medically necessary according to the standards of Medicare and MassHealth (Medicaid) unless otherwise approved or entered in your Personal (Individualized) Care Plan.

If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. For more information, visit [www.ccama.org](http://www.ccama.org).



<b>Services CCA Senior Care Options, Medicare, and MassHealth (Medicaid) don't cover</b>
Naturopath services (the use of natural or alternative treatments).
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television.
Services provided outside of the service area.
E-cigarettes.

## F. Your rights as a member of the plan

As a member of CCA Senior Care Options, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We'll tell you about your rights at least once a year. For more information on your rights, please read the *Member Handbook*. Your rights include, but aren't limited to, the following:

- **You have a right to respect, fairness, and dignity.** This includes the right to:
  - Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including behavioral impairment), marital status, age, sex (including sex stereotypes and gender identity) sexual orientation, national origin, race, color, religion, creed, or public assistance
  - Get information in other languages and formats (for example, large print, braille, or audio) free of charge
  - Be free from any form of physical restraint or seclusion
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a language and format you can understand. This includes the right to get information on:
  - Description of the services we cover
  - How to get services
  - How much services will cost you. SCO members have \$0 Costs.

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**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



- Names of health care providers and care coordinator
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
  - Choose a primary care provider (PCP) and change your PCP at any time during the year
  - Choose a Geriatric Support Services Coordinator (GSSC)
  - Use a women’s health care provider without a referral
  - Get your covered services and drugs quickly
  - Know about all treatment options, no matter what they cost or whether they’re covered. SCO members have \$0 costs.
  - Refuse treatment, even if your health care provider advises against it
  - Stop taking medicine, even if your health care provider advises against it
  - Ask for a second opinion. CCA Senior Care Options will pay for the cost of your second opinion visit
  - Make your health care wishes known in an advance directive
- **You have the right to timely access to care that doesn’t have any communication or physical access barriers.** This includes the right to:
  - Get timely medical care for covered services within the time frames described in the *Member Handbook* and to file an appeal if you don’t receive your care within those timeframes
  - Get in and out of a health care provider’s office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act
  - Have interpreters to help with communication with your doctors, other providers, and your health plan. Call 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week if you need help with this service.
  - Have your *Member Handbook* and any printed materials from CCA Senior Care Options translated into your prevalent language, and/or to have these materials read out loud to you if you have trouble seeing or reading. Oral interpretation services will be made available upon request and free of charge

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**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



- Be free of any form of physical restraint or seclusion that would be used as a means of coercion, force, discipline, convenience or retaliation.
- **You have the right to seek emergency and urgent care when you need it.** This means you have the right to:
  - Get emergency services without prior authorization in an emergency
  - Use an out-of-network urgent or emergency care provider, when necessary
- **You have a right to confidentiality and privacy.** This includes the right to:
  - Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
  - Have your personal health information kept private
  - Have privacy during treatment
- **You have the right to make complaints about your covered services or care.** This includes the right to:
  - File a complaint or grievance against us or our providers
  - File a complaint with My Ombudsman Program at 1-855-781-9898 (or use MassRelay at 711 to call 1-855-781-9898 or Videophone (VP) 339-224-6831). The CCA Senior Care Options website [www.ccama.org](http://www.ccama.org) complaint forms and instructions available online.
  - Appeal certain decisions made CCA Senior Care Options or our providers.
  - Ask for a State Hearing
  - Get a detailed reason for why services were denied

For more information about your rights, you can read the *Member Handbook*. If you have questions, you can call CCA Senior Care Options Member Services at the numbers listed at the bottom of this page.

You can also call My Ombudsman at 1-855-781-9898 (or use MassRelay at 711 to call 1-855-781-9898 or Videophone (VP) 339-224-6831).

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**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



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## **G. How to file a complaint or appeal a denied service**

If you have a complaint or think CCA Senior Care Options should cover something we denied, call Member Services at the numbers listed at the bottom of this page. You may be able to appeal our decision.

For questions about complaints and appeals, you can read **Chapter 9** of the *Member Handbook*. You can also call CCA Senior Care Options Member Services at the numbers listed at the bottom of this page.

If you have a problem, concern or questions related to your benefits or care, please call CCA Senior Care Options Member Services at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week.

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## **H. What to do if you suspect fraud**

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, please contact us.

- Call us at CCA Senior Care Options Member Services. Phone numbers are listed at the bottom of the page.
- Or, call MassHealth (Medicaid) Customer Service Center at 1-800-841-2900. TTY users may call 1-800-497-4648.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users may call 1-877-486-2048. You can call these numbers for free.

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## **I. What to do if you want independent help with a complaint or concern**

My Ombudsman is an independent program that can help you if you have questions, concerns, or problems related to SCO. You can contact My Ombudsman to get information or assistance. My Ombudsman services are free. My Ombudsman staff:

- can answer your questions or refer you to the right place to find what you need.

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**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



- can help you address a problem or concern with SCO or your SCO plan, CCA Senior Care Options. My Ombudsman staff will listen, investigate the issue, and discuss options with you to help solve the problem.
  - help with appeals. An appeal is a formal way of asking your SCO plan, MassHealth (Medicaid), or Medicare to review a decision about your services. My Ombudsman staff can talk with you about how to make an appeal and what to expect during the appeal process.
- You can call, write, or visit My Ombudsman at its office.
- Call 1-855-781-9898, Monday through Friday from 9:00 A.M. to 4:00 P.M.
    - Use 7-1-1 to call 1-855-781-9898. This number is for people who are deaf, hard of hearing, or speech disabled.
    - Use Videophone (VP) 339-224-6831. This number is for people who are deaf or hard of hearing.
  - Email [info@myombudsman.org](mailto:info@myombudsman.org)
  - Write to or visit the My Ombudsman office at 25 Kingston Street, 4th floor, Boston, MA 02111
    - Please refer to the My Ombudsman website or contact them directly for updated information about location and walk-in hours.
  - Visit My Ombudsman online at [www.myombudsman.org](http://www.myombudsman.org)

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**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



**If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call Senior Care Options Member Services:**

**866-610-2273: 8 am to 8 pm, 7 days a week.**

Calls to this number are free. For more information, visit [ccama.org/sco](http://ccama.org/sco).

**Member Services also has free language interpreter services available.**

**TTY: 711: 8 am to 8 pm, 7 days a week.** Calls to this number are free.

**If you have questions about your health:**

Call your primary care provider (PCP). Follow your PCP's instructions for getting care when the office is closed.

If your PCP's office is closed, you can also call 24/7 Nurse Help Line. A nurse will listen to your problem and tell you how to get care. (*Example: urgent care, emergency room*). The numbers for the 24/7 Nurse Help Line are:

866-610-2273

Calls to this number are free. Available 24/7

CCA Senior Care Options also has free language interpreter services available.

711

Calls to this number are free. Available 24/7

**If you need immediate behavioral health care, please call the Behavioral Health Crisis Line:**

866-610-2273

Calls to this number are free Available 24/7

CCA Senior Care Options also has free language interpreter services available.

711

Calls to this number are free. Available 24/7

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**If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. For more information, visit [www.ccama.org](http://www.ccama.org).**



## Notice of Nondiscrimination

Commonwealth Care Alliance, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of, or exclude people or treat them differently because of, medical condition, health status, receipt of health services, claims experience, medical history, disability (including behavioral impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence. Commonwealth Care Alliance, Inc.:

- 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 (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Member Services.

If you believe that Commonwealth Care Alliance, Inc. has failed to provide these services or discriminated in another way based on medical condition, health status, receipt of health services, claims experience, medical history, disability (including behavioral impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence, you can file a grievance with:

Commonwealth Care Alliance, Inc.  
Civil Rights Coordinator  
30 Winter Street, 11<sup>th</sup> Floor  
Boston, MA 02108  
Phone: 617-960-0474, ext. 3932 (TTY 711) Fax: 857-453-4517  
Email: [civilrightscordinator@commonwealthcare.org](mailto:civilrightscordinator@commonwealthcare.org)

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator 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](http://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, D.C. 20201  
Phone: 800-368-1019, 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).

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**If you have questions**, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. **For more information**, visit [www.ccama.org](http://www.ccama.org).



## Notice of Availability

### Interpreter Services

**English:** If you speak English, free language assistance services are available. Auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-866-610-2273 (TTY: 711).

**Spanish:** Si habla español, tiene a su disposición servicios de asistencia lingüística gratuitos. También están disponibles sin costo recursos auxiliares y servicios para proporcionar información en formatos accesibles. Llame al 1-866-610-2273 (TTY: 711).

**Chinese Mandarin:** 如果您讲普通话，我们可以提供免费的语音协助服务。此外，还免费提供以无障碍格式提供信息的辅助工具和服务。请致电 1-866-610-2273 (TTY: 711)。

**Chinese Cantonese:** 如果您講粵語，我們可以提供免費的語言協助服務。此外，還免費提供以無障礙格式提供資訊的輔助工具和服務。請致電 1-866-610-2273 (TTY: 711)。

**Tagalog:** Kung nagsasalita ka ng Tagalog, magagamit ang mga libreng serbisyo sa tulong sa wika. Ang mga pantulong na tulong at serbisyo para magbigay ng impormasyon sa mga naa-access na format ay makukuha rin nang walang bayad. Tumawag sa 1-866-610-2273 (TTY: 711).

**French:** Si vous parlez français, des services d'assistance linguistique gratuits sont disponibles. Des aides et services auxiliaires permettant de fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-866-610-2273 (TTY : 711).

**Vietnamese:** Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí. Các dịch vụ và phương tiện phụ trợ cung cấp thông tin ở định dạng dễ tiếp cận cũng được miễn phí. Gọi 1-866-610-2273 (TTY: 711).

**German:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachunterstützungsdienste zur Verfügung. Hilfsmittel und Dienstleistungen zur Bereitstellung von Informationen in barrierefreien Formaten sind ebenfalls kostenlos verfügbar. Rufen Sie die Nummer +1-866-610-2273 (TTY: 711) an.

**Korean:** 한국어를 구사하는 경우, 무료 언어 지원 서비스를 이용할 수 있습니다. 접근 가능한 형식으로 정보를 제공하는 보조 도구와 서비스도 무료로 제공됩니다. 1-866-610-2273 (TTY: 711) 으로 전화하세요.

**Russian:** Если вы говорите на русском языке, вам могут предоставить бесплатные услуги переводчика. Также бесплатно предоставляются вспомогательные средства и услуги, позволяющие получать информацию в доступных форматах. Звоните по номеру 1-866-610-2273 (TTY: 711).

إذا كنت تتحدث اللغة العربية، تتوفر أيضًا مساعدات اللغوية المجانية. وتتوفر أيضاً مساعدات وخدمات إضافية لتوفير المعلومات بتنسيقات يسهل الوصول إليها مجانًا. اتصل على الرقم 1-866-610-2273 (TTY: 711).

**Hindi:** यदि आप हिन्दी बोलते हैं, तो निःशुल्क भाषा सहायता सेवाएँ उपलब्ध हैं। सुलभ प्रारूप में सूचना उपलब्ध कराने के लिए सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-866-610-2273 (TTY: 711) पर कॉल करें।

**Italian:** Se parla italiano, può usufruire di servizi di assistenza linguistica gratuiti. Sono disponibili gratuitamente anche dei servizi e supporti ausiliari che forniscono informazioni in formati accessibili. Chiami il numero 1-866-610-2273 (TTY: 711).

**Portuguese:** se você fala português, serviços de assistência linguística gratuitos estão disponíveis. Recursos e serviços auxiliares para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-866-610-2273 (TTY: 711).

**Cape Verdean Creole:** Si bu ta papia Kriolu di Kabu Verdi, sirvisus di apoiu lingustikui ta sta dispunivel. També ta sta dispunivel apoiu y sirvisus ausiliaris pa da informason na formatus asesivel. Txoma pa 1-866-610-2273 (TTY: 711).

**Haitian Creole:** Si ou pale kreyòl Ayisyen, gen sèvis asistans lang gratis ki disponib. Gen èd ak sèvis oksilyè pou bay enfòmasyon nan fòm aksèsib ki disponib gratis tou. Rele 1-866-610-2273 (TTY: 711).

**Polish:** Jeśli mówisz po polsku, możesz skorzystać z bezpłatnych usług pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-866-610-2273 (TTY: 711).

**Japanese:** 日本語を話せる方は、無料の言語支援サービスをご利用いただけます。受け入れ可能な方法で情報を入力するための補助手段やサービスも無料でご利用いただけます。1-866-610-2273 (TTY: 711) にお電話ください。

**Gujarati:** જો તમે ગુજરાતી બોલનાર છો, તો મફત ભાષા સહાય સેવા ઉપલબ્ધ છે. માહિતીને સુલભ કરવા માટે સહાયક સહાય અને સેવા પણ મફતમાં ઉપલબ્ધ છે. 1-866-610-2273 (TTY: 711) પર કૉલ કરો.

**Lao/Laotian:** ຖ້າທ່ານເວົ້າພາສາລາວ, ມີບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາພຣັດ. ການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເພື່ອສະໜອງຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້ ແມ່ນອໍ່ງສາມາດໃຊ້ໄດ້ໃນຮູບແບບອໍ່ງ. ໂທ 1-866-610-2273 (TTY: 711).

**Greek:** Εάν μιλάτε ελληνικά, διατίθενται δωρεάν υπηρεσίες γλωσσικής βοήθειας. Διατίθενται επίσης δωρεάν βοηθητικά μέσα και υπηρεσίες για την παροχή πληροφοριών σε προσβάσιμη μορφή. Καλέστε στο 1-866-610-2273 (TTY: 711).

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**If you have questions, please call CCA Senior Care Options (HMO D-SNP) at 866-610-2273 (TTY 711), 8 am to 8 pm, 7 days a week. The call is free. For more information, visit [www.ccama.org](http://www.ccama.org).**



**Khmer:** ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ នោះនឹងមានការជួលជូនសេវាជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ។ ជំនួយ និងសេវាក្នុងការជួលព័ត៌មានជាទម្រង់ដែលអាចចូលប្រើបានក៏នឹងមានជួលជូនដោយឥតគិតថ្លៃផងដែរ។ ទូរសព្ទទៅ 1-866-610-2273 (TTY: 711)។

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# We're here to help.

Our experienced and friendly representatives are just a phone call away. They can answer your questions about our benefits and services. If you're ready to enroll, they're happy to help with that, too.

## Just give us a call:



**855-210-1790 (TTY 711)**

8 am – 8 pm, Monday – Friday, April 1 – September 30  
8 am – 8 pm, 7 days a week, October 1 – March 31



## Or visit us online at:

**[ccama.org/senior-care-options](https://ccama.org/senior-care-options)**

## What to expect after you enroll

After you enroll in your CCA health plan, we'll send you everything you need to make the most of your benefits. Look for three separate mailings:

1. Your Member ID card
2. A New Member Kit with important details about your plan
3. Your Healthy Savings card

You'll also get a welcome call from your onboarding specialist. During this call, they will review your health plan benefits. They will also schedule your comprehensive assessment with a nurse. Your assessment will allow us to learn about you and your medical history. This will help us design your personalized care plan and match you with a care coordinator. Your care coordinator will be your main contact at CCA.

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To learn more or to enroll, call **855-210-1790 (TTY 711)**, 8 am – 8 pm, Monday – Friday, April 1 – September 30; 8 am – 8 pm, 7 days a week, October 1 – March 31.  
Or visit **[ccama.org/senior-care-options](https://ccama.org/senior-care-options)**.

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To speak with a representative:

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You can also visit our website to learn more at:

**[ccama.org/senior-care-options](https://ccama.org/senior-care-options)**



CCA Senior Care Options (HMO D-SNP) is a Dual Special Needs Plan (D-SNP) with a Medicare contract and a contract with the Commonwealth of Massachusetts Medicaid program. Enrollment in the plan depends on the plan's contract renewal with Medicare. This plan is a voluntary program that is available to anyone 65 and older who qualifies for MassHealth Standard and Original Medicare and does not have any other comprehensive health insurance, except Medicare.

Commonwealth Care Alliance®, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of, or exclude people or treat them differently because of, medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 866-610-2273 (TTY 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 866-610-2273 (TTY 711).

You can get this document for free in other formats, such as large print, braille, or audio. Call free 866-610-2273 (TTY 711), 8 am – 8 pm, 7 days a week.