

CareSource Advantage[®] (HMO)

2021 ANNUAL NOTICE OF CHANGE




CareSource[®]

CareSource Advantage® (HMO) offered by CareSource Ohio, Inc.

Annual Notice of Changes for 2021

You are currently enrolled as a member of CareSource Advantage. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Sections 1 and 2 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
 - Will your drugs be covered?
 - Are your drugs in a different tier, with different cost sharing?
 - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
 - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
 - Review the 2021 Drug List and look in Section 1.6 for information about changes to our drug coverage.
 - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit [go.medicare.gov/drugprices](https://www.go.medicare.gov/drugprices). These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 for information about our *Provider & Pharmacy Directory*.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area.
 - Use the personalized search feature on the Medicare Plan Finder at www.medicare.gov/plan-compare website.
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 3.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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

- If you don't join another plan by December 7, 2020, you will be enrolled in CareSource Advantage.
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. ENROLL: To change plans, join a plan between **October 15** and **December 7, 2020**

- If you don't join another plan by **December 7, 2020**, you will be enrolled in CareSource Advantage.
- If you join another plan by **December 7, 2020**, your new coverage will start on **January 1, 2021**. You will be automatically disenrolled from your current plan.

Additional Resources

- Please contact our Member Services number at 1-844-607-2827 for additional information. (TTY users should call 1-800-750-0750 or 711.) Hours are October 1 – March 31: 8 a.m. – 8 p.m., Monday through Sunday; April 1 – September 30: 8 a.m. – 8 p.m., Monday through Friday.

- To receive material in alternate formats such as large print, please contact Member Services at 1-844-607-2827 (TTY users should call 1-800-750-0750 or 711).
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About CareSource Advantage

- CareSource Advantage (HMO) is an HMO with a Medicare contract. Enrollment in CareSource Advantage depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means CareSource Ohio, Inc. When it says “plan” or “our plan,” it means CareSource Advantage.

Y0119_OH-MA-M-201325_M File & Use 8/20/2020

Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for CareSource Advantage in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at CareSource.com/Medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$40.00	\$26.60
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$4,600	\$7,550
Doctor office visits	Primary care visits: \$0 copay per visit Specialist visits: \$35 copay per visit	Primary care visits: \$0 copay per visit Specialist visits: \$35 copay per visit
Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	\$285 copay per day for days 1-7; \$0 copay per day for days 8-90	\$285 copay per day for days 1-7; \$0 copay per day for days 8-90
Part D prescription drug coverage (See Section 1.6 for details.)	Deductible: \$30 for drugs on Tier 3, 4, and 5 only	Deductible: \$100 for drugs on Tier 3, 4, and 5 only

Cost	2020 (this year)	2021 (next year)
	<p data-bbox="703 310 1024 422">Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul data-bbox="703 464 1024 1066" style="list-style-type: none"> <li data-bbox="703 464 954 533">• Drug Tier 1: \$4 copay <li data-bbox="703 632 971 701">• Drug Tier 2: \$10 copay <li data-bbox="703 758 971 827">• Drug Tier 3: \$45 copay <li data-bbox="703 884 987 953">• Drug Tier 4: \$100 copay <li data-bbox="703 1010 1019 1066">• Drug Tier 5: 32% of the total cost 	<p data-bbox="1066 310 1388 422">Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul data-bbox="1066 464 1401 1150" style="list-style-type: none"> <li data-bbox="1066 464 1401 533">• Drug Tier 1: \$4 copay <li data-bbox="1066 632 1328 701">• Drug Tier 2: \$10 copay <li data-bbox="1066 758 1328 827">• Drug Tier 3: \$45 copay <li data-bbox="1066 884 1344 953">• Drug Tier 4: \$100 copay <li data-bbox="1066 1010 1377 1066">• Drug Tier 5: 31% of the total cost <li data-bbox="1066 1115 1401 1150">• Drug Tier 6: \$0 copay

Annual Notice of Changes for 2021
Table of Contents

Summary of Important Costs for 2021	1
SECTION 1 Changes to Benefits and Costs for Next Year	4
Section 1.1 – Changes to the Monthly Premium	4
Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount.....	4
Section 1.3 – Changes to the Provider Network.....	5
Section 1.4 – Changes to the Pharmacy Network.....	5
Section 1.5 – Changes to Benefits and Costs for Medical Services	6
Section 1.6 – Changes to Part D Prescription Drug Coverage	8
SECTION 2 Administrative Changes	11
SECTION 3 Deciding Which Plan to Choose.....	11
Section 3.1 – If you want to stay in CareSource Advantage	11
Section 3.2 – If you want to change plans	12
SECTION 4 Deadline for Changing Plans.....	12
SECTION 5 Programs That Offer Free Counseling about Medicare	13
SECTION 6 Programs That Help Pay for Prescription Drugs	13
SECTION 7 Questions?.....	14
Section 7.1 – Getting Help from CareSource Advantage	14
Section 7.2 – Getting Help from Medicare	14

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2020 (this year)	2021 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$40.00	\$26.60

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 6 regarding “Extra Help” from Medicare.

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

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

Cost	2020 (this year)	2021 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$4,600	\$7,550 Once you have paid \$7,550 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated *Provider & Pharmacy Directory* is located on our website at CareSource.com/Medicare. You may also call Member Services for updated provider information or to ask us to mail you a *Provider & Pharmacy Directory*. **Please review the 2021 *Provider & Pharmacy Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

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

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

Section 1.4 – Changes to the Pharmacy Network

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

There are changes to our network of pharmacies for next year. An updated *Provider & Pharmacy Directory* is located on our website at CareSource.com/Medicare. You may also call Member Services for updated provider information or to ask us to mail you a *Provider & Pharmacy Directory*. **Please review the 2021 *Provider & Pharmacy Directory* to see which pharmacies are in our network.**

Section 1.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your *2021 Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
Acupuncture for chronic low back pain	Acupuncture services for chronic low back pain are <u>not</u> covered.	You pay a \$30 copay for each Medicare-covered visit.
Ambulance Services	Prior authorization is required except for ground or non-ground emergency ambulance transport.	Prior authorization is required for non-emergency medical transportation and fixed wing transportation.
Dental Services (Non-Medicare-covered Comprehensive)	<u>In-Network</u> Prior authorization is required for comprehensive dental when a transplant is indicated.	<u>In-Network</u> Prior authorization is not required for comprehensive dental when a transplant is indicated.
Hearing Exams (Non-Medicare-covered)	<u>In-Network</u> Fitting/Evaluation for hearing aid is not covered.	<u>In-Network</u> 3 Fittings/Evaluations for hearing aid are covered.
Kidney Dialysis Services	<u>In-Network</u> No prior authorization required	<u>In-Network</u> Prior authorization required on certain services
Other Health Care Professionals (e.g. nurse practitioner; physician assistant)	<u>In-Network</u> For each Medicare-covered visit you pay \$35 copay.	<u>In-Network</u> For each Medicare-covered visit you pay \$35 copay; \$30 copay applies to Medicare-covered acupuncture for chronic low back pain.

Cost	2020 (this year)	2021 (next year)
Outpatient Diagnostic Procedures, Tests, and Lab Services	<p><u>In-Network</u> You pay \$0 copay for Medicare-covered diagnostic procedures and tests.</p> <p>You pay \$0 copay for Medicare-covered outpatient lab services.</p>	<p><u>In-Network</u> You pay \$10 copay for Medicare-covered diagnostic procedures and tests.</p> <p>You pay \$10 copay for Medicare-covered outpatient lab services.</p>
Skilled Nursing Facility (SNF) Care	<p><u>In-Network</u> You pay \$0 copay per day for days 1-20; \$178 copay per day for days 21-100 for each Medicare-covered SNF stay.</p>	<p><u>In-Network</u> You pay \$0 copay per day for days 1-20; \$184 copay per day for days 21-100 for each Medicare-covered SNF stay.</p>
Telehealth Services	<p><u>In-Network</u> You pay \$0 copay for additional Medicare-covered telehealth services.</p> <p>Telehealth Services offered for Primary Care Provider at the same cost as in person services.</p>	<p><u>In-Network</u> You pay \$0-\$35 copay for additional Medicare-covered telehealth services.</p> <p>Telehealth Services offered for Primary Care Provider, Individual Sessions for Mental Health Specialty Services, and Individual Sessions for Psychiatric Services at the same cost as in person services.</p>
Vision Care (Non-Medicare-covered - Eyewear)	<p><u>In-Network</u> Contact lenses, eyeglass lenses, and eyeglass frames each limited to 1 per year.</p>	<p><u>In-Network</u> There are no limits on contact lenses, eyeglass lenses, and eyeglass frames (subject to benefit allowance).</p>
Worldwide Emergency/Urgent Services	<p>No maximum plan benefit coverage amount</p>	<p>\$10,000 maximum plan benefit coverage amount</p>

Section 1.6 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically. You can also get the Drug List by calling Member Services at 1-844-607-2827 (TTY: 1-800-750-0750 or 711), Monday – Friday, 8 a.m. to 8 p.m. or visiting our website (CareSource.com/Medicare).

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

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

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

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

Any current formulary exceptions you may have will still be covered next year through the expiration date provided in the original approval letter or until you are no longer covered by the plan, whichever occurs first.

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

Starting in 2021, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug on the same or lower cost-sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, we may decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions or both.

This means, for instance, if you are taking a brand name drug that is being replaced or moved to a higher cost-sharing tier, you will no longer always get notice of the change 30 days before we make it or get a month's supply of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

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

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs ("Extra Help"), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also called the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug costs. If you receive "Extra Help" and haven't received this insert by September 30, 2020 please call Member Services and ask for the "LIS Rider."

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

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at CareSource.com/Medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2020 (this year)	2021 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Part D drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$30.</p> <p>During this stage, you pay cost sharing for drugs on Tier 1, Tier 2 and the full cost of drugs on Tiers 3, 4, and 5 until you have reached the yearly deductible.</p>	<p>The deductible is \$100.</p> <p>During this stage, you pay cost sharing for drugs on Tier 1, Tier 2, Tier 6 and the full cost of drugs on Tiers 3, 4, and 5 until you have reached the yearly deductible.</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

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

Stage	2020 (this year)	2021 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing.</p> <p>For information about the costs for a long-term supply; or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1 Preferred Generic: You pay \$4 copay.</p> <p>Tier 2 Generic: You pay \$10 copay.</p> <p>Tier 3 Preferred Brand: You pay \$45 copay.</p> <p>Tier 4 Non-Preferred Drug: You pay \$100 copay.</p> <p>Tier 5 Specialty Tier: You pay 32% of the total cost.</p> <hr/> <p>Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1 Preferred Generic: You pay \$4 copay.</p> <p>Tier 2 Generic: You pay \$10 copay.</p> <p>Tier 3 Preferred Brand: You pay \$45 copay.</p> <p>Tier 4 Non-Preferred Drug: You pay \$100 copay.</p> <p>Tier 5 Specialty Tier: You pay 31% of the total cost.</p> <p>Tier 6 Select Care Drugs: You pay \$0 copay.</p> <hr/> <p>Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

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

SECTION 2 Administrative Changes

Effective January 1, 2021, CareSource will be adjusting the timely filing deadline for all payment reconsiderations to 60 calendar days from the date of the initial claim determination. This is a reduction from the current timely filing deadline of 120 calendar days from the date of the initial claim determination. Any claim appeal received after 60 calendar days, without written documentation of Good Cause for late filing will be dismissed.

This change is in alignment with CMS regulations, per the “Parts C & D Enrollee Grievances, Organization/Coverage Determinations, and Appeals Guidance” chapter; <https://www.cms.gov/Medicare/Appeals-and-Grievances/MMCAG/Downloads/Parts-C-and-D-Enrollee-Grievances-Organization-Coverage-Determinations-and-Appeals-Guidance.pdf> section 50.2.1 – “Guidelines for Accepting Level 1 Appeal Requests” which states appeal requests must be filed within 60 calendar days from the date of the notice of the initial determination.

Description	2020 (this year)	2021 (next year)
Payment Reconsideration Timely Filing Deadline	CareSource currently allows 120 calendar days from the date of initial claim determination for a claim appeal to be filed.	CareSource will only allow 60 calendar days from the date of initial claim determination for a claim appeal to be filed.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in CareSource Advantage

To stay in our plan you don’t need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our CareSource Advantage.

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2021 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to www.medicare.gov/plan-compare. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

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

Step 2: Change your coverage

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

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2021.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving

employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2021, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2021. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Ohio, the SHIP is called Ohio Senior Health Insurance Information Program (OSHIIP).

OSHIIP is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. OSHIIP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call OSHIIP at 1-800-686-1578. You can learn more about OSHIIP by visiting their website (<https://insurance.ohio.gov/wps/portal/gov/odi/about-us/divisions/ohio-senior-health-insurance-information-program/welcome>).

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the

State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Ohio HIV Drug Assistance Program (OHDAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call Ohio HIV Drug Assistance Program (OHDAP) at 1-800-777-4775 (TTY 711).

SECTION 7 Questions?

Section 7.1 – Getting Help from CareSource Advantage

Questions? We're here to help. Please call Member Services at 1-844-607-2827. (TTY only, call 1-800-750-0750 or 711). We are available for phone calls October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m., April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m. Calls to these numbers are free.

Read your 2021 *Evidence of Coverage* (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2021. For details, look in the 2021 *Evidence of Coverage* for CareSource Advantage. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at CareSource.com/Medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

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

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

You can visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the

Medicare website. (To view the information about plans, go to www.medicare.gov/plan-compare.)

Read *Medicare & You 2021*

You can read the *Medicare & You 2021* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.



Member Services

1-844-607-2827 (TTY: 711)

October 1 – March 31: 8 a.m. to 8 p.m., seven days a week

April 1 – September 30: 8 a.m. to 8 p.m., Monday – Friday

[CareSource.com/Medicare](https://www.caresource.com/Medicare)