



UNIVERSITY
OF
CALIFORNIA



2020 Evidence of

Coverage

Member Services: **1-833-279-0460**, TTY: **711**
Available 24/7
www.anthem.com/ca

Blue Cross MedicareRx (PDP) with Senior Rx Plus
UC High Option Supplement to Medicare

EVIDENCE OF COVERAGE

January 1, 2020 – December 31, 2020

Your Group Sponsored Medicare Prescription Drug Coverage as a Member of Blue Cross MedicareRx (PDP) with Senior Rx Plus

This booklet gives you the details about your Medicare prescription drug coverage and non-Medicare supplemental drug coverage from January 1, 2020 – December 31, 2020. It explains how to get coverage for the prescription drugs you need. **This is an important legal document. Please keep it in a safe place.**

For questions about:	Please contact:
Medicare prescription drug coverage	Anthem Medicare Prescription Drug Member Services 1-833-279-0460 , TTY: 711 Available 24/7 Or visit www.anthem.com/ca or ucppoplans.com
Enrollment	UC Retirement Administration Service Center (RASC) 1-800-888-8267 (in U.S.) Monday through Friday, 8:30 a.m. to 4:30 p.m. PT Fax: 1-800-792-5178 Or visit UCNet at ucnet.universityofcalifornia.edu/contacts/rasc.html
Medical coverage with UC Medicare PPO plan with Prescription Drugs or UC High Option Supplement to Medicare	Anthem Health Guide 1-844-437-0486 Monday through Friday, 5:00 a.m. to 8:00 p.m. PT Or visit ucppoplans.com

When it says “you” or “your” it means you, or your covered spouse or domestic partner, and/or covered dependent(s).

Important: This is not an insured benefit plan. Anthem Blue Cross has been retained to administer certain parts of this Plan. The Medicare benefits described in this *Evidence of Coverage* are being provided pursuant to the contract between Anthem Blue Cross and the Centers for Medicare & Medicaid Services. Anthem Blue Cross provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

Our plan has free language interpreter services available to answer questions from non-English speaking members. Please call the Member Services number listed above to request interpreter services.

This document may be available in other alternate formats. Please call the Member Services number listed above for additional information.

YOUR BENEFITS CHART

Your 2020 Prescription Drug Benefits Chart for

UC High Option Supplement to Medicare

Your retiree drug coverage includes Medicare Part D drug benefits and non-Medicare supplemental drug benefits. The cost shown below is what you pay after all benefits under your retiree drug coverage have been provided.

Formulary	Enhanced
Deductible	None
Drug Plan Out of Pocket per calendar year	\$1,000
Covered Services	What you pay

Part D Initial Coverage

Below is your payment responsibility until the amount paid by you and the Coverage Gap Discount Program for covered Part D prescriptions reaches your True Out of Pocket limit of \$6,350. Important Note: Once you reach your \$1,000 Drug Plan Out of Pocket, you no longer pay a copay or coinsurance for your drugs until the next calendar year begins.

Retail Pharmacy	per 30-day supply
• Select Generics	\$0 copay
• Generics	\$10 copay
• Preferred Brands	\$30 copay
• Non-Preferred Brands	\$45 copay
• Specialty Drugs (Generic and Brand)	\$30 copay
• Diabetic Supplies – Alcohol Swabs and Gauze	\$10 copay
• Diabetic Supplies – Insulin Syringes	\$30 copay
• Part D Preventive Vaccines	\$0 copay

Typically retail pharmacies dispense a 30-day supply of medication. Many of our retail pharmacies can dispense more than a 30-day supply of medication. If you purchase more than a 30-day supply at these retail pharmacies, you will need to pay one copay for each full or partial 30-day supply filled. For example, if you order a 90-day supply, you will need to pay three 30-day supply copays. If you get a 45-day or 50-day supply, you will need to pay two 30-day copays. If you purchase more than a 30-day supply at one of the UC Medical Center retail pharmacies or Costco, CVS, Vons/Safeway or Walgreens, you only pay the mail-order copay shown below.

Covered Services	What you pay
Mail-Order Pharmacy	per 90-day supply
• Select Generics	\$0 copay
• Generics	\$20 copay
• Preferred Brands	\$60 copay
• Non-Preferred Brands	\$90 copay
• Specialty Drugs (Generic and Brand)	\$60 copay
• Diabetic Supplies – Alcohol Swabs and Gauze	\$20 copay
• Diabetic Supplies – Insulin Syringes	\$60 copay

Part D Catastrophic Coverage

If you have not already met your \$1,000 Drug Plan Out of Pocket, your payment responsibility changes after the cost you and the Coverage Gap Discount Program have paid for covered drugs reaches your True Out of Pocket limit of \$6,350.

Retail and Mail-Order Pharmacies	Up to a 90-day supply
• Select Generics	\$0 copay
• Generic Drugs	\$0 copay
• Brand-Name Drugs	\$0 copay

- **Smoking Cessation Drugs:** Your plan includes coverage for smoking cessation drugs prescribed by a physician. See Formulary for a complete list of drugs covered.
- **Transgender Changes or Gender Identity Disorder Drugs:** You pay the applicable drug tier copay under retail or mail order. See Formulary for a complete list of drugs covered.
- **Vaccines:** Medicare covers some vaccines under Part B medical coverage and other vaccines under Part D drug coverage. Your UC drug plan provides coverage for both Part B and Part D vaccines at no cost when purchased at a network pharmacy. You also have coverage for vaccines administered at a physician's office, however the physician will only submit a claim for a Part B vaccine. If you want to get a Part D vaccine at your physician's office you will pay for the entire cost of the vaccine and its administration and then ask your UC drug plan to pay its share of the cost. Please see your Evidence of Coverage for complete details on what you pay for vaccines covered by Part D. A list of Part D covered vaccines are included in your formulary. Part B covered vaccines are listed in the benefits chart.
- **Drug Plan Out of Pocket:** Once the cost you have paid for covered drugs reaches \$1,000 your plan will cover 100% of the cost of covered drugs. You will no longer have to pay a copay or coinsurance for covered drugs until the next calendar year begins.

- **Coverage for Out of Country Drugs:** Outpatient prescription drugs are not covered by Medicare Part D plans when they are filled by pharmacies outside of the United States. Your plan provides coverage for outpatient prescription drugs when all of the following apply:
 - You are outside the 50 United States, District of Columbia, and all U.S. Territories for less than six months,
 - You remain a permanent resident of the United States while you are out of country,
 - The drug is approved by the Food and Drug Administration (FDA), and
 - The drug would be a covered drug by your plan if the drug was filled by a pharmacy located within the United States.

When you receive coverage for outpatient prescription drugs filled at a pharmacy outside the United States, you will need to pay the full cost of the drug and request that we reimburse you for our share. Your share of a covered outpatient drug will be your coinsurance or copayment amount. Please see “How to ask us to pay you back” for detailed instructions.

Your 2020 Extra Covered Drugs Benefits Chart

Covered Services	What you pay
Extra Covered Drugs	
<p>These are drugs that are covered by your retiree drug plan that are often excluded from Part D coverage. These drugs are covered by your Senior Rx Plus benefits. Some of these drugs may be required on your retiree drug plan by state regulations. These drugs do not count towards your True Out of Pocket expenses. They do not qualify for lower Catastrophic copays.</p>	
Cough and Cold Vitamins and Minerals Erectile Dysfunction (ED)	See Drug List for complete list of drugs covered
<ul style="list-style-type: none"> • Generics 	You pay your Retail or Mail-Order copay
<ul style="list-style-type: none"> • Preferred Brands 	You pay your Retail or Mail-Order copay
<ul style="list-style-type: none"> • Non-Preferred Brands 	You pay your Retail or Mail-Order copay
Part B Diabetic Supplies	Lancets, Blood Sugar Diagnostics and Calibration Solutions
<ul style="list-style-type: none"> • Prescription - Retail Pharmacy 	\$0 copay
<ul style="list-style-type: none"> • Prescription - Mail-Order Pharmacy 	\$0 copay
Part B Diabetic Supplies	Glucometers Copay or coinsurance per Covered Device
<ul style="list-style-type: none"> • Prescription 	\$0 copay
Part B Preventive Vaccines	Influenza, Pneumonia and Hepatitis B
<ul style="list-style-type: none"> • Per Injection 	\$0 copay
Contraceptive Devices	Limit 1 per year; Copay or coinsurance per Covered Device
<ul style="list-style-type: none"> • Prescription 	\$0 copay

This list of chapters and page numbers is your starting point. For more help in finding information you need, go to the first page of a chapter. **You will find a detailed list of topics at the beginning of each chapter.**

Chapter 1

Getting started as a member 1

Explains what it means to be in a group sponsored Medicare Prescription Drug plan and how to use this booklet. Explains materials we will send you, your plan premium, the Part D late enrollment penalty, your plan membership card, and keeping your membership record up to date.

Chapter 2

Important phone numbers and resources..... 15

Explains how to get in touch with your plan and with other organizations, including Medicare, the State Health Insurance Assistance Program (SHIP), the Quality Improvement Organization, Social Security, Medicaid (the state health insurance program for people with low incomes), programs that help people pay for their prescription drugs, and the Railroad Retirement Board.

Chapter 3

Using the plan's coverage for your Part D prescription drugs..... 27

Explains rules you need to follow when you get your Part D drugs. Explains how to use the plan's *List of Covered Drugs (Formulary)* to find out which drugs are covered. Explains which kinds of drugs are *not* covered. Explains several kinds of restrictions that apply to your coverage for certain drugs. Explains where to get your prescriptions filled. Explains the plan's programs for drug safety and managing medications.

Chapter 4

What you pay for your Part D prescription drugs 47

Explains the stages of drug coverage, including the Deductible Stage, Initial Coverage Stage, Coverage Gap Stage and Catastrophic Coverage Stage, and how these stages affect what you pay for your drugs. Explains the cost sharing tiers for your Part D drugs, and along with the benefits chart located at the front of this booklet, explains what you must pay as your share of the cost for a drug in each cost sharing tier.

Chapter 5

Asking us to pay our share of the costs for covered drugs..... 61

Explains when and how to send a bill to us when you want to ask us to pay you back for our share of the cost for your covered drugs.

Table of Contents | 2020 Evidence of Coverage

This list of chapters and page numbers is your starting point. For more help in finding information you need, go to the first page of a chapter. **You will find a detailed list of topics at the beginning of each chapter.**

Chapter 6

Your rights and responsibilities..... 67

Explains the rights and responsibilities you have as a member of our plan. Explains what you can do if you think your rights are not being respected.

Chapter 7

What to do if you have a problem or complaint (coverage decisions, appeals, complaints) 80

Explains, step-by-step, what to do if you are having problems or concerns as a member of our plan.

- Explains how to ask for coverage decisions and make appeals if you are having trouble getting the prescription drugs you think are covered by our plan. This includes asking us to make exceptions to the rules and/or extra restrictions on your coverage.
- Explains how to make complaints about quality of care, waiting times, Member Services and other concerns.

Chapter 8

Ending your membership in the plan..... 102

Explains when and how you can end your membership in the plan. Explains situations in which we are required to end your membership.

Chapter 9

Legal notices 111

Includes notices about governing law and about non-discrimination.

Chapter 10

Definitions of important words 119

Explains key terms used in this booklet.

Chapter 11

State organization contact information..... 126

Explains how to get in touch with other organizations, including the State Health Insurance Assistance Program, the Quality Improvement Organization, etc.

CHAPTER 1

Getting started as a member

SECTION 1

Introduction	4
Section 1.1 You are enrolled in Blue Cross MedicareRx (PDP) with Senior Rx Plus, which is a group sponsored Medicare prescription drug plan with supplemental drug coverage	4
Section 1.2 What is the <i>Evidence of Coverage</i> booklet about?.....	4
Section 1.3 Legal information about the <i>Evidence of Coverage</i>	4

SECTION 2

What makes you eligible to be a plan member?	5
Section 2.1 Your eligibility requirements.....	5
Section 2.2 What are Medicare Part A and Medicare Part B?	5
Section 2.3 Here is the service area for your plan	5
Section 2.4 U.S. citizen or lawful presence	6

SECTION 3

What other materials will you get from us?	6
Section 3.1 Your plan membership card – Use it to get all covered prescription drugs.....	6
Section 3.2 The <i>Pharmacy Directory</i> : Your guide to pharmacies in our network.....	6
Section 3.3 Your plan's <i>List of Covered Drugs (Formulary)</i>	7
Section 3.4 The <i>Part D Explanation of Benefits</i> (the “ <i>Part D EOB</i> ”): Reports with a summary of payments made for your Part D prescription drugs.....	7

SECTION 4

Your monthly premium	7
Section 4.1 How much is your plan premium?.....	7

SECTION 5

Do you have to pay the Part D “late enrollment penalty”?	8
Section 5.1 What is the Part D “late enrollment penalty”?.....	8
Section 5.2 How much is the Part D late enrollment penalty?	9
Section 5.3 In some situations, you can enroll late and not have to pay the penalty.....	9
Section 5.4 What can you do if you disagree about your Part D late enrollment penalty?	10

SECTION 6

Do you have to pay an extra Part D amount because of your income? 10

Section 6.1 Who pays an extra Part D amount because of income? 10

Section 6.2 How much is the extra Part D amount? 11

Section 6.3 What can you do if you disagree about paying an extra Part D amount? 11

Section 6.4 What happens if you do not pay the extra Part D amount? 11

SECTION 7

More information about your monthly premium 11

Section 7.1 Many members are required to pay other Medicare premiums.....11

Section 7.2 Can we change your monthly plan premium during the year?.....12

SECTION 8

Please keep your plan membership record up to date 12

Section 8.1 How to help make sure that we have accurate information about you12

SECTION 9

We protect the privacy of your personal health information 13

Section 9.1 We make sure that your health information is protected.....13

SECTION 10

How other insurance works with our plan 13

Section 10.1 Which plan pays first when you have other insurance?13

SECTION 1 Introduction

Section 1.1 You are enrolled in Blue Cross MedicareRx (PDP) with Senior Rx Plus, which is a group sponsored Medicare prescription drug plan with supplemental drug coverage

Important: This is not an insured benefit plan. Anthem Blue Cross has been retained to administer certain parts of this plan. The Medicare benefits described in this *Evidence of Coverage* are being provided pursuant to the contract between Anthem Blue Cross and the Centers for Medicare & Medicaid Services. Anthem Blue Cross provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

There are different types of Medicare plans. Blue Cross MedicareRx (PDP) with Senior Rx Plus is a Medicare prescription drug plan (also called Group Part D or PDP). Like all Medicare plans, this Medicare prescription drug plan is approved by Medicare and run by a private company. In addition, your retiree drug coverage includes non-Medicare supplemental drug coverage provided by your Senior Rx Plus benefits.

Section 1.2 What is the *Evidence of Coverage* booklet about?

This *Evidence of Coverage* booklet explains how to get your Medicare prescription drug coverage through our plan. This booklet explains your rights and responsibilities, what is covered, and what you pay as a member of the plan.

This booklet explains benefits you have under your Group Part D coverage and your non-Medicare supplemental drug coverage. We will refer to your complete drug coverage as your “retiree drug coverage” or “your plan.” Your retiree drug coverage includes basic coverage provided by Group Part D and supplemental coverage provided by Senior Rx Plus.

The words “coverage” and “covered drugs” refer to the prescription drug coverage available to you as a member of Blue Cross MedicareRx (PDP) with Senior Rx Plus.

It's important for you to learn what your plan's rules are and what coverage is available to you. We encourage you to set aside some time to look through this *Evidence of Coverage* booklet.

If you are confused or concerned, or just have a question, please contact your plan's Member Services. Phone numbers are printed on the back cover of this booklet.

Section 1.3 Legal information about the *Evidence of Coverage*

It's part of our contract with you

This *Evidence of Coverage* is part of our contract with you about how your plan covers your care. Other parts of this contract include your enrollment form, the *List of Covered Drugs (Formulary)*, and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called “riders” or “amendments.”

The benefits described in this *Evidence of Coverage* are in effect during the months listed on the first page, as long as you are a validly enrolled member in this plan.

Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of your plan after December 31, 2020, or on your group

Chapter 1 | Getting started as a member

sponsored plan's renewal date. We can also choose to stop offering the plan, or to offer it in a different service area, after December 31, 2020.

Medicare must approve our plan each year

Medicare (the Centers for Medicare & Medicaid Services) must approve our plan each year. You can continue to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

SECTION 2 What makes you eligible to be a plan member?

Section 2.1 Your eligibility requirements

You are eligible for membership in our plan as long as:

- You are eligible for coverage under your group sponsored health plan retiree benefits. If you have questions regarding your eligibility for coverage under your group sponsored retiree benefits, please contact the group's benefit administrator.
- – *and* – you are a United States citizen or are lawfully present in the United States.
- – *and* – you live in the service area in which we can provide retired group members access to network pharmacies, which includes the 50 United States, District of Columbia (D.C.), and all U.S. Territories, and you have Medicare Part A or Medicare Part B (or you have both Part A and Part B). Section 2.2 explains Medicare Part A and Medicare Part B.

Section 2.2 What are Medicare Part A and Medicare Part B?

As discussed in Section 1.1 above, you have chosen to get your prescription drug coverage, sometimes called Medicare Part D, through our plan. We describe the drug coverage you receive under your Medicare Part D coverage in Chapter 3.

When you first signed up for Medicare, you received information about what services are covered under Medicare Part A and Medicare Part B. Remember:

- Medicare Part A generally helps cover services provided by hospitals for inpatient services, skilled nursing facilities or home health agencies.
- Medicare Part B is for most other medical services (such as physicians' services and other outpatient services) and certain items (such as durable medical equipment (DME) and supplies).

Section 2.3 Here is the service area for your plan

Although Medicare is a federal program, your plan is available only to individuals who live in the service area. To remain a member of our group sponsored plan, you must continue to reside in one of the 50 United States, or the District of Columbia (D.C.), or one of the U.S. Territories, which is our Medicare-defined service area. We cannot service retirees or their dependents if they live outside the service area.

If you plan to move out of the service area, please contact all of the following to update your contact information:

- Member Services. Phone numbers are printed on the back cover of this booklet.

Chapter 1 | Getting started as a member

- Group sponsor of your group plan.
- Social Security. You can find their phone numbers and contact information in Chapter 2, Section 5.

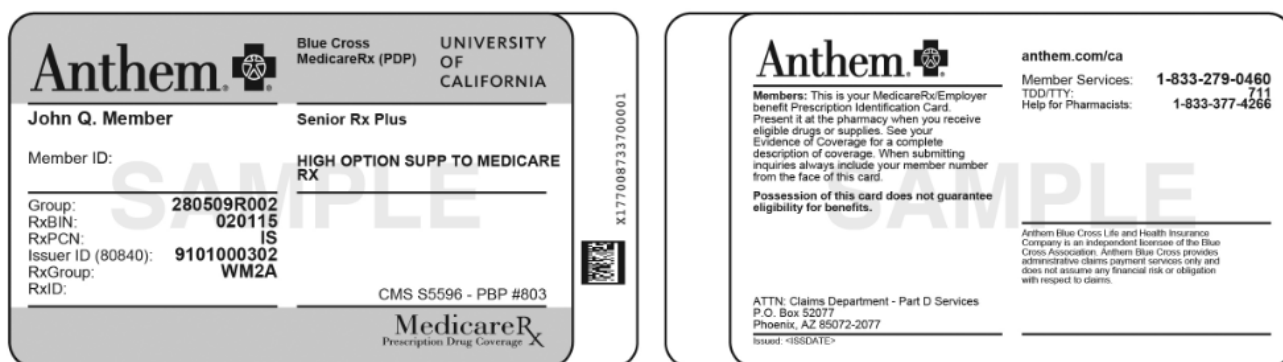
Section 2.4 U.S. citizen or lawful presence

A member of a Medicare health plan must be a U.S. citizen or lawfully present in the United States. Medicare (the Centers for Medicare & Medicaid Services) will notify Blue Cross MedicareRx (PDP) with Senior Rx Plus if you are not eligible to remain a member on this basis. Blue Cross MedicareRx (PDP) with Senior Rx Plus must disenroll you if you do not meet this requirement.

SECTION 3 What other materials will you get from us?

Section 3.1 Your plan membership card – Use it to get all covered prescription drugs

While you are a member of our plan, you must use your membership card for prescription drugs you get at network pharmacies. Here's a sample membership card to show you what yours will look like:



Please carry your card with you at all times and remember to show your card when you get covered drugs. If your plan membership card is damaged, lost or stolen, call Member Services right away and we will send you a new card. Phone numbers for Member Services are printed on the back cover of this booklet.

You may need to use your red, white and blue Medicare card to get covered medical care and services under Original Medicare.

Section 3.2 The *Pharmacy Directory*: Your guide to pharmacies in our network

What are “network pharmacies”?

Network pharmacies are all of the pharmacies that have agreed to fill covered prescriptions for our plan members.

Your Group Part D and Senior Rx Plus coverage use the same network pharmacies.

Why do you need to know about network pharmacies?

You can use the *Pharmacy Directory* to find the network pharmacy you want to use. There are changes to our network of pharmacies for next year. You can call Member Services for updated provider information or ask us to mail you a *Pharmacy Directory*. **Please review your *Pharmacy Directory* to see which pharmacies are in our network.**

Chapter 1 | Getting started as a member

If you don't have the *Pharmacy Directory*, you can get a copy from Member Services. Phone numbers are printed on the back cover of this booklet. At any time, you can call Member Services to get up-to-date information about changes in the pharmacy network. You can also find this information on www.anthem.com/ca.

Section 3.3 Your plan's *List of Covered Drugs (Formulary)*

Your plan has a *List of Covered Drugs (Formulary)*. We call it the "*Drug List*" for short. It explains which Part D prescription drugs are covered by your plan. The drugs on this list are selected by us with the help of a team of doctors and pharmacists. The list must meet requirements set by Medicare. Medicare has approved this plan's *Drug List*.

The *Drug List* also explains if there are any rules that restrict coverage for your drugs.

We'll provide you a copy of the *Drug List*. To get the most complete and current information about which drugs are covered, you can call Member Services or you can visit the plan's website www.anthem.com/ca. Phone numbers are printed on the back cover of this booklet.

Section 3.4 The *Part D Explanation of Benefits (the "Part D EOB")*: Reports with a summary of payments made for your Part D prescription drugs

When you use your Part D prescription drug benefits, we will send you a summary report to help you understand and keep track of payments for your Part D prescription drugs. This summary report is called the *Part D Explanation of Benefits (the "Part D EOB")*.

The *Part D Explanation of Benefits* explains the total amount you, or others on your behalf, have spent on your Part D prescription drugs and the total amount your retiree drug coverage has paid for each of your Part D prescription drugs during the month. Chapter 4, "What you pay for your Part D prescription drugs," gives more information about the *Part D Explanation of Benefits* and how it can help you keep track of your drug coverage.

A *Part D Explanation of Benefits* summary is also available upon request. To get a copy, please contact Member Services. Phone numbers are printed on the back cover of this booklet.

SECTION 4 Your monthly premium

Section 4.1 How much is your plan premium?

Your coverage is provided through a contract with your group sponsor. Please contact your group sponsor for information about your plan premium.

In some situations, your plan premium could be less.

There are programs to help people with limited resources pay for their drugs. These include "Extra Help" and State Pharmaceutical Assistance Programs. Chapter 2 explains more about these programs. If you qualify, enrolling in the program might lower your monthly plan premium.

If you are *already enrolled* and getting help from one of these programs, we will send you a separate insert, called the "*Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*" (also known as the "*Low Income Subsidy Rider*" or the "*LIS Rider*"), which explains your drug coverage. If you don't have this insert, please call Member Services and ask for the "*LIS Rider*." Phone numbers for Member Services are printed on the back cover of this booklet. Or, if you are a member of a State Pharmaceutical Assistance Program (SPAP) and they are helping with your

Chapter 1 | Getting started as a member

premium costs, please contact your SPAP to determine what help is available to you. For contact information, please refer to the state-specific agency listing located in Chapter 11.

In most cases, because you're enrolled in a group sponsored plan, we'll credit the amount of "Extra Help" received to your group's bill on your behalf. If your group plan pays 100% of the premium for your retiree coverage, then they are entitled to keep these funds. However, if you contribute to the premium, your group must apply the subsidy toward the amount you contribute to this plan.

In some situations, your plan premium could be more.

In some situations, you may owe additional money because of your income or when you enrolled in Part D. Some members are required to pay a **Part D late enrollment penalty** because they did not join a Medicare drug plan when they first became eligible or, because they had a continuous period of 63 days or more when they didn't have "creditable" prescription drug coverage. "Creditable" means the drug coverage is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. For these members, the Part D late enrollment penalty is added to the plan's monthly premium. For members of group sponsored plans, the Part D late enrollment penalty is usually added to the premium charged to the group, unless you are normally billed directly by your plan.

- If you are required to pay the Part D late enrollment penalty, the cost of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage. Chapter 1, Section 5 explains the Part D late enrollment penalty.
- If you think that you may have a late enrollment penalty, you may want to contact your group sponsor or Member Services to find out what you will have to pay toward the penalty. Phone numbers are printed on the back cover of this booklet.
- If you have a Part D late enrollment penalty and do not pay it, you could be disenrolled from your plan.

SECTION 5 Do you have to pay the Part D "late enrollment penalty"?

Section 5.1 What is the Part D "late enrollment penalty"?

Note: If you receive "Extra Help" from Medicare to pay for your prescription drugs, you will not pay a late enrollment penalty.

The late enrollment penalty is an amount that is added to your Part D premium. You may owe a Part D late enrollment penalty if you did not enroll in a plan offering Medicare Part D drug coverage when you first became eligible for this drug coverage, or you experienced a continuous period of 63 days or more when you did not have Part D or other creditable coverage. "Creditable prescription drug coverage" is coverage that meets Medicare's minimum standards, since it is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. The cost of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage. You will have to pay this penalty for as long as you have Part D coverage.

Your Part D late enrollment penalty is considered to be part of your plan premium. When you first enroll in your plan, we let you know the amount of the penalty. The Part D late enrollment penalty is added to the monthly premium charged to your group for your coverage. If you think you may have a late enrollment penalty, you should contact your group to see what amount you will have to pay. However, if you are billed directly by your plan for your monthly premium, the late enrollment

Chapter 1 | Getting started as a member

penalty will be included in the bill you receive from us. If you do not pay your Part D late enrollment penalty, you could be disenrolled from the plan.

Section 5.2 How much is the Part D late enrollment penalty?

Medicare determines the amount of the penalty. Here is how it works:

- First, count the number of full months that you were not enrolled in a Medicare drug plan, after you were eligible to enroll. Or count the number of full months in which you did not have creditable prescription drug coverage, if the break in coverage was 63 days or more. The penalty is 1% for every month that you didn't have creditable coverage. For example, if you go 14 months without coverage, the penalty will be 14%.
- Then, Medicare determines the amount of the average monthly premium for Medicare drug plans in the nation from the previous year. For 2019, this average premium amount was \$33.19. This amount may change for 2020.
- To calculate your monthly penalty, you multiply the penalty percentage and the average monthly premium and then round it to the nearest 10 cents. In the example here, it would be 14% times \$33.19, which equals \$4.647. This rounds to \$4.65. This amount would be added to **the monthly premium for someone with a Part D late enrollment penalty.**

There are three important things to note about this monthly Part D late enrollment penalty:

- First, **the penalty may change each year**, because the average monthly premium can change each year. If the national average premium (as determined by Medicare) increases, your penalty will increase.
- Second, **you will continue to pay a penalty** every month for as long as you are enrolled in a plan that has Medicare Part D drug benefits, even if you change plans.
- Third, if you are under 65 and currently receiving Medicare benefits, the Part D late enrollment penalty will reset when you turn 65. After age 65, your Part D late enrollment penalty will be based only on the months that you don't have coverage after your initial enrollment period for aging into Medicare.

Section 5.3 In some situations, you can enroll late and not have to pay the penalty

Even if you have delayed enrolling in a plan offering Medicare Part D coverage when you were first eligible, sometimes you do not have to pay the Part D late enrollment penalty.

You will not have to pay a penalty for late enrollment if you are in any of these situations:

- If you already have prescription drug coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. Medicare calls this "**creditable drug coverage.**" **Please note:**
 - Creditable coverage could include drug coverage from a former group sponsor, TRICARE or the Department of Veterans Affairs. Your insurer or your human resources department will tell you each year if your drug coverage is creditable coverage. This information may be sent to you in a letter or included in a newsletter from the plan. Keep this information, because you may need it if you join a Medicare drug plan later.
 - **Please note:** If you receive a "certificate of creditable coverage" when your health coverage ends, it may not mean your prescription drug coverage was creditable.

Chapter 1 | Getting started as a member

The notice must state that you had “creditable” prescription drug coverage that expected to pay as much as Medicare’s standard prescription drug plan pays.

- The following are *not* creditable prescription drug coverage: prescription drug discount cards, free clinics and drug discount websites.
 - For additional information about creditable coverage, please look in your *Medicare & You 2020 Handbook* or call **Medicare** at **1-800-MEDICARE (1-800-633-4227)**. TTY users, call **1-877-486-2048**. You can call these numbers for free, 24 hours a day, 7 days a week.
- If you were without creditable coverage, but you were without it for less than 63 days in a row.
 - If you are receiving “Extra Help” from Medicare.

Section 5.4 What can you do if you disagree about your Part D late enrollment penalty?

If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review of the decision about your late enrollment penalty. Generally, you must request this review **within 60 days** from the date on the first letter you receive stating you have to pay a late enrollment penalty. If you were paying a penalty before joining our plan, you may not have another chance to request a review of that late enrollment penalty. Call Member Services to find out more about how to do this. Phone numbers are printed on the back cover of this booklet.

Important: Do not stop paying your Part D late enrollment penalty while you’re waiting for a review of the decision about your late enrollment penalty. If you do, you could be disenrolled for failure to pay your plan premiums.

SECTION 6 Do you have to pay an extra Part D amount because of your income?

Section 6.1 Who pays an extra Part D amount because of income?

Most people pay a standard monthly Part D premium. However, some people pay an extra amount because of their yearly income. This is known as the Income-Related Monthly Adjustment Amount, also known as IRMAA. If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you must pay an extra amount directly to the government for your Medicare Part D coverage.

Part D-IRMAA is assessed to all Medicare beneficiaries with Part D coverage whose incomes exceed the federal government established threshold amounts. Failure by a Medicare beneficiary to pay the Part D-IRMAA will result in involuntary disenrollment from their Part D plan and, thus, the loss of retiree drug and/or health coverage through their group.

Please carefully review all communications you receive from Medicare. As a Part D group sponsor, we are not billing or collecting the Part D-IRMAA; however, as a group sponsor we must be prepared to effectuate accurate disenrollments in situations where individuals fail to pay the income-related adjustment.

If you have to pay an extra amount, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be and how to pay it. The extra amount will be withheld from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefit check,

Chapter 1 | Getting started as a member

no matter how you usually pay your plan premium, unless your monthly benefit isn't enough to cover the extra amount owed. If your benefit check isn't enough to cover the extra amount, you will get a bill from Medicare. **You must pay the extra amount to the government. It cannot be paid with your monthly plan premium.**

Section 6.2 How much is the extra Part D amount?

If your modified adjusted gross income (MAGI) as reported on your IRS tax return is above a certain amount, you will pay an extra amount in addition to your monthly plan premium. For more information on the extra amount you may have to pay based on your income, visit <https://www.medicare.gov/part-d/costs/premiums/drug-plan-premiums.html>.

Section 6.3 What can you do if you disagree about paying an extra Part D amount?

If you disagree about paying an extra amount because of your income, you can ask Social Security to review the decision. To find out more about how to do this, contact Social Security at **1-800-772-1213**. TTY users should call **1-800-325-0778**.

Section 6.4 What happens if you do not pay the extra Part D amount?

The extra amount is paid directly to the government (not your Medicare plan) for your Medicare Part D coverage. If you are required by law to pay the extra amount and you do not pay it, you **will** be disenrolled from the plan and lose prescription drug coverage.

SECTION 7 More information about your monthly premium

Section 7.1 Many members are required to pay other Medicare premiums.

In addition to paying the monthly plan premium, many members are required to pay other Medicare premiums. As explained in Section 2 above, in order to be eligible for your plan, you must be entitled to Medicare Part A and/or enrolled in Medicare Part B. For that reason, some plan members (those who aren't eligible for premium-free Part A) pay a premium for Medicare Part A. Most plan members pay a premium for Medicare Part B. **You must continue to pay your Medicare premiums for you to remain a member of your plan.**

Some people pay an extra amount for Part D because of their yearly income. This is known as Income-Related Monthly Adjustment Amounts, also known as IRMAA. If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium.

- **If you are required to pay the extra amount and you do not pay it, you will be disenrolled from your plan and lose prescription drug coverage.**
- If you have to pay an extra amount, Social Security, **not your Medicare plan**, will send you a letter telling you what that extra amount will be.
- For more information about Part D premiums based on income, go to Chapter 4, Section 6 of this booklet. You can also visit <https://www.medicare.gov> on the web or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**. Or you may call Social Security at **1-800-772-1213**. TTY users should call

Chapter 1 | Getting started as a member

1-800-325-0778.

Your copy of *Medicare & You 2020* gives information about the Medicare premiums in the section called “2020 Medicare Costs.” This explains how the Medicare Part B and Part D premiums differ for people with different incomes. Everyone with Medicare receives a copy of *Medicare & You* each year in the fall. Those new to Medicare receive it within a month after first signing up. You can also download a copy of *Medicare & You 2020* from the Medicare website (<https://www.medicare.gov>). Or you can order a printed copy by phone at **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users, call **1-877-486-2048**.

Section 7.2 Can we change your monthly plan premium during the year?

Generally, your plan premium won't change during the benefit year. You will be notified, in advance, if there will be any changes for the next benefit year in your plan premiums or in the amounts you will have to pay when you get your prescriptions covered.

However, in some cases the part of the premium that you have to pay can change during the year. This happens if you become eligible for the “Extra Help” program or if you lose your eligibility for the “Extra Help” program during the year. If you qualify for the “Extra Help” program for your prescription drug costs, the “Extra Help” program will pay part of your monthly plan premium. If Medicare pays only a portion of this premium, we will bill you for the amount Medicare doesn't cover. If you lose eligibility during the year, you will need to start paying the full monthly premium. You can find out more about the “Extra Help” program in Chapter 2, Section 7.

SECTION 8 Please keep your plan membership record up to date

Section 8.1 How to help make sure that we have accurate information about you

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage.

The pharmacists in your plan's network need to have the correct information about you. **These network providers use your membership record to know what drugs are covered and the cost sharing amounts for you.** Because of this, it is very important that you help us keep your information up to date.

Let us know about these changes:

- Changes to your name, your address or your phone number
- Changes in any other medical or drug insurance coverage you have (such as from a group sponsor)
- If you have any liability claims, such as claims from an automobile accident
- If you have been admitted to a nursing home
- If your designated responsible party, such as a caregiver, changes

If any of this information changes, please let us know by calling Member Services. Phone numbers are printed on the back cover of this booklet. Please remember to also notify your group sponsor of your group plan so they will have your most up-to-date contact information on file.

It is also important to contact Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

Chapter 1 | Getting started as a member

Read over the information we send you about any other insurance coverage you have

Medicare requires that we collect information from you about any medical or drug insurance coverage that you have in addition to this retiree drug coverage. That's because we must coordinate any other coverage you have with your benefits under our plan. For more information about how our coverage works when you have other insurance, see Section 10 in this chapter.

Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or if you have other coverage that is not listed, please call Member Services. Phone numbers are printed on the back cover of this booklet.

SECTION 9 We protect the privacy of your personal health information

Section 9.1 We make sure that your health information is protected

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

For more information about how we protect your personal health information, please go to Chapter 6, Section 1.4 of this booklet.

SECTION 10 How other insurance works with our plan

Section 10.1 Which plan pays first when you have other insurance?

When you have other insurance, there are rules set by Medicare that decide which of your insurance plans pays first and which pays second or even third. The insurance that pays first is called the "primary payer" and pays up to the limits of its coverage. The one that pays second, called the "secondary payer," only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs. Your retiree drug coverage includes basic coverage provided by Group Part D benefits and additional coverage provided by your Senior Rx Plus supplemental benefits.

Your Group Part D and Senior Rx Plus coverage always work together so that you pay the copayment or coinsurance shown in the benefits chart located at the front of this booklet when you get covered drugs at a network pharmacy. Between these two coverages, Group Part D makes the primary payment and Senior Rx Plus makes secondary payments for all Part D-eligible drugs. Additionally, if your plan covers drugs beyond those covered by Medicare ("Extra Covered Drugs"), your Senior Rx Plus coverage will make the primary payment for these drugs.

If you have another group sponsored health plan in addition to this plan, the following rules will be used to determine whether this retiree drug coverage or your other coverage pays first:

- If you have retiree coverage, Medicare pays first.
- If your group sponsored health plan coverage is based on your current employment or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or end-stage renal disease (ESRD):

Chapter 1 | Getting started as a member

- If you're under 65 and disabled and you or your family member is still working, your plan pays first if the group has 100 or more employees or at least one group in a multiple group sponsored plan that has more than 100 employees.
- If you're over 65 and you or your spouse/domestic partner is still working, your plan pays first if the group has 20 or more employees or at least one group in a multiple group sponsored plan that has more than 20 employees.
- If you have Medicare because of ESRD, your group sponsored health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers' compensation

Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, group sponsored health plans, and/or Medigap have paid.

If you have other insurance, tell your doctor, hospital and pharmacy. If you have questions about who pays first, or you need to update your other insurance information, call Member Services. Phone numbers are printed on the back cover of this booklet. You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly and on time.

CHAPTER 2

Important phone numbers and resources

SECTION 1

Your plan contacts (how to contact us, including how to reach Member Services at the plan) 17

SECTION 2

Medicare (how to get help and information directly from the federal Medicare program) 20

SECTION 3

State Health Insurance Assistance Program (free help, information and answers to your questions about Medicare) 21

SECTION 4

Quality Improvement Organization (paid by Medicare to check on the quality of care for people with Medicare) 22

SECTION 5

Social Security 22

SECTION 6

Medicaid (A joint federal and state program that helps with medical costs for some people with limited income and resources) 23

SECTION 7

Information about programs to help people pay for their prescription drugs 23

SECTION 8

How to contact the Railroad Retirement Board 25

SECTION 9

Do you have “group insurance” or other health insurance from another group sponsor? 26

SECTION 1 Your plan contacts (how to contact us, including how to reach Member Services at the plan)

How to contact our plan’s Member Services

For assistance with claims, billing, or member card questions, please call or write to Member Services. We will be happy to help you.

Method	Member Services – Contact Information
CALL	<p>1-833-279-0460</p> <p>Calls to this number are free.</p> <p>Available 24/7</p> <p>Member Services also has free language interpreter services available for non-English speakers.</p>
TTY	<p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p>
WRITE	<p>Blue Cross MedicareRx (PDP) with Senior Rx Plus</p> <p>P.O. Box 110</p> <p>Fond du Lac, WI 54936-0110</p>
WEBSITE	<p>www.anthem.com/ca</p>

How to contact us when you are asking for a coverage decision about your Part D prescription drugs

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your prescription drugs covered under the Part D benefit included in your plan. For more information on asking for coverage decisions about your Part D prescription drugs, see Chapter 7, “What to do if you have a problem or complaint (coverage decisions, appeals, complaints).”

You only need to request a coverage decision, submit an appeal or a complaint once. We will process your request against both your Group Part D and Senior Rx Plus coverage.

Method	Coverage Decisions – Contact Information
CALL	<p>1-833-279-0460</p> <p>Calls to this number are free.</p>

Chapter 2 | Important phone numbers and resources

Method	Coverage Decisions – Contact Information
	Available 24/7 Member Services also has free language interpreter services available for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.
WRITE	Anthem Blue Cross - Senior Appeals and Grievances Mailstop: OH0102-B325 4361 Irwin Simpson Rd Mason, OH 45040
WEBSITE	www.anthem.com/ca

How to contact us when you are making an appeal about your Part D prescription drugs

An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on making an appeal about your Part D prescription drugs, see Chapter 7, “What to do if you have a problem or complaint (coverage decisions, appeals, complaints).”

You only need to request a coverage decision, submit an appeal or a complaint once. We will process your request against both your Group Part D and Senior Rx Plus coverage.

Method	Appeals – Contact Information
CALL	1-833-279-0460 Calls to this number are free. Available 24/7 Member Services also has free language interpreter services available for non-English speakers.
FAX	1-888-458-1407
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.

Chapter 2 | Important phone numbers and resources

Method	Appeals – Contact Information
WRITE	Anthem Blue Cross - Senior Appeals and Grievances Mailstop: OH0102-B325 4361 Irwin Simpson Rd Mason, OH 45040
WEBSITE	www.anthem.com/ca

How to contact us when you are making a complaint about your Part D prescription drugs

You can make a complaint about us or one of our network pharmacies, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. If your problem is about your plan's coverage or payment, you should look at the section above about making an appeal. For more information on making a complaint about your Part D prescription drugs, see Chapter 7, "What to do if you have a problem or complaint (coverage decisions, appeals, complaints)."

Method	Complaints – Contact Information
CALL	1-833-279-0460 Calls to this number are free. Available 24/7 Member Services also has free language interpreter services available for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.
WRITE	Anthem Blue Cross - Senior Appeals and Grievances Mailstop: OH0102-B325 4361 Irwin Simpson Rd Mason, OH 45040
MEDICARE WEBSITE	You can submit a complaint about your plan directly to Medicare. To submit an online complaint to Medicare, go to https://www.medicare.gov/MedicareComplaintForm/home.aspx

Where to send a request asking us to pay for our share of the cost of a drug you have received

The coverage determination process includes determining requests to pay for our share of the costs of a drug that you have received. For more information on situations in which you may need to ask

Chapter 2 | Important phone numbers and resources

your plan for reimbursement or to pay a bill you have received from a provider, see Chapter 5, “Asking us to pay our share of the costs for covered drugs.”

Please note: If you send us a payment request and we deny any part of your request, you can appeal our decision. See Chapter 7, “What to do if you have a problem or complaint (coverage decisions, appeals, complaints)” for more information.

Method	Payment Requests – Contact Information
CALL	1-833-279-0460 Calls to this number are free. Available 24/7 Member Services also has free language interpreter services available for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.
WRITE	Blue Cross MedicareRx (PDP) with Senior Rx Plus P.O. Box 110 Fond du Lac, WI 54936-0110

SECTION 2 Medicare (how to get help and information directly from the federal Medicare program)

Medicare is the federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant).

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (sometimes called “CMS”). This agency contracts with Medicare prescription drug plans, including us.

Method	Medicare – Contact Information
CALL	1-800-MEDICARE or 1-800-633-4227 Calls to this number are free. 24 hours a day, 7 days a week.
TTY	1-877-486-2048

Chapter 2 | Important phone numbers and resources

Method	Medicare – Contact Information
	<p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p>
WEBSITE	<p>https://www.medicare.gov</p> <p>This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies and dialysis facilities. It includes booklets you can print directly from your computer. You can also find Medicare contacts in your state.</p> <p>The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools:</p> <ul style="list-style-type: none"> • Medicare Eligibility Tool: Provides Medicare eligibility status information. • Medicare Plan Finder: Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an <i>estimate</i> of what your out-of-pocket costs might be in different Medicare plans. <p>You can also use the website to tell Medicare about any complaints you have about your plan:</p> <ul style="list-style-type: none"> • Tell Medicare about your complaint: You can submit a complaint about your plan directly to Medicare. To submit a complaint to Medicare, go to https://www.medicare.gov/MedicareComplaintForm/home.aspx. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program. <p>If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare and tell them what information you are looking for. They will find the information on the website, print it out and send it to you. You can call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p>

SECTION 3 State Health Insurance Assistance Program (free help, information and answers to your questions about Medicare)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. The SHIP is an independent program (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.

The SHIP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare rights, help you make complaints about your medical care or treatment,

Chapter 2 | Important phone numbers and resources

and help you straighten out problems with your Medicare bills. SHIP counselors can also help you understand your Medicare plan choices and answer questions about switching plans.

For contact information, please refer to the state-specific agency listing, which is located in the SHIP section of Chapter 11 in this booklet.

SECTION 4 Quality Improvement Organization (paid by Medicare to check on the quality of care for people with Medicare)

There is a designated Quality Improvement Organization (QIO) for serving Medicare beneficiaries in each state. QIOs have different names depending on which state they are in.

The QIO has a group of doctors and other health care professionals who are paid by the federal government. This organization is paid by Medicare to check on and help improve the quality of care for people with Medicare. It is an independent organization. It is not connected with our plan.

You should contact the QIO if you have a complaint about the quality of care you have received. For example, you can contact the QIO if you were given the wrong medication or if you were given medications that interact in a negative way. For contact information, please refer to the state-specific agency listing, which is located in the QIO section of Chapter 11 in this booklet.

SECTION 5 Social Security

Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens and lawful permanent residents who are 65 or older, or who have a disability or end-stage renal disease and meet certain conditions, are eligible for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. Social Security handles the enrollment process for Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

Social Security is also responsible for determining who has to pay an extra amount for their Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount, or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you move or change your mailing address, it is important that you contact Social Security to let them know.

Method	Social Security – Contact Information
CALL	1-800-772-1213 Calls to this number are free. Available 7:00 a.m. to 7:00 p.m., Monday through Friday. You can use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.
TTY	1-800-325-0778

Chapter 2 | Important phone numbers and resources

Method	Social Security – Contact Information
	<p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p> <p>Available 7:00 a.m. to 7:00 p.m., Monday through Friday.</p>
WEBSITE	https://www.ssa.gov/

SECTION 6 Medicaid (A joint federal and state program that helps with medical costs for some people with limited income and resources)

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid.

In addition, there are programs offered through Medicaid that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These “Medicare Savings Programs” help people with limited income and resources save money each year:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost sharing like deductibles, coinsurance and copayments. Some people with QMB are also eligible for full Medicaid benefits (QMB+).
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).
- **Qualified Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

For contact information, please refer to the state-specific agency listing, which is located in the Medicaid section of Chapter 11 in this booklet.

SECTION 7 Information about programs to help people pay for their prescription drugs

Medicare’s “Extra Help” Program

Medicare provides “Extra Help” to pay prescription drug costs for people who have limited income and resources. Resources include your savings and stocks, but not your home or car. If you qualify, you get help paying for any Medicare drug plan’s monthly premium, deductible and prescription copayments. This “Extra Help” also counts toward your out-of-pocket costs.

People with limited income and resources may qualify for “Extra Help.” Some people automatically qualify for “Extra Help” and don’t need to apply. Medicare mails a letter to people who automatically qualify for “Extra Help.”

You may be able to get “Extra Help” to pay for your prescription drug premiums and costs. To see if you qualify for getting “Extra Help,” call:

- **1-800-MEDICARE (1-800-633-4227).** TTY users should call **1-877-486-2048**, 24 hours a day,

Chapter 2 | Important phone numbers and resources

7 days a week;

- The Social Security Office at **1-800-772-1213**, between 7 a.m. to 7 p.m., Monday through Friday. TTY users should call **1-800-325-0778**; or
- Your State Medicaid Office. For contact information, please refer to the state-specific agency listing located in Chapter 11.

If you believe you have qualified for “Extra Help” and you believe that you are paying an incorrect cost sharing amount when you get your prescription at a pharmacy, our plan has established a process that allows you to either request assistance in obtaining evidence of your proper copayment level, or if you already have the evidence, to provide this evidence to us.

When we receive the evidence showing your copayment level, we will update our system so that you can pay the correct copayment when you get your next prescription at the pharmacy. If you overpay your copayment, we will reimburse you. Either we will forward a check to you in the amount of your overpayment or we will offset future copayments. If the pharmacy hasn't collected a copayment from you and is carrying your copayment as a debt owed by you, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Please contact Member Services if you have questions. Phone numbers are printed on the back cover of this booklet.

There are programs in Puerto Rico, U.S. Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa to help people with limited income and resources pay their Medicare costs. Programs vary in these areas. Call your local Medical Assistance (Medicaid) office to find out more about their rules. Phone numbers are located in Chapter 11. Or, call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week, and say “*Medicaid*” for more information. TTY users should call **1-877-486-2048**. You can also visit <https://www.medicare.gov> for more information.

Medicare Coverage Gap Discount Program

If you are not receiving help to pay your share of drug costs through the Low Income Subsidy (LIS) program or the Program of All-Inclusive Care for the Elderly (PACE), you qualify for a discount on the cost you pay for most covered brand drugs through the Medicare Coverage Gap Discount Program. For prescriptions filled in 2020, once the cost paid by you and your retiree drug plan reaches \$4,020, the cost share you pay will reflect all benefits provided by your retiree drug coverage and the Coverage Gap Discount. The Coverage Gap Discount applies until the cost paid by you and the Discount reaches \$6,350. Drug manufacturers have agreed to provide a discount on brand drugs which Medicare considers Part D qualified drugs. **Please note:** Your retiree drug plan may cover some brand drugs beyond those covered by Medicare. The discount will not apply to drugs listed as “Extra Covered Drugs” in your benefits.

If you reach the coverage gap, we will automatically apply the discount when your pharmacy bills you for your prescription and your *Part D Explanation of Benefits (Part D EOB)* will show any discount provided. It will also reflect the coverage provided by your Senior Rx Plus supplemental coverage after the discount is applied. Both the amount you pay and the amount discounted by the manufacturer count toward your True Out-of-Pocket (TrOOP) costs as if you had paid them and moves you through the coverage gap. The amount paid by your plan does not count toward your TrOOP costs.

If you have any questions about the availability of discounts for the drugs you are taking or about the Medicare Coverage Gap Discount Program in general, please contact Member Services. Phone numbers are printed on the back cover of this booklet.

Chapter 2 | Important phone numbers and resources

What if you have coverage from a State Pharmaceutical Assistance Program (SPAP)?

If you are enrolled in a State Pharmaceutical Assistance Program (SPAP), or any other program that provides coverage for Part D drugs (other than “Extra Help”), you still get the 70% discount on covered brand-name drugs. The 70% discount is applied to the price of the drug before any SPAP or other coverage.

What if you have coverage from an AIDS Drug Assistance Program (ADAP)?

What is the AIDS Drug Assistance Program (ADAP)?

The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost sharing assistance. **Note:** To be eligible for the ADAP operating in your state, individuals must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/underinsured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number.

For contact information, please refer to the state-specific agency listing, which is located in the ADAP section of Chapter 11 in this booklet.

What if you get “Extra Help” from Medicare to help pay your prescription drug costs? Can you get the discounts?

No. If you get “Extra Help,” you already get coverage for your prescription drug costs during the coverage gap.

What if you don't get a discount, and you think you should have?

If you think that you have reached the coverage gap and did not get a discount when you paid for your brand-name drug, you should review your next *Part D Explanation of Benefits (Part D EOB)* notice. If the discount doesn't appear on your *Part D EOB*, you should contact us to make sure that your prescription records are correct and up-to-date. If we don't agree that you are owed a discount, you can appeal. You can get help filing an appeal from your State Health Insurance Assistance Program (SHIP). Telephone numbers are located in Chapter 11 of this booklet. You may also call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

State Pharmaceutical Assistance Programs

Many states have State Pharmaceutical Assistance Programs (SPAP) that help some people pay for prescription drugs based on financial need, age, medical condition or disabilities. Each state has different rules to provide drug coverage to its members.

For contact information, please refer to the state-specific agency listing, which is located in the SPAP section of Chapter 11 in this booklet.

SECTION 8 How to contact the Railroad Retirement Board

The Railroad Retirement Board is an independent federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

Chapter 2 | Important phone numbers and resources

If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address.

Method	Railroad Retirement Board – Contact Information
CALL	<p>1-877-772-5772</p> <p>Calls to this number are free.</p> <p>If you press “0,” you may speak with an RRB representative from 9:00 am to 3:30 pm, Monday, Tuesday, Thursday, and Friday, and from 9:00 am to 12:00 pm on Wednesday.</p> <p>If you press “1,” you may access the automated RRB HelpLine and recorded information 24 hours a day, including weekends and holidays.</p>
TTY	<p>1-312-751-4701</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are <i>not</i> free.</p>
WEBSITE	<p>https://secure.rrb.gov/</p>

SECTION 9 Do you have “group insurance” or other health insurance from another group sponsor?

If you have group insurance from another group sponsor, please contact **that group sponsor’s benefits administrator** to identify how that coverage will work with these benefits. You may also call **1-800-MEDICARE (1-800-633-4227; TTY users should call 1-877-486-2048)** with questions related to your Medicare coverage under this plan.

CHAPTER 3

*Using the plan's coverage for
your Part D prescription drugs*

SECTION 1

Introduction	30
Section 1.1 This chapter describes your coverage for Part D drugs.....	30
Section 1.2 Basic rules for your plan's Part D drug coverage	30

SECTION 2

Fill your prescription at a network pharmacy or through your plan's mail-order service	31
Section 2.1 To have your prescription covered, use a network pharmacy	31
Section 2.2 Finding network pharmacies.....	31
Section 2.3 Using your plan's mail-order services.....	32
Section 2.4 How can you get a long-term supply of drugs?.....	33
Section 2.5 When can you use a pharmacy that is not in your plan's network?.....	34

SECTION 3

If you have a <i>Closed Formulary</i> plan, your drugs need to be on your plan's <i>Drug List</i>	34
Section 3.1 The <i>Drug List</i> explains which Part D drugs are covered.....	34
Section 3.2 How do "cost sharing tiers" for drugs on the <i>Drug List</i> impact my cost?.....	35
Section 3.3 How can you find out if a specific drug is on your <i>Drug List</i> ?	35

SECTION 4

There are restrictions on coverage for some drugs	36
Section 4.1 Why do some drugs have restrictions?	36
Section 4.2 What kinds of restrictions?.....	36
Section 4.3 Do any of these restrictions apply to your drugs?.....	37

SECTION 5

What if one of your drugs is not covered in the way you'd like it to be covered?	37
Section 5.1 There are things you can do if your drug is not covered in the way you'd like it to be covered	37
Section 5.2 What can you do if your drug is restricted in some way?	38
Section 5.3 What can you do if your drug is in a cost sharing tier you think is too high?.....	39

SECTION 6

What if your coverage changes for one of your drugs?..... 39

Section 6.1 The *Drug List* can change during the year..... 39

Section 6.2 What happens if coverage changes for a drug you are taking?..... 40

SECTION 7

What types of drugs are *not* covered by your plan?..... 41

Section 7.1 Types of drugs we do not cover..... 41

SECTION 8

Show your plan membership card when you fill a prescription 43

Section 8.1 Show your membership card..... 43

Section 8.2 What if you don't have your membership card with you?..... 43

SECTION 9

Part D drug coverage in special situations..... 43

Section 9.1 What if you're in a hospital or a skilled nursing facility for a stay that is covered by Original Medicare?..... 43

Section 9.2 What if you're a resident in a long-term care (LTC) facility?..... 43

Section 9.3 What if you are taking drugs covered by Original Medicare?..... 44

Section 9.4 What if you have a Medigap (Medicare Supplement Insurance) policy with prescription drug coverage?..... 44

Section 9.5 What if you're also getting drug coverage from another retiree group sponsored plan?..... 44

Section 9.6 What if you are in a Medicare-certified Hospice?..... 45

SECTION 10

Programs on drug safety and managing medications 45

Section 10.1 Programs to help members use drugs safely..... 45

Section 10.2 Opioid Overutilization Management to help members safely use their opioid medications 45

Section 10.3 Medication Therapy Management (MTM) and other programs to help members manage their medications..... 46

Chapter 3 | Using the plan's coverage for your Part D prescription drugs



Did you know there are programs to help people pay for their drugs?

There are programs to help people with limited resources pay for their drugs. These include “Extra Help” and State Pharmaceutical Assistance Programs. For more information on these programs, see Chapter 2, Section 7.

Are you currently getting help to pay for your drugs?

If you are in a program that helps pay for your drugs, **some information in this Evidence of Coverage about the costs for Part D prescription drugs may not apply to you.** If you qualify for “Extra Help,” we will send you a separate insert, called the “*Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*” (also known as the “*Low Income Subsidy Rider*” or the “*LIS Rider*”), which explains your drug coverage. If you don't have this insert, please call Member Services and ask for the “*LIS Rider*.” Phone numbers for Member Services are printed on the back cover of this booklet.

SECTION 1 Introduction

Section 1.1 This chapter describes your coverage for Part D drugs

This chapter **explains rules for using your coverage for Part D drugs.** The next chapter explains what you pay for Part D drugs: Chapter 4, “What you pay for your Part D prescription drugs.”

In addition to your coverage for Part D drugs through your plan, Original Medicare (Medicare Part A and Part B) also covers some drugs:

- Medicare Part A covers drugs you are given during Medicare-covered stays in the hospital or in a skilled nursing facility.
- Medicare Part B also provides benefits for some drugs. Part B drugs include certain chemotherapy drugs, certain drug injections you are given during an office visit, drugs you are given at a dialysis facility, and certain drugs you receive via medical equipment such as nebulizers.

The two examples of drugs described above are covered by Original Medicare. To find out more about this coverage, see your *Medicare & You Handbook*. Your Part D prescription drugs are covered under our plan.

Section 1.2 Basic rules for your plan's Part D drug coverage

Your plan will generally cover your drugs as long as you follow these basic rules:

- You must have a provider (a doctor, dentist or other prescriber) write your prescription.
- Your prescriber must either accept Medicare or file documentation with CMS showing that they are qualified to write prescriptions, or your Part D claim will be denied. You should ask your prescribers the next time you call or visit if they meet this condition. If not, please be aware it takes time for your prescriber to submit the necessary paperwork to be processed.
- You generally must use a network pharmacy to fill your prescription (see Section 2, “Fill your prescriptions at a network pharmacy or through your plan's mail-order service”).
- The drug is a Medicare Part D-eligible drug. Medicare Part D-eligible drugs are all approved by the Food and Drug Administration (FDA) and if brand, the drug manufacturer has agreed

Chapter 3 | Using the plan's coverage for your Part D prescription drugs

to provide the Coverage Gap Discount. The drugs covered under your retiree drug coverage are listed in your plan's *Drug List* or your benefits chart located at the front of this booklet.

- If your plan uses a *Closed Drug List (Closed Formulary)*, you have coverage for most, but not all, Medicare Part D-eligible drugs. The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. Not all drugs are on the *Closed Formulary*. The benefits chart located at the front of this booklet will tell you if your plan has a *Closed Formulary*.
- If your plan uses an *Open Drug List (Open Formulary)*, you have coverage for almost all Medicare Part D-eligible drugs. The benefits chart at the front of this booklet will tell you if your plan has an *Open Formulary*.
- You may also have coverage for certain additional drugs not covered by Medicare Part D plans. These drugs are referred to as “Extra Covered Drugs” and are covered by your Senior Rx Plus supplemental benefits. If your plan includes coverage for additional drugs, the benefits chart located at the front of this booklet will have a section called “Extra Covered Drugs.” You can find out which specific drugs are covered by checking your *Extra Covered Drug List*.
- We evaluate new drugs as they come onto the market. Once we have completed a full evaluation based upon clinical effectiveness and cost relative to other drug therapies, the drug will be assigned to a drug plan tier or a non-formulary designation. If a new Part D-eligible drug is designated as non-formulary following our review, you will have coverage for it only if your plan uses an *Open Formulary*. A *Closed Formulary* does not provide coverage for a non-formulary drug. During the period between the time the drug is first available and our review, the drug will not be automatically covered. If your physician feels you should use the new drug, you or your physician may request a coverage exception.
- Your drug must be used for a medically accepted indication. A “medically accepted indication” is a use of the drug that is either approved by the FDA or supported by certain reference books. See Section 3.1 for more information about a medically accepted indication.

SECTION 2 Fill your prescription at a network pharmacy or through your plan's mail-order service

Section 2.1 To have your prescription covered, use a network pharmacy

In most cases, your prescriptions are covered *only* if they are filled at your plan's network pharmacies. See Section 2.5 for information about when we would cover prescriptions filled at out-of-network pharmacies.

A network pharmacy is a pharmacy that has a contract with us to provide your covered prescription drugs. The term “covered drugs” means certain Part D-eligible prescription drugs and “Extra Covered Drugs,” if shown in the benefits chart located at the front of this booklet.

Section 2.2 Finding network pharmacies

How do you find a network pharmacy in your area?

To find a network pharmacy, you can look in your *Pharmacy Directory*, call Member Services or visit our website www.anthem.com/ca. Phone numbers are printed on the back cover of this booklet.

Chapter 3 | Using the plan's coverage for your Part D prescription drugs

You may go to any of our network pharmacies. If you switch from one network pharmacy to another, and you need a refill of a drug you have been taking, you can ask either to have a new prescription written by a provider or to have your prescription transferred to your new network pharmacy.

The pharmacy network may change at any time. You will receive notice when necessary.

What if the pharmacy you have been using leaves the network?

If the pharmacy you have been using leaves your plan's network, you will have to find a new pharmacy that is in the network. To find another network pharmacy in your area, you can get help from Member Services. Phone numbers are printed on the back cover of this booklet. You can also use the *Pharmacy Directory*. You can also find information on our website at www.anthem.com/ca.

What if you need a specialized pharmacy?

Sometimes prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

- Pharmacies that supply drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care (LTC) facility. Usually, a long-term care (LTC) facility, such as a nursing home, has its own pharmacy. If you are in an LTC facility, we must ensure that you are able to routinely receive your Part D benefits through our network of LTC pharmacies, which is typically the pharmacy that the LTC facility uses. If you have any difficulty accessing your Part D benefits in an LTC facility, please contact Member Services. Phone numbers are printed on the back cover of this booklet.
- Pharmacies that serve the Indian Health Service/Tribal/Urban Indian Health Program (not available in Puerto Rico). Except in emergencies, only Native Americans or Alaska Natives have access to these pharmacies in our network.
- Pharmacies that dispense drugs that are restricted by the FDA to certain locations or that require special handling, provider coordination, or education on their use. **Note:** This scenario should happen rarely.

To locate a specialized pharmacy, look in your *Pharmacy Directory* or call Member Services. Phone numbers are printed on the back cover of this booklet.

Section 2.3 Using your plan's mail-order services

Your plan's mail-order service allows you to order **up to a 90-day supply for most drugs**. **Specialty drugs are only available in a 30-day supply** on most plans. Please check the benefits chart located at the front of this booklet to verify the maximum day supply limits in your plan for mail-order drugs.

To get order forms and information about filling your prescriptions by mail, please call the Pharmacy Services number at the back of your Membership card. Usually a mail-order pharmacy order will get to you in no more than 14 days. Pharmacy processing time will average about two to five business days; however, you should allow additional time for postal service delivery. It is advisable for first-time users of the mail-order pharmacy to have at least a 30-day supply of medication on hand when a mail-order request is placed. If the prescription order has insufficient information, or if we need to contact the prescribing physician, delivery could take longer.

Automatic mail-order delivery is available for new and refill prescriptions

If you sign up for our automatic mail-order delivery service, the pharmacy will automatically fill and deliver your prescriptions. This service is optional, and you may opt out at any time by calling Member Services. Phone numbers are printed on the back cover of this booklet.

- **New prescriptions** received from health care providers will be filled and delivered

Chapter 3 | Using the plan's coverage for your Part D prescription drugs

automatically, without checking with you first, if you used mail-order services with this plan in the past. If you do not want the pharmacy to automatically fill and ship each new prescription, please contact us by calling Member Services. Phone numbers are printed on the back cover of this booklet.

- If you have never used our mail-order delivery and/or decide to stop automatic fills of new prescriptions, the pharmacy will contact you each time it gets a new prescription from a health care provider to see if you want the medication filled and shipped immediately.
- **For refills** of your drugs, the automatic mail-order delivery service will start to process your next refill automatically when our records show you should be close to running out of your drug. The pharmacy will contact you prior to shipping each refill to make sure you are in need of more medication, and you can cancel scheduled refills if you have enough of your medication or if your medication has changed. If you receive a prescription automatically by mail that you do not want, and you were not contacted to see if you wanted it before it shipped, you may be eligible for a refund.
 - If you choose not to use our auto refill program, please contact your pharmacy 30 days before you think the drugs you have on hand will run out to make sure your next order is shipped to you in time.

So the pharmacy can reach you to confirm your order before shipping, please make sure to let the pharmacy know the best ways to contact you by calling Member Services. Phone numbers are printed on the back cover of this booklet.

Section 2.4 How can you get a long-term supply of drugs?

When you get a long-term supply of drugs, your cost sharing may be lower. Your plan offers two ways to get a long-term supply (also called an “extended supply”) of “maintenance” drugs on your plan’s *Drug List*. Maintenance drugs are drugs that you take on a regular basis for a chronic or long-term medical condition. You may order this supply through mail order (see Section 2.3), or you may go to a retail pharmacy.

1. Some retail pharmacies in our network allow you to get a long-term supply of maintenance drugs. You are not required to use the mail-order service to get a longer-term supply of maintenance drugs. If you get a longer-term supply of maintenance drugs at a retail network pharmacy, your cost sharing may be different than it is for a longer-term supply from the mail-order service. Please check the benefits chart located at the front of this booklet to find out what your costs will be if you get a longer-term supply of maintenance drugs from a retail pharmacy. Your *Pharmacy Directory* explains which pharmacies in our network can give you a longer-term supply of maintenance drugs. You can also call Member Services for more information. Phone numbers are printed on the back cover of this booklet.
2. For many drugs, you can use your plan’s network **mail-order services**. Our plan’s mail-order service allows you to order up to a 90-day supply for most drugs. Specialty drugs are typically only available in a 30-day supply. Please check the benefits chart located at the front of this booklet to verify the maximum day supply limits in your plan for mail-order drugs. See Section 2.3 for more information about using your mail-order services.

Section 2.5 When can you use a pharmacy that is not in your plan's network?

Your prescription may be covered in certain situations

Generally, we cover drugs filled at an out-of-network pharmacy *only* when you are not able to use a network pharmacy.

We will cover your prescription at an out-of-network pharmacy if at least one of the following applies:

- You are unable to obtain a covered drug in a timely manner within our service area because a network pharmacy that provides 24-hour service is not available within a 25-mile driving distance.
- You are filling a prescription for a covered drug and that particular drug (for example, an orphan drug or other specialty pharmaceutical) is not regularly stocked at an accessible network retail or mail-order pharmacy.
- The prescription is for a medical emergency or urgent care.

Additionally, the pharmacy is not located outside the United States or its territories.

In these situations, **please check first with Member Services** to see if there is a network pharmacy in the area where you are traveling within the United States. Phone numbers for Member Services are printed on the back cover of this booklet. You may be required to pay the difference between what you pay for the drug at the out-of-network pharmacy and the cost that we would cover at an in-network pharmacy.

How do you ask for reimbursement from your plan?

If you must use an out-of-network pharmacy, you will generally have to pay the full cost (rather than your normal share of the cost) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. Chapter 5, Section 2 explains how to ask your plan to pay you back.

After all benefits are provided under your retiree drug coverage, in addition to paying the copayments/coinsurances listed on the benefits chart located at the front of this booklet, you will be required to pay the difference between what we would pay for a prescription filled at an in-network pharmacy and what the out-of-network pharmacy charged for your prescriptions.

SECTION 3 If you have a *Closed Formulary* plan, your drugs need to be on your plan's *Drug List*

Section 3.1 The *Drug List* explains which Part D drugs are covered

Your plan has a "*List of Covered Drugs (Formulary)*." In this *Evidence of Coverage*, we call it the "***Drug List***" for short.

The drugs on this list are selected by your plan with the help of a team of doctors and pharmacists. The list must meet requirements set by Medicare. Medicare has approved your plan's *Drug List*.

We will generally cover a drug on your plan's *Drug List* as long as you follow the other coverage rules explained in this chapter and the use of the drug is a medically accepted indication. A "medically accepted indication" is a use of the drug that is *either*:

- Approved by the Food and Drug Administration. That is, the Food and Drug Administration has approved the drug for the diagnosis or condition for which it is being prescribed.

Chapter 3 | Using the plan's coverage for your Part D prescription drugs

- – or – Supported by certain reference books. (These reference books are the *American Hospital Formulary Service Drug Information*, the *DRUGDEX Information System*; and, for cancer, the National Comprehensive Cancer Network and Clinical Pharmacology or their successors.)

Your *Drug List* includes both brand-name and generic drugs

A generic drug is a prescription drug that has the same active ingredients as the brand-name drug. Generally, it works just as well as the brand-name drug and usually costs less. There are generic drug substitutes available for many brand-name drugs.

Certain drugs may be covered for some medical conditions, but are considered non-formulary for other medical conditions. Drugs that are covered for only select medical conditions will be identified on our Prior Authorization document. You can request this document by calling Member Services or you can visit the plan's website www.anthem.com/ca.

Your plan does not require you to pay the difference between the cost of a covered brand drug and the covered generic drug if your doctor feels you should use the brand drug. You will only pay the brand copayment when you fill a covered brand drug at a network pharmacy.

What is *not* on the *Drug List*?

Your plan does not cover all prescription drugs.

- In some cases, the law does not allow any Medicare plan to cover certain types of drugs. For more about this, see Section 7.1 in this chapter.
- In other cases, we have decided not to include a particular drug on the *Drug List*.

Section 3.2 How do “cost sharing tiers” for drugs on the *Drug List* impact my cost?

Every drug on your plan's *Drug List* is in one of your plan's cost sharing tiers. In general, the higher the cost sharing tier, the higher your cost for the drug. The types of drugs placed into the cost sharing tiers used by your plan are shown in the benefits chart located at the front of this booklet. Generic drugs are usually low cost so they are covered in a lower tier; however, some more expensive drugs may be on a higher tier.

To find out which cost sharing tier your drug is in, please check your plan's *Drug List*.

The amount you pay for drugs in each cost sharing tier is also shown in the benefits chart located at the front of this booklet.

Section 3.3 How can you find out if a specific drug is on your *Drug List*?

You have three ways to find out:

1. Check the most recent *Drug List* we sent you in the mail or provided electronically.
2. Visit the plan's website www.anthem.com/ca. The *Drug List* on the website is always the most current.
3. Call Member Services to find out if a particular drug is on your plan's *Drug List* or to ask for a copy of the list. Phone numbers for Member Services are printed on the back cover of this booklet.

SECTION 4 There are restrictions on coverage for some drugs

Section 4.1 Why do some drugs have restrictions?

For certain prescription drugs, special rules restrict how and when your plan covers them. A team of doctors and pharmacists developed these rules to help our members use drugs in the most effective ways. These special rules also help control overall drug costs, which keeps your drug coverage more affordable.

In general, our rules encourage you to get a drug that works for your medical condition and is safe and effective. Whenever a safe, lower-cost drug will work just as well medically as a higher-cost drug, your plan's rules are designed to encourage you and your provider to use that lower-cost option. We also need to comply with Medicare's rules and regulations for drug coverage and cost sharing.

If there is a restriction for your drug, it usually means that you or your provider will have to take extra steps in order for us to cover the drug. If you want us to waive the restriction for you, you will need to use the coverage decision process and ask us to make an exception. We may or may not agree to waive the restriction for you. See Chapter 7, Section 5.2 for information about asking for exceptions.

Please note that sometimes a drug may appear more than once in our *Drug List*. This is because different restrictions or cost sharing may apply based on factors such as the strength, amount or form of the drug prescribed by your health care provider (for instance, 10 mg versus 100 mg; one per day versus two per day; tablet versus liquid).

Section 4.2 What kinds of restrictions?

Your plan uses different types of restrictions to help members use drugs in the most effective ways. The sections below tell you more about the types of restrictions we use for certain drugs.

Restricting brand-name drugs when a generic version is available

Generally, a "generic" drug works the same as a brand-name drug and usually costs less. **When a generic version of a brand-name drug is available, our network pharmacies will provide you the generic version.** However, if your provider has told us the medical reason that the generic drug will not work for you, then we will cover the brand-name drug. Your share of the cost may be greater for the brand-name drug than for the generic drug.

Getting plan approval in advance

For certain drugs, you or your provider need to get approval from us before we will agree to cover the drug for you. This is called "**prior authorization.**" Sometimes the requirement for getting approval in advance helps guide appropriate use of certain drugs. If you do not get this approval, your drug might not be covered by your plan.

Trying a different drug first

This requirement encourages you to try less costly but just as effective drugs before your plan covers another drug. For example, if Drug A and Drug B treat the same medical condition, your plan may require you to try Drug A first. If Drug A does not work for you, your plan will then cover Drug B. This requirement to try a different drug first is called "**step therapy.**"

Chapter 3 | Using the plan's coverage for your Part D prescription drugs

Quantity limits

For certain drugs, we limit the amount of the drug that you can have by limiting how much of a drug you can get each time you fill your prescription. For example, if it is normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

Section 4.3 Do any of these restrictions apply to your drugs?

Your plan's *Drug List* includes information about the restrictions described above. To find out if any of these restrictions apply to a drug you take or want to take, check your *Drug List*. For the most up-to-date information, call Member Services. Phone numbers are printed on the back cover of this booklet.

If there is a restriction for your drug, it usually means that you or your provider will have to take extra steps in order for us to cover the drug. If there is a restriction on the drug you want to take, you should contact Member Services to learn what you or your provider would need to do to get coverage for the drug. If you want us to waive the restriction for you, you will need to use the coverage decision process and ask us to make an exception. We may or may not agree to waive the restriction for you. See Chapter 7, Section 5.2 for information about asking for exceptions.

SECTION 5 What if one of your drugs is not covered in the way you'd like it to be covered?

Section 5.1 There are things you can do if your drug is not covered in the way you'd like it to be covered

We hope that your drug coverage will work well for you. But it's possible that there could be a prescription drug you are currently taking, or one that you and your provider think you should be taking that is not on our *Drug List* or is on our *Drug List* with restrictions. For example:

- The drug might not be covered at all. Or maybe a generic version of the drug is covered, but the brand-name version you want to take is not covered.
- The drug is covered, but there are extra rules or restrictions on coverage for that drug. As explained in Section 4, some of the drugs covered by your plan have extra rules to restrict their use. For example, you might be required to try a different drug first, to see if it will work, before the drug you want to take will be covered for you. Or there might be limits on what amount of the drug (number of pills, etc.) is covered during a particular time period. In some cases, you may want us to waive the restriction for you.
- The drug is covered, but it is in a cost sharing tier that makes your cost sharing more expensive than you think it should be. Your plan puts each covered drug into one cost sharing tier. How much you pay for your prescription depends in part on which cost sharing tier your drug is in.

There are things you can do if your drug is not covered in the way that you'd like it to be covered. Your options depend on what type of problem you have:

- If your drug is not on the *Drug List* or if your drug is restricted, go to Section 5.2 to learn what you can do.

Chapter 3 | Using the plan's coverage for your Part D prescription drugs

- If your drug is in a cost sharing tier that makes your cost more expensive than you think it should be, go to Section 5.3 to learn what you can do.

Section 5.2 What can you do if your drug is restricted in some way?

If coverage for your drug is restricted, here are things you can do:

- You may be able to get a temporary supply of the drug (only members in certain situations can get a temporary supply). This will give you and your provider time to change to another drug or to file a request to have the drug covered.
- You can change to another drug.
- You can request an exception and ask your plan to cover the drug or remove restrictions from the drug.

You may be able to get a temporary supply

Under certain circumstances, your plan can offer a temporary supply of a drug to you when your drug is not on the *Drug List* or when it is restricted in some way. Doing this gives you time to talk with your provider about the change in coverage and figure out what to do.

To be eligible for a temporary supply, you must meet the two requirements below:

1. The change to your drug coverage must be one of the following types of changes:

- The drug you have been taking is **no longer on your plan's *Drug List***.
- Or, the drug you have been taking is **now restricted in some way**. Section 4 in this chapter explains about restrictions.

2. You must be in one of the situations described below:

- **For those members who are new or who were in this plan last year:**
 - We will cover a temporary supply of your drug **during the first 90 days of your membership in the plan if you were new and during the first 90 days of the calendar year if you were in the plan last year**. This temporary supply will be for a maximum of one-month's supply. If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of one-month's supply of medication. The prescription must be filled at a network pharmacy. Please note that a long-term care pharmacy may provide the drug in smaller amounts at a time to prevent waste.
- **For those members who have been in the plan for more than 90 days, and reside in a long-term care (LTC) facility and need a supply right away:**
 - We will cover one 31-day supply of a particular drug, or less, if your prescription is written for fewer days. This is in addition to the above temporary supply situation.

To ask for a temporary supply, call Member Services. Phone numbers are printed on the back cover of this booklet.

During the time when you are getting a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by your plan or ask us to make an exception for you and cover your current drug. The sections below tell you more about these options.

Chapter 3 | Using the plan's coverage for your Part D prescription drugs

You can change to another drug

Start by talking with your provider. Perhaps there is a different drug covered by your plan that might work just as well for you. You can call Member Services to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you. Phone numbers for Member Services are printed on the back cover of this booklet.

You can ask for an exception

You and your provider can ask us to make an exception for you and cover the drug in the way you would like it to be covered. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception to the rule. For example, you can ask us to cover a drug even though it is not on your plan's *Drug List*. Or you can ask us to make an exception and cover the drug without restrictions.

If you and your provider want to ask for an exception, Chapter 7, Section 5.4 explains what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

Section 5.3 What can you do if your drug is in a cost sharing tier you think is too high?

If your drug is in a cost sharing tier you think is too high, here are things you can do:

You can change to another drug

If your drug is in a cost sharing tier you think is too high, start by talking with your provider. Perhaps there is a different drug in a lower cost sharing tier that might work just as well for you. You can call Member Services to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you. Phone numbers for Member Services are printed on the back cover of this booklet.

You can ask for an exception

You and your provider can ask your plan to make an exception in the cost sharing tier for the drug so that you pay less for it. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception to the rule.

If you and your provider want to ask for an exception, Chapter 7, Section 5.4 explains what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly. Drugs in some of our cost sharing tiers are not eligible for this type of exception. If your plan has a separate specialty tier, specialty drugs are not eligible for a tiering exception.

SECTION 6 What if your coverage changes for one of your drugs?

Section 6.1 The *Drug List* can change during the year

Most of the changes in drug coverage happen at the beginning of each year (January 1). However, during the year, your plan might make changes to your *Drug List*. You will receive notice when necessary. For example, your plan might:

- **Add or remove drugs from the *Drug List*.** New drugs become available, including new generic drugs. Perhaps the government has given approval to a new use for an existing drug. Sometimes, a drug gets recalled and we decide not to cover it. Or we might remove a drug from the list because it has been found to be ineffective.

Chapter 3 | Using the plan's coverage for your Part D prescription drugs

- **Move a drug to a higher or lower cost sharing tier.**
- **Add or remove a restriction on coverage for a drug.** For more information about restrictions to coverage, see Section 4 in this chapter.
- **Replace a brand-name drug with a generic drug.**

We must follow Medicare requirements before we change your plan's *Drug List*.

Section 6.2 What happens if coverage changes for a drug you are taking?

Information on changes to drug coverage

If changes to the *Drug List* occur during the year, you will get direct notice when changes are made to a drug that you are taking. Notice may be sent after the change has been made. You can also call Member Services for more information. Phone numbers are printed on the back cover of this booklet.

Do changes to your drug coverage affect you right away?

Changes that can affect you this year: In the below cases, you will be affected by the coverage changes during the current year:

- **A new generic drug replaces a brand-name drug on the *Drug List* (or we change the cost sharing tier or add new restrictions to the brand-name drug)**
 - We may immediately remove a brand-name drug on our *Drug List* if we are replacing it with a newly approved generic version of the same drug that will appear 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 higher cost sharing tier or add new restrictions.
 - We may not tell you in advance before we make that change—even if you are currently taking the brand-name drug.
 - You or your prescriber can ask us to make an exception and continue to cover the brand-name drug for you. For information on how to ask for an exception, see Chapter 7, “What to do if you have a problem or complaint (coverage decisions, appeals, complaints).”
 - If you are taking the brand-name drug at the time we make the change, we will provide you with information about the specific change(s) we made. This will also include information on the steps you may take to request an exception to cover the brand-name drug. You may not get this notice before we make the change.
- **Unsafe drugs and other drugs on the *Drug List* that are withdrawn from the market**
 - Once in a while, a drug may be suddenly withdrawn because it has been found to be unsafe or removed from the market for another reason. If this happens, we will immediately remove the drug from the *Drug List*. If you are taking that drug, we will let you know of this change right away.
 - Your prescriber will also know about this change, and can work with you to find another drug for your condition.
- **Drugs that are no longer considered Part D eligible**

Chapter 3 | Using the plan's coverage for your Part D prescription drugs

- If CMS changes the Part D status of a drug, CMS will notify us that the drug is no longer deemed eligible for coverage under your Part D plan.
- If this happens, we will immediately remove the drug from the Part D Drug List.
- **Other changes to drugs on the Drug List**
 - We may make other changes once the year has started that affect drugs you are taking. For instance, we might add a generic drug that is not new to the market to replace a brand-name drug or change the cost sharing tier or add new restrictions to the brand-name drug. We also might make changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare. We must give you at least 30 days' advance notice of the change or give you notice of the change and a one-month's supply of the drug you are taking at a network pharmacy.
 - After you receive notice of the change, you should be working with your prescriber to switch to a different drug that we cover.
 - Or you or your prescriber can ask us to make an exception and continue to cover the drug for you. For information on how to ask for an exception, see Chapter 7, "What to do if you have a problem or complaint (coverage decisions, appeals, complaints)."

Changes to drugs on the *Drug List* that will not affect people currently taking the drug: For changes to the *Drug List* that are not described above, if you are currently taking the drug, the following types of changes will not affect you until January 1 of the next year if you stay in your plan:

- If we move your drug into a higher cost sharing tier.
- If we put a new restriction on your use of the drug.
- If we remove your drug from the *Drug List*.

If any of these changes happen for a drug you are taking (but not because of a market withdrawal, a generic drug replacing a brand-name drug, a Part D status change or other change noted in the sections above), then the change won't affect your use or what you pay as your share of the cost until January 1 of the next year. Until that date, you probably won't see any increase in your payments or any added restriction to your use of the drug. You will not get direct notice this year about changes that do not affect you. However, on January 1 of the next year, the changes will affect you, and it is important to check the new year's *Drug List* for any changes to drugs.

SECTION 7 What types of drugs are *not* covered by your plan?

Section 7.1 Types of drugs we do not cover

This section explains what kinds of prescription drugs are "excluded." This means Medicare does not pay for these drugs.

If you get drugs that are excluded, you must pay for them yourself, unless they are covered under your Senior Rx Plus coverage. If you have coverage for these drugs, they will be listed in the "Extra Covered Drugs" section of the benefits chart at the front of this booklet. In some cases, excluded drugs may be covered under your medical plan.

Here are a few general rules about drugs that Medicare drug plans will not cover under Part D:

- Your plan's Part D drug coverage cannot cover a drug that would be covered under Medicare

Chapter 3 | Using the plan's coverage for your Part D prescription drugs

Part A or Part B.

- Your plan cannot cover a drug purchased outside the United States and its territories.
- Your plan usually cannot cover off-label use. "Off-label use" is any use of the drug other than those indicated on a drug's label as approved by the Food and Drug Administration.
 - Medicare sometimes allows us to cover "off-label uses" of a prescription drug. Coverage is allowed only when the use is supported by certain reference books. These reference books are the *American Hospital Formulary Service Drug Information*, the *DRUGDEX Information System*, and for cancer, the guidelines posted by the National Comprehensive Cancer Network and Clinical Pharmacology, or their successors. If the use is not supported by any of these reference books or noted authority, then your plan cannot cover its "off-label use."
- Your plan does not cover drugs not listed in your *Part D Formulary* or *Extra Covered Drug List*, including when these drugs are ingredients in a compound drug.

Also, by law, these categories of drugs are not covered by Medicare drug plans unless your plan covers them as "Extra Covered Drugs." Please see the "Extra Covered Drugs" section of the benefits chart located at the front of this booklet to find out which of the drugs listed below are covered under your group sponsored plan.

- Non-prescription drugs (also called over-the-counter drugs)
- Drugs when used to promote fertility
- Drugs when used for the relief of cough or cold symptoms
- Drugs when used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs when used for the treatment of sexual or erectile dysfunction
- Drugs when used for treatment of anorexia, weight loss, or weight gain, unless used to treat HIV or cancer wasting
- Outpatient drugs for which the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale

If you have coverage for some prescription drugs not normally covered in a Medicare prescription drug plan, shown in the "Extra Covered Drugs" section of the benefits chart located at the front of this booklet, the amount you pay when you fill a prescription for these drugs does not count toward qualifying you for the Catastrophic Coverage Stage. The Catastrophic Coverage Stage is described in Chapter 4, Section 7 of this booklet.

In addition, if you are **receiving "Extra Help" from Medicare** to pay for your prescriptions, the "Extra Help" program will not pay for the drugs not normally covered. Please refer to your plan's *Drug List* or call Member Services for more information. Phone numbers for Member Services are printed on the back cover of this booklet. However, if you have drug coverage through Medicaid, your state Medicaid program may cover some prescription drugs not normally covered in a Medicare drug plan. Please contact your state Medicaid program to determine what drug coverage may be available to you. For contact information, please refer to the state-specific agency listing located in Chapter 11.

SECTION 8 Show your plan membership card when you fill a prescription

Section 8.1 Show your membership card

To fill your prescription, show your plan membership card at the network pharmacy you choose. When you show your plan membership card, the network pharmacy will automatically bill your plan for *our* share of your covered prescription drug cost. You will need to pay the pharmacy *your* share of the cost when you pick up your prescription.

Section 8.2 What if you don't have your membership card with you?

If you don't have your plan membership card with you when you fill your prescription, ask the pharmacy to call us to get the necessary information.

If the pharmacy is not able to get the necessary information, **you may have to pay the full cost of the prescription when you pick it up.** You can then **ask us to reimburse you** for our share. See Chapter 5, Section 2.1 for information about how to ask your plan for reimbursement.

SECTION 9 Part D drug coverage in special situations

Section 9.1 What if you're in a hospital or a skilled nursing facility for a stay that is covered by Original Medicare?

If you are **admitted to a hospital** for a stay covered by Original Medicare, Medicare Part A will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital, your Part D plan will cover your drugs as long as the drugs meet all rules for coverage. See the previous parts of this chapter that tell about the rules for getting drug coverage.

If you are **admitted to a skilled nursing facility** for a stay covered by Original Medicare, Medicare Part A will generally cover your prescription drugs during all or part of your stay. If you are still in the skilled nursing facility, and Part A is no longer covering your drugs, your Part D plan will cover your drugs as long as the drugs meet all rules for coverage. See the previous parts of this chapter that tell about the rules for getting drug coverage.

Please note: When you enter, live in, or leave a skilled nursing facility, you are entitled to a Special Enrollment Period. During this time period, you can switch plans or change your coverage. Chapter 8, "Ending your membership in the plan," explains when you can leave your plan and join a different Medicare plan.

Section 9.2 What if you're a resident in a long-term care (LTC) facility?

Usually, a long-term care (LTC) facility, such as a nursing home, has its own pharmacy, or a pharmacy that supplies drugs for all of its residents. If you are a resident of a LTC facility, you may get your prescription drugs through the facility's pharmacy as long as it is part of our network.

Check your *Pharmacy Directory* to find out if your LTC facility's pharmacy is part of our network. If it isn't, or if you need more information, please contact Member Services. Phone numbers are printed on the back cover of this booklet.

Chapter 3 | Using the plan's coverage for your Part D prescription drugs

What if you're a resident in a LTC facility and become a new member of the plan?

If you need a drug that is not on your *Drug List* or is restricted in some way, we will cover a **temporary supply** of your drug during the first 90 days of your membership. The total supply will be for a maximum of a one-month's supply, or less, if your prescription is written for fewer days. Please note that the LTC pharmacy may provide the drug in smaller amounts at a time to prevent waste.

If you have been a member of your plan for more than 90 days and need a drug that is not on your *Drug List* or, if your plan has any restriction on the drug's coverage, we will cover one 31-day supply, or less, if your prescription is written for fewer days.

During the time when you are getting a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. Perhaps there is a different drug covered by your plan that might work just as well for you. Or you and your provider can ask us to make an exception for you and cover the drug in the way you would like it to be covered. If you and your provider want to ask for an exception, Chapter 7, Section 5.4 explains what to do.

Section 9.3 What if you are taking drugs covered by Original Medicare?

Your enrollment in this plan doesn't affect your coverage for drugs covered under Medicare Part A or Part B. If you meet Medicare's coverage requirements, your drug will still be covered under Medicare Part A or Part B, even though you are enrolled in this plan. In addition, if your drug would be covered by Medicare Part A or Part B, our plan can't cover it, even if you choose not to enroll in Part A or Part B.

Some drugs may be covered under Medicare Part B in some situations, and through your Part D plan in other situations. But drugs are never covered by both Part B and your Part D plan at the same time. In general, your pharmacist or provider will determine whether to bill Medicare Part B or your Part D plan for the drug.

Section 9.4 What if you have a Medigap (Medicare Supplement Insurance) policy with prescription drug coverage?

If you currently have a Medigap policy that includes coverage for prescription drugs, you must contact your Medigap issuer and tell them you have enrolled in this Part D plan. If you decide to keep your current Medigap policy, your Medigap issuer will remove the prescription drug coverage portion of your Medigap policy and lower your premium.

Each year, your Medigap insurance company should send you a notice that explains if your prescription drug coverage is "creditable," and the choices you have for drug coverage. If the coverage from the Medigap policy is "**creditable**," it means that it is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. The notice will also explain how much your premium would be lowered if you remove the prescription drug coverage portion of your Medigap policy. If you didn't get this notice, or if you can't find it, contact your Medigap insurance company and ask for another copy.

Section 9.5 What if you're also getting drug coverage from another retiree group sponsored plan?

Do you currently have other prescription drug coverage through your retiree group? If so, please contact that group's sponsor. They can help you determine how your current prescription drug coverage will work with your plan.

Section 9.6 What if you are in a Medicare-certified hospice?

Drugs are never covered by both hospice and our plan at the same time. If you are enrolled in Medicare hospice and require an anti-nausea, laxative, pain medication, or anti-anxiety drug that is not covered by your hospice because it is unrelated to your terminal illness and related conditions, our plan must receive notification from either the prescriber or your hospice provider that the drug is unrelated before our plan can cover the drug. To prevent delays in receiving any unrelated drugs that should be covered by our plan, you can ask your hospice provider or prescriber to make sure we have the notification that the drug is unrelated before you ask a pharmacy to fill your prescription.

In the event you either revoke your hospice election or are discharged from hospice, our plan should cover all your drugs. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, you should bring documentation to the pharmacy to verify your revocation or discharge. See the previous parts of this section that explains about the rules for getting drug coverage under Part D. Chapter 4, "What you pay for your Part D prescription drugs," gives more information about drug coverage and what you pay.

SECTION 10 Programs on drug safety and managing medications

Section 10.1 Programs to help members use drugs safely

We may conduct drug use reviews for our members to help make sure that they are getting safe and appropriate care. These reviews are especially important for members who have more than one provider who prescribes their drugs.

We may do a review each time you fill a prescription or review our records on a regular basis. During these reviews, we look for potential problems, such as:

- Possible medication errors
- Drugs that may not be necessary because you are taking another drug to treat the same medical condition
- Drugs that may not be safe or appropriate because of your age or gender
- Certain combinations of drugs that could harm you if taken at the same time
- Prescriptions written for drugs that have ingredients you are allergic to
- Possible errors in the amount (dosage) of a drug you are taking
- Unsafe amounts of opioid pain medications

If we see a possible problem in your use of medications, we will work with your provider to correct the problem.

Section 10.2 Opioid Overutilization Management to help members safely use their opioid medications

We have a program that can help make sure our members safely use their prescription opioid medications, or other medications that are frequently abused. We call this program Opioid Overutilization Management. It is also referred to as a Drug Management Program (DMP). If you use opioid medications that you get from several doctors or pharmacies, we may talk to your doctors to make sure your use is appropriate and medically necessary. Working with your doctors, if we decide

Chapter 3 | Using the plan's coverage for your Part D prescription drugs

you are at risk for misusing or abusing your opioid medications, we may limit how you can get those medications. The limitations may be:

- Requiring you to get all your prescriptions for opioid medications from one pharmacy
- Requiring you to get all your prescriptions for opioid medications from one doctor
- Limiting the amount of opioid medications we will cover for you

If we decide that one or more of these limitations should apply to you, we will send you a letter in advance. The letter will have information explaining the terms of the limitations we think should apply to you. You will also have an opportunity to tell us which doctors or pharmacies you prefer to use. If you think we made a mistake or you disagree with our determination that you are at-risk for prescription drug abuse or the limitation, you and your prescriber have the right to ask us for an appeal. See Chapter 7 for information about how to ask for an appeal.

The DMP may not apply to you if you have certain medical conditions, such as cancer, you are receiving hospice, palliative, or end-of-life care, or live in a long-term care facility.

Section 10.3 Medication Therapy Management (MTM) and other programs to help members manage their medications

We have programs that can help our members with complex health needs. For example, some members have several medical conditions, take different drugs at the same time, and have high drug costs.

These programs are voluntary and free to members. A team of pharmacists and doctors developed the programs for us. The programs can help make sure that our members get the most benefit from the drugs they take. One program is called a Medication Therapy Management (MTM) program. Some members who take medications for different medical conditions may be able to get services through an MTM program. If you qualify, a pharmacist or other health professional will give you a comprehensive review of all your medications. You can talk about how best to take your medications, your costs, and any problems or questions you have about your prescription and over-the-counter medications. You'll get a written summary of this discussion. The summary has a medication action plan that recommends what you can do to make the best use of your medications, with space for you to take notes or write down any follow-up questions. You'll also get a personal medication list that will include all the medications you're taking and why you take them.

It's a good idea to have your medication review before your yearly wellness visit, so you can talk to your doctor about your action plan and medication list. Bring your action plan and medication list with you to your visit, or anytime you talk with your doctors, pharmacists and other health care providers. Also, keep your medication list with you (for example, with your ID) in case you go to the hospital or emergency room.

If we have a program that fits your needs, we will automatically enroll you in the program and send you information. If you decide not to participate, please notify us and we will withdraw you from the program. If you have any questions about these programs, please contact Member Services. Phone numbers are printed on the back cover of this booklet.

CHAPTER 4

*What you pay for your Part D
prescription drugs*

SECTION 1

Introduction..... 50
Section 1.1 Use this chapter together with other materials that explain your drug coverage..... 50
Section 1.2 Types of out-of-pocket costs you may pay for covered drugs 51

SECTION 2

What you pay for a drug depends on which “drug coverage stage” you are in when you get the drug..... 51
Section 2.1 What are the drug coverage stages?..... 51

SECTION 3

We send you reports that explain payments for your drugs and which coverage stage you are in 52
Section 3.1 We send you a monthly report called the *Part D Explanation of Benefits* (“*Part D EOB*”)..... 52
Section 3.2 Help us keep our information about your drug payments up to date 53

SECTION 4

During the Deductible Stage, you pay the full cost of your drugs 53
Section 4.1 You stay in the Deductible Stage until you have paid the amount listed in your benefits chart for your drugs..... 53

SECTION 5

During the Initial Coverage Stage, your plan pays its share of your drug costs and you pay your share 54
Section 5.1 What you pay for a drug depends on the drug and where you fill your prescription 54
Section 5.2 When does the Initial Coverage Stage end?..... 54
Section 5.3 If your doctor prescribes less than a full-month’s supply, you may not have to pay the cost of the entire month’s supply 55

SECTION 6

Your cost for covered Part D drugs may change once the amount you and your plan pay reaches \$4,020 56
Section 6.1 You can look at the benefits chart located at the front of this booklet to find out if your copayment or coinsurance changes once you and the plan have paid \$4,020 for covered Part D drugs..... 56
Section 6.2 How Medicare calculates your True Out-of-Pocket costs for prescription drugs 56

SECTION 7

During the Catastrophic Coverage Stage, your plan pays most of the cost for your drugs..... 58

Section 7.1 Once you are in the Catastrophic Coverage Stage, you will stay in this stage for the rest of the calendar year 58

SECTION 8

Additional benefits information 58

Section 8.1 Your plan offers additional benefits 58

SECTION 9

What you pay for vaccinations covered by Part D depends on how and where you get them..... 58

Section 9.1 Your plan may have separate coverage for the Part D vaccine medication itself and for the cost of giving you the vaccine 58

Section 9.2 You may want to call Member Services before you get a vaccination 60

Chapter 4 | What you pay for your Part D prescription drugs



Did you know there are programs to help people pay for their drugs?

There are programs to help people with limited resources pay for their drugs. These include “Extra Help” and State Pharmaceutical Assistance Programs. For more information, see Chapter 2, Section 7. For contact information, please refer to the state-specific agency listing located in Chapter 11.

Are you currently getting help to pay for your drugs?

If you are in a program that helps pay for your drugs, **some information in this *Evidence of Coverage* about the costs for Part D prescription drugs may not apply to you.** We will send you the “*Evidence of Coverage Rider for People Who Get ‘Extra Help’ Paying for Prescription Drugs*” (also known as the “*Low Income Subsidy Rider*” or the “*LIS Rider*”), which explains your drug coverage. If you don’t have this letter, please call Member Services and ask for the “*LIS Rider*.” Phone numbers for Member Services are printed on the back cover of this booklet.

SECTION 1 Introduction

Section 1.1 Use this chapter together with other materials that explain your drug coverage

This chapter focuses on what you pay for your Part D prescription drugs. To keep things simple, we use “drug” in this chapter to mean a Part D prescription drug. As explained in Chapter 3, not all drugs are Part D drugs – some drugs are covered under Medicare Part A or Part B, and other drugs are excluded from Medicare coverage by law. Some excluded drugs may be covered by your plan. If your plan includes coverage for any Part D excluded drugs, the benefits chart located at the front of this booklet will have a section called “Extra Covered Drugs.”

To understand the payment information we give you in this chapter, you need to know the basics of what drugs are covered, where to fill your prescriptions and what rules to follow when you get your covered drugs. Here are materials that explain these basics:

- **Your plan’s *List of Covered Drugs (Formulary)*.** To keep things simple, we call this the “*Drug List*.”
 - This *Drug List* explains which drugs are covered for you.
 - It also explains which of the “cost sharing tiers” the drug is in and whether there are any restrictions on your coverage for the drug.
 - If you need a copy of your *Drug List*, call Member Services. Phone numbers are printed on the back cover of this booklet.
- **Chapter 3 of this booklet.** Chapter 3 gives the details about your prescription drug coverage, including rules you need to follow when you get your covered drugs. Chapter 3 also explains which types of prescription drugs are not covered by your plan.
- **Your plan’s *Pharmacy Directory*.** In most situations, you must use a network pharmacy to get your covered drugs. See Chapter 3 for the details. The *Pharmacy Directory* has a list of pharmacies in your plan’s network. It also explains which pharmacies in our network can give you a long-term supply of a drug, such as filling a prescription for a three-month’s supply.

Chapter 4 | What you pay for your Part D prescription drugs

Section 1.2 Types of out-of-pocket costs you may pay for covered drugs

To understand the payment information we give you in this chapter, you need to know about the types of out-of-pocket costs you may pay for your covered services. The amount that you pay for a drug is called “cost sharing,” and there are three ways you may be asked to pay:

- **“Deductible”** (if your plan has one) is the amount you pay for drugs before your plan begins to pay its share.
- **“Copayment”** is a fixed amount you pay each time you fill a prescription.
- **“Coinsurance”** is a percent of the total cost of the drug you pay each time you fill a prescription.

SECTION 2 What you pay for a drug depends on which “drug coverage stage” you are in when you get the drug

Section 2.1 What are the drug coverage stages?

As shown in the table below, there are four “drug coverage stages” that may be used in your plan. The drug coverage stages used in your plan are shown in the benefits chart located at the front of this booklet. How much you pay for a drug depends on which of these stages you are in at the time you get a prescription filled or refilled.

Stage 1 Deductible Stage	Stage 2 Initial Coverage Stage	Stage 3 Coverage Gap Stage	Stage 4 Catastrophic Coverage Stage
<p>If your plan has a deductible stage, you begin in this stage when you fill your first prescription of the year.</p> <p>During this stage, you pay the full cost of your drugs.</p> <p>You stay in this stage until you have paid the deductible amount shown in the benefits chart located at the front of this booklet.</p>	<p>Your plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>You stay in this stage until you reach the amount shown in the benefits chart located at the front of this booklet.</p>	<p>If your copay or coinsurance payment does not change until you reach your True Out-of-Pocket (TrOOP) amount, the benefits chart located at the front of this booklet will not have a “Part D Gap Coverage” section.</p> <p>If your copay or coinsurance payment does change once you reach the \$4,020 Initial Coverage Limit, the benefits chart located at the front of this booklet will include a “Part D Gap Coverage” section that shows what you must pay</p>	<p>Once you have paid enough for your drugs to move on to this last stage, your cost for your drugs may be reduced for the rest of the calendar year.</p> <p>The amount you pay for drugs in the Catastrophic Stage is shown in the benefits chart located at the front of this booklet.</p>

Chapter 4 | What you pay for your Part D prescription drugs

Stage 1 Deductible Stage	Stage 2 Initial Coverage Stage	Stage 3 Coverage Gap Stage	Stage 4 Catastrophic Coverage Stage
		during the Coverage Gap Stage. The copay or coinsurance shown in the benefits chart is the amount you pay in this stage after your plan and the Coverage Gap Discount have paid their amounts.	

SECTION 3 We send you reports that explain payments for your drugs and which coverage stage you are in

Section 3.1 We send you a monthly report called the *Part D Explanation of Benefits* (“*Part D EOB*”)

Your plan keeps track of the costs of your prescription drugs and the payments you have made when you get your prescriptions filled or refilled at the pharmacy. This way, we can tell you when you have moved from one drug coverage stage to the next. In particular, there are two types of costs we keep track of:

- We keep track of how much you have paid. This is called your **“out-of-pocket”** cost.
- We keep track of your **“total drug costs.”** This is the amount you pay out-of-pocket or others pay on your behalf plus the amount paid by your plan.

Your plan will prepare a written report called the *Part D Explanation of Benefits* (“*Part D EOB*”) when you have had one or more prescriptions filled through your plan during the previous month. It includes:

- **Information for that month.** This report gives the payment details about the prescriptions you have filled during the previous month. It shows the total drug costs, what your Group Part D and Senior Rx Plus coverage paid, what the Coverage Gap Discount paid and what you and others on your behalf paid.
- **Important note about the way amounts paid by your retiree drug coverage may look in your *EOB*:** Your retiree drug coverage is always equal to or greater than basic Part D coverage by itself. However, on a specific drug your plan copayment or coinsurance amount may be greater than it would if you had basic Part D coverage by itself. If the basic Part D coverage would be greater than your retiree drug coverage, the amount shown in the “other payments” column in your *EOB* may be negative. In this case, the negative amount is the way Medicare wants us to account for this difference. It is not an error, and it does not mean you made an overpayment.

Chapter 4 | What you pay for your Part D prescription drugs

- **Totals for the calendar year.** This is called “year-to-date” information. It shows you the total drug costs and total payments for your drugs since the year began.

Section 3.2 Help us keep our information about your drug payments up to date

To keep track of your drug costs and the payments you make for drugs, we use records we get from pharmacies. Here is how you can help us keep your information correct and up to date:

- **Show your membership card when you get a prescription filled.** To make sure we know about the prescriptions you are filling and what you are paying, show your plan membership card every time you get a prescription filled.
- **Make sure we have the information we need.** There are times you may pay for prescription drugs when we will not automatically get the information we need to keep track of your out-of-pocket costs. To help us keep track of your out-of-pocket costs, you may give us copies of receipts for drugs that you have purchased. If you are billed for a covered drug, you can ask us to pay our share of the cost. For instructions on how to do this, go to Chapter 5, Section 2 of this booklet.

Here are some types of situations when you may want to give us copies of your drug receipts to be sure we have a complete record of what you have spent for your drugs:

- When you purchase a covered drug at a network pharmacy at a special price or using a discount card that is not part of your plan's benefit.
- When you made a copayment for drugs that are provided under a drug manufacturer patient assistance program.
- Any time you have purchased covered drugs at out-of-network pharmacies or other times you have paid the full price for a covered drug under special circumstances.
- **Send us information about the payments others have made for you.** Payments made by certain other individuals and organizations also count toward your out-of-pocket costs and help qualify you for catastrophic coverage. For example, payments made by a State Pharmaceutical Assistance Program, an AIDS drug assistance program (ADAP), the Indian Health Service and most charities count toward your out-of-pocket costs. You should keep a record of these payments and send them to us so we can track your costs.
- **Check the written report we send you.** When you receive a *Part D Explanation of Benefits* (“*Part D EOB*”) in the mail, please look it over to be sure the information is complete and correct. If you think something is missing from the report, or you have any questions, please call Member Services. Phone numbers are printed on the back cover of this booklet. Be sure to keep these reports. They are an important record of your drug expenses.

SECTION 4 During the Deductible Stage, you pay the full cost of your drugs

Section 4.1 You stay in the Deductible Stage until you have paid the amount listed in your benefits chart for your drugs

If your plan has a Deductible Stage, this stage is the first coverage stage for your drug coverage. This stage begins when you fill your first prescription in the calendar year. When you are in this coverage stage, **you must pay the full cost of your drugs** until you reach your plan's deductible amount.

Chapter 4 | What you pay for your Part D prescription drugs

- Your “**full cost**” is usually lower than the normal full price of the drug, since your plan has negotiated lower costs for most drugs.
- The “**deductible**” is the amount you must pay for your Part D prescription drugs before your plan begins to pay its share.

If your plan has a deductible, once you have paid the deductible amount for your drugs, you move on to the next drug coverage stage, which is the Initial Coverage Stage. If your plan does not have a deductible, you begin in the Initial Coverage Stage.

SECTION 5 During the Initial Coverage Stage, your plan pays its share of your drug costs and you pay your share

Section 5.1 What you pay for a drug depends on the drug and where you fill your prescription

During the Initial Coverage Stage, your plan pays its share of the cost of your covered prescription drugs, and you pay your share. Your share of the cost will vary depending on the drug and where you fill your prescription.

Your plan has cost sharing tiers

Every drug on your plan’s *Drug List* is in one of its cost sharing tiers. In general, the higher the cost sharing tier number, the higher your cost for the drug.

To find out what copayment or coinsurance you will pay for drugs in each cost sharing tier, please see the benefits chart located at the front of this booklet.

To find out which cost sharing tier your drug is in, please check your plan’s *Drug List*.

Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- A retail pharmacy that is in your plan’s network
- A pharmacy that is not in your plan’s network
- Your plan’s mail-order pharmacy

For more information about these pharmacy choices and filling your prescriptions, see Chapter 3 in this booklet and your plan’s *Pharmacy Directory*. You may also contact Member Services. Phone numbers are printed on the back cover of this booklet.

Section 5.2 When does the Initial Coverage Stage end?

If your plan provides the same coverage until you reach your True Out-of-Pocket (TrOOP) amount, your plan’s Initial Coverage Stage continues until you reach your TrOOP amount. The benefits chart located at the front of this booklet will not show an Initial Coverage Limit amount. It will only show the TrOOP amount.

If your plan provides different coverage in the Coverage Gap Stage after the Initial Coverage Limit is reached, the benefits chart located at the front of this booklet will show the Initial Coverage Limit amount and include a Coverage Gap section.

If your plan includes an Initial Coverage Limit, your total drug cost is based on adding together what you have paid and what any Part D plan has paid:

Chapter 4 | What you pay for your Part D prescription drugs

- **What you have paid** for all the covered drugs you have gotten since you started with your first drug purchase of the calendar year. This includes:
 - Any deductible amounts you paid when you were in the Deductible Stage, if you have one.
 - The total you paid as your share of the cost for your drugs during the Initial Coverage Stage.
- See Section 6.2 for more information about how Medicare calculates your out-of-pocket costs.
- **What your plan has paid** as its share of the cost for your drugs during the Initial Coverage Stage. If you were enrolled in a different Part D plan at any time during 2020, the amount that plan paid during the Initial Coverage Stage also counts toward your total drug costs.

If we offer additional coverage on some prescription drugs that are not normally covered in a Medicare prescription drug plan, payments made for these drugs will not count towards your Initial Coverage Limit or total out-of-pocket costs.

Section 5.3 If your doctor prescribes less than a full-month's supply, you may not have to pay the cost of the entire month's supply

Typically, the amount you pay for a prescription drug covers a full-month's supply of a covered drug. However, your doctor can prescribe less than a month's supply of drugs. There may be times when you want to ask your doctor about prescribing less than a month's supply of a drug (for example, when you are trying a medication for the first time that is known to have serious side effects). If your doctor prescribes less than a full-month's supply, you will not have to pay for the full-month's supply for certain drugs.

The amount you pay when you get less than a full-month's supply will depend on whether you are responsible for paying coinsurance (a percentage of the total cost) or a copayment (a flat dollar amount).

- If you are responsible for coinsurance, you pay a *percentage* of the total cost of the drug. You pay the same percentage regardless of whether the prescription is for a full-month's supply or for fewer days. However, because the entire drug cost will be lower if you get less than a full-month's supply, the *amount* you pay will be less.
- If you are responsible for a copayment for the drug, your copay will be based on the number of days of the drug that you receive. We will calculate the amount you pay per day for your drug (the "daily cost sharing rate") and multiply it by the number of days of the drug you receive.

Here's an example: Let's say the copay for your drug for a full-month's supply (a 30-day supply) is \$30. This means that the amount you pay per day for your drug is \$1. If you receive a 7-days' supply of the drug, your payment will be \$1 per day multiplied by 7 days, for a total payment of \$7.

Daily cost sharing allows you to make sure a drug works for you before you have to pay for an entire month's supply. You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full-month's supply of a drug or drugs, if this will help you better plan the refill dates for different prescriptions so that you can take fewer trips to the pharmacy. The amount you pay will depend upon the days' supply you receive.

SECTION 6 Your cost for covered Part D drugs may change once the amount you and your plan pay reaches \$4,020

Section 6.1 You can look at the benefits chart located at the front of this booklet to find out if your copayment or coinsurance changes once you and the plan have paid \$4,020 for covered Part D drugs

If your copay or coinsurance amount does not change until you reach your True Out-of-Pocket (TrOOP) amount, the benefits chart located at the front of this booklet will not have a “Part D Gap Coverage” section.

If your copay or coinsurance amount does change once you reach the \$4,020 Initial Coverage Limit, the benefits chart located at the front of this booklet will include a “Part D Gap Coverage” section that shows what you must pay during the Gap Coverage Stage.

If you are not receiving help to pay your share of drug costs through the Low Income Subsidy program or the Program of All-Inclusive Care for the Elderly (PACE), you qualify for a discount on the cost you pay for most covered brand drugs through the Medicare Coverage Gap Discount Program. For prescriptions filled in 2020, once the cost paid by you and this plan reaches \$4,020, the cost share you pay will reflect all benefits provided by your retiree drug coverage and the Coverage Gap Discount program. The Coverage Gap Discount program applies until the cost paid by you (or those paying on your behalf as defined in Section 6.2) reaches \$6,350.

Drug manufacturers have agreed to provide this discount on brand drugs which Medicare considers Part D qualified drugs. Your plan may cover some brand drugs beyond those covered by Medicare. The discount will not apply to benefits described in the “Extra Covered Drugs” section of the benefits chart located at the front of this booklet. The “Extra Covered Drugs” benefit, if included, is provided by your Senior Rx Plus coverage. Once your TrOOP costs reach the amount shown on the benefits chart located at the front of this booklet, you will move onto the Catastrophic Coverage Stage.

Section 6.2 How Medicare calculates your True Out-of-Pocket costs for prescription drugs

Here are Medicare’s rules that we must follow when we keep track of your True Out-of-Pocket (TrOOP) costs for your drugs.

These payments are included in your TrOOP costs:

When you add up your TrOOP costs, **you can include** the payments listed below, as long as they are for Part D covered drugs and you followed the rules for drug coverage that are explained in Chapter 3 of this booklet:

- The amount you pay for drugs when you are in any of the following drug coverage stages:
 - The Deductible Stage (if your plan has this stage)
 - The Initial Coverage Stage
 - The Coverage Gap Stage (if your plan has this stage)
- Any payments you made during this calendar year as a member of a different Medicare prescription drug plan before you joined your plan.

Chapter 4 | What you pay for your Part D prescription drugs

It matters who pays:

- If you make these payments **yourself**, they are included in your TrOOP costs.
- These payments are *also included* if they are made on your behalf by **certain other individuals or organizations**. This includes payments for your drugs made by a friend or relative, by most charities, by AIDS drug assistance programs (ADAP), by a State Pharmaceutical Assistance Program that is qualified by Medicare, or by the Indian Health Service. Payments made by Medicare's "Extra Help" Program are also included.
- Payments made by the Medicare Coverage Gap Discount Program are also included.

Moving on to the Catastrophic Coverage Stage:

When the amount you, or those paying on your behalf, have paid for covered drugs reaches the True Out-of-Pocket (TrOOP) amount listed in the benefits chart located at the front of this booklet, you will move to the Catastrophic Coverage Stage.

These payments are not included in your TrOOP costs

When you add up your TrOOP costs, **you are not allowed to include** any of these types of payments for prescription drugs:

- The amount you, or others on your behalf, pay for your monthly premium
- Drugs you buy outside the United States and its territories
- Drugs that are not covered by your plan
- Drugs you get at an out-of-network pharmacy that do not meet the requirements for out-of-network coverage
- Prescription drugs covered by Part A or Part B
- Payments you make toward drugs covered under the "Extra Covered Drugs" benefit, when these are included in your Senior Rx Plus coverage
- Payments you make toward prescription drugs not normally covered in a Medicare prescription drug plan
- Payments for your drugs that are made by your Part D or Senior Rx Plus coverage
- Payments for your drugs that are made by certain insurance plans and government-funded health programs, such as TRICARE and Veterans Affairs
- Payments for your drugs made by a third party with a legal obligation to pay for prescription costs (for example, workers' compensation)

Reminder: If any other organization pays part or all of your TrOOP costs for drugs, you are required to tell your plan. Call Member Services to let us know. Phone numbers are printed on the back cover of this booklet.

How can you keep track of your out-of-pocket total?

- **We will help you.** The *Part D Explanation of Benefits* ("Part D EOB") report we send to you includes the current amount of your TrOOP costs. Section 3 in this chapter explains about this report.
- **Make sure we have the information we need.** Section 3.2 explains what you can do to help make sure that our records of what you have spent are complete and up to date.

SECTION 7 During the Catastrophic Coverage Stage, your plan pays most of the cost for your drugs

Section 7.1 Once you are in the Catastrophic Coverage Stage, you will stay in this stage for the rest of the calendar year

You qualify for the Catastrophic Coverage Stage when you have reached your out-of-pocket limit for the year. Once you are in the Catastrophic Coverage Stage, you will stay in this coverage stage until the end of the year.

During this stage, the cost you pay for your drugs may be reduced. You can find your cost sharing amounts in the Catastrophic Coverage section of the benefits chart located at the front of this booklet.

SECTION 8 Additional benefits information

Section 8.1 Your plan offers additional benefits

Your Senior Rx Plus coverage may include the “Extra Covered Drugs” benefit. Payments made for these drugs will not count toward your Initial Coverage Limit or your True Out-of-Pocket (TrOOP) limit. If your plan includes coverage for additional drugs, the benefits chart located at the front of this booklet will have a section called “Extra Covered Drugs.” You can find out which specific drugs are covered by checking your *Extra Covered Drug List*.

SECTION 9 What you pay for vaccinations covered by Part D depends on how and where you get them

Section 9.1 Your plan may have separate coverage for the Part D vaccine medication itself and for the cost of giving you the vaccine

Your plan provides coverage for a number of Part D vaccines. There are two parts to your coverage of vaccinations:

- The first part of coverage is the cost of **the vaccine medication itself**. The vaccine is a prescription medication.
- The second part of coverage is for the cost of **giving you the vaccine**. This is sometimes called the “administration” of the vaccine.

What do you pay for a Part D vaccination?

What you pay for a Part D vaccination depends on three things:

1. The type of vaccine (what you are being vaccinated for).

- Some vaccines are considered Part D drugs. You can find these vaccines listed in your plan’s List of Covered Drugs (Formulary).
- Other vaccines are considered medical benefits. They are covered under Original Medicare.

2. Where you get the vaccine medication.

Chapter 4 | What you pay for your Part D prescription drugs

3. Who gives you the vaccine.

What you pay at the time you get the Part D vaccination can vary depending on the circumstances. For example:

- Sometimes when you get your vaccine, you will have to pay the entire cost for both the vaccine medication and for getting the vaccine. You can ask your plan to pay you back for our share of the cost.
- Other times, when you get the vaccine medication or the vaccine, you will pay only your share of the cost.
- To show how this works, here are three common ways you might get a Part D vaccine: If you have a Deductible or Coverage Gap Stage, you are responsible for most of the costs associated with vaccines, including their administration, during these coverage stages of your benefit.

Situation 1:

You buy the Part D vaccine at the pharmacy and you get your vaccine at the network pharmacy. Whether you have this choice depends on where you live. Some states do not allow pharmacies to administer a vaccination.

- You will have to pay the pharmacy the amount of your coinsurance or copayment for the vaccine and of the cost of giving you the vaccine.
- Our plan will pay the remainder of the costs.

Situation 2:

You get the Part D vaccination at your doctor's office.

- When you get the vaccination, you will pay for the entire cost of the vaccine and its administration.
- You can then ask your plan to pay its share of the cost by using the procedures that are described in Chapter 5 of this booklet, "Asking us to pay our share of the costs for covered drugs."
- You will be reimbursed the amount you paid less your normal coinsurance or copayment for the vaccine (including administration) less any difference between the amount the doctor charges and what we normally pay. If you get "Extra Help," we will reimburse you for this difference.

Situation 3:

You buy the Part D vaccine at your pharmacy, and then take it to your doctor's office where they give you the vaccine.

- You will have to pay the pharmacy the amount of your coinsurance or copayment for the vaccine itself.
- When your doctor gives you the vaccine, you will pay the entire cost for this service. You can then ask us to pay our share of the cost by using the procedures described in Chapter 5 of this booklet.
- You will be reimbursed the amount charged by the doctor for administering the vaccine less any difference between the amount the doctor charges and what we normally pay. If you get "Extra Help," we will reimburse you for this difference.

Chapter 4 | What you pay for your Part D prescription drugs

Please note that Part B covers the vaccine and administration for influenza, pneumonia and Hepatitis B injections.

When billing us for a vaccine, please include a bill from the provider with the date of service, the National Drug Code (NDC), the vaccine name and the amount charged. Send the bill to:

Ingenio Rx
ATTN: Claims Department - Part D Services
P.O. Box 52077
Phoenix, AZ 85072-2077

You may want to call us before you go to your doctor so we can help you understand the costs associated with vaccines (including administration) available under this plan. For more information, please contact Member Services. Phone numbers are listed on the back cover of this booklet.

Section 9.2 You may want to call Member Services before you get a vaccination

The rules for coverage of vaccinations are complicated. We are here to help. We recommend that you call us first at Member Services whenever you are planning to get a vaccination. Phone numbers for Member Services are printed on the back cover of this booklet.

- We can tell you how your vaccination is covered by your plan and explain your share of the cost – including whether the vaccination is covered by Medicare Part D or Part B.
- We can tell you how to keep your own cost down by using providers and pharmacies in your network.
- If you are not able to use a network provider and pharmacy, we can tell you what you need to do to get payment from us for our share of the cost.

CHAPTER 5

*Asking us to pay our share of
the costs for covered drugs*

SECTION 1

Situations in which you should ask us to pay our share of the cost of your covered drugs 63

Section 1.1 If you pay our plan’s share of the cost of your covered drugs, you can ask us for payment..... 63

SECTION 2

How to ask us to pay you back..... 64

Section 2.1 How and where to send us your request for payment..... 64

SECTION 3

We will consider your request for payment and say yes or no 64

Section 3.1 We check to see whether we should cover the drug and how much we owe..... 64

Section 3.2 If we tell you that we will not pay for all or part of the drug, you can make an appeal..... 65

SECTION 4

Other situations in which you should save your receipts and send copies to us 65

Section 4.1 In some cases, you should send copies of your receipts to us to help us track your out-of-pocket drug costs 65

SECTION 1 Situations in which you should ask us to pay our share of the cost of your covered drugs

Section 1.1 If you pay our plan's share of the cost of your covered drugs, you can ask us for payment

Sometimes when you get a prescription drug, you may need to pay the full cost right away. Other times, you may find that you have paid more than you expected under the coverage rules of your plan. In either case, you can ask your plan to pay you back. Paying you back is often called “reimbursing” you.

Here are examples of situations in which you may need to ask your plan to pay you back. All of these examples are types of coverage decisions. For more information about coverage decisions, go to Chapter 7 of this booklet.

1. When you use an out-of-network pharmacy to get a prescription filled

If you go to an out-of-network pharmacy and try to use your membership card to fill a prescription, the pharmacy may not be able to submit the claim directly to us. When that happens, you will have to pay the full cost of your prescription. We cover prescriptions filled at out-of-network pharmacies only in a few special situations. Please go to Chapter 3, Section 2.5 to learn more.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost.

2. When you pay the full cost for a prescription because you don't have your plan membership card with you

If you do not have your plan membership card with you, you can ask the pharmacy to call your plan or look up your enrollment information. However, if the pharmacy cannot get the enrollment information they need right away, you may need to pay the full cost of the prescription yourself.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost.

3. When you pay the full cost for a prescription in other situations

You may pay the full cost of the prescription because you find that the drug is not covered for some reason.

For example, the drug may not be on your plan's *List of Covered Drugs (Formulary)*, or it could have a requirement or restriction that you didn't know about or don't think should apply to you. If you decide to get the drug immediately, you may need to pay the full cost for it.

Save your receipt and send a copy to us when you ask us to pay you back. In some situations, we may need to get more information from your doctor in order to pay you back for our share of the cost.

4. If you are retroactively enrolled in our plan

Sometimes a person's enrollment in the plan is retroactive. Retroactive means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.

Chapter 5 | Asking us to pay our share of the costs for covered drugs

If you were retroactively enrolled in our plan and you paid out-of-pocket for any of your drugs after your enrollment date, you can ask us to pay you back for our share of the costs. You will need to submit paperwork for us to handle the reimbursement.

Please call Member Services for additional information about how to ask us to pay you back and deadlines for making your request. Phone numbers for Member Services are printed on the back cover of this booklet.

All of the examples above are types of coverage decisions. This means that if we deny your request for payment, you can appeal our decision. Chapter 7 of this booklet, “What to do if you have a problem or complaint (coverage decisions, appeals, complaints),” has information about how to make an appeal.

SECTION 2 How to ask us to pay you back

Section 2.1 How and where to send us your request for payment

Send us your request for payment, along with your receipt documenting the payment you have made. It's a good idea to make a copy of your receipts for your records.

To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it will help us process the information faster.
- Please contact Member Services and ask for the form. Phone numbers are printed on the back cover of this booklet.

Mail your request for payment together with any receipts to us at this address:

Ingenio Rx
ATTN: Claims Department - Part D Services
P.O. Box 52077
Phoenix, AZ 85072-2077

Contact Member Services if you have any questions. Phone numbers are printed on the back cover of this booklet. If you don't know what you should have paid, we can help. You can also call if you want to give us more information about a request for payment you have already sent to us.

SECTION 3 We will consider your request for payment and say yes or no

Section 3.1 We check to see whether we should cover the drug and how much we owe

When we receive your request for payment, we will let you know if we need any additional information from you. Otherwise, we will consider your request and make a coverage decision.

- If we decide that the drug is covered and you followed all the rules for getting the drug, we will pay for our share of the cost. We will mail your reimbursement of our share of the cost to you. Chapter 3 explains the rules you need to follow for getting your Part D prescription drugs covered. We will send payment within 30 days after your request was received.
- If we decide that the drug is *not* covered, or you did *not* follow all the rules, we will not pay for our share of the cost. Instead, we will send you a letter that explains the reasons why we are not sending the payment you have requested and your rights to appeal that decision.

Section 3.2 If we tell you that we will not pay for all or part of the drug, you can make an appeal

If you think we have made a mistake in turning down your request for payment or you don't agree with the amount we are paying, you can make an appeal. If you make an appeal, it means you are asking us to change the decision we made when we turned down your request for payment.

For the details on how to make an appeal, go to Chapter 7 of this booklet, "What to do if you have a problem or complaint (coverage decisions, appeals, complaints)." The appeals process is a formal process with detailed procedures and important deadlines. If making an appeal is new to you, you will find it helpful to start by reading Section 4 of Chapter 7. Section 4 is an introductory section that explains the process for coverage decisions and appeals and gives definitions of terms such as "appeal." Then after you have read Section 4, you can go to Section 5.5 in Chapter 7 for a step-by-step explanation of how to file an appeal.

SECTION 4 Other situations in which you should save your receipts and send copies to us

Section 4.1 In some cases, you should send copies of your receipts to us to help us track your out-of-pocket drug costs

There are some situations when you should let us know about payments you have made for your drugs. In these cases, you are not asking us for payment. Instead, you are telling us about your payments so that we can calculate your out-of-pocket costs correctly. This may help you to qualify for the Catastrophic Coverage Stage more quickly.

Here are two situations when you should send us copies of receipts to let us know about payments you have made for your drugs:

1. When you buy the drug for a price that is lower than our price

- If your plan includes stages in which you are responsible for 100% of the drug costs, such as a deductible stage, sometimes you can buy your drug at a network pharmacy for a price that is lower than our price.
- For example, a pharmacy might offer a special price on the drug. Or you may have a discount card that is outside our benefit that offers a lower price.
- Unless special conditions apply, you must use a network pharmacy in these situations and your drug must be on your *Drug List*.
- Save your receipt and send a copy to us so that we can have your out-of-pocket expenses count toward qualifying you for the Catastrophic Coverage Stage.
- **Please note:** If you are in a Part D plan stage in which you are responsible for 100% of the drug costs, your Part D plan will not pay for any share of these drug costs. But sending a copy of the receipt allows us to calculate your out-of-pocket costs correctly and may help you qualify for the Catastrophic Coverage Stage more quickly.

Chapter 5 | Asking us to pay our share of the costs for covered drugs

2. When you get a drug through a patient assistance program offered by a drug manufacturer

Some members are enrolled in a patient assistance program offered by a drug manufacturer that is outside your Part D plan benefits. If you get any drugs through a program offered by a drug manufacturer, you may pay a copayment to the patient assistance program.

- Save your receipt and send a copy to us so that we can have your out-of-pocket expenses count toward qualifying you for the Catastrophic Coverage Stage.
- **Please note:** Because you are getting your drug through the patient assistance program and not through your Part D plan's benefits, your Part D plan will not pay for any share of these drug costs. But sending a copy of the receipt allows us to calculate your out-of-pocket costs correctly and may help you qualify for the Catastrophic Coverage Stage more quickly.

Since you are not asking for payment in the two cases described above, these situations are not considered coverage decisions. Therefore, you cannot make an appeal if you disagree with our decision.

CHAPTER 6

Your rights and responsibilities

SECTION 1

Your plan must honor your rights as a member of the plan 69

Section 1.1	We must provide information in a way that works for you (in languages other than English or other alternate formats)	69
Section 1.2	We must ensure that you get timely access to your covered drugs.....	69
Section 1.3	We must protect the privacy of your personal health information.....	69
Section 1.4	We must give you information about your plan, its network of pharmacies and your covered drugs.....	75
Section 1.5	We must support your right to make decisions about your care.....	76
Section 1.6	You have the right to make complaints and to ask us to reconsider decisions we have made	77
Section 1.7	What can you do if you believe you are being treated unfairly or your rights are not being respected?	77
Section 1.8	How to get more information about your rights	77

SECTION 2

You have some responsibilities as a member of your plan 78

Section 2.1	What are your responsibilities?	78
-------------	---------------------------------------	----

SECTION 1 Your plan must honor your rights as a member of the plan

Section 1.1 We must provide information in a way that works for you (in languages other than English or other alternate formats)

To get information from us in a way that works for you, please call Member Services. Phone numbers are printed on the back cover of this booklet.

Your plan has people and free interpreter services available to answer questions from disabled and non-English speaking members. We can also give you information in other alternate formats at no cost if you need it. We are required to give you information about your plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, please call Member Services. Phone numbers are printed on the back cover of this booklet. You can also contact your local Office for Civil Rights. For contact information, please refer to the state-specific agency listing located in Chapter 11.

If you have any trouble getting information from your plan in a format that is accessible and appropriate for you, please call to file a grievance with Member Services. Phone numbers are printed on the back cover of this booklet. You may also file a complaint with Medicare by calling **1-800-MEDICARE (1-800-633-4227)** or directly with the Office of Civil Rights. For contact information, please refer to the state-specific agency listing located in Chapter 11.

Section 1.2 We must ensure that you get timely access to your covered drugs

As a member of this plan, you have the right to get your prescriptions filled or refilled at any of our network pharmacies without long delays. If you think that you are not getting your Part D drugs within a reasonable amount of time, Chapter 7, Section 7 of this booklet explains what you can do. If we have denied coverage for your prescription drugs and you don't agree with our decision, Chapter 7, Section 4 explains what you can do.

Section 1.3 We must protect the privacy of your personal health information

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your “personal health information” includes the personal information you gave us when you enrolled in your plan, as well as your medical records and other medical and health information.
- The laws that protect your privacy give you rights related to getting information and controlling how your health information is used. We give you our written notice later in this chapter, called a “Notice of Privacy Practice,” that explains about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

- We make sure that unauthorized people don't see or change your records.
- In most situations, if we give your health information to anyone who isn't providing your care or paying for your care, we are required to get written permission from you first. Written permission can be given by you or by someone you have given legal power to make decisions for you.
- There are certain exceptions that do not require us to get your written permission first. These

Chapter 6 | Your rights and responsibilities

exceptions are allowed or required by law.

- For example, we are required to release health information to government agencies that are checking on quality of care.
- Because you are a member of your plan through Medicare, we are required to give Medicare your health information, including information about your Part D prescription drugs. If Medicare releases your information for research or other uses, this will be done according to federal statutes and regulations.

You can see the information in your records and know how it has been shared with others

You have the right to look at your medical records held at your plan, and to get a copy of your records. We are allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we will work with your health care provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that are not routine.

If you have questions or concerns about the privacy of your personal health information, please call Member Services. Phone numbers are printed on the back cover of this booklet.

Below is the Notice of Privacy Practices as of May 2018. This Notice can change so to make sure you're viewing the most recent version, you can request the current version from Member Services. Phone numbers are printed on the back cover of this booklet, or view it on our website at www.anthem.com/ca/privacy.

Protecting your personal health information is important. Every year, we're required to send you specific information about your rights and some of our duties to help keep your information safe. This notice combines three of these required yearly communications:

- State notice of privacy practices
- Health Insurance Portability and Accountability Act (HIPAA) notice of privacy practices
- Breast reconstruction surgery benefits

State notice of privacy practices

When it comes to handling your health information, we follow state law, which is sometimes stricter than the federal HIPAA privacy law. This notice:

- Explains your rights and our legal duties under state law.
- Applies to health, dental, vision and life insurance benefits that you may have.

Your state may give you additional rights to limit sharing your health information. Please call the Member Services phone number on your Membership card for more details.

Your personal information

Your nonpublic (private) personal information (PI) identifies you and it's often gathered in an insurance matter. You have the right to see and correct your PI. We may collect, use and share your PI as described in this notice. Our goal is to protect your PI because your information can be used to make judgments about your health, finances, character, habits, hobbies, reputation, career and credit.

We may get your PI from others, such as doctors, hospitals or other insurance companies. We may also share your PI with others outside of our company – without your approval, in some cases. But we take reasonable measures to protect your information. If an activity requires us to give you a

Chapter 6 | Your rights and responsibilities

chance to opt-out, we'll let you know. We'll also tell you how you can let us know you don't want your PI used or shared for an activity you can opt out of.

HIPAA Notice of Privacy Practices

THIS NOTICE DESCRIBES HOW HEALTH, VISION AND DENTAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED, AND HOW YOU CAN GET ACCESS TO THIS INFORMATION WITH REGARD TO YOUR HEALTH BENEFITS. PLEASE REVIEW IT CAREFULLY.

We keep the health and financial information of our current and former members private, as required by law, accreditation standards and our rules. We are required by federal law to give you this notice to explain your rights and our legal duties and privacy practices.

Your Protected Health Information

There are times we may collect, use and share your Protected Health Information (PHI) as allowed or required by law, including the HIPAA privacy rule. Here are some of those times:

Payment: We collect, use and share PHI to take care of your account or benefits; or to pay claims for health care you get through your plan.

Health care operations: We collect, use and share PHI for health care operations.

Treatment activities: We do not provide treatment, but we collect, use and share information about your treatment to offer services that may help you, including sharing information with others providing you treatment.

Examples of ways we use your information

- We keep information on file about your premium and deductible payments.
- We may give information to a doctor's office to confirm your benefits.
- We may share explanation of benefits (EOB) with the subscriber of your plan for payment purposes.
- We may share PHI with your doctor or hospital so that they may treat you.
- We may use PHI to review the quality of care and services you get.
- We may use PHI to help you with services for conditions like asthma, diabetes or traumatic injury.
- We may use your publicly and/or commercially available data about you so you can get available health plan benefits and services.
- We may use your PHI to create, use or share de-identified data as allowed by HIPAA.
- We may also use and share PHI directly or indirectly with health information exchanges for payment, health care operations and treatment. If you do not want your PHI to be shared in these situations, please visit www.anthem.com/ca/privacy for more information.

Sharing your PHI with you: We must give you access to your own PHI. We may also contact you about treatment options or other health-related benefits and services. When you or your dependents reach a certain age, we may tell you about other plans or programs for which you may be eligible, including individual coverage. We may also send you reminders about routine medical checkups and tests. You may get emails that have limited PHI, such as welcome materials. We'll ask your permission before we email you.

Sharing your PHI with others: In most cases, if we use or disclose your PHI outside of treatment, payment, operations or research activities, we have to get your okay in writing first. We must also get your written permission before:

Chapter 6 | Your rights and responsibilities

- Using your PHI for certain marketing activities.
- Selling your PHI.
- Sharing psychotherapy notes from your doctor or therapist.

We may also need your written permission for other situations not mentioned above. You always have the right to cancel any written permission you have given at any time.

You have the right and choice to tell us to:

- Share information with your family, close friends or others involved with your current treatment or payment for your care.
- Share information in an emergency or disaster relief situation.

If you can't tell us your preference, for example in an emergency or if you're unconscious, we may share your PHI if we believe it's in your best interest. We may also share your information when needed to lessen a serious and likely threat to your health or safety.

Other reasons we may use or share your information:

We are allowed, and in some cases required, to share your information in other ways – usually for the good of the public, such as public health and research. We can share your information for these specific purposes:

- Helping with public health and safety issues, such as:
 - Preventing disease
 - Helping with product recalls
 - Reporting adverse reactions to medicines
 - Reporting suspected abuse, neglect, or domestic violence
 - Preventing or reducing a serious threat to anyone's health or safety
- Doing health research.
- Obeying the law, if it requires sharing your information.
- Responding to organ donation groups for research and certain reasons.
- Addressing workers' compensation, law enforcement and other government requests, and to alert proper authorities if we believe you may be a victim of abuse or other crimes.
- Responding to lawsuits and other legal actions.

If you're enrolled with us through an employer, we may share your PHI with your group health plan. If the employer pays your premium or part of it, but doesn't pay your health insurance claims, your employer can only have your PHI for permitted reasons and is required by law to protect it.

Authorization: We'll get your written permission before we use or share your PHI for any other purpose not stated in this notice. You may cancel your permission at any time, in writing. We will then stop using your PHI for that purpose. But if we've already used or shared your PHI with your permission, we cannot undo any actions we took before you told us to stop.

Genetic information: We cannot use your genetic information to decide whether we'll give you coverage or decide the price of that coverage.

Race, ethnicity, and language. We may receive race, ethnicity, and language information about you and protect this information as described in this notice. We may use this information to help you, including identifying your specific needs, developing programs and educational materials and offering interpretation service. We don't use race, ethnicity, and language information to decide

Chapter 6 | Your rights and responsibilities

whether we'll give you coverage and the price of that coverage. We don't share this information with unauthorized persons.

Your Rights

Under federal law, you have the right to:

- Send us a written request to see or get a copy of certain PHI, including a request for a copy of your PHI through email. Remember, there's a risk your PHI could be read by a third party when it's sent unencrypted, meaning regular email. So we will first confirm that you want to get your PHI by unencrypted email before sending it to you.
- Ask that we correct your PHI that you believe is wrong or incomplete. If someone else, such as your doctor, gave us the PHI, we'll let you know so you can ask him or her to correct it.
- Send us a written request not to use your PHI for treatment, payment or health care operations activities. We may say "no" to your request, but we'll tell you why in writing.
- Request confidential communication. You can ask us to send your PHI or contact you using other ways that are reasonable. Also, let us know if you want us to send your mail to a different address if sending it to your home could place you in danger.
- Send us a written request to ask us for a list of those with whom we've shared your PHI.
- Ask for a restriction for services you pay for out of your own pocket: If you pay in full for any medical services out of your own pocket, you have the right to ask for a restriction. The restriction would prevent the use or sharing of that PHI for treatment, payment or operations reasons. If you or your provider submits a claim to us, we may not agree to a restriction (see "Your Rights" above). If a law requires sharing your information, we don't have to agree to your restriction.
- Call Member Services at the phone number on your Membership card to use any of these rights. Member Services Representatives can give you the address to send the request. They can also give you any forms we have that may help you with this process.

How we protect information

We're dedicated to protecting your PHI, and we've set up a number of policies and practices to help keep your PHI secure and private. If we believe your PHI has been breached, we must let you know.

We keep your oral, written and electronic PHI safe using the right procedures, and through physical, and electronic ways. These safety measures follow federal and state laws. Some of the ways we keep your PHI safe include securing offices that hold PHI, password-protecting computers, and locking storage areas and filing cabinets. We require our employees to protect PHI through written policies and procedures. These policies limit access to PHI to only those employees who need the data to do their jobs. Employees are also required to wear ID badges to help keep unauthorized people out of areas where your PHI is kept. Also, where required by law, our business partners must protect the privacy of data we share with them as they work with us. They're not allowed to give your PHI to others without your written permission, unless the law allows it and it's stated in this notice.

Potential impact of other applicable laws

HIPAA, the federal privacy law, generally doesn't cancel other laws that give people greater privacy protections. As a result, if any state or federal privacy law requires us to provide you with more privacy protections, then we must also follow that law in addition to HIPAA.

Calling or Texting You

We, including our affiliates and/or vendors, may call or text you by using an automatic telephone dialing system and/or an artificial voice. But we only do this in accordance with the Telephone

Chapter 6 | Your rights and responsibilities

Consumer Protection Act (TCPA). The calls may be about treatment options or other health-related benefits and services for you. If you do not want to be contacted by phone, just let the caller know or call **1-844-203-3796** to add your phone number to our Do Not Call list. We will then no longer call or text you.

Complaints

If you think we have not protected your privacy, you can file a complaint with us at the Member Services phone number printed on your Membership card. You may also file a complaint with the Office for Civil Rights by visiting <https://www.hhs.gov/ocr/privacy/hipaa/complaints/>. We will not take action against you for filing a complaint.

Contact information

You may call us at the Member Services phone number on your Membership card. Our representatives can help you apply your rights, file a complaint or talk with you about privacy issues.

Copies and changes

You have the right to get a new copy of this notice at any time. Even if you have agreed to get this notice by electronic means, you still have the right to a paper copy. We reserve the right to change this notice. A revised notice will apply to PHI we already have about you, as well as any PHI we may get in the future. We are required by law to follow the privacy notice that is in effect at this time. We may tell you about the changes to our notice through newsletter, our website or letter.

Effective date of this notice

The original effective date of this Notice was April 14, 2003. The most recent revision date of this Notice is May 2018. This Notice can change so make sure you're viewing the most recent version, you can request the current version from Member Services at the phone number printed on your Membership card or view it on our website at www.anthem.com/ca/privacy.

Breast reconstruction surgery benefits

A mastectomy that's covered by your health plan includes benefits that comply with the Women's Health and Cancer Rights Act of 1998, which provides for:

- Reconstruction of the breast(s) that underwent a covered mastectomy.
- Surgery and reconstruction of the other breast to restore a symmetrical appearance.
- Protheses and coverage for physical complications related to all stages of a covered mastectomy, including lymphedema.

You'll pay your usual deductibles, copay and/or coinsurance. For details, contact your plan administrator.

For more information about the Women's Health and Cancer Rights Act, go to the United States Department of Labor website at: <http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/whcra>.

FOR MAINE RESIDENTS: Maine Notice of Additional Privacy Rights

The Maine Insurance Information and Privacy Protection Act provides consumers in Maine with the following additional rights.

The right:

- To obtain access to the consumer's recorded personal information in the possession or control of a regulated insurance entity,

Chapter 6 | Your rights and responsibilities

- To request correction if the consumer believes the information to be inaccurate, and
- To add a rebuttal statement to the file if there is a dispute;
- The right to know the reasons for an adverse underwriting decision (previous adverse underwriting decisions may not be used as the basis for subsequent underwriting decisions unless the carrier makes an independent evaluation of the underlying facts); and
- The right, with very narrow exceptions, not to be subjected to pretext interviews.

Section 1.4 We must give you information about your plan, its network of pharmacies and your covered drugs

As a member of your plan, you have the right to get several kinds of information from us. As explained above in Section 1.1, you have the right to get information from us in a way that works for you. This includes getting the information in languages other than English and other alternate formats.

If you want any of the following kinds of information, please call Member Services. Phone numbers are printed on the back cover of this booklet:

- **Information about your plan.** This includes, for example, information about your plan's financial condition. It also includes information about the number of appeals made by members and your plan's performance ratings, including how it has been rated by plan members and how it compares to other Medicare prescription drug plans.
- **Information about our network pharmacies.**
 - For example, you have the right to get information from us about the pharmacies in our network.
 - For a list of the pharmacies in your plan's network, see the *Pharmacy Directory*.
 - For more detailed information about our pharmacies, you can call Member Services. Phone numbers are printed on the back cover of this booklet.
- **Information about your coverage and the rules you must follow when using your coverage.**
 - To get the details on your Part D prescription drug coverage, see Chapters 3 and 4 of this booklet, plus your plan's *List of Covered Drugs (Formulary)*. These chapters, together with the *List of Covered Drugs (Formulary)*, tell you what drugs are covered and explain the rules you must follow and the restrictions to your coverage for certain drugs.
 - If you have questions about the rules or restrictions, please call Member Services. Phone numbers are printed on the back cover of this booklet.
- **Information about why something is not covered and what you can do about it.**
 - If a Part D drug is not covered for you, or, if your coverage is restricted in some way, you can ask us for a written explanation. You have the right to this explanation, even if you received the drug from an out-of-network pharmacy.
 - If you are not happy or if you disagree with a decision we make about what Part D drug is covered for you, you have the right to ask us to change the decision. You can ask us to change the decision by making an appeal. For details on what to do if something is not covered for you in the way you think it should be covered, see Chapter 7 of this booklet. It gives you the details about how to make an appeal if you want us to change our decision. Chapter 7 also explains how to make a complaint about quality of care, waiting times and other concerns.

Chapter 6 | Your rights and responsibilities

- If you want to ask your plan to pay its share of the cost for a Part D prescription drug, see Chapter 5 of this booklet.

Section 1.5 We must support your right to make decisions about your care

You have the right to give instructions about what is to be done if you are not able to make medical decisions for yourself

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you are in this situation. This means that, if you want to, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

The legal documents that you can use to give your directions in advance in these situations are called “**advance directives**.” There are different types of advance directives and different names for them. Documents called “**living will**” and “**power of attorney for health care**” are examples of advance directives.

If you want to use an “advance directive” to give your instructions, here is what to do:

- **Get the form.** If you want to have an advance directive, you can get a form from your lawyer, from a social worker or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare.
- **Fill it out and sign it.** Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.
- **Give copies to appropriate people.** You should give a copy of the form to your doctor and to the person you name on the form as the one to make decisions for you if you can't. You may want to give copies to close friends or family members as well. Be sure to keep a copy at home.

If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, **take a copy with you to the hospital.**

- If you are admitted to the hospital, they will ask you whether you have signed an advance directive form and whether you have it with you.
- If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

Remember, it is your choice whether you want to fill out an advance directive, including whether you want to sign one if you are in the hospital. According to law, no one can deny you care or discriminate against you based on whether or not you have signed an advance directive.

What if your instructions are not followed?

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with the appropriate state-specific agency. For contact information, please refer to the state-specific agency listing located in Chapter 11.

Chapter 6 | Your rights and responsibilities

Section 1.6 You have the right to make complaints and to ask us to reconsider decisions we have made

If you have any problems or concerns about your covered services or care, Chapter 7 of this booklet explains what you can do. It gives the details about how to deal with all types of problems and complaints.

What you need to do to follow up on a problem or concern depends on the situation. You might need to ask your plan to make a coverage decision for you, make an appeal to us to change a coverage decision or make a complaint. Whatever you do – ask for a coverage decision, make an appeal or make a complaint – **we are required to treat you fairly.**

You have the right to get a summary of information about the appeals and complaints that other members have filed against your plan in the past. To get this information, please call Member Services. Phone numbers are printed on the back cover of this booklet.

Section 1.7 What can you do if you believe you are being treated unfairly or your rights are not being respected?

If it is about discrimination, call the Office for Civil Rights

If you believe you have been treated unfairly or your rights have not been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age or national origin, you should call the Department of Health and Human Services' **Office for Civil Rights** at **1-800-368-1019** (TTY users should call **1-800-537-7697**). Or, call your local Office for Civil Rights. For contact information, please refer to the state-specific agency listing located in Chapter 11.

Is it about something else?

If you believe you have been treated unfairly or your rights have not been respected, and it's *not* about discrimination, you can get help dealing with the problem you are having:

- You can call Member Services. Phone numbers are printed on the back cover of this booklet.
- You can call the **State Health Insurance Assistance Program**. For details about this organization, go to Chapter 2, Section 3. For contact information, please refer to the state-specific agency listing located in Chapter 11.
- Or, you can call Medicare at **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

Section 1.8 How to get more information about your rights

There are several places where you can get more information about your rights:

- You can call Member Services. Phone numbers are printed on the back cover of this booklet.
- You can call the **State Health Insurance Assistance Program**. For details about this organization, go to Chapter 2, Section 3. For contact information, please refer to the state-specific agency listing located in Chapter 11.
- You can **contact Medicare**.
 - You can visit the Medicare website (<https://www.medicare.gov>) to read or download the publication "*Medicare Rights & Protections*." The publication is available at

Chapter 6 | Your rights and responsibilities

<https://www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf>.

- Or, 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**.

SECTION 2 You have some responsibilities as a member of your plan

Section 2.1 What are your responsibilities?

Things you need to do as a member of your plan are listed below. If you have any questions, please call Member Services. Phone numbers are printed on the back cover of this booklet. We're here to help.

- **Get familiar with your covered drugs and the rules you must follow to get these covered drugs.** Use this *Evidence of Coverage* booklet to learn what is covered for you and the rules you need to follow to get your covered drugs.
 - Chapters 3 and 4 give the details about your coverage for Part D prescription drugs.
- **If you have any other prescription drug coverage in addition to our plan, you are required to tell us.** Please call Member Services to let us know. Phone numbers are printed on the back cover of this booklet.
 - We are required to follow rules set by Medicare to make sure that you are using all of your coverage in combination when you get your covered drugs from your plan. This is called “coordination of benefits,” because it involves coordinating the drug benefits you get from our plan with any other drug benefits available to you. We'll help you coordinate your benefits. For more information about coordination of benefits, go to Chapter 1, Section 10.
- **Tell your doctor and pharmacist that you are enrolled in this plan.** Show your plan membership card whenever you get your Part D prescription drugs.
- **Help your doctors and other providers help you by giving them information, asking questions and following through on your care.**
 - To help your doctors and other health providers give you the best care, learn as much as you are able to about your health problems and give them the information they need about you and your health. Follow the treatment plans and instructions that you and your doctors agree upon.
 - Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins and supplements.
 - If you have any questions, be sure to ask. Your doctors and other health care providers are supposed to explain things in a way you can understand. If you ask a question and you don't understand the answer you are given, ask again.
- **Pay what you owe.** As a plan member, you are responsible for these payments:
 - You must pay your plan premiums, if any, to your group (or, if you are billed directly, you must send your payment to the address listed on your billing statement), to continue being a member of your plan.

Chapter 6 | Your rights and responsibilities

- For most of your drugs covered by your plan, you must pay your share of the cost when you get the drug. This will be a copayment (a fixed amount) or coinsurance (a percentage of the total cost). You can find this information listed on the benefits chart located at the front of this booklet.
- If you get any drugs that are not covered by your plan or by other insurance you may have, you must pay the full cost.
- **If you disagree with our decision to deny coverage for a drug, you can make an appeal.** Please see Chapter 7 of this booklet for information about how to make an appeal.
 - If you are required to pay a late enrollment penalty, you must pay the penalty to remain a member of your plan.
 - If you are required to pay the extra amount for Part D because of your yearly income, you must pay the extra amount directly to the government to remain a member of your plan.
- **Tell us if you move.** If you're going to move, it's important to tell us right away. Call Member Services. Phone numbers are printed on the back cover of this booklet. Please remember to also notify your group sponsor of your group plan so they will have your most up-to-date contact information on file. We need to keep your membership record up to date and know how to contact you.
 - If you move outside of your plan service area, you cannot remain a member of your plan. Chapter 1 explains about our service area. We can help you figure out whether you're moving outside of our service area. If you are leaving our service area, you will have a Special Enrollment Period when you can join any Medicare plan available in your new area. We can let you know if we have a plan in your new area.
 - If you move within our service area, we still need to know so we can keep your membership record up to date and know how to contact you.
 - If you move, it is also important to tell Social Security (or the Railroad Retirement Board). You can find phone numbers and contact information for these organizations in Chapter 2.
- **Call Member Services for help if you have questions or concerns.** We also welcome any suggestions you may have for improving your plan.
 - Phone numbers and calling hours for Member Services are printed on the back cover of this booklet.
 - For more information on how to reach us, including our mailing address, please see Chapter 2.

Chapter 7

*What to do if you have a
problem or complaint
(coverage decisions,
appeals, complaints)*

BACKGROUND

SECTION 1

Introduction	83
Section 1.1 What to do if you have a problem or concern	83
Section 1.2 What about the legal terms?.....	83

SECTION 2

You can get help from government organizations that are not connected with us	84
Section 2.1 Where to get more information and personalized assistance	84

SECTION 3

To deal with your problem, which process should you use?	84
Section 3.1 Should you use the process for coverage decisions and appeals? Or should you use the process for making complaints?.....	84

COVERAGE DECISIONS AND APPEALS

SECTION 4

A guide to the basics of coverage decisions and appeals	85
Section 4.1 Asking for coverage decisions and making appeals: the big picture	85
Section 4.2 How to get help when you are asking for a coverage decision or making an appeal	85

SECTION 5

Your Part D prescription drugs: How to ask for a coverage decision or make an appeal	86
Section 5.1 This section explains what to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug	86
Section 5.2 What is an exception?.....	88
Section 5.3 Important things to know about asking for exceptions.....	89
Section 5.4 Step-by-step: How to ask for a coverage decision, including an exception	90
Section 5.5 Step-by-step: How to make a Level 1 Appeal (how to ask for a review of a coverage decision made by your plan)	92
Section 5.6 Step-by-step: How to make a Level 2 Appeal	94

**Chapter 7 | What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

SECTION 6

Taking your appeal to Level 3 and beyond..... 96

Section 6.1 Levels of Appeal 3, 4 and 5 for Part D Drug Appeals 96

MAKING COMPLAINTS

SECTION 7

**How to make a complaint about quality of care, waiting times,
Member Services, or other concerns 97**

Section 7.1 What kinds of problems are handled by the complaint process?..... 97

Section 7.2 The formal name for “making a complaint” is “filing a grievance” 99

Section 7.3 Step-by-step: Making a complaint 99

Section 7.4 You can also make complaints about quality of care to the Quality
Improvement Organization 100

Section 7.5 You can also tell Medicare about your complaint..... 101

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

BACKGROUND

SECTION 1 Introduction

Section 1.1 What to do if you have a problem or concern

Please call us first

Your health and satisfaction are important to us. When you have a problem or concern, we hope you'll try an informal approach first. Please call Member Services. Phone numbers are printed on the back cover of this booklet. We will work with you to try to find a satisfactory solution to your problem.

You have rights as a member of your plan and as someone who is getting Medicare. We pledge to honor your rights, to take your problems and concerns seriously, and to treat you with respect.

This chapter explains two types of processes for handling problems and concerns:

- For some types of problems, you need to use the **process for coverage decisions and appeals**.
- For other types of problems, you need to use the **process for making complaints**.

Both of these processes have been approved by Medicare. To ensure fairness and prompt handling of your problems, each process has a set of rules, procedures and deadlines that must be followed by us and by you.

Which one do you use? That depends on the type of problem you are having. The guide in Section 3 will help you identify the right process to use.

Section 1.2 What about the legal terms?

There are technical legal terms for some of the rules, procedures and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand.

To keep things simple, this chapter explains the legal rules and procedures using simpler words in place of certain legal terms. For example, this chapter generally says "making a complaint" rather than "filing a grievance," "coverage decision" rather than "coverage determination" or "at-risk determination," and "Independent Review Organization" instead of "Independent Review Entity." It also uses abbreviations as little as possible.

However, it can be helpful – and sometimes quite important – for you to know the correct legal terms for the situation you are in. Knowing which terms to use will help you communicate more clearly and accurately when you are dealing with your problem and get the right help or information for your situation. To help you know which terms to use, we include legal terms when we give the details for handling specific types of situations.

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 2 You can get help from government organizations that are not connected with us

Section 2.1 Where to get more information and personalized assistance

Sometimes it can be confusing to start or follow through the process for dealing with a problem. This can be especially true if you do not feel well or have limited energy. Other times, you may not have the knowledge you need to take the next step.

Get help from an independent government organization

We are always available to help you. But in some situations you may also want help or guidance from someone who is not connected with us. You can always contact your **State Health Insurance Assistance Program (SHIP)**. This government program has trained counselors in every state. The program is not connected with your plan or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you are having. They can also answer your questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. For contact information, please refer to the state-specific agency listing located in Chapter 11.

You can also get help and information from Medicare

For more information and help in handling a problem, you can also contact Medicare. Here are two ways to get information directly from Medicare:

- 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**.
- You can visit the Medicare website (<https://www.medicare.gov>).

SECTION 3 To deal with your problem, which process should you use?

Section 3.1 Should you use the process for coverage decisions and appeals? Or should you use the process for making complaints?

If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The guide that follows will help.

To figure out which part of this chapter will help with your specific problem or concern, START HERE.

- **Is your problem or concern about your benefits or coverage?**
 - This includes problems about whether particular prescription drugs are covered or not, the way in which they are covered, and problems related to payment for prescription drugs.
- **Yes. My problem is about benefits or coverage.**
 - Go on to the next section of this chapter, Section 4: “A guide to the basics of coverage decisions and appeals.”

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **No. My problem is not about benefits or coverage.**
 - Skip ahead to Section 7 at the end of this chapter: “How to make a complaint about quality of care, waiting times, Member Services or other concerns.”

COVERAGE DECISIONS AND APPEALS

SECTION 4 A guide to the basics of coverage decisions and appeals

Section 4.1 Asking for coverage decisions and making appeals: the big picture

The process for coverage decisions and appeals deals with problems related to your benefits and coverage for prescription drugs, including problems related to payment. This is the process you use for issues such as whether a drug is covered or not and the way in which the drug is covered.

Asking for coverage decisions

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your prescription drugs.

We are making a coverage decision for you whenever we decide what is covered for you and how much we pay. In some cases, we might decide a drug is not covered or is no longer covered by Medicare for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision and you are not satisfied with this decision, you can “appeal” the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made.

When you appeal a decision for the first time, this is called a Level 1 Appeal. In this appeal, we review the coverage decision we made to check to see if we were following all of the rules properly. Your appeal is handled by different reviewers than those who made the original unfavorable decision. When we have completed the review, we give you our decision. Under certain circumstances, which we discuss later, you can request an expedited or “fast coverage decision” or fast appeal of a coverage decision.

If we say no to all or part of your Level 1 Appeal, you can ask for a Level 2 Appeal. The Level 2 Appeal is conducted by an independent organization that is not connected to your plan. If you are not satisfied with the decision at the Level 2 Appeal, you may be able to continue through additional levels of appeal.

Section 4.2 How to get help when you are asking for a coverage decision or making an appeal

Would you like some help? Here are resources you may wish to use if you decide to ask for any kind of coverage decision or appeal a decision:

- **You can call Member Services.** Phone numbers are printed on the back cover of this booklet.
- **To get free help from an independent organization** that is not connected with your plan, contact your State Health Insurance Assistance Program. For contact information, please

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

refer to the state-specific agency listing located in Chapter 11.

- **Your doctor or other prescriber can make a request for you.** For Part D prescription drugs, your doctor or other prescriber can request a coverage decision or a Level 1 or Level 2 Appeal on your behalf. To request any appeal after Level 2, your doctor or other prescriber must be appointed as your representative.
- **You can ask someone to act on your behalf.** If you want to, you can name another person to act for you as your “representative” to ask for a coverage decision or make an appeal.
 - There may be someone who is already legally authorized to act as your representative under State law.
 - If you want a friend, relative, your doctor or other prescriber, or other person to be your representative, call Member Services. Phone numbers are printed on the back cover of this booklet. Ask for the “Appointment of Representative” form. The form is also available on Medicare’s website at <https://www.cms.hhs.gov/cmsforms/downloads/cms1696.pdf>. The form gives that person permission to act on your behalf. It must be signed by you and by the person who you would like to act on your behalf. You must give your plan a copy of the signed form.
- **You also have the right to hire a lawyer to act for you.** You may contact your own lawyer, or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. **However, you are not required to hire a lawyer to ask for any kind of coverage decision or appeal a decision.**

SECTION 5 Your Part D prescription drugs: How to ask for a coverage decision or make an appeal



Have you read Section 4 of this chapter (A guide to “the basics” of coverage decisions and appeals)? If not, you may want to read it before you start this section.

Section 5.1 This section explains what to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug

Your benefits as a member of your plan include coverage for many prescription drugs. Please refer to your plan’s *List of Covered Drugs (Formulary)*. To be covered, the drug must be used for a medically accepted indication. A “medically accepted indication” is a use of the drug that is either approved by the Food and Drug Administration or supported by certain reference books. See Chapter 3, Section 3 for more information about a medically accepted indication.

- **This section is about your Part D drugs only.** To keep things simple, we generally say “drug” in the rest of this section, instead of repeating “covered outpatient prescription drug” or “Part D drug” every time.
- For details about what we mean by Part D drugs, the *List of Covered Drugs (Formulary)*, rules and restrictions on coverage, and cost information, see Chapter 3, “Using your plan’s coverage for your Part D prescription drugs,” and Chapter 4, “What you pay for your Part D prescription drugs.”

Chapter 7 | What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)

Part D coverage decisions and appeals

As discussed in Section 4 of this chapter, a coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your drugs.

LEGAL TERMS An initial coverage decision about your Part D drugs is called a “**coverage determination.**”

Here are examples of coverage decisions you ask us to make about your Part D drugs:

- You ask us to make an exception, including:
 - Asking us to cover a Part D drug that is not on your plan’s *List of Covered Drugs (Formulary)*.
 - Asking us to waive a restriction on our plan’s coverage for a drug (such as limits on the amount of the drug you can get).
 - Asking to pay a lower cost sharing amount for a covered drug on a higher cost sharing tier.
- You ask us whether a drug is covered for you and whether you satisfy any applicable coverage rules. For example, when your drug is on your plan’s List of Covered Drugs (Formulary) but we require you to get approval from us before we will cover it for you.
 - **Please note:** If your pharmacy explains that your prescription cannot be filled as written, you will get a written notice explaining how to contact us to ask for a coverage decision.
- You ask us to pay for a prescription drug you already bought. This is a request for a coverage decision about payment.

If you disagree with a coverage decision we have made, you can appeal our decision.

This section explains both how to ask for coverage decisions and how to request an appeal. Use the chart below to help you determine which part has information for your situation:

Which of these situations are you in?

If you are in this situation:	This is what you can do:
Do you need a drug that isn’t on our <i>Drug List</i> or need us to waive a rule or restriction on a drug we cover?	You can ask us to make an exception. This is a type of coverage decision. Start with Section 5.2 of this chapter.
Do you want us to cover a drug on our <i>Drug List</i> , and you believe you meet any plan rules or restrictions, such as getting approval in advance, for the drug you need?	You can ask us for a coverage decision. Skip ahead to Section 5.4 of this chapter.

Chapter 7 | What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)

If you are in this situation:	This is what you can do:
Do you want to ask us to pay you back for a drug you have already received and paid for?	You can ask us to pay you back. This is a type of coverage decision. Skip ahead to Section 5.4 of this chapter.
Have we already told you that we will not cover or pay for a drug in the way that you want it to be covered or paid for?	You can make an appeal. This means you are asking us to reconsider. Skip ahead to Section 5.5 of this chapter.

Section 5.2 What is an exception?

If a drug is not covered in the way you would like it to be covered, you can ask your plan to make an “exception.” An exception is a type of coverage decision. Similar to other types of coverage decisions, if we turn down your request for an exception, you can appeal our decision.

When you ask for an exception, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. We will then consider your request. Here are three examples of exceptions that you or your doctor or other prescriber can ask us to make:

1. Covering a Part D drug for you that is not on your plan’s *List of Covered Drugs (Formulary)*.

We call it the “*Drug List*” for short.

LEGAL TERMS	Asking for coverage of a drug that is not on your <i>Drug List</i> is sometimes called asking for a “ formulary exception. ”
--------------------	---

- If we agree to make an exception and cover a drug that is not on your *Drug List*, you will need to pay the cost sharing amount that applies to all of our drugs OR drugs for the non-preferred brand tier. You cannot ask for an exception to the copayment or coinsurance amount we require you to pay for the drug.

2. Removing a restriction on your plan’s coverage for a covered drug. There are extra rules or restrictions that apply to certain drugs on your plan’s *List of Covered Drugs (Formulary)*. For more information, go to Chapter 3.

LEGAL TERMS	Asking for removal of a restriction on coverage for a drug is sometimes called asking for a “ formulary exception. ”
--------------------	---

- The extra rules and restrictions on coverage for certain drugs include:
 - *Getting plan approval in advance* before we will agree to cover the drug for you. This is sometimes called “prior authorization.”
 - *Being required to try a different drug first* before we will agree to cover the drug you are asking for. This is sometimes called “step therapy.”

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- *Quantity limits.* For some drugs, there are restrictions on the amount of the drug you can have.

3. Changing coverage of a drug to a lower cost sharing tier. Every drug on your plan's *Drug List* is in one of the cost sharing tiers. The cost sharing tiers used in your plan are shown in the benefits chart located at the front of this booklet. In general, the lower the cost sharing tier number, the less you will pay as your share of the cost of the drug.

LEGAL TERMS

Asking to pay a lower preferred price for a covered non-preferred drug is sometimes called asking for a “**tiering exception.**”

- If our Drug List contains alternative drug(s) for treating your medical condition that are in a lower cost sharing tier than your drug, you can ask us to cover your drug at the cost sharing amount that applies to the alternative drug(s). This would lower your share of the cost for the drug.
 - If the drug you're taking is a brand-name drug you can ask us to cover your drug at the cost sharing amount that applies to the lowest tier that contains brand-name alternatives for treating your condition.
 - If the drug you're taking is a generic drug you can ask us to cover your drug at the cost sharing amount that applies to the lowest tier that contains either brand or generic alternatives for treating your condition.
- You cannot ask us to change the cost sharing tier for any drug in the Specialty Drug tier.
- If we approve your request for a tiering exception and there is more than one lower cost sharing tier with alternative drugs you can't take, you will usually pay the lowest amount.

Section 5.3 Important things to know about asking for exceptions

Your doctor must tell us the medical reasons

Your doctor or other prescriber must give us a statement that explains the medical reasons for requesting an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Typically, your *Drug List* includes more than one drug for treating a particular condition. These different possibilities are called “alternative” drugs. If an alternative drug would be just as effective as the drug you are requesting and would not cause more side effects or other health problems, we will generally *not* approve your request for an exception. If you ask us for a tiering exception, we will generally *not* approve your request for an exception unless all the alternative drugs in the lower cost sharing tier(s) won't work as well for you.

Your plan can say yes or no to your request

- If we approve your request for an exception, our approval usually is valid until the end of the calendar year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say no to your request for an exception, you can ask for a review of our decision by making an appeal. Section 5.5 explains how to make an appeal if we say no.

The next section explains how to ask for a coverage decision, including an exception.

Section 5.4 Step-by-step: How to ask for a coverage decision, including an exception

Step 1: You ask your plan to make a coverage decision about the drug(s) or payment you need. If your health requires a quick response, you must ask us to make a “fast coverage decision.” You cannot ask for a fast coverage decision if you are asking us to pay you back for a drug you already bought.

What to do

- **Request the type of coverage decision you want.** Start by calling, writing or faxing your plan to make your request. You, your representative or your doctor (or other prescriber) can do this. For the details, go to Chapter 2, Section 1 and look for the topic, “How to contact us when you are asking for a coverage decision about your Part D prescription drugs.” Or if you are asking us to pay you back for a drug, go to the section called, “Where to send a request asking us to pay for our share of the cost of a drug you have received.”
- **You or your doctor or someone else who is acting on your behalf** can ask for a coverage decision. Section 4 of this chapter explains how you can give written permission to someone else to act as your representative. You can also have a lawyer act on your behalf.
- **If you want to ask us to pay you back for a drug**, start by reading Chapter 5 of this booklet: “Asking us to pay our share of the costs for covered drugs.” Chapter 5 describes the situations in which you may need to ask for reimbursement. It also explains how to send us the paperwork that asks us to pay you back for our share of the cost of a drug you have paid for.
- **If you are requesting an exception, provide the “supporting statement.”** Your doctor or other prescriber must give us the medical reasons for the drug exception you are requesting. We call this the “supporting statement.” Your doctor or other prescriber can fax or mail the statement to your plan. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing a written statement if necessary. See Sections 5.2 and 5.3 for more information about exception requests.
- **We must accept any written request**, including a request submitted on the CMS Model Coverage Determination Request Form.

If your health requires it, ask us to give you a “fast coverage decision”

LEGAL TERMS

A “fast coverage decision” is called an “**expedited coverage determination.**”

- When we give you our decision, we will use the “standard” deadlines, unless we have agreed to use the “fast” deadlines. A standard coverage decision means we will give you an answer within 72 hours after we receive your doctor’s statement. A fast coverage decision means we will answer within 24 hours after we receive your doctor’s statement.
- **To get a fast coverage decision, you must meet two requirements:**
- You can get a fast coverage decision only if you are asking for a **drug you have not yet received.** You cannot get a fast coverage decision if you are asking us to pay you back for a drug you have already bought.

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- You can get a fast coverage decision only if using the standard deadlines could cause serious harm to your health or hurt your ability to function.
- **If your doctor or other prescriber explains to us that your health requires a “fast coverage decision,” we will automatically agree to give you a fast coverage decision.**
- If you ask for a fast coverage decision on your own, without your doctor’s or other prescriber’s support, we will decide whether your health requires that we give you a fast coverage decision.
 - If we decide that your medical condition does not meet the requirements for a fast coverage decision, we will send you a letter that says so, and we will use the standard deadlines instead.
 - This letter will tell you that if your doctor or other prescriber asks for the fast coverage decision, we will automatically give a fast coverage decision.
 - The letter will also tell how you can file a complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. It explains how to file a “fast” complaint, which means you would get our answer to your complaint within 24 hours of receiving the complaint.
 - The process for making a complaint is different from the process for coverage decisions and appeals. For more information about the process for making complaints, see Section 7 of this chapter.

Step 2: Your plan considers your request and we give you our answer.

Deadlines for a “fast coverage decision”

- If we are using the fast deadlines, we must give you our answer **within 24 hours**.
 - Generally, this means within 24 hours after we receive your request. If you are requesting an exception, we’ll give you our answer within 24 hours after we receive your doctor’s statement supporting your request. We will give you our answer sooner if your health requires us to.
 - If we don’t meet this deadline, we’re required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent outside organization. Later in this section, we’ll talk about this review organization and explain what happens at Level 2 Appeal.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage we have agreed to provide within 24 hours after we receive your request or doctor’s statement supporting your request.
- **If our answer is no to part or all of what you requested**, we’ll send you a written statement that explains why we said no. We will also tell you how to appeal.

Deadlines for a “standard” coverage decision about a drug you have not yet received

- If we’re using the standard deadlines, we must give you our answer **within 72 hours**.
 - Generally, this means within 72 hours after we receive your request. If you are requesting an exception, we will give you our answer within 72 hours after we receive your doctor’s statement supporting your request. We will give you our answer sooner if your health requires us to.

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent organization. Later in this section, we talk about this review organization and explain what happens at Level 2 Appeal.
- **If our answer is yes to part or all of what you requested**
 - If we approve your request for coverage, we must **provide the coverage** we have agreed to provide **within 72 hours** after we receive your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how to appeal.

Deadlines for a “standard coverage decision” about payment for a drug you have already purchased

- We must give you our answer **within 14 calendar days** after we receive your request.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent organization. Later in this section, we talk about this review organization and explain what happens at Level 2 Appeal.
- **If our answer is yes to part or all of what you requested**, we are also required to make payment to you within 14 calendar days after we receive your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how to appeal.

Step 3: If we say no to your coverage request, you decide if you want to make an appeal.

- If we say no, you have the right to request an appeal. Requesting an appeal means asking us to reconsider — and possibly change — the decision we made.

Section 5.5 Step-by-step: How to make a Level 1 Appeal (how to ask for a review of a coverage decision made by your plan)

LEGAL TERMS

An appeal to your plan about a Part D drug coverage decision is called a plan “**redetermination**.”

Step 1: You contact your plan and make your Level 1 Appeal. If your health requires a quick response, you must ask for a “fast appeal.”

What to do

- **To start your appeal, you (or your representative, or your doctor, or other prescriber) must contact us.**
 - For details on how to reach us by phone, fax or mail, for any purpose related to your appeal, go to Chapter 2, Section 1, and look for the topic “How to contact us when you are making an appeal about your Part D prescription drugs.”
- **If you are asking for a Standard Appeal, make your appeal by submitting a written request.**

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **If you are asking for a Standard Appeal, make your Standard Appeal by submitting a request in writing to the fax number or address provided in Chapter 2.** You may also ask for an Expedited Appeal by calling **us** at the phone number shown in Chapter 2, Section 1 under the topic called, “How to contact us when you are making an appeal about your Part D prescription drugs.”
- **We must accept any written request**, including a request submitted on the CMS Model Coverage Determination Request Form.
- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer to your request for a coverage decision. If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of good cause for missing the deadline may include if you had a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- **You can ask for a copy of the information in your appeal and add more information.**
 - You have the right to ask us for a copy of the information regarding your appeal.
 - If you wish, you and your doctor or other prescriber may give us additional information to support your appeal.

If your health requires it, ask for a “fast appeal”

LEGAL TERMS

A “fast appeal” is also called an **“expedited redetermination.”**

- If you are appealing a decision we made about a drug you have not yet received, you and your doctor or other prescriber will need to decide if you need a “fast appeal.”
- The requirements for getting a “fast appeal” are the same as those for getting a “fast coverage decision” in Section 5.4 of this chapter.

Step 2: We consider your appeal and we give you our answer.

- When we are reviewing your appeal, we take another careful look at all of the information about your coverage request. We check to see if we were following all the rules when we said no to your request. We may contact you or your doctor or other prescriber to get more information.

Deadlines for a “fast appeal”

- If we are using the fast deadlines, we must give you our answer within 72 hours after we receive your appeal. We will give you our answer sooner if your health requires it.
 - If we do not give you an answer within 72 hours, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization. Later in this section, we talk about this review organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how to appeal our decision.

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Deadlines for a “standard” appeal

- If we are using the standard deadlines, we must give you our answer **within seven calendar days** after we receive your appeal for a drug you have not received yet. We will give you our decision sooner if you have not received the drug yet and your health condition requires us to do so. If you believe your health requires it, you should ask for a “fast” appeal.
 - If we don't give you a decision within seven calendar days, we're required to send your request on to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization. Later in this section, we tell about this review organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested**
 - If we approve a request for coverage, we must **provide the coverage** we have agreed to provide as quickly as your health requires, but **no later than seven calendar days** after we receive your appeal.
 - If we approve a request to pay you back for a drug you already bought, we are required to **send payment to you within 30 calendar days** after we receive your appeal request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how to appeal our decision.
- If you are requesting that we pay you back for a drug you have already bought, we must give you our answer within 14 calendar days after we receive your request.
 - If we do not give you a decision within 14 calendar days, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent organization. Later in this section, we talk about this review organization and explain what happens at Level 2 Appeal.
- **If our answer is yes to part or all of what you requested**, we are also required to make payment to you within 14 calendar days after we receive your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how to appeal.

Step 3: If we say no to your appeal, you decide if you want to continue with the appeals process and make another appeal.

- If we say no to your appeal, you then choose whether to accept this decision or continue by making another appeal.
- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process (see below).

Section 5.6 Step-by-step: How to make a Level 2 Appeal

If we say no to your appeal, you then choose whether to accept this decision or continue by making another appeal. If you decide to go on to a Level 2 Appeal, the **Independent Review Organization** reviews the decision we made when we said no to your first appeal. This organization decides whether the decision we made should be changed.

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

LEGAL TERMS

The formal name for the “Independent Review Organization” is the “**Independent Review Entity**.” It is sometimes called the “**IRE**.”

Step 1: To make a Level 2 Appeal, you, or your representative, or your doctor, or other prescriber must contact the Independent Review Organization and ask for a review of your case.

- If we say no to your Level 1 Appeal, the written notice we send you will include **instructions on how to make a Level 2 Appeal** with the Independent Review Organization. These instructions will tell you who can make this Level 2 Appeal, what deadlines you must follow and how to reach the review organization.
- When you make an appeal to the Independent Review Organization, we will send the information we have about your appeal to this organization. This information is called your “case file.” **You have the right to ask us for a copy of your case file.**
- You have a right to give the Independent Review Organization additional information to support your appeal.

Step 2: The Independent Review Organization does a review of your appeal and gives you an answer.

- **The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with your plan, and it is not a government agency. This organization is a company chosen by Medicare to review our decisions about your Part D benefits with your plan.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal. The organization will tell you its decision in writing and explain the reasons for it.

Deadlines for a “fast appeal” at Level 2

- If your health requires it, ask the Independent Review Organization for a “fast appeal.”
- If the review organization agrees to give you a “fast appeal,” the review organization must give you an answer to your Level 2 Appeal **within 72 hours** after it receives your appeal request.
- **If the Independent Review Organization says yes to part or all of what you requested,** we must provide the drug coverage that was approved by the review organization **within 24 hours** after we receive the decision from the review organization.

Deadlines for a “Standard Appeal” at Level 2

- If you have a Standard Appeal at Level 2, the review organization must give you an answer to your Level 2 Appeal **within seven calendar days** after it receives your appeal if it is for a drug you have not received yet. If you are requesting that we pay you back for a drug you have already bought, the review organization must give you an answer to your Level 2 Appeal within 14 calendar days after it receives your request.
- **If the Independent Review Organization says yes to part or all of what you requested.**
- If the Independent Review Organization approves a request for coverage, we must **provide the drug coverage** that was approved by the review organization **within 72 hours** after we

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

receive the decision from the review organization.

- If the Independent Review Organization approves a request to pay you back for a drug you already bought, we are required to send payment to you **within 30 calendar days** after we receive the decision from the review organization.

What if the review organization says no to your appeal?

- If this organization says no to your appeal, it means the organization agrees with our decision not to approve your request. This is called “upholding the decision.” It is also called “turning down your appeal.”
- If the Independent Review Organization “upholds the decision” you have the right to a Level 3 Appeal. However, to make another appeal at Level 3, the dollar value of the drug coverage you are requesting must meet a minimum amount. If the dollar value of the drug coverage you are requesting is too low, you cannot make another appeal, and the decision at Level 2 is final. The notice you get from the Independent Review Organization will tell you the dollar value that must be in dispute to continue with the appeals process.

Step 3: If the dollar value of the coverage you are requesting meets the requirement, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal).
- If your Level 2 Appeal is turned down and you meet the requirements to continue with the appeals process, you must decide whether you want to go on to Level 3 and make a third appeal. If you decide to make a third appeal, the details on how to do this are in the written notice you got after your second appeal.
- The Level 3 Appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 6 in this chapter explains more about Levels 3, 4 and 5 of the appeals process.

SECTION 6 Taking your appeal to Level 3 and beyond

Section 6.1 Levels of Appeal 3, 4 and 5 for Part D Drug Appeals

This section may be appropriate for you if you have made a Level 1 Appeal and a Level 2 Appeal, and both of your appeals have been turned down.

If the value of the drug you have appealed meets a certain dollar amount, you may be able to go on to additional levels of appeal. If the dollar amount is less, you cannot appeal any further. The written response you receive to your Level 2 Appeal will explain who to contact and what to do to ask for a Level 3 Appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

Level 3 Appeal	A judge (called an Administrative Law Judge) or an attorney adjudicator who works for the federal government will review your appeal and give you an answer.
-----------------------	---

- **If the answer is yes, the appeals process is over.** What you asked for in the appeal has been approved. We must **authorize or provide the drug coverage** that was approved by the

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Administrative Law Judge or attorney adjudicator **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.

- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may* or *may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you can continue to the next level of the review process. If the Administrative Law Judge or attorney adjudicator says no to your appeal, the notice you get will tell you what to do next if you choose to continue with your appeal.

Level 4 Appeal The Medicare Appeals Council (Council) will review your appeal and give you an answer. The Council is part of the federal government.

- **If the answer is yes, the appeals process is over.** What you asked for in the appeal has been approved. We must **authorize or provide the drug coverage** that was approved by the Council **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the answer is no, the appeals process *may* or *may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you might be able to continue to the next level of the review process. If the Appeals Council says no to your appeal or denies your request to review the appeal, the notice you get will tell you whether the rules allow you to go on to a Level 5 Appeal. If the rules allow you to go on, the written notice will also tell you who to contact and what to do next if you choose to continue with your appeal.

Level 5 Appeal A judge at the Federal District Court will review your appeal.

- This is the last step of the appeals process.

MAKING COMPLAINTS

SECTION 7 How to make a complaint about quality of care, waiting times, Member Services, or other concerns



If your problem is about decisions related to benefits, coverage or payment, then this section is *not for you*. Instead, you need to use the process for coverage decisions and appeals. Go to Section 4 of this chapter.

Section 7.1 What kinds of problems are handled by the complaint process?

This section explains how to use the process for making complaints. The complaint process is used for certain types of problems *only*. This includes problems related to quality of care, waiting times,

Chapter 7 | What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)

and the member services you receive. Here are examples of the kinds of problems handled by the complaint process.

If you have any of these kinds of problems, you can “make a complaint.”

Complaint	Example
Quality of your medical care	<ul style="list-style-type: none"> • Are you unhappy with the quality of the care you have received?
Respecting your privacy	<ul style="list-style-type: none"> • Do you believe that someone did not respect your right to privacy or shared information about you that you feel should be confidential?
Disrespect, poor member services, or other negative behaviors	<ul style="list-style-type: none"> • Has someone been rude or disrespectful to you? • Are you unhappy with how our Member Services has treated you? • Do you feel you are being encouraged to leave your plan?
Waiting times	<ul style="list-style-type: none"> • Have you been kept waiting too long by pharmacists? Or by our Member Services or other staff at your plan? • Examples include waiting too long on the phone or when getting a prescription.
Cleanliness	<ul style="list-style-type: none"> • Are you unhappy with the cleanliness or condition of a pharmacy?
Information you get from us	<ul style="list-style-type: none"> • Do you believe we have not given you a notice that we are required to give? • Do you think written information we have given you is hard to understand?
<p>Timeliness (These types of complaints are all related to the <i>timeliness</i> of our actions related to coverage decisions and appeals)</p>	<p>The process of asking for a coverage decision and making appeals is explained in sections 4 – 6 of this chapter. If you are asking for a decision or making an appeal, you use that process, not the complaint process.</p> <p>However, if you have already asked us for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can also make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> • If you have asked us to give you a “fast coverage decision” or a “fast appeal,” and we have said we will not, you can make a complaint. • If you believe we are not meeting the deadlines for giving you a coverage decision or an answer to an appeal you have made, you can make a complaint.

Chapter 7 | What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)

Complaint	Example
	<ul style="list-style-type: none"> • When a coverage decision we made is reviewed and we are told that we must cover or reimburse you for certain drugs, there are deadlines that apply. If you think we are not meeting these deadlines, you can make a complaint. • When we do not give you a decision on time, we are required to forward your case to the Independent Review Organization. If we do not do that within the required deadline, you can make a complaint.

Section 7.2 The formal name for “making a complaint” is “filing a grievance”

LEGAL TERMS	<p>What this section calls a “complaint” is also called a “grievance.” Another term for “making a complaint” is “filing a grievance.” Another way to say “using the process for complaints” is “using the process for filing a grievance.”</p>
--------------------	--

Section 7.3 Step-by-step: Making a complaint

Step 1: Contact us promptly – either by phone or in writing.

- **Usually, calling Member Services is the first step.** If there is anything else you need to do, Member Services will let you know. Phone numbers are printed on the back cover of this booklet.
- **If you do not wish to call, or you called and were not satisfied, you can put your complaint in writing and send it to us.** If you put your complaint in writing, we will respond to your complaint in writing.
 - You or someone you name may file a grievance. The person you name would be your “representative.” You may name a relative, friend, lawyer, advocate, doctor, or anyone else to act for you. Other persons may already be authorized by the court or in accordance with state law to act for you. If you want someone to act for you who is not already authorized by the court or under state law, then you and that person must sign and date a statement that gives the person legal permission to be your representative. To learn how to name your representative, you may call Member Services. Phone numbers are printed on the back cover of this booklet.
 - A grievance must be filed either verbally or in writing within 60 days of the event or incident. We must address your grievance as quickly as your case requires based on your health status, but no later than 30 days after receiving your complaint. We may extend the time frame by up to 14 days if you ask for the extension, or if we justify a need for additional information and the delay is in your best interest.
 - A fast grievance can be filed concerning a plan decision not to conduct a fast response to a coverage decision or appeal, or if we take an extension on a coverage decision or appeal. We must respond to your expedited grievance within 24 hours.

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **Whether you call or write, you should contact Member Services right away.** The complaint must be made within 60 calendar days after you had the problem you want to complain about.
- **If you are making a complaint because we denied your request for a “fast coverage decision” or a “fast appeal,” we will automatically give you a “fast” complaint.** If you have a “fast” complaint, it means we will give you **an answer within 24 hours.**

LEGAL TERMS

What this section calls a “fast complaint” is also called an “expedited grievance.”

Step 2: We look into your complaint and give you our answer.

- **If possible, we will answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call. If your health condition requires us to answer quickly, we will do that.
- **Most complaints are answered in 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, we can take up to 14 more calendar days (44 calendar days total) to answer your complaint. If we decide to take extra days, we will tell you in writing.
- **If we do not agree** with some or all of your complaint or don't take responsibility for the problem you are complaining about, we will let you know. Our response will include our reasons for this answer. We must respond whether we agree with the complaint or not.

Section 7.4 You can also make complaints about quality of care to the Quality Improvement Organization

You can make your complaint about the quality of care you received to your plan by using the step-by-step process outlined above.

When your complaint is about *quality of care*, you also have two extra options:

- **You can make your complaint to the Quality Improvement Organization.** If you prefer, you can make your complaint about the quality of care you received directly to this organization *without* making the complaint to us.
 - The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients.
 - To find the name, address and phone number of the Quality Improvement Organization for your state, please refer to the state-specific agency listing located in Chapter 11. If you make a complaint to this organization, we will work with them to resolve your complaint.
- **Or you can make your complaint to both at the same time.** If you wish, you can make your complaint about quality of care to your plan and also to the Quality Improvement Organization.

Chapter 7 | What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Section 7.5 You can also tell Medicare about your complaint

You can submit a complaint about your plan directly to Medicare. To submit a complaint to Medicare, go to <https://www.medicare.gov/MedicareComplaintForm/home.aspx>. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

If you have any other feedback or concerns, or if you feel your plan is not addressing your issue, please call **1-800-MEDICARE (1-800-633-4227)**. TTY users can call **1-877-486-2048**.

CHAPTER 8

Ending your membership in the plan

SECTION 1

Introduction..... 104

Section 1.1 This chapter focuses on ending your membership in our plan..... 104

SECTION 2

When can you end your membership in our plan? 104

Section 2.1 You can end your membership during the Annual Enrollment Period for Individual (non-group) plans..... 104

Section 2.2 In certain situations, you can end your membership during a Special Enrollment Period 105

Section 2.3 Where can you get more information about when you can end your membership?..... 106

SECTION 3

How do you end your membership in our plan? 107

Section 3.1 Usually, you end your membership by enrolling in another plan 107

SECTION 4

Until your membership ends, you must keep getting your drugs through our plan..... 108

Section 4.1 Until your membership ends, you are still a member of our Part D plan..... 108

SECTION 5

We must end your membership in the plan in certain situations 109

Section 5.1 When must we end your membership in the plan? 109

Section 5.2 We cannot ask you to leave our plan for any reason related to your health 110

Section 5.3 You have the right to make a complaint if we end your membership in our plan..110

SECTION 1 Introduction

Section 1.1 This chapter focuses on ending your membership in our plan

Ending your membership in our plan may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you *want* to leave.
 - There are only certain times during the year, or certain situations, when you may voluntarily end your membership in our plan. Section 2 explains *when* you can end your membership in our plan.
 - The process for voluntarily ending your membership varies depending on what type of new coverage you are choosing. Section 3 explains how to end your membership in each situation.
- There are also limited situations where you do not choose to leave, but we are required to end your membership. Section 5 explains about situations when we must end your membership.

If you are leaving our plan, you must continue to get your Part D prescription drugs through our plan until your membership ends.

SECTION 2 When can you end your membership in our plan?

You may end your membership in our plan anytime during the year. **Ending your group sponsored Medicare Part D plan may impact your eligibility for other coverage sponsored by your group. You may not be able to re-enroll in your plan in the future. If you end your group Medicare Part D coverage, your Senior Rx Plus supplemental coverage will end on the same date. Before ending your group sponsored Medicare Part D coverage, please contact your group sponsor.**

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage, you may need to pay a late enrollment penalty if you join a Medicare drug plan later. “Creditable” coverage means the coverage is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. See Chapter 4, Section 10 for more information about the late enrollment penalty.

Section 2.1 You can end your membership during the Annual Enrollment Period for Individual (non-group) plans

You can end your membership during the Annual Enrollment Period for Individual (non-group) plans, also known as the “Annual Open Enrollment Period.” This is the time when you should review your health and drug coverage and make a decision about your coverage for the upcoming year.

- **When is the Annual Enrollment Period for Individual (non-group) plans?** This happens from October 15 through December 7.
- **What type of plan can you switch to during the Annual Enrollment Period for Individual (non-group) plans?** You can choose to keep your current coverage or make changes to your coverage for the upcoming year. If you decide to change to a new plan, you can choose any of the following types of plans:

Chapter 8 | Ending your membership in the plan

- An Individual (non-group) Medicare prescription drug plan.
- Original Medicare *without* a separate Medicare prescription drug plan.
 - If you receive “Extra Help” from Medicare to pay for your prescription drugs: If you do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.
 - *or* – An Individual (non-group) Medicare health plan. A Medicare health plan is a plan offered by a private company that contracts with Medicare to provide all of the Medicare Part A (hospital) and Part B (medical) benefits. Some Medicare health plans also include Part D prescription drug coverage.
- **Ending your group sponsored Medicare Part D plan may impact your eligibility for other coverage sponsored by your group, or mean that you will not be able to re-enroll in your plan in the future. Before ending your group sponsored Medicare Part D coverage, please contact your group sponsor.**
- **If you end your group Medicare Part D coverage, your Senior Rx Plus supplemental coverage will end on the same date.**
- **Note:** If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later. “Creditable” coverage means the coverage is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. See Chapter 1, Section 5 for more information about the late enrollment penalty.
- **When will your group sponsored plan membership end?** Your membership will end when your new plan’s coverage begins.

Section 2.2 In certain situations, you can end your membership during a Special Enrollment Period

Group sponsored plans may allow changes to their retirees’ enrollment during the group’s open enrollment period. This may be any time of the year and does not have to coincide with the Individual open enrollment period.

Please check with your group for additional enrollment and disenrollment options, and the impact of any changes to your group sponsored retiree benefits.

In certain situations, members of this group sponsored Part D plan may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

- **Who is eligible for a Special Enrollment Period?** If any of the following situations apply to you, you may be eligible to end your membership during a Special Enrollment Period. These are just examples; for the full list, you can contact us, call **Medicare** or visit the **Medicare website** (<https://www.medicare.gov>):
 - If you have permanently moved outside of the United States.
 - If you have Medicaid.
 - If you are eligible for “Extra Help” paying for your Medicare prescriptions.
 - If we violate our contract with you.
 - If you are getting care in an institution, such as a nursing home or long-term care (LTC) hospital.

Chapter 8 | Ending your membership in the plan

- If you enroll in the Program of All-inclusive Care for the Elderly (PACE). PACE is not available in all states. If you would like to know if PACE is available in your state, please contact Member Services. Phone numbers are printed on the back cover of this booklet.
- Chapter 3, Section 10 tells you more about drug management programs.
- **When are Special Enrollment Periods?** The enrollment periods vary depending on your situation.
- **What can you do?** To find out if you are eligible for a Special Enrollment Period, please call **Medicare** at **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users, call **1-877-486-2048**. If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. This means you can choose any of the following types of plans:
 - An Individual (non-group) Medicare prescription drug plan.
 - Original Medicare without a separate Medicare prescription drug plan.

If you receive “Extra Help” from Medicare to pay for your prescription drugs: If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.

– *or* – An Individual (non-group) Medicare health plan. A Medicare health plan is a plan offered by a private company that contracts with Medicare to provide all of the Medicare Part A (hospital) and Part B (medical) benefits. Some Medicare health plans also include Part D prescription drug coverage.

- **Ending your group sponsored Medicare Part D plan may impact your eligibility for other coverage sponsored by your group or mean that you will not be able to re-enroll in your plan in the future. Before ending your group sponsored Medicare Part D coverage, please contact your group sponsor.**
- **If you end your group Medicare Part D coverage, your Senior Rx Plus supplemental coverage will end on the same date.**

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for a continuous period of 63 days or more, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later. “Creditable” coverage means the coverage is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. See Chapter 1, Section 5 for more information about the late enrollment penalty.
- **When will your group Part D plan membership end?** Your membership will end on the first of the month after we receive your request to change plans or the date you request we terminate coverage on this plan, whichever is later.

Section 2.3 Where can you get more information about when you can end your membership?

If you have any questions or would like more information on when you can end your membership:

- Contact your group sponsor to get information on options available to you.
- You can **call Member Services**. Phone numbers are printed on the back cover of this booklet.
- You can find the information in the **Medicare & You 2020 Handbook**.

Chapter 8 | Ending your membership in the plan

- Everyone with Medicare receives a copy of *Medicare & You* each fall. Those new to Medicare receive it within a month after first signing up.
- You can also download a copy from the Medicare website (<https://www.medicare.gov>). Or you can order a printed copy by calling Medicare at the number below.
- You can contact **Medicare** at **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

SECTION 3 How do you end your membership in our plan?

Section 3.1 Usually, you end your membership by enrolling in another plan

Usually, to end your membership in your group sponsored Part D plan, you simply enroll in another Medicare plan during one of the enrollment periods (see Section 2 in this chapter for information about the enrollment periods). However, there are two situations in which you will need to end your membership in a different way:

- If you want to switch from your group sponsored Part D plan to Original Medicare *without* a Medicare prescription drug plan, you must contact Member Services and ask to be disenrolled from your plan. Phone numbers for Member Services are printed on the back cover of this booklet.
- If you join a Private Fee-for-Service plan without prescription drug coverage, a Medicare Medical Savings Account Plan, or a Medicare Cost Plan, enrollment in the new plan will not end your membership in our plan. In this case, you can enroll in that plan and keep this plan for your drug coverage. If you do not want to keep this plan, you can choose to enroll in another Medicare prescription drug plan or ask to be disenrolled from this plan.

If you are in one of these two situations and want to leave our plan, there are two ways you can ask to be disenrolled:

- You can make a request in writing to us. Contact Member Services if you need more information on how to do this. Phone numbers are printed on the back cover of this booklet.
- – or – You can contact Medicare at **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later. “Creditable” coverage means the coverage is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. See Chapter 1, Section 5 for more information about the late enrollment penalty.

Ending your group sponsored Medicare Part D plan may impact your eligibility for other coverage sponsored by your group or mean that you will not be able to re-enroll in your plan in the future. Before ending your group sponsored Medicare Part D coverage, please contact your group sponsor.

The table below explains how you should end your membership in your plan.

Chapter 8 | Ending your membership in the plan

If you would like to switch from your plan to:	This is what you should do:
<p>An Individual (non-group) Medicare prescription drug plan.</p>	<ul style="list-style-type: none"> • Enroll in the new Medicare prescription drug plan between October 15 and December 7. • You will automatically be disenrolled from your group sponsored plan when your Individual plan's coverage begins.
<p>An Individual (non-group) Medicare health plan.</p>	<ul style="list-style-type: none"> • Enroll in the Medicare health plan between October 15 and December 7. • With most Medicare health plans, you will automatically be disenrolled from your group sponsored plan when your Individual plan's coverage begins. • If you want to leave your plan, you must <i>either</i> enroll in another Medicare prescription drug plan <i>or</i> contact Member Services. In order to be disenrolled, you must send us a written request. If you need more information on how to do this, call Member Services. Phone numbers are printed on the back cover of this booklet. You can also contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
<p>Original Medicare <i>without</i> a separate Medicare prescription drug plan.</p> <p>Note: If you disenroll from a Medicare prescription drug plan and go without creditable prescription drug coverage, you may have to pay a late enrollment penalty if you join a Medicare drug plan later. See Chapter 1, Section 5 for more information about the late enrollment penalty.</p>	<ul style="list-style-type: none"> • Send us a written request to disenroll. Contact Member Services if you need more information on how to do this. Phone numbers are printed on the back cover of this booklet. • You can also 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 Until your membership ends, you must keep getting your drugs through our plan

Section 4.1 Until your membership ends, you are still a member of our Part D plan

If you leave your group sponsored Part D plan, it may take time before your membership ends and your new Medicare coverage goes into effect. (See Section 2 for information on when your new

Chapter 8 | Ending your membership in the plan

coverage begins.) During this time, you must continue to get your prescription drugs through this plan.

- **You should continue to use network pharmacies to get your prescriptions filled until your membership in your plan ends.** Usually, your prescription drugs are only covered if they are filled at a network pharmacy, including through our mail-order pharmacy services.

SECTION 5 We must end your membership in the plan in certain situations

Section 5.1 When must we end your membership in the plan?

We must end your membership in your plan if any of the following happen:

- If you no longer have Medicare Part A or Part B (or both).
- If you move outside the United States.
- If you are away from our service area for more than 12 months.
 - If you move or take a long trip, you need to call Member Services to find out if the place you are moving or traveling to is in your plan's area. Phone numbers for Member Services are printed on the back cover of this booklet.
- If you become incarcerated (go to prison).
- If you are not a United States citizen or lawfully present in the United States.
- If you lie about or withhold information about other insurance you have that provides prescription drug coverage.
- If you intentionally give us incorrect information when you are enrolling in your plan and that information affects your eligibility for your plan. We cannot make you leave our plan for this reason unless we get permission from Medicare first.
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide care for you and other members of your plan. We cannot make you leave our plan for this reason unless we get permission from Medicare first.
- If you let someone else use your membership card to get prescription drugs. We cannot make you leave our plan for this reason unless we get permission from Medicare first.
 - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.
- If you are required to pay the extra Part D amount because of your income and you do not pay it, Medicare will disenroll you from your plan and you will lose prescription drug coverage.
- If your group notifies us that they are canceling the group contract for this plan.
- If the premiums paid by your group for this plan are not paid in a timely manner.
- If you pay your plan premium directly to us, and you do not pay your plan premiums for 90 days.
 - We must notify you in writing that you have 90 days to pay your plan premium before we end your membership.
- If your group informs this plan of your loss of eligibility for their group coverage.

Chapter 8 | Ending your membership in the plan

Where can you get more information?

If you have questions or would like more information on when we can end your membership:

- You can call Member Services for more information. Phone numbers are printed on the back cover of this booklet.

Section 5.2 We cannot ask you to leave our plan for any reason related to your health

We are not allowed to ask you to leave our plan for any reason related to your health.

What should you do if this happens?

If you feel that you are being asked to leave your plan because of a health-related reason, you should call Medicare at **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**. You may call 24 hours a day, 7 days a week.

Section 5.3 You have the right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you file a grievance or can make a complaint about our decision to end your membership. You can also look in Chapter 7, Section 7 for information about how to make a complaint.

CHAPTER 9

Legal Notices

SECTION 1

Notice about governing law 113

SECTION 2

Notice about non-discrimination 113

SECTION 3

Notice about Medicare Secondary Payer subrogation rights 113

SECTION 4

Notice about subrogation and reimbursement..... 113

SECTION 5

Additional legal notices 114

SECTION 1 Notice about governing law

Many laws apply to this *Evidence of Coverage*, and some additional provisions may apply because they are required by law. This may affect your rights and responsibilities, even if the laws are not included or explained in this document. The principal law that applies to this document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS. In addition, other federal laws may apply and, under certain circumstances, the laws of the state you live in.

SECTION 2 Notice about non-discrimination

Our plan must obey laws that protect you from discrimination or unfair treatment. **We don't discriminate** based on race, ethnicity, national origin, color, religion, sex, gender, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare prescription drug plans, like your plan, must obey federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, please call the Department of Health and Human Services' **Office for Civil Rights at 1-800-368-1019** (TTY: **1-800-537-7697**) or your local Office for Civil Rights.

If you have a disability and need help with access to care, please call us at Member Services (phone numbers are printed on the back cover of this booklet). If you have a complaint, such as a problem with wheelchair access, Member Services can help.

SECTION 3 Notice about Medicare Secondary Payer subrogation rights

We have the right and responsibility to collect for covered Medicare prescription drugs for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, your plan, as a Medicare prescription drug group sponsor, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR, and the rules established in this section supersede any state laws.

SECTION 4 Notice about subrogation and reimbursement

Subrogation and reimbursement

These provisions apply when we pay benefits as a result of injuries or illness you sustained and you have a right to a recovery or have received a recovery. We have the right to recover payments we make on your behalf from, or take any legal action against, any party responsible for compensating you for your injuries. We also have a right to be repaid from any recovery in the amount of benefits paid on your behalf. The following apply:

- The amount of our recovery will be calculated pursuant to 42 CFR 411.37, and pursuant to 42 CFR 422.108(f), no state laws shall apply to our subrogation and reimbursement rights.

Chapter 9 | Legal notices

- Our subrogation and reimbursement rights shall have first priority, to be paid before any of your other claims are paid. Our subrogation and reimbursement rights will not be affected, reduced or eliminated by the “made whole” doctrine or any other equitable doctrine.
- You must notify us promptly of how, when and where an accident or incident resulting in personal injury or illness to you occurred and all information regarding the parties involved, and you must notify us promptly if you retain an attorney related to such an accident or incident. You and your legal representative must cooperate with us, do whatever is necessary to enable us to exercise our rights and do nothing to prejudice our rights.
- If you fail to repay us, we shall be entitled to deduct any of the unsatisfied portion of the amount of benefits we have paid or the amount of your recovery, whichever is less, from any future benefit under your plan.

SECTION 5 Additional legal notices

Under certain circumstances, if we pay the health care provider amounts that are your responsibility, such as deductibles, copayments or coinsurance, we may collect such amounts directly from you. You agree that we have the right to collect such amounts from you.

Assignment

The benefits provided under this *Evidence of Coverage* are for the personal benefit of the member and cannot be transferred or assigned. Any attempt to assign this contract will automatically terminate all rights under this contract.

Notice of claim

You have 36 months from the date the prescription was filled to file a paper claim.

This applies to claims you submit, and not to pharmacy or provider filed claims.

You may submit such claims to:

Blue Cross MedicareRx (PDP) with Senior Rx Plus
P.O. Box 110
Fond du Lac, WI 54936-0110

Entire contract

This *Evidence of Coverage* and applicable riders attached hereto, and your completed enrollment form, constitute the entire contract between the parties and as of the effective date hereof, supersede all other agreements between the parties.

Waiver by agents

No agent or other person, except an executive officer of your plan, has authority to waive any conditions or restrictions of this *Evidence of Coverage* or the benefits chart located at the front of this booklet.

No change in this *Evidence of Coverage* shall be valid unless evidenced by an endorsement signed by an authorized executive officer of the company or by an amendment to it signed by the authorized company officer.

Refusal to accept treatment

You may, for personal or religious reasons, refuse to accept procedures or treatment recommended as necessary by your primary care physician. Although such refusal is your right, in some situations

Chapter 9 | Legal notices

it may be regarded as a barrier to the continuance of the provider/patient relationship or to the rendering of the appropriate standard of care.

When a member refuses a recommended, necessary treatment or procedure and the primary care physician believes that no professionally acceptable alternative exists, the member will be advised of this belief.

In the event you discharge yourself from a facility against medical advice, your plan will pay for covered services rendered up to the day of self-discharge. Fees pertaining to that admission will be paid on a per diem basis or appropriate Diagnostic Related Grouping (DRG), whichever is applicable.

Limitation of actions

No legal action may be taken to recover benefits within 60 days after the service is rendered. No such action may be taken later than three years after the service upon which the legal action is based was provided.

Circumstances beyond plan control

If there is an epidemic, catastrophe, general emergency or other circumstance beyond the company's control, neither your plan nor any provider shall have any liability or obligation except the following, as a result of reasonable delay in providing services:

- Because of the occurrence, you may have to obtain covered services from an out-of-network provider instead of an in-network provider. Your plan will reimburse you up to the amount that would have been covered under this *Evidence of Coverage*.
- Your plan may require written statements from you and the medical personnel who attended you confirming your illness or injury and the necessity for the treatment you received.

Plan's sole discretion

Your plan may, at its sole discretion, cover services and supplies not specifically covered by the *Evidence of Coverage*.

This applies if your plan determines such services and supplies are in lieu of more expensive services and supplies that would otherwise be required for the care and treatment of a member.

Disclosure

You are entitled to ask for the following information from your plan:

- Information on your plan's physician incentive plans
- Information on the procedures your plan uses to control utilization of services and expenditures
- Information on the financial condition of the company
- General coverage and comparative plan information

To obtain this information, call Member Services. Phone numbers are printed on the back cover of this booklet. Your plan will send this information to you within 30 days of your request.

Information about advance directives

(Information about using a legal form such as a "living will" or "power of attorney" to give directions in advance about your health care in case you become unable to make your own health care decisions).

You have the right to make your own health care decisions. **But what if you had an accident or illness so serious that you became unable to make these decisions for yourself?**

Chapter 9 | Legal notices

If this were to happen:

- You might want a particular person you trust to make these decisions for you.
- You might want to let health care providers know the types of medical care you would want and not want if you were not able to make decisions for yourself.
- You might want to do both – to appoint someone else to make decisions for you, and to let this person and your health care providers know the kinds of medical care you would want if you were unable to make these decisions for yourself.

If you wish, you can fill out and sign a special form that lets others know what you want done if you cannot make health care decisions for yourself. This form is a legal document. It is sometimes called an “advance directive,” because it lets you give directions in advance about what you want to happen if you ever become unable to make your own health care decisions.

There are different types of advance directives and different names for them depending on your state or local area. For example, documents called a “living will” and a “power of attorney for health care” are examples of advance directives.

It's your choice whether you want to fill out an advance directive. The law forbids any discrimination against you in your medical care based on whether or not you have an advance directive.

How can you use a legal form to give your instructions in advance?

If you decide that you want to have an advance directive, there are several ways to get this type of legal form. You can get a form from your lawyer, from a social worker and from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare, such as your SHIP (which stands for State Health Insurance Assistance Program). Chapter 11 of this booklet explains how to contact your SHIP. SHIPs have different names depending on which state you are in.

Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it. It is important to sign this form and keep a copy at home. You should give a copy of the form to your doctor and to the person you name on the form as the one to make decisions for you if you can't.

You may want to give copies to close friends or family members as well. If you know ahead of time that you are going to be hospitalized, take a copy with you.

If you are hospitalized, they will ask you about an advance directive

If you are admitted to the hospital, they will ask you whether you have signed an advance directive form and whether you have it with you. If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

It is your choice whether to sign or not. If you decide not to sign an advance directive form, you will not be denied care or be discriminated against in the care you are given.

What if providers don't follow the instructions you have given?

If you believe that a doctor or hospital has not followed the instructions in your advance directive, you may file a complaint with your state's Department of Health.

Continuity and coordination of care

Your plan has policies and procedures in place to promote the coordination and continuity of medical care for our members. This includes the confidential exchange of information between primary care physicians and specialists, as well as behavioral health providers. In addition, your plan

Chapter 9 | Legal notices

helps coordinate care with a practitioner when the practitioner's contract has been discontinued and works to enable a smooth transition to a new practitioner.

Nondiscrimination notice under Section 1557 of the Affordable Care Act

It's important we treat you fairly

That's why we follow Federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters. Interested in these services? Call Member Services for help (TTY: 711).

If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, 4361 Irwin Simpson Rd, Mailstop: OH0205-A537; Mason, Ohio 45040-9498. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling **1-800-368-1019** (TTY: **1-800-537-7697**) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Get help in your language

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the Member Services number on the back of your Membership card.

English: You have the right to get this information and help in your language for free. Call the Member Services number on your Membership card for help. (TTY: 711)

Spanish: Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda. (TTY: 711)

Arabic:

يحق لك الحصول على هذه المعلومات والمساعدة بلغتك مجانًا. اتصل برقم خدمات الأعضاء الموجود على بطاقة التعريف الخاصة بك للمساعدة (TTY:711).

Armenian: Դուք իրավունք ունեք Ձեր լեզվով անվճար ստանալ այս տեղեկատվությունը և ցանկացած օգնություն: Օգնություն ստանալու համար զանգահարեք Անդամների սպասարկման կենտրոն՝ Ձեր ID քարտի վրա նշված համարով: (TTY: 711)

Chinese: 您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。(TTY: 711)

Farsi:

شما این حق را دارید که این اطلاعات و کمکها را به صورت رایگان به زبان خودتان دریافت کنید. برای دریافت کمک به شماره مرکز خدمات اعضاء که بر روی کارت شناساییتان درج شده است، تماس بگیرید. (TTY: 711)

French: Vous avez le droit d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour cela, veuillez appeler le numéro des Services destinés aux membres qui figure sur votre carte d'identification. (TTY: 711)

Chapter 9 | Legal notices

Haitian: Ou gen dwa pou resevwa enfòmasyon sa a ak asistans nan lang ou pou gratis. Rele nimewo Manm Sèvis la ki sou kat idantifikasyon ou a pou jwenn èd. (TTY: 711)

Italian: Ha il diritto di ricevere queste informazioni ed eventuale assistenza nella sua lingua senza alcun costo aggiuntivo. Per assistenza, chiami il numero dedicato ai Servizi per i membri riportato sul suo libretto. (TTY: 711)

Japanese: この情報と支援を希望する言語で無料で受けることができます。支援を受けるには、IDカードに記載されているメンバーサービス番号に電話してください。(TTY: 711)

Korean: 귀하에게는 무료로 이 정보를 얻고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 얻으려면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오. (TTY: 711)

Polish: Masz prawo do bezpłatnego otrzymania niniejszych informacji oraz uzyskania pomocy w swoim języku. W tym celu skontaktuj się z Działem Obsługi Klienta pod numerem telefonu podanym na karcie identyfikacyjnej. (TTY: 711)

Portuguese-Europe: Tem o direito de receber gratuitamente estas informações e ajuda no seu idioma. Ligue para o número dos Serviços para Membros indicado no seu cartão de identificação para obter ajuda. (TTY: 711)

Russian: Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. (TTY: 711)

Tagalog: May karapatan kayong makuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong Membership card para sa tulong. (TTY: 711)

Vietnamese: Quý vị có quyền nhận miễn phí thông tin này và sự trợ giúp bằng ngôn ngữ của quý vị. Hãy gọi cho số Dịch Vụ Thành Viên trên thẻ ID của quý vị để được giúp đỡ. (TTY: 711)

CHAPTER 10

Definitions of Important Words

Chapter 10 | Definitions of important words

Annual Enrollment Period – A set time each fall when members can change their health or drug plans or switch to Original Medicare. The Annual Enrollment Period is from October 15 until December 7.

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of prescription drugs or payment for drugs you already received. For example, you may ask for an appeal if we don't pay for a drug you think you should be able to receive. Chapter 7 explains appeals, including the process involved in making an appeal.

Brand-Name Drug – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand-name drugs have the same active ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand-name drug has expired.

Catastrophic Coverage Stage – The stage in the Part D drug benefit when you pay a low copayment or coinsurance for your drugs after you or other qualified parties on your behalf have paid your True Out-of-Pocket costs (TrOOP) for covered drugs during the covered year. You can find this amount listed on the benefits chart located at the front of this booklet.

Centers for Medicare & Medicaid Services (CMS) – The federal agency that administers Medicare. Chapter 2 explains how to contact CMS.

Coinsurance – An amount you may be required to pay as your share of the cost for prescription drugs after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

Complaint – The formal name for “making a complaint” is “filing a grievance.” The complaint process is used for certain types of problems *only*. This includes problems related to quality of care, waiting times, and the Member Services you receive. See also “Grievance,” in this list of definitions.

Copayment (or “copay”) – An amount you may be required to pay as your share of the cost for a prescription drug. A copayment is a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a prescription drug.

Cost sharing – Cost sharing refers to amounts that a member has to pay when drugs are received. It includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before drugs are covered; (2) any fixed “copayment” amount that a plan requires when a specific drug is received; or (3) any “coinsurance” amount, a percentage of the total amount paid for a drug, that a plan requires when a specific drug is received. A “daily cost sharing rate” may apply when your doctor prescribes less than a full-month's supply of certain drugs for you and you are required to pay a copayment.

Cost sharing Tier – Every drug on the list of covered drugs is in one of the cost sharing tiers. In general, the higher the cost sharing tier, the higher your cost for the drug.

Coverage Decision/Determination – A decision about whether a drug prescribed for you is covered by your plan and the amount, if any, you are required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy explains the prescription is not covered under your plan, that isn't a coverage determination. You need to call or write to your plan to ask for a formal decision about the coverage. Coverage determinations are called “coverage decisions” in this booklet. Chapter 7 explains how to ask us for a coverage decision.

Covered Drugs – The term we use to mean all of the prescription drugs covered by your plan.

Creditable Prescription Drug Coverage – Non-Medicare prescription drug coverage (for example, from a former group sponsor, Tricare or Department of Veterans Affairs) that is expected to pay, on

Chapter 10 | Definitions of important words

average, at least as much as Medicare's standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty if they decide to enroll in Medicare prescription drug coverage later.

Daily Cost sharing Rate – A “daily cost sharing rate” may apply when your doctor prescribes less than a full-month's supply of certain drugs for you and you are required to pay a copayment. A daily cost sharing rate is the copayment divided by the number of days in a month's supply. Here is an example: If your copayment for a one-month supply of a drug is \$30 and a one-month's supply in your plan is 30 days, then your “daily cost sharing rate” is \$1 per day. This means you pay \$1 for each day's supply when you fill your prescription.

Deductible – The amount you must pay for prescriptions before your plan begins to pay.

DESI – Drug Efficacy Study Implementation (DESI) review. Drugs entering the market between 1938 and 1962 that were approved for safety but not effectiveness are referred to as “DESI drugs.”

Disenroll or Disenrollment – The process of ending your membership in your plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice).

Dispense as Written (DAW) – Specified on a member's prescription by the prescriber when the brand formulation of the medication is preferred over its generic equivalent. This may be due to the prescriber finding medical justification or necessity to have the member take the brand-name drug instead of the generic drug.

Dispensing Fee – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription. The dispensing fee covers costs such as the pharmacist's time to prepare and package the prescription.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain or a medical condition that is quickly getting worse.

Evidence of Coverage (EOC) and Disclosure Information – This document, along with your enrollment form and any other attachments, riders or other optional coverage selected, which explains your coverage, what we must do, your rights and what you have to do as a member of this plan.

Exception – A type of coverage determination that, if approved, allows you to get a drug that is not on your group sponsor's *Formulary* (a formulary exception), or get a non-preferred drug at a lower cost sharing level (a tiering exception). You may also request an exception if your group sponsor requires you to try another drug before receiving the drug you are requesting, or your plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

Extra Covered Drugs – This is used to describe coverage of drugs that are excluded by law from coverage by Medicare Part D, but that are included in some group sponsored retiree drug plans. If your plan covers drugs under the “Extra Covered Drugs” benefit, these will be listed in the benefits chart located at the front of this booklet.

“Extra Help” – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles and coinsurance.

Formulary – A list of covered drugs provided by your plan.

Generic Drug – A prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand-name drug. Generally, a generic drug works the same as a brand-name drug and usually costs less.

Chapter 10 | Definitions of important words

Grievance – A type of complaint you make about us or one of our network pharmacies, including a complaint concerning the quality of your care. This type of complaint does not involve coverage or payment disputes.

Income-Related Monthly Adjustment Amount (IRMAA) – If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium. Less than 5% of people with Medicare are affected, so most people will not pay a higher premium.

Initial Coverage Limit – The maximum limit of coverage under the Initial Coverage Stage.

Initial Coverage Stage – This is the stage after you have met your deductible (if you have one) and before your total drug costs have reached your Initial Coverage Limit, including amounts you have paid and what we have paid on your behalf. To find out if your plan includes an Initial Coverage Limit, refer to the benefits chart located at the front of this booklet.

Initial Enrollment Period – When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. For example, if you're eligible for Medicare when you turn 65, your Initial Enrollment Period is the seven-month period that begins three months before the month you turn 65, includes the month you turn 65, and ends three months after the month you turn 65.

List of Covered Drugs (Formulary or Drug List) – A list of prescription drugs covered by your plan. The drugs on this list are selected by your plan with the help of doctors and pharmacists. The list includes both brand-name and generic drugs.

Low Income Subsidy (LIS) – See “Extra Help.”

Medicaid (or Medical Assistance) – A joint federal and state program that helps with medical costs for some people with low incomes and limited resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid. See Chapter 2, Section 6 for information about how to contact Medicaid in your state.

Medically Accepted Indication – A use of a drug that is either approved by the Food and Drug Administration or supported by certain reference books. See Chapter 3, Section 3 for more information about a medically accepted indication.

Medicare – The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with end-stage renal disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). People with Medicare can get their Medicare health coverage through Original Medicare, a PACE plan or a Medicare Advantage Plan.

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be an HMO, a PPO, a Private Fee-for-Service (PFFS) plan, or a Medicare Medical Savings Account (MSA) plan. If you are enrolled in a Medicare Advantage Plan, Medicare services are covered through your plan and are not paid for under Original Medicare. In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**. Everyone who has Medicare Part A and Part B is eligible to join any Medicare health plan that is offered in their area, except people with end-stage renal disease, unless certain exceptions apply.

Medicare Coverage Gap Discount Program – A program that provides discounts on most covered Part D brand-name drugs to Part D members who have reached the Coverage Gap Stage and who are not already receiving “Extra Help.” Discounts are based on agreements between the federal

Chapter 10 | Definitions of important words

government and certain drug manufacturers. For this reason, most, but not all, brand-name drugs are discounted.

Medicare-Covered Services – Services covered by Medicare Part A and Part B.

Medicare Health Plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

Medicare Prescription Drug Coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals and some supplies not covered by Medicare Part A or Part B.

“Medigap” (Medicare Supplement Insurance) Policy – Medicare supplement insurance sold by private insurance companies to fill “gaps” in Original Medicare. Medigap policies only work with Original Medicare. A Medicare Advantage Plan is not a Medigap policy.

Member (Member of this Plan, or “Plan Member”) – A person with Medicare who is eligible to get covered services, who has enrolled in this plan and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

Member Services – A department within our plan responsible for answering your questions about your membership, benefits, grievances and appeals. See Chapter 2 for information about how to contact Member Services.

Multi-Source Drug – A prescription drug that is manufactured and sold by more than one pharmaceutical company. Multi-source drugs include both brand and generic drug options.

Network Pharmacy – A network pharmacy is a pharmacy where members of this plan can get their prescription drug benefits. We call them “network pharmacies” because they contract with us. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Non-Formulary Drugs – Drugs that are not included in the list of preferred medications that a committee of pharmacists and doctors have deemed to be the safest, most effective and most economical. Non-formulary drugs may not be included in your plan's *Drug List (Formulary)*; therefore, they would not be covered under your plan, unless you request and receive approval for coverage from us. You can find if non-formulary drugs are covered on your drug plan by referencing the benefits chart located at the front of this booklet.

Non-Preferred Brand Drug – While these drugs meet your Part D plan's safety requirements, a committee of independent practicing doctors and pharmacists which recommends drugs for our *Drug List* did not determine that these drugs provided the same overall value that preferred brand drugs can offer. If your plan covers both preferred and non-preferred brand drugs, the non-preferred brand drugs usually cost you more. If your plan does not cover non-preferred brand drugs, and your physician feels that you should take the non-preferred brand drug, you may request an exception. Please see Chapter 3, Section 5.2 for how to request an exception.

Non-Preferred Generic Drug – These are generic drugs that cost more than preferred generic drugs. If your plan includes separate preferred and non-preferred generic drug tiers, the non-preferred generic drugs usually cost you more.

Original Medicare (“Traditional Medicare” or “Fee-for-Service” Medicare) – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage Plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital or other health care provider that accepts Medicare. You must pay the

Chapter 10 | Definitions of important words

deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (hospital insurance) and Part B (medical insurance) and is available everywhere in the United States.

Out-of-Network Pharmacy – A pharmacy that doesn't have a contract with this plan to coordinate or provide covered drugs to members of our plan. As explained in this *Evidence of Coverage*, most drugs you get from out-of-network pharmacies are not covered by us unless certain conditions apply.

Out-of-Pocket Costs – See the definition for “**cost sharing**” above. A member's cost sharing requirement to pay for a portion of drugs received is also referred to as the member's “out-of-pocket” cost requirement.

PACE Plan – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social and long-term care (LTC) services for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible, while getting the high-quality care they need. People enrolled in PACE plans receive both their Medicare and Medicaid benefits through the plan. PACE is not available in all states. If you would like to know if PACE is available in your state, please contact Member Services. Phone numbers are printed on the back cover of this booklet.

Part C – See “Medicare Advantage (MA) Plan.”

Part D – The voluntary Medicare Prescription Drug Benefit Program. For ease of reference, we refer to the prescription drug benefit program as Part D.

Part D Drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. See your *Formulary* for a specific list of covered drugs. Certain categories of drugs were specifically excluded by Congress from being covered as Part D drugs.

Part D Late Enrollment Penalty – An amount added to your monthly premium for Medicare drug coverage if you go without creditable coverage (coverage that is expected to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more. You pay this higher amount as long as you have a Medicare drug plan. There are some exceptions. For example, if you receive “Extra Help” from Medicare to pay your prescription drug plan costs, the late enrollment penalty rules do not apply to you. If you receive “Extra Help,” you do not pay a late enrollment penalty.

Preferred Brand Drug – These are brand drugs that have been identified as excellent values both clinically and financially. Before a drug can be designated as a preferred brand drug, a committee of independent practicing doctors and pharmacists evaluates the drug to be sure it meets standards for safety, effectiveness and cost. For most plans, selecting a preferred brand or generic drug will save you money.

Preferred Cost sharing – Preferred cost sharing means lower cost sharing levels for certain Part D covered drugs at preferred retail pharmacies in our network.

Preferred Generic Drug – These are generic drugs that have been identified as excellent values both clinically and financially. If your plan includes separate preferred generic and non-preferred generic drug tiers, then your cost will usually be lower when you choose a preferred generic drug.

Preferred Retail Pharmacy – A network pharmacy that offers covered drugs to members of this plan that may have lower cost sharing levels than at other network pharmacies.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Chapter 10 | Definitions of important words

Prior Authorization – Approval in advance to get certain drugs that may or may not be on our *Formulary*. Some drugs are covered only if your doctor or other network provider gets “prior authorization” from us. Covered drugs that need prior authorization are marked in the *Formulary*.

Quality Improvement Organization (QIO) – A group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. See Chapter 2, Section 4 for information about how to contact the QIO for your state. For contact information, please refer to the state-specific agency listing located in Chapter 11.

Quantity Limits – A management tool that is designed to limit the use of selected drugs for quality, safety or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

Select Generics – A specific list of generic drugs that have been on the market long enough to have a proven track record for effectiveness and value. A complete list of these drugs will be sent along with your *Drug List (Formulary)* that accompanies this *Evidence of Coverage*. Some plans have reduced copayments for Select Generics. If your plan includes a reduced copayment, you can find this information listed on the benefits chart located at the front of this booklet.

Service Area – A geographic area where a prescription drug plan accepts members if it limits membership based on where people live. Your plan may disenroll you if you permanently move out of your plan’s service area.

Single-Source Drug – A prescription brand drug that is manufactured and sold only by the pharmaceutical company that originally researched and developed the drug. Single-source drugs are always brand drugs.

Special Enrollment Period – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you are getting “Extra Help” with your prescription drug costs, if you move into a nursing home, or if we violate our contract with you.

Standard Cost sharing – Standard cost sharing is cost sharing other than preferred cost sharing offered at a network pharmacy.

Specialty Drugs – The Centers for Medicare & Medicaid Services (CMS) defines specialty drugs as any drug that costs \$670 or more per unit.

Standard Network Pharmacy – A standard network pharmacy is a pharmacy where members of this plan can get their prescription drug benefits. We call them “standard network pharmacies” because they contract with us.

Step Therapy – A utilization tool that requires you to first try another drug to treat your medical condition before we will cover the drug your physician may have initially prescribed.

Supplemental Security Income (SSI) – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

CHAPTER 11

State Organization Contact Information

Chapter 11 | State organization contact information

SECTION 1

State Health Insurance Assistance Program (SHIP) 128

SECTION 2

Quality Improvement Organization (QIO)..... 134

SECTION 3

State Medicaid Offices 141

SECTION 4

State Medicare Offices 147

SECTION 5

State Pharmaceutical Assistance Program (SPAP)..... 153

SECTION 6

Civil Rights Commission 155

SECTION 7

AIDS Drug Assistance Program (ADAP) 162

SECTION 1 STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

The following state agency information was updated on June 25, 2019. For more recent information or other questions, please contact Member Services. Phone numbers are printed on the back cover of this booklet.

Alabama

Alabama's State Health Insurance Assistance Program
201 Monroe Street, Suite 350,
Montgomery, AL 36104
1-800-243-5463, TTY: 711
<http://www.alabamaageline.gov>

Alaska

Alaska State Health Insurance Assistance Program (SHIP)
400 Gambell Street, Suite 303
Anchorage, AK 99501
1-800-478-6065, TTY: 1-800-770-8973
<http://dhss.alaska.gov/dsds/Pages/medicare/default.aspx>

Arizona

Arizona State Health Insurance Assistance Program
1789 W. Jefferson Street., #950a
Phoenix, AZ 85007
1-800-432-4040, TTY: 711
<https://www.azdes.gov/daas/ship/>

Arkansas

Senior Health Insurance Information Program (SHIIP)
1200 W 3rd Street
Little Rock, AR 72201-1904
1-800-224-6330, TTY: 711
<http://www.insurance.arkansas.gov/shiip.htm>

California

California Health Insurance Counseling & Advocacy Program (HICAP)
1300 National Drive, Suite 200
Sacramento, CA 95834-1992
1-800-434-0222, TTY: 1-800-735-2929
<http://www.aging.ca.gov/HICAP>

Colorado

Senior Health Insurance Assistance Program (SHIP)
1560 Broadway, Suite 850
Denver, CO 80202
1-888-696-7213, TTY: 1-303-894-7880
<http://cdn.colorado.gov/cs/Satellite/DORA-HealthIns/CBON/DORA/1251645703837>

Connecticut

CHOICES
55 Farmington Ave
Hartford, CT 06105-3730
1-800-537-2549, TTY: 711
<http://www.ct.gov/agingservices>

Delaware

Delaware Medicare Assistance Bureau
841 Silver Lake Boulevard
Dover, DE 19904
1-800-336-9500, TTY: 711
<http://www.delawareinsurance.gov/elderinfo/>

District of Columbia

Health Insurance Counseling Project (HICP)
500 K Street NE
Washington, DC 20002
1-202-724-5626, TTY: 1-202-994-6656
<http://dcoa.dc.gov/service/health-insurance-counseling>

Chapter 11 | State organization contact information

Florida

Serving Health Insurance Needs of Elders (SHINE)
4040 Esplanade Way, Suite 270
Tallahassee, FL 32399-7000
1-800-963-5337, TTY: 1-800-955-8770
<http://www.floridashine.org>

Georgia

GeorgiaCares
2 Peachtree Street NW, 33rd Floor
Atlanta, GA 30303
1-866-552-4464, TTY: 711
<http://www.mygeorgiacares.org>

Hawaii

HAWAII SHIP
250 S Hotel Street, Suite 406
Honolulu, HI 96813-2831
1-888-875-9229, TTY: 1-866-810-4379
<http://www.hawaiiship.org/site/1/home.aspx>

Idaho

Senior Health Insurance Benefits Advisors (SHIBA)
700 West State Street., 3rd Floor
Boise, ID 83702-0043
1-800-247-4422, TTY: 711
<http://www.doi.idaho.gov/shiba/shibahealth.aspx>

Illinois

Senior Health Insurance Program (SHIP)
One Natural Resources Way, #100
Springfield, IL 62702-1271
1-800-252-8966, TTY: 711
<http://www.state.il.us/aging/SHIP/default.htm>

Indiana

State Health Insurance Assistance Program (SHIP)
311 W. Washington Street, Suite 300
Indianapolis, IN 46204-2787
1-800-452-4800, TTY: 1-866-846-0139
<http://www.medicare.in.gov>

Iowa

Senior Health Insurance Information Program (SHIIP)
601 Locust Street, 4th Floor
Des Moines, IA 50309-3738
1-800-351-4664, TTY: 1-800-735-2942
<http://www.shiip.state.ia.us/>

Kansas

Senior Health Insurance Counseling for Kansas (SHICK)
503 S. Kansas Ave, New England Bldg
Topeka, KS 66603-3404
1-800-860-5260, TTY: 711
<http://www.kdads.ks.gov/commissions/commission-on-aging/medicare-programs/shick>

Kentucky

State Health Insurance Assistance Program (SHIP)
275 E. Main Street.
Frankfort, KY 40621
1-877-293-7447, TTY: 711
<http://www.chfs.ky.gov/dail/ship.htm>

Louisiana

Senior Health Insurance Information Program (SHIIP)
1702 N. Third Street, P.O. Box 94214
Baton Rouge, LA 70802
1-800-259-5300, TTY: 711
<http://www.lidi.la.gov/SHIIP>

Chapter 11 | State organization contact information

Maine

Maine State Health Insurance Assistance Program (SHIP)
11 State House Station, 41 Anthony Ave
Augusta, ME 04333
1-877-353-3771, TTY: 711
<http://www.maine.gov/dhhs/oads/community-support/ship.html>

Maryland

Senior Health Insurance Assistance Program (SHIP)
301 W. Preston Street, Suite 1007
Baltimore, MD 21201
1-800-243-3425, TTY: 711
<http://www.aging.maryland.gov/StateHealthInsuranceProgram.html>

Massachusetts

Serving Health Information Needs of Elders (SHINE)
1 Ashburton Place, 5th floor
Boston, MA 02108
1-800-243-4636, TTY: 1-800-872-0166
<http://www.mass.gov/elders/healthcare/shine/serving-the-health-information-needs-of-elders.html>

Michigan

MMAP, Inc.
6105 W St. Joseph, Suite 204
Lansing, MI 48917
1-800-803-7174, TTY: 711
<http://www.mmapinc.org>

Minnesota

Minnesota State Health Insurance Assistance Program/Senior LinkAge Line
P.O. Box 64976
St. Paul, MN 55164-0976
1-800-333-2433, TTY: 1-800-627-3529
<http://www.mnaging.org>

Mississippi

MS State Health Insurance Assistance Program (SHIP)
200 South Lamar Street
Jackson, MS 39201
1-800-948-3090, TTY: 711
<http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/state-health-insurance-assistance-program/>

Missouri

CLAIM
4215 Phillips Farm Road, Suite 101-B
Columbia, MO 65201
1-800-390-3330, TTY: 711
<http://www.missouricclaim.org>

Montana

Montana State Health Insurance Assistance Program (SHIP)
111 N. Sanders Street
Helena, MT 59601
1-800-551-3191, TTY: 711
<http://dphhs.mt.gov/SLTC/aging/SHIP>

Nebraska

Nebraska Senior Health Insurance Information Program (SHIIP)
941 O Street, Suite 400
Lincoln, NE 68508
1-800-234-7119, TTY: 711
<http://www.doi.ne.gov/shiip>

Nevada

State Health Insurance Assistance Program (SHIP)
3416 Goni Road, Suite D-132
Carson City, NV 89706
1-800-307-4444, TTY: 711
<http://nevadaadrc.com/services-and-programs/medicare/state-health-insurance-assistance-program-ship>

Chapter 11 | State organization contact information

New Hampshire

NH SHIP - ServiceLink Resource Center
129 Pleasant Street, Gallen State Office Park
Concord, NH 03301-3857
1-866-634-9412, TTY: 711
<http://www.servicelink.nh.gov/>

New Jersey

State Health Insurance Assistance Program (SHIP)
P.O. Box 360
Trenton, NJ 08625-0715
1-800-792-8820, TTY: 711
<http://www.state.nj.us/humanservices/doas/services/ship/>

New Mexico

Benefits Counseling Program
2550 Cerrillos Road
Santa Fe, NM 87505
1-800-432-2080, TTY: 711
http://www.nmaging.state.nm.us/State_Health_Insurance_Assistance_Program.aspx

New York

Health Insurance Information Counseling and Assistance Program (HIICAP)
2 Empire State Plaza
Albany, NY 12223-1251
1-800-701-0501, TTY: 711
<http://www.aging.ny.gov/HealthBenefits/Index.cfm>

North Carolina

Seniors' Health Insurance Information Program (SHIIP)
325 N. Salisbury Street
Raleigh, NC 27603
1-855-408-1212, TTY: 711
<http://www.ncdoi.com/SHIIP/>

North Dakota

Senior Health Insurance Counseling (SHIC)
600 East Boulevard Ave., 5th Floor
Bismarck, ND 58505-0320
1-888-575-6611, TTY: 1-800-366-6888
<http://www.nd.gov/ndins/shic/>

Ohio

Ohio Senior Health Insurance Information Program (OSHIIP)
50 West Town Street, 3rd Floor - Suite 300
Columbus, OH 43215
1-800-686-1578, TTY: 1-614-644-3745
<http://www.insurance.ohio.gov/Consumer/Pages/ConsumerTab2.aspx>

Oklahoma

Senior Health Insurance Counseling Program (SHIP)
3625 NW 56th Street, Suite 100
Oklahoma City, OK 73112
1-800-763-2828, TTY: 711
http://www.ok.gov/oid/Consumers/Information_for_Seniors/SHIP.html

Oregon

Senior Health Insurance Benefits Assistance Program (SHIBA)
350 Winter Street NE, Suite 330, P.O. Box 14480
Salem, OR 97309-0405
1-800-722-4134, TTY: 711
<http://www.oregon.gov/dcbs/insurance/SHIBA/Pages/shiba.aspx>

Pennsylvania

APPRISE
555 Walnut Street, 5th Floor
Harrisburg, PA 17101-1919
1-800-783-7067, TTY: 711
<http://www.portal.state.pa.us/portal/server.pt?ope>

Chapter 11 | State organization contact information

Rhode Island

Senior Health Insurance Program (SHIP)
50 Valley Street
Providence, RI 02909
1-401-462-0510, TTY: 1-401-462-0740
<http://www.dea.ri.gov/insurance/>

South Carolina

(I-CARE) Insurance Counseling Assistance and Referrals for Elders
1301 Gervais Street, Suite 350
Columbia, SC 29201
1-800-868-9095, TTY: 711
<http://aging.sc.gov/programs/medicare/Pages/default.aspx>

South Dakota

Senior Health Information & Insurance Education (SHIINE)
700 Governors Drive
Pierre, SD 57501
1-800-536-8197, TTY: 711
<http://www.shiine.net>

Tennessee

TN SHIP
500 Deaderick Street, Suite 825
Nashville, TN 37243-0860
1-877-801-0044, TTY: 711
<http://www.tnmedicarehelp.com/>

Texas

Health Information Counseling and Advocacy Program (HICAP)
701 W 51st Street
Austin, TX 78751
1-800-252-9240, TTY: 711
<http://www.dads.state.tx.us/>

Utah

Senior Health Insurance Information Program (SHIP)
195 North 1950 West
Salt Lake City, UT 84116
1-800-541-7735, TTY: 711
<http://daas.utah.gov/senior-services/>

Vermont

State Health Insurance Assistance Program
476 Main Street, Suite #3
Winooski, VT 05404
1-800-642-5119, TTY: 711
<http://nekcouncil.org/health-insurance/>

Virginia

Virginia Insurance Counseling and Assistance Program (VICAP)
1610 Forest Avenue, Suite 100
Henrico, VA 23229
1-800-552-3402, TTY: 711
<http://www.vda.virginia.gov>

Washington

Statewide Health Insurance Benefits Advisors (SHIBA) Helpline
P.O. Box 40256
Olympia, WA 98504-0256
1-800-562-6900, TTY: 711
<http://www.insurance.wa.gov>

West Virginia

West Virginia State Health Insurance Assistance Program (WV SHIP)
1900 Kanawha Blvd. E
Charleston, WV 25305
1-877-987-4463, TTY: 711
<http://www.wvship.org>

Chapter 11 | State organization contact information

Wisconsin

Wisconsin SHIP (SHIP)
One West Wilson Street
Madison, WI 53703
1-800-242-1060, TTY: 711
<https://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm>

Wyoming

Wyoming State Health Insurance Information Program (WSHIIP)
106 W Adams, P.O. Box BD
Riverton, WY 82501
1-800-856-4398, TTY: 711
<http://www.wyomingseniors.com>

Chapter 11 | State organization contact information

SECTION 2 Quality Improvement Organization (QIO)

The following state agency information was updated on June 25, 2019. For more recent information or other questions, please contact Member Services. Phone numbers are printed on the back cover of this booklet.

Alabama

KEPRO - Region 4
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-317-0751, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Alaska

KEPRO Region 10
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH 44131
1-888-305-6759, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Arizona

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-877-588-1123, TTY: 1-855-887-6668
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Arkansas

KEPRO - Region 6
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-315-0636, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

California

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-877-588-1123, TTY: 1-855-887-6668
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Colorado

KEPRO - Region 8
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH 44131
1-888-317-0891, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
www.keproqio.com/default.aspx

Chapter 11 | State organization contact information

Connecticut

KEPRO - Region 1
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH, 44131
1-888-319-8452, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Delaware

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-396-4646, TTY: 1-888-985-2660
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

District of Columbia

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-396-4646, TTY: 1-888-985-2660
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Florida

KEPRO - Region 4
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-317-0751, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
www.keproqio.com/default.aspx

Georgia

KEPRO - Region 4
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-317-0751, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
www.keproqio.com/default.aspx

Hawaii

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-877-588-1123, TTY: 1-855-887-6668
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Idaho

KEPRO - Region 10
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH 44131
1-888-305-6759, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Illinois

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-524-9900, TTY: 1-888-985-8775
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Chapter 11 | State organization contact information

Indiana

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-524-9900, TTY: 1-888-985-8775
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Iowa

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-755-5580, TTY: 1-888-985-9295
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Kansas

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-755-5580, TTY: 1-888-985-9295
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Kentucky

KEPRO - Region 4
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-317-0751, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Louisiana

KEPRO - Region 6
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-315-0636, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Maine

KEPRO - Region 1
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH, 44131
1-888-319-8452, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Maryland

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-396-4646, TTY: 1-888-985-2660
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Massachusetts

KEPRO - Region 1
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH, 44131
1-888-319-8452, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Chapter 11 | State organization contact information

Michigan

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-524-9900, TTY: 1-888-985-8775
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Minnesota

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-524-9900, TTY: 1-888-985-8775
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Mississippi

KEPRO - Region 4
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-317-0751, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Missouri

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-755-5580, TTY: 1-888-985-9295
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Montana

KEPRO - Region 8
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH, 44131
1-888-317-0891, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Nebraska

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-755-5580, TTY: 1-888-985-9295
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Nevada

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-877-588-1123, TTY: 1-855-887-6668
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

New Hampshire

KEPRO - Region 1
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH, 44131
1-888-319-8452, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Chapter 11 | State organization contact information

New Jersey

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-866-815-5440, TTY: 1-866-868-2289
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

New Mexico

KEPRO - Region 6
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-315-0636, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

New York

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-866-815-5440, TTY: 1-866-868-2289
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

North Carolina

KEPRO - Region 4
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-317-0751, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

North Dakota

KEPRO - Region 8
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH, 44131
1-888-317-0891, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Ohio

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-524-9900, TTY: 1-888-985-8775
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Oklahoma

KEPRO - Region 6
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-315-0636, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Oregon

KEPRO - Region 10
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH 44131
1-888-305-6759, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Chapter 11 | State organization contact information

Pennsylvania

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-396-4646, TTY: 1-888-985-2660
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Rhode Island

KEPRO - Region 1
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH, 44131
1-888-319-8452, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

South Carolina

KEPRO - Region 4
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-317-0751, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

South Dakota

KEPRO - Region 8
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH, 44131
1-888-317-0891, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Tennessee

KEPRO - Region 4
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-317-0751, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Texas

KEPRO - Region 6
5201 West Kennedy Boulevard, Suite 900
Tampa, FL 33609
1-888-315-0636, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Utah

KEPRO - Region 8
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH, 44131
1-888-317-0891, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Vermont

KEPRO - Region 1
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH, 44131
1-888-319-8452, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Chapter 11 | State organization contact information

Virginia

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-396-4646, TTY: 1-888-985-2660
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Washington

KEPRO - Region 10
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH 44131
1-888-305-6759, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

West Virginia

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-396-4646, TTY: 1-888-985-2660
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Wisconsin

Livanta LLC BFCC-QIO Program
10820 Guilford Rd, Suite 202
Annapolis Junction, MD 20701-1105
1-888-524-9900, TTY: 1-888-985-8775
Monday through Friday: 9:00 a.m. - 5:00 p.m.
(Local Time)
<https://www.livantaqio.com/en>

Wyoming

KEPRO - Region 8
5700 Lombardo Center Dr., Suite 100
Seven Hills, OH, 44131
1-888-317-0891, TTY: 1-855-843-4776
Monday through Friday: 9:00 a.m. - 5:00 p.m.
and 11:00 a.m. to 3:00 p.m. on Saturday,
Sunday and holidays in all local time zones
<http://www.keproqio.com/default.aspx>

Chapter 11 | State organization contact information

SECTION 3 State Medicaid Offices

The following state agency information was updated on June 25, 2019. For more recent information or other questions, please contact Member Services. Phone numbers are printed on the back cover of this booklet.

Alabama

Alabama Medicaid Agency
P.O. Box 5624
Montgomery, AL 36130-5624
1-866-452-4930, TTY: 711
8:00 a.m. - 4:00 p.m. Monday through Friday
<http://www.medicaid.alabama.gov>

Alaska

Alaska Medicaid
3601 C Street
Anchorage, AK 99503
1-800-478-6406, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://dhss.alaska.gov/Commissioner/Pages/Contacts/default.aspx>

Arizona

Arizona Health Care Cost Containment System
801 E. Jefferson
Phoenix, AZ 85034
1-800-523-0231, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.azahcccs.gov>

Arkansas

Arkansas Medicaid
Donaghey Plaza South
P.O. Box 1437, Slot S401
Little Rock, AR 72203-1437
1-800-482-5431, TTY: 711
8:00 a.m. - 4:30 p.m. Monday through Friday
<https://medicaid.mmis.arkansas.gov/General/dmscon.aspx>

California

Medi-Cal
1601 Exposition Blvd
Sacramento, CA 95815
1-800-541-5555, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.medi-cal.ca.gov>

Colorado

Colorado Medicaid
1570 Grant Street
Denver, CO 80203
1-844-475-0444, TTY: 711
7:30 a.m. - 5:15 p.m. Monday through Friday
<https://www.colorado.gov/hcpf/how-report-suspected-fraud#memberfraud>

Connecticut

HUSKY Health
State of Connecticut
Dept of Social Services, Investigation Division
55 Farmington Avenue
Hartford, CT 06105-3730
1-800-842-2155, TTY: 1-866-492-5276
8:30 a.m. - 6:00 p.m. Monday through Friday
<http://www.ct.gov/hh/site/default.asp>

Delaware

Delaware Medicaid
Lewis Building
1901 N. DuPont Highway
New Castle, DE 19720
1-800-372-2022, TTY: 711
8:00 a.m. - 4:30 p.m. Monday through Friday
<http://www.dhss.delaware.gov/dhss/dmma/medicaid.html>

Chapter 11 | State organization contact information

District of Columbia

DC Medicaid
441 4th Street, NW, 900S
Washington, DC 20001
1-202-442-5988, TTY: 711
8:15 a.m. - 4:45 p.m. Monday through Friday
<http://dhcf.dc.gov/service/what-medicaid>

Florida

Florida Medicaid
2727 Mahan Drive MS#6
Tallahassee, FL 32308
1-888-419-3456, TTY: 1-800-955-8771
8:00 a.m. - 6:00 p.m. Monday through Friday
<http://www.ahca.myflorida.com/Medicaid/index.shtml/about>

Georgia

Georgia Medicaid
Dept of Community Health Office of Inspector
General
2 Peachtree Street, NW 5th Floor
Atlanta, GA 30303
1-800-436-7442, TTY: 711
7:00 a.m. - 7:00 p.m. Monday through Friday
<http://dch.georgia.gov/medicaid>

Hawaii

Department of Human Services Med-QUEST
Division
820 Mililani Street, Suite 606
Honolulu, HI 96813
1-800-316-8005, TTY: 1-855-585-8604
9:00 a.m. - 3:00 p.m. Monday through Friday
<https://medquest.hawaii.gov/>

Idaho

Idaho Medicaid
P.O. Box 83720
Boise, ID 83720
1-877-456-1233, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://healthandwelfare.idaho.gov/ContactUs/tabid/127/Default.aspx>

Illinois

Illinois Medicaid
100 South Grand Avenue East
Springfield, IL 62762
1-800-843-6154, TTY: 711
8:30 a.m. - 5:00 p.m. Monday through Friday
<http://www.hfs.illinois.gov/medical/apply.html>

Indiana

Indiana Medicaid
402 W Washington Street
Room E 414, FSSA Compliance Division
Indianapolis, IN 46204
1-800-457-4584, TTY: 711
8:00 a.m. - 4:30 p.m. Monday through Friday
<http://member.indianamedicaid.com/>

Iowa

Iowa Medicaid
P.O. Box 36510
Des Moines, IA 50315
1-800-338-8366, TTY: 1-800-735-2942
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.dhs.iowa.gov>

Kansas

KanCare
915 SW Harrison Street
Topeka, KS 66612
1-800-792-4884, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.kancare.ks.gov/>

Chapter 11 | State organization contact information

Kentucky

Kentucky Medicaid
275 East Main Street
Frankfort, KY 40621
1-800-635-2570, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.chfs.ky.gov>

Louisiana

Louisiana Medicaid
P.O. Box 629
Baton Rouge, LA 70821-9278
1-888-342-6207, TTY: 711
8:00 a.m. - 4:30 p.m. Monday through Friday
<http://ldh.la.gov/>

Maine

MaineCare
11 State House Station
Augusta, ME 04333-0011
1-800-977-6740, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.maine.gov/dhhs/oms/index.shtml>

Maryland

Maryland Medicaid
201 West Preston Street
Baltimore, MD 21201
1-877-463-3464, TTY: 711
8:30 a.m. - 5:00 p.m. Monday through Friday
<https://health.maryland.gov/pages/index.aspx>

Massachusetts

MassHealth
One Ashburton Place, 11th Floor
Boston, MA 02108
1-800-841-2900, TTY: 1-800-497-4648
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.mass.gov/eohhs/gov/departments/masshealth/>

Michigan

Michigan Medicaid
P.O. Box 30195,
333 S. Grand Ave
Lansing, MI 48909
1-800-642-3195, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
http://www.michigan.gov/mdch/0,4612,7-132-2943_4860--,00.html

Minnesota

Minnesota's Medical Assistance Program
PO Box 64838
St. Paul, MN 55164
1-800-657-3672, TTY: 711
24 hours a day, seven days a week
<https://mn.gov/dhs/general-public/about-dhs/contact-us/division-addresses.jsp>

Mississippi

Mississippi Medicaid
550 High Street, Suite 1000
Jackson, MS 39201
1-800-421-2408, TTY: 711
7:30 a.m. - 5:00 p.m. Monday through Friday
<http://www.medicaid.ms.gov>

Missouri

MO HealthNet
P.O. Box 6500
Jefferson City, MO 65102-6500
1-855-373-4636, TTY: 711
7:30 a.m. - 5:30 p.m. Monday through Friday
<https://dss.mo.gov/>

Chapter 11 | State organization contact information

Montana

Montana Medicaid and Healthy Montana Kids (HMK) Plus
P.O. Box 202925
Helena, MT 59457
1-800-362-8312, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.dphhs.mt.gov>

Nebraska

Nebraska Medicaid
301 Centennial Mall South
Lincoln, NE 68509-5026
1-855-632-7633, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.dhhs.ne.gov/medicaid/Pages/medicaid.aspx>

Nevada

Nevada Medicaid
1100 East William Street Suite 101
Carson City, NV 89701
1-877-638-3472, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://dhcfc.nv.gov/>

New Hampshire

NH Medicaid
129 Pleasant Street
Concord, NH 03301
1-800-852-3345, TTY: 1-800-735-2964
8:00 a.m. - 4:30 p.m. Monday through Friday
<http://www.dhhs.state.nh.us/ombp/medicaid/index.htm>

New Jersey

Division of Medical Assistance and Health Services
P.O. Box 712
Trenton, NJ 08625-0712
1-800-356-1561, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.state.nj.us/humanservices/dmahs>

New Mexico

NM Human Services Dept.
P.O. Box 2348
Santa Fe, NM 87504-2348
1-888-997-2583, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.hsd.state.nm.us/>

New York

New York Medicaid
Corning Tower, Empire State Plaza
Albany, NY 12237
1-800-541-2831, TTY: 711
8:00 a.m. - 8:00 p.m. Monday through Friday
9:00 a.m. - 1:00 p.m. Saturday
http://www.health.ny.gov/health_care/medicaid/

North Carolina

North Carolina Medicaid
2501 Mail Service Center
Raleigh, NC 27699-2501
1-800-662-7030, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://dma.ncdhhs.gov/>

Chapter 11 | State organization contact information

North Dakota

North Dakota Medicaid
600 E. Boulevard Avenue, Dept 325
Bismarck, ND 58505-0250
1-800-755-2604, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.nd.gov/dhs/services/medicalserv/medicaid/>

Ohio

Ohio Department of Medicaid
50 West Town Street, Suite 400
Columbus, OH 43215
1-800-324-8680, TTY: 1-800-292-3572
7:00 a.m. - 8:00 p.m. Monday through Friday
<http://medicaid.ohio.gov/>

Oklahoma

Oklahoma Health Care Authority
4345 N. Lincoln Blvd
Oklahoma City, OK 73105
1-800-987-7767, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.insureoklahoma.org>

Oregon

Oregon Department of Human Services
500 Summer Street, NE, E-20
Salem, OR 97301-1097
1-800-375-2863, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.oregon.gov/oha/healthplan/pages/index.aspx>

Pennsylvania

Pennsylvania Medical Assistance
Health and Welfare Building, Rm 515
P.O. Box 2675
Harrisburg, PA 17105
1-800-692-7462, TTY: 1-800-451-5886
8:30 a.m. - 4:45 p.m. Monday through Friday
<http://www.dhs.pa.gov/>

Rhode Island

Rhode Island Medicaid
Louis Pasteur Building
57 Howard Avenue
Cranston, RI 02920
1-855-697-4347, TTY: 1-800-745-5555
8:30 a.m. - 4:00 p.m. Monday through Friday
<http://www.dhs.ri.gov/>

South Carolina

Healthy Connections
P.O. Box 8206
Columbia, SC 29202
1-888-549-0820, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://www.scdhhs.gov/>

South Dakota

South Dakota Medicaid
700 Governors Drive, Richard F Kneip Bldg
Pierre, SD 57501
1-605-773-5013, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://dss.sd.gov/medicaid/>

Tennessee

TennCare
310 Great Circle Road
Nashville, TN 37243
1-800-342-3145, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://www.tn.gov/tenncare>

Texas

Texas Health and Human Services
4900 N. Lamar Boulevard, 4th Floor
Austin, TX 78751
1-800-252-8263, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.hhsc.state.tx.us/medicaid/index.shtml>

Chapter 11 | State organization contact information

Utah

Utah Department of Health Medicaid
Division of Medicaid and Health Financing
P.O. Box 143106
Salt Lake City, UT 84114
1-801-538-6155, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://medicaid.utah.gov/>

Vermont

Green Mountain Care
280 State Drive
Waterbury, VT 05671-1010
1-800-250-8427, TTY: 711
8:00 a.m. - 8:00 p.m. Monday through Friday
<http://www.greenmountaincare.org/vermont-health-insurance-plans/medicaid>

Virginia

Virginia Medicaid
600 East Broad Street
Richmond, VA 23219
1-804-786-6145, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://www.virginiamedicaid.dmas.virginia.gov/wps/portal>

Washington

Washington Apple Health
P.O. Box 45502
Olympia, WA 98504-5502
1-800-562-3022, TTY: 711
7:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.hca.wa.gov/medicaid/Pages/index.aspx>

West Virginia

West Virginia Medicaid
WV Bureau for Medical Services
350 Capital Street, Room 251
Charleston, WV 25301-3709
1-304-558-1700, TTY: 711
8:00 a.m. - 4:30 p.m. Monday through Friday
<http://www.dhhr.wv.gov/bms/Pages/default.aspx>

Wisconsin

Wisconsin Medicaid
1 West Wilson Street
Madison, WI 53703
1-800-362-3002, TTY: 711
8:00 a.m. - 6:00 p.m. Monday through Friday
<https://www.dhs.wisconsin.gov/>

Wyoming

Wyoming Medicaid
P.O. Box 667
Cheyenne, WY 82003
1-800-251-1269, TTY: 711
9:00 a.m. - 5:00 p.m. Monday through Friday
<http://health.wyo.gov>

SECTION 4 State Medicare Offices

The following state agency information was updated on June 25, 2019. For more recent information or other questions, please contact Member Services. Phone numbers are printed on the back cover of this booklet.

Alabama

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Alaska

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Arizona

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Arkansas

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

California

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Colorado

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Connecticut

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Delaware

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Chapter 11 | State organization contact information

District of Columbia

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Florida

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Georgia

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Hawaii

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Idaho

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Illinois

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Indiana

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Iowa

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Kansas

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Kentucky

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Chapter 11 | State organization contact information

Louisiana

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Maine

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Maryland

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Massachusetts

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Michigan

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Minnesota

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Mississippi

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Missouri

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Montana

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Nebraska

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Chapter 11 | State organization contact information

Nevada

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

New Hampshire

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

New Jersey

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

New Mexico

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

New York

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

North Carolina

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

North Dakota

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Ohio

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Oklahoma

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Oregon

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Chapter 11 | State organization contact information

Pennsylvania

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Rhode Island

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

South Carolina

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

South Dakota

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Tennessee

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Texas

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Utah

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Vermont

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Virginia

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Washington

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Chapter 11 | State organization contact information

West Virginia

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Wyoming

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

Wisconsin

Medicare Contact Center Operations
P.O. Box 1270
Lawrence, KS 66044
1-800-633-4227, TTY: 1-877-486-2048
24 hours, 7 days a week
<http://www.medicare.gov>

SECTION 5 State Pharmaceutical Assistance Program (SPAP)

The following state agency information was updated on June 25, 2019. For more recent information or other questions, please contact Member Services. Phone numbers are printed on the back cover of this booklet.

Alabama

Alabama SenioRx Prescription Assistance program
P.O. Box 301851
Montgomery, AL 36130-1851
1-800-243-5463, TTY: 711
8:00 a.m. to 5:00 p.m. from Monday through Friday
<http://www.alabamaageline.gov>

Delaware

Delaware Prescription Assistance Program
P.O. Box 950
New Castle, DE 19720-0950
1-800-996-9969, TTY: 711
8:00 a.m. - 4:30 p.m.
<http://www.dhss.delaware.gov/dhss/dmma/dpap.html>

Indiana

HoosierRx
P.O. Box 6224
Indianapolis, IN 46206-6224
1-866-267-4679, TTY: 711
7:00 a.m. - 3:00 p.m.
<http://www.in.gov/fssa/elderly/hoosierx/>

Maryland

Maryland SPDAP c/o Pool Administrators
628 Hebron Ave, Suite 100
Glastonbury, CT 06033
1-800-551-5995, TTY: 1-800-877-5156
8:00 a.m. - 5:00 p.m.
<http://www.marylandspdap.com>

Massachusetts

Massachusetts Prescription Advantage
P.O. Box 15153
Worcester, MA 01615-0153
1-800-243-4636, TTY: 1-877-610-0241
9:00 a.m. - 5:00 p.m.
<http://www.mass.gov/elders/healthcare/prescription-advantage/>

Missouri

Missouri Rx Plan
P.O. Box 6500
Jefferson City, MO 65102-6500
1-800-392-2161, TTY: 711
7:00 a.m. - 6:00 p.m.
<http://www.morx.mo.gov>

Montana

Big Sky Rx Program
P.O. Box 202915
Helena, MT 59620-2915
1-866-369-1233, TTY: 711
8:00 a.m. - 5:00 p.m.
<http://dphhs.mt.gov/MontanaHealthcarePrograms/BigSky.aspx>

Nevada

Aging and Disability Services Division - Senior Rx and Disability Rx
3416 Goni Road, Suite D-132
Carson City, NV 89706
1-866-303-6323, TTY: 711
8:00 a.m. - 5:00 p.m.
<http://adsd.nv.gov/Programs/Seniors/SeniorRx/SrRxProg/>

Chapter 11 | State organization contact information

New Jersey

New Jersey State Pharmaceutical Assistance Programs - PAAD and Senior Gold
P.O. Box 715
Trenton, NJ 08625-0715
1-800-792-9745, TTY: 711
8:00 a.m. - 4:30 p.m.
<http://www.state.nj.us/humanservices/doas/home/pbp.html>

New York

New York State Elderly Pharmaceutical Insurance Coverage (EPIC)
P.O. Box 15018
Albany, NY 12212-5018
1-800-332-3742, TTY: 711
8:00 a.m. - 5:00 p.m.
http://www.health.ny.gov/health_care/epic

Pennsylvania

Pennsylvania Department of Aging Bureau of Pharmaceutical Assistance
P.O. Box 8806
Harrisburg, PA 17105-8806
1-800-225-7223, TTY: 1-800-222-9004
8:30 a.m. - 5:00 p.m.
<http://www.aging.pa.gov/aging-services/prescriptions/Pages/default.aspx>

Rhode Island

Rhode Island Prescription Assistance for the Elderly (RIPAE)
Attention RIPAE, Rhode Island Department of Elderly Affairs
74 West Road, Hazard Building, Second Floor
Cranston, RI 02920
1-401-462-3000, TTY: 1-401-462-0740
8:30 a.m. - 4:00 p.m.
http://www.dea.state.ri.us/programs/prescription_assist.php

Vermont

Vermont VPharm
103 South Main Street
Waterbury, VT 05671-1500
1-800-250-8427, TTY: 1-888-834-7898
8:30 a.m. - 5:00 p.m.
<http://www.greenmountaincare.org/vermont-health-insurance-plans/prescription-assistance>

Washington

Washington State Health Insurance Pharmacy Assistance Program
P.O. Box 1090
Great Bend, KS 67530
1-800-877-5187, TTY: 711
24 hours a day, seven days a week.
<http://www.wship.org/default.asp>

Wisconsin

Wisconsin Senior Care
P.O. Box 6710
Madison, WI 53716-0710
1-800-657-2038, TTY: 711
8:00 a.m. - 6:00 p.m.
<https://www.dhs.wisconsin.gov/seniorcare/index.htm>

Chapter 11 | State organization contact information

SECTION 6 Civil Rights Commission

The following state agency information was updated on June 25, 2019. For more recent information or other questions, please contact Member Services. Phone numbers are printed on the back cover of this booklet.

Alabama

Office for Civil Rights of the Southeast Region -
Atlanta
Sam Nunn Atlanta Federal Center, Suite 16T70
61 Forsyth Street, SW
Atlanta, GA 30303-8909
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 4:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Alaska

Office for Civil Rights of the Pacific Region
90 7th Street, Suite 4-100
San Francisco, CA 94103
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Arizona

Office for Civil Rights of the Pacific Region
90 7th Street, Suite 4-100
San Francisco, CA 94103
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Arkansas

Office for Civil Rights of the Southwest Region
1301 Young Street, Suite 1169
Dallas, TX 75202
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
7:30 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

California

Office for Civil Rights of the Pacific Region
90 7th Street, Suite 4-100
San Francisco, CA 94103
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Colorado

Office for Civil Rights of Rocky Mountain
Region
1961 Stout Street, Room 08-148
Denver, CO 80294
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Chapter 11 | State organization contact information

Connecticut

Office for Civil Rights of New England Region
J.F. Kennedy Federal Building, Room 1875
Boston, MA 02203
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Delaware

Office for Civil Rights of the Mid-Atlantic Region
801 Market Street Suite 9300
Philadelphia, PA 19107-3134
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
9:30 a.m. - 3:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

District of Columbia

Office for Civil Rights of the Mid-Atlantic Region
801 Market Street Suite 9300
Philadelphia, PA 19107-3134
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
9:30 a.m. - 3:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Florida

Office for Civil Rights of the Southeast Region -
Atlanta
Sam Nunn Atlanta Federal Center, Suite 16T70
61 Forsyth Street, S.W.
Atlanta, GA 30303-8909
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 4:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Georgia

Office for Civil Rights of the Southeast Region -
Atlanta
Sam Nunn Atlanta Federal Center, Suite 16T70
61 Forsyth Street, S.W.
Atlanta, GA 30303-8909
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 4:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Hawaii

Office for Civil Rights of the Pacific Region
90 7th Street, Suite 4-100
San Francisco, CA 94103
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Idaho

Office for Civil Rights of the Pacific Region
90 7th Street, Suite 4-100
San Francisco, CA 94103
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Illinois

Office for Civil Rights of the Midwest Region
233 N Michigan Ave, Suite 240
Chicago, IL 60601
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:30 a.m. - 5:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Chapter 11 | State organization contact information

Indiana

Office for Civil Rights of the Midwest Region
233 N Michigan Ave, Suite 240
Chicago, IL 60601
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:30 a.m. - 5:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Iowa

Office for Civil Rights of the Midwest Region
233 N. Michigan Ave, Suite 240
Chicago, IL 60601
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:30 a.m. - 5:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Kansas

Office for Civil Rights of the Midwest Region
233 N Michigan Ave, Suite 240
Chicago, IL 60601
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:30 a.m. - 5:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Kentucky

Office for Civil Rights of the Southeast Region -
Atlanta
Sam Nunn Atlanta Federal Center, Suite 16T70
61 Forsyth Street, S.W.
Atlanta, GA 30303-8909
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 4:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Louisiana

Office for Civil Rights of the Southwest Region
1301 Young Street, Suite 1169
Dallas, TX 75202
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
7:30 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Maine

Office for Civil Rights of New England Region
J.F. Kennedy Federal Building, Room 1875
Boston, MA 02203
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Maryland

Office for Civil Rights of the Mid-Atlantic Region
801 Market Street, Suite 9300
Philadelphia, PA 19107-3134
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
9:30 a.m. - 3:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Massachusetts

Office for Civil Rights of New England Region
J.F. Kennedy Federal Building, Room 1875
Boston, MA 02203
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Chapter 11 | State organization contact information

Michigan

Office for Civil Rights of the Midwest Region
233 N Michigan Ave, Suite 240
Chicago, IL 60601
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:30 a.m. - 5:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Minnesota

Office for Civil Rights of the Midwest Region
233 N Michigan Ave, Suite 240
Chicago, IL 60601
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:30 a.m. - 5:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Mississippi

Office for Civil Rights of the Southeast Region -
Atlanta
Sam Nunn Atlanta Federal Center, Suite 16T70
61 Forsyth Street, S.W.
Atlanta, GA 30303-8909
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 4:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Missouri

Office for Civil Rights of the Midwest Region
233 N Michigan Ave, Suite 240
Chicago, IL 60601
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:30 a.m. - 5:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Montana

Office for Civil Rights of Rocky Mountain
Region
1961 Stout Street, Room 08-148
Denver, CO 80294
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Nebraska

Office for Civil Rights of the Midwest Region
233 N Michigan Ave, Suite 240
Chicago, IL 60601
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:30 a.m. - 5:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Nevada

Office for Civil Rights of the Pacific Region
90 7th Street, Suite 4-100
San Francisco, CA 94103
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

New Hampshire

Office for Civil Rights of New England Region
J.F. Kennedy Federal Building, Room 1875
Boston, MA 02203
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Chapter 11 | State organization contact information

New Jersey

Office for Civil Rights of Eastern and Caribbean Region
26 Federal Plaza, Suite 3312
New York, NY 10278
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:30 a.m. - 5:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

New Mexico

Office for Civil Rights of the Southwest Region
1301 Young Street, Suite 1169
Dallas, TX 75202
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
7:30 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

New York

Office for Civil Rights of Eastern and Caribbean Region
26 Federal Plaza, Suite 3312
New York, NY 10278
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:30 a.m. - 5:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

North Carolina

Office for Civil Rights of the Southeast Region - Atlanta
Sam Nunn Atlanta Federal Center, Suite 16T70
61 Forsyth Street, S.W.
Atlanta, GA 30303-8909
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 4:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

North Dakota

Office for Civil Rights of Rocky Mountain Region
1961 Stout Street, Room 08-148
Denver, CO 80294
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Ohio

Office for Civil Rights of the Midwest Region
233 N Michigan Ave, Suite 240
Chicago, IL 60601
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:30 a.m. - 5:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Oklahoma

Office for Civil Rights of the Southwest Region
1301 Young Street, Suite 1169
Dallas, TX 75202
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
7:30 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Oregon

Office for Civil Rights of the Pacific Region
90 7th Street, Suite 4-100
San Francisco, CA 94103
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Chapter 11 | State organization contact information

Pennsylvania

Office for Civil Rights of the Mid-Atlantic Region
801 Market Street, Suite 9300
Philadelphia, PA 19107-3134
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
9:30 a.m. - 3:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Rhode Island

Office for Civil Rights of New England Region
J.F. Kennedy Federal Building, Room 1875
Boston, MA 02203
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

South Carolina

Office for Civil Rights of the Southeast Region -
Atlanta
Sam Nunn Atlanta Federal Center, Suite 16T70
61 Forsyth Street, S.W.
Atlanta, GA 30303-8909
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 4:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

South Dakota

Office for Civil Rights of Rocky Mountain
Region
1961 Stout Street, Room 08-148
Denver, CO 80294
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Tennessee

Office for Civil Rights of the Southeast Region -
Atlanta
Sam Nunn Atlanta Federal Center, Suite 16T70
61 Forsyth Street, S.W.
Atlanta, GA 30303-8909
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 4:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Texas

Office for Civil Rights of the Southwest Region
1301 Young Street, Suite 1169
Dallas, TX 75202
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
7:30 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Utah

Office for Civil Rights of Rocky Mountain
Region
1961 Stout Street, Room 08-148
Denver, CO 80294
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Vermont

Office for Civil Rights of New England Region
J.F. Kennedy Federal Building, Room 1875
Boston, MA 02203
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Chapter 11 | State organization contact information

Virginia

Office for Civil Rights of the Mid-Atlantic Region
801 Market Street, Suite 9300
Philadelphia, PA 19107-3134
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
9:30 a.m. - 3:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Washington

Office for Civil Rights of the Pacific Region
90 7th Street, Suite 4-100
San Francisco, CA 94103
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

West Virginia

Office for Civil Rights of the Mid-Atlantic Region
801 Market Street, Suite 9300
Philadelphia, PA 19107-3134
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
9:30 a.m. - 3:30 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Wisconsin

Office for Civil Rights of the Midwest Region
233 N Michigan Ave, Suite 240
Chicago, IL 60601
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:30 a.m. - 5:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Wyoming

Office for Civil Rights of Rocky Mountain
Region
1961 Stout Street, Room 08-148
Denver, CO 80294
1-800-368-1019, TTY: 1-800-537-7697
Fax: 1-202-619-3818
8:00 a.m. - 8:00 p.m.
Email: ocrmail@hhs.gov
<http://www.hhs.gov/ocr>

Chapter 11 | State organization contact information

SECTION 7 AIDS Drug Assistance Program (ADAP)

The following state agency information was updated on June 25, 2019. For more recent information or other questions, please contact Member Services. Phone numbers are printed on the back cover of this booklet.

Alabama

Alabama Public Health
The RSA Tower, 201 Monroe Street, Suite 1400
Montgomery, AL 36104
1-866-574-9964, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.adph.org/aids/index.asp?id=995>

Alaska

Alaskan AIDS Assistance Association
3601 C Street, Suite 540
Anchorage, AK 99503
1-907-269-8057, TTY: 711
Fax: 1-907-756-0453
9:00 a.m. - 5:00 p.m. Monday through Friday
<http://dhss.alaska.gov/dph/Epi/hivstd/Pages/l2c/default.aspx>

Arizona

Arizona Department of Health Services
150 N. 18th Avenue
Phoenix, AZ 85007
1-800-334-1540, TTY: 711
Fax: 1-602-364-3263
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://www.azdhs.gov/phs/hiv/adap/>

Arkansas

Arkansas Department of Health
4815 W. Markham
Little Rock, AR 72205
1-800-462-0599, TTY: 711
8:00 a.m. - 4:30 p.m. Monday through Friday
<https://www.healthy.arkansas.gov/programs-services/topics/infectious-disease>

California

California Office of AIDS
P.O. Box 997377, MS 500
Sacramento, CA 95899-7426
1-844-421-7050, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OA_adap_eligibility.aspx

Colorado

Colorado AIDS Drugs Assistance Program
4300 Cherry Creek Drive S
Denver, CO 80246
1-303-692-2716, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://www.colorado.gov/pacific/cdphe/colorado-aids-drug-assistance-program-adap>

Connecticut

Connecticut Department of Social Services
Department of Social Services Pharmacy Unit
55 Farmington Avenue
West Hartford, CT 06106-3730
1-800-233-2503, TTY: 711
9:00 a.m. - 6:00 p.m. Monday through Friday
<http://www.ct.gov/dss/cwp/view.asp?a=2353&Q=568096>

Chapter 11 | State organization contact information

Delaware

Delaware AIDS Drug Assistance Program ADAP
540 S. DuPont Highway
Dover, DE 19901
1-302-744-1050, TTY: 711
Fax: 1-302-739-2548
8:00 a.m. - 4:30 p.m. Monday through Friday
<http://dhss.delaware.gov/dhss/dph/dpc/hivtreatment.html>

District of Columbia

DC Health
889 North Capitol Street NE
Washington, DC 20002
1-202-442-5955, TTY: 711
Fax: 1-202-673-4365
8:15 a.m. - 4:45 p.m. Monday through Friday
<http://doh.dc.gov/service/dc-aids-drug-assistance-program>

Florida

Florida AIDS Drug Assistance Program
4052 Bald Cypress Way, BIN A09
Tallahassee, FL 32399
1-850-245-4422, TTY: 711
7:00 a.m. - 6:00 p.m. Monday through Friday
<http://www.floridahealth.gov/diseases-and-conditions/aids/adap/>

Georgia

AIDS Drug Assistance Program
2 Peachtree Street NW
Atlanta, GA 30303-3186
1-404-657-2700, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://dph.georgia.gov/aids-drug-assistance-program-adap-0>

Hawaii

HIV Drug Assistance Program
3627 Kilauea Avenue, Suite 306
Honolulu, HI 96816
1-808-586-4400, TTY: 711
7:45 a.m. - 4:30 p.m. Monday through Friday
<http://health.hawaii.gov/harmreduction/hiv-aids/hiv-programs/hiv-medical-management-services/>

Idaho

Idaho Ryan White Part B Program
P. O. Box 83720
Boise, ID 83720
1-208-334-5612, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://healthandwelfare.idaho.gov/Health/HIV.STD.HepatitisPrograms/HIVCare/tabid/391/Default.aspx>

Illinois

Illinois Ryan White Part B Program
525 W. Jefferson Street, First Floor
Springfield, IL 62761
1-800-243-2437, TTY: 1-800-547-0466
Fax: 1-217-785-8013
8:30 a.m. - 5:00 p.m. Monday through Friday
<http://www.idph.state.il.us/health/aids/adap.htm>

Indiana

HIV Services Program
2 North Meridian Street
Indianapolis, IN 46204
1-866-588-4948, TTY: 711
8:00 a.m. - 4:30 p.m. Monday through Friday
<http://www.in.gov/isdh/17740.htm>

Chapter 11 | State organization contact information

Iowa

Care & Support Services – The Ryan White Part B Program
321 E. 12th Street
Des Moines, IA 50319-0075
1-515-281-7689, TTY: 711
8:00 a.m. - 4:30 p.m. Monday through Friday
<http://www.idph.iowa.gov/hivstdhep/hiv>

Kansas

The Kansas Ryan White Part B Program
1000 SW Jackson, Suite 210
Topeka, KS 66612
1-844-552-8420, TTY: 711
Fax: 1-785-296-5590
8:00 a.m. - 5:00 p.m. Monday through Friday
http://www.kdheks.gov/sti_hiv/ryan_white_care.htm#ADAP

Kentucky

HIV/AIDS Services Program
275 E Main Street, HS2E-C
Frankfort, KY 40621
1-800-420-7431, TTY: 1-502-564-9865
8:00 a.m. - 4:00 p.m. Monday through Friday
<https://chfs.ky.gov/agencies/dph/dehp/hab/Pages/services.aspx>

Louisiana

Louisiana Health Access Program (LA HAP)
1450 Poydras Street, Suite 2136
New Orleans, LA 70112
1-504-568-7474, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://new.dhh.louisiana.gov/index.cfm/page/919>

Maine

Ryan White Part B Program
40 State House Station
Augusta, ME 04330
1-207-287-3747, TTY: 1-207-287-6706
Fax: 1-207-287-3498
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.maine.gov/dhhs/mecdc/infectious-disease/hiv-std/contacts/adap.shtml>

Maryland

Maryland AIDS Drug Assistance Program (MADAP)
201 W. Preston Street
Baltimore, MD 21201
1-877-463-3464, TTY: 711
8:30 a.m. - 4:30 p.m. Monday through Friday
<http://phpa.dhmm.maryland.gov/OIDPCS/CHCS/Pages/madap.aspx>

Massachusetts

HIV Drug Assistance Program HDAP
529 Main Street Suite 301
Charlestown, MA 02129
1-800-228-2714, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://crine.org/hdap/>

Michigan

Michigan HIV/AIDS Drug Assistance Program (MIDAP)
109 Michigan Avenue, 9th Floor
Lansing, MI 48913
1-888-826-6565, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
http://michigan.gov/mdch/0,1607,7-132-2940_2955_2982-44913-,00.html

Chapter 11 | State organization contact information

Minnesota

Medication Program (ADAP)
HIV/AIDS Programs, Department of Human Services
P.O. Box 64972
St Paul, MN 55164-0972
1-651-431-2414, TTY: 711
8:00 a.m. - 4:30 p.m. Monday through Friday
<http://mn.gov/dhs/people-we-serve/adults/health-care/hiv-aids/programs-services/medications.jsp>

Mississippi

Mississippi State Department of Health
570 East Woodrow Wilson Drive, P.O. Box 1700
Jackson, MS 39215-1700
1-888-343-7373, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.msdh.state.ms.us/msdhsite/index.cfm/4,0,204,html>

Missouri

Missouri Dept of Health and Senior Services -
Bureau of HIV, STD, and Hepatitis
P.O. Box 570
Jefferson City, MO 65102-0570
1-573-751-6439, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://health.mo.gov/living/healthcondiseases/communicable/hivaids/casemgmt.php>

Montana

The Ryan White HIV/AIDS Program
Rob Elkins, DPHHS
P.O. Box 202951, Cogswell Bldg C-211
Helena, MT 59620-2951
1-406-444-3565, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://dphhs.mt.gov/publichealth/hivstd/treatmentprogram.aspx>

Nebraska

Nebraska Department of Health & Human Services - AIDS Drug Assistance Program
301 Centennial Mall South
Lincoln, NE 68509
1-402-471-2101, TTY: 711
8:00 a.m. - 4:30 p.m. Monday through Friday
http://dhhs.ne.gov/publichealth/pages/dpc_Ryan_White.aspx

Nevada

Ryan White Part B Programs and Services
Office of HIV/AIDS
4126 Technology Way
Carson City, NV 89706
1-775-684-4200, TTY: 711
Fax: 1-775-684-4056
8:00 a.m. - 5:00 p.m. Monday through Friday
http://dpbh.nv.gov/Programs/HIV-Ryan/Ryan_White_Part_B_-_Home/

New Hampshire

Department of Health and Human Services -
Ryan White CARE Program
129 Pleasant Street
Concord, NH 03301-6504
1-603-271-4502, TTY: 711
8:00 a.m. - 4:30 p.m. Monday through Friday
<http://www.dhhs.nh.gov/dphs/bchs/std/care.htm>

New Jersey

New Jersey Department of Health
New Jersey Health Insurance Continuation Program
P.O. Box 360
Trenton, NJ 08625-0722
1-877-613-4533, TTY: 711
8:30 a.m. - 5:00 p.m. ET
<http://www.state.nj.us/health/aids/contact.shtml>

Chapter 11 | State organization contact information

New Mexico

New Mexico AIDS Drug Assistance Program
1190 S. St. Francis Drive, Suite 1200
Santa Fe, NM 87505
1-505-476-3628, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://nmhealth.org/about/phd/idb/hats/>

New York

HIV Uninsured Care Program
Empire Station, P.O. Box 2052
Albany, NY 12220-0052
1-800-542-2437, TTY: 1-518-459-0121
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.health.ny.gov/diseases/aids/general/resources/adap/index.htm>

North Carolina

HIV Medication Assistance Program (HMAP)
1902 Mail Service Center
Raleigh, NC 27699-1902
1-877-466-2232, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://epi.publichealth.nc.gov/cd/hiv/adap.html>

North Dakota

North Dakota Ryan White HIV/AIDS Part B Program
2635 East Main Avenue
Bismarck, ND 58501
1-800-706-3448, TTY: 711
Fax: 1-703-328-0356
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.ndhealth.gov/HIV/>

Ohio

Ohio HIV Drug Assistance Program
246 N. High Street
Columbus, OH 43215
1-800-777-4775, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://odh.ohio.gov/wps/portal/gov/odh/know-our-programs/Ryan-White-Part-B-HIV-Client-Services/AIDS-Drug-Assistance-Program/>

Oklahoma

Oklahoma Ryan White Program
1000 NE Tenth Street
Oklahoma City, OK 73117-1299
1-800-522-0203, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
[https://www.ok.gov/health/Disease_Prevention_Preparedness/HIV_STD_Service/Care_Delivery_\(Ryan_White_ADAP_Hepatitis\)/HIV_Drug_Assistance_Program_\(HDAP_or_ADAP\)/index.html](https://www.ok.gov/health/Disease_Prevention_Preparedness/HIV_STD_Service/Care_Delivery_(Ryan_White_ADAP_Hepatitis)/HIV_Drug_Assistance_Program_(HDAP_or_ADAP)/index.html)

Oregon

CAREAssist Program
800 NE Oregon Street Suite 1105
Portland, OR 97232
1-971-673-0144, TTY: 711
Fax: 1-976-673-0177
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://www.oregon.gov/oha/PH/DISEASESCONDITIONS/HIVSTDVIRALHEPATITIS/HIVCARETREATMENT/CAREASSIST/Pages/Program-Information.aspx>

Pennsylvania

Pennsylvania Department of Health
Prevention, Care and Special Pharmaceutical Benefits Program
625 Forster Street
Harrisburg, PA 17120
1-800-922-9384, TTY: 711
8:00 a.m. - 4:30 p.m. Monday to Friday
<http://www.health.state.pa.us/spbp>

Chapter 11 | State organization contact information

Rhode Island

Ryan White AIDS Drug Assistance Program (ADAP)
RI Executive Office of Health and Human Services, 3 West Road
Cranston, RI 02920
1-401-462-5274, TTY: 711
Fax: 1-401-462-3677
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.eohhs.ri.gov/>

South Carolina

South Carolina AIDS Drug Assistance Program
SC Drug Assistance Program/Insurance Assistance Program
2600 Bull Street
Columbia, SC 29201
1-803-898-3432, TTY: 711
9:30 a.m. - 5:30 p.m. Monday through Friday
<https://www.dhec.sc.gov/health/infectious-diseases/hiv-std-viral-hepatitis/aids-drug-assistance-plan>

South Dakota

Ryan White Part B CARE Program
615 E. 4th Street
Pierre, SD 57501-1700
1-800-592-1861, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://doh.sd.gov/diseases/infectious/ryanwhite/>

Tennessee

Ryan White Program
710 James Robertson Parkway
Nashville, TN 37243
1-615-741-7500, TTY: 711
8:00 a.m. - 4:30 p.m. Monday through Friday
<http://tn.gov/health>

Texas

Texas Health and Human Services
P.O. Box 149347, MSJA MC 1873
Austin, TX 78714-9347
1-512-533-3000, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.dshs.state.tx.us/hivstd/default.shtm>

Utah

Bureau Of Epidemiology
288 North 1460 West, P.O. Box 142104
Salt Lake City, UT 84114-2104
1-801-538-6197, TTY: 711
9:00 a.m. - 5:00 p.m. Monday through Friday
<http://health.utah.gov/epi/treatment/>

Vermont

AIDS AND HIV SERVICE ORGANIZATIONS IN VERMONT
108 Cherry Street, P.O. Box 70
Burlington, VT 05402
1-800-464-4343, TTY: 711
7:45 a.m. - 4:45 p.m. Monday through Friday
http://healthvermont.gov/prevent/aids/aids_index.aspx

Virginia

Virginia AIDS Drug Assistance Program (ADAP)
Virginia Dept of Health, HCS Unit
1st Floor, James Madison Building
109 Governor Street
Richmond, VA 23219
1-855-362-0658, TTY: 711
8:00 a.m. - 6:00 p.m. Monday and Wednesday
8:00 a.m. - 5:00 p.m. Tuesday, Thursday, Friday
<http://www.vdh.virginia.gov/disease-prevention/virginia-aids-drug-assistance-program-adap/>

Chapter 11 | State organization contact information

Washington

Washington State Department of Health - Early Intervention Program (EIP)
EIP Client Services
P.O. Box 47841
Olympia, WA 98504
1-877-376-9316, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://www.doh.wa.gov/YouandYourFamily/IllnessandDisease/HIVAIDS/HIVCareClientServices/ADAPandEIP.aspx>

West Virginia

AIDS Drug Assistance Program
350 Capitol Street, Room 125
Charleston, WV 25301
1-800-642-8244, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
http://www.dhhr.wv.gov/oeps/std-hiv-hep/HIV_AIDS/caresupport/Pages/ADAP.aspx

Wisconsin

Wisconsin Department of Health and Human Services AIDS/HIV Assistance Program
Division of Public Health, Attn: ADAP
1 West Wilson Street
P.O. Box 2659
Madison, WI 53701-2659
1-800-991-5532, TTY: 711
Fax: 1-608-266-1288
8:00 a.m. - 5:00 p.m. Monday through Friday
<https://www.dhs.wisconsin.gov/aids-hiv/adap.htm>

Wyoming

Wyoming Department of Health
Communicable Disease Unit
6101 Yellowstone Rd Suite 510
Cheyenne, WY 82002
1-307-777-7529, TTY: 711
8:00 a.m. - 5:00 p.m. Monday through Friday
<http://health.wyo.gov/main/about.html>

PRA Disclosure Statement 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 0938-1051. If you have comments 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.



UNIVERSITY
OF
CALIFORNIA

Member Services: **1-833-279-0460**, TTY: **711**
Available 24/7
www.anthem.com/ca

Anthem Blue Cross Life and Health Insurance Company is a PDP plan with a Medicare contract. Enrollment in Anthem Blue Cross Life and Health Insurance Company depends on contract renewal. Anthem Blue Cross Life and Health Insurance Company is an independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.