

Jefferson Health Plans Complete (HMO-POS) offered by Jefferson Health Plans

Annual Notice of Changes for 2024

You are currently enrolled as a member of Health Partners Medicare Complete (HMO-POS). Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at www.JeffersonHealthPlans.com/medicare. You may also call Member Relations to ask us to mail you an *Evidence of Coverage*.

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

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2024 “Drug List” to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies will be in our network next year.
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2024* handbook.

- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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

- If you don't join another plan by December 7, 2023, you will stay in Jefferson Health Plans Complete (HMO-POS).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with Jefferson Health Plans Complete (HMO-POS).
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- Please contact our Member Relations number at 1-866-901-8000 for additional information. (TTY users should call 1-877-454-8477.) Hours are 8 a.m. - 8 p.m., 7 days a week, Oct. 1 - March 31 and Monday - Friday, April 1 - Sept. 30. This call is free.
- You can also request this information in alternate formats (such as braille, large print or audio) by calling Member Relations at 1-866-901-8000 (TTY users should call 1-877-454-8477).
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Jefferson Health Plans Complete (HMO-POS)

- Jefferson Health Plans contracts with Medicare to offer HMO, HMO-DSNP, and PPO plans. Enrollment in our plans depends on contract renewal.
- When this document says "we," "us," or "our," it means Jefferson Health Plans. When it says "plan" or "our plan," it means Jefferson Health Plans Complete (HMO-POS).

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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Jefferson Health Plans Complete (HMO-POS) in several important areas. **Please note this is only a summary of costs.**

| Cost | 2023 (this year) | 2024 (next year) |
|---|---|---|
| Monthly plan premium* * Your premium may be higher than this amount. See Section 2.1 for details. | \$0 | \$0 |
| Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered services. (See Section 2.2 for details.) | \$7,900 | \$4,000 |
| Doctor office visits | Primary care visits: \$0 per visit. Specialist visits: \$25 per visit. | Primary care visits: \$0 per visit. Specialist visits: \$25 per visit. |
| Inpatient hospital stays | For Medicare-covered hospital stays: \$230 copay per day for days 1 through 5. \$0 copay per day for days 6 through 90. After day 90, \$704 copay per lifetime reserve day (up to 60 days over your lifetime) for each inpatient stay. | For Medicare-covered hospital stays: \$250 copay per day for days 1 through 6. \$0 copay per day for days 7 through 90. After day 90, \$800 copay per lifetime reserve day (up to 60 days over your lifetime) for each inpatient stay. |

| Cost | 2023 (this year) | 2024 (next year) |
|--|--|---|
| <p>Part D prescription drug coverage (See Section 2.5 for details.)</p> | <p>Deductible: \$0</p> <p>Copay / Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 copay • Drug Tier 2: \$10 copay • Drug Tier 3: \$47 copay. You pay \$10 per month supply of each covered insulin product on this tier. • Drug Tier 4: \$100 copay • Drug Tier 5: 33% coinsurance • Drug Tier 6: Not available <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays most of the cost for your covered drugs. • For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called coinsurance), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs.). | <p>Deductible: \$0</p> <p>Copay / Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 copay • Drug Tier 2: \$10 copay • Drug Tier 3: \$47 copay. You pay \$10 per month supply of each covered insulin product on this tier. • Drug Tier 4: \$100 copay • Drug Tier 5: 33% coinsurance • Drug Tier 6: \$0 copay <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing. |

SECTION 1 We Are Changing the Plan's Name

On January 1, 2024, our plan name will change from Health Partners Medicare Complete (HMO-POS) to Jefferson Health Plans Complete (HMO-POS).

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

| Cost | 2023 (this year) | 2024 (next year) |
|--|------------------|------------------|
| Monthly premium | \$0 | \$0 |
| There is no change to your plan premium for the upcoming benefit year. (You must also continue to pay your Medicare Part B premium.) | | |

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

Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered services for the rest of the year.

| Cost | 2023 (this year) | 2024 (next year) |
|---|------------------|------------------|
| Maximum out-of-pocket amount | \$7,900 | \$4,000 |
| Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount. | | |
| Once you have paid \$4,000 out-of-pocket for covered services, you will pay nothing for your covered services for the rest of the calendar year. | | |

Section 2.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at www.JeffersonHealthPlans.com/medicare. You may also call Member Relations for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 *Provider & Pharmacy Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2024 *Provider & Pharmacy Directory* to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Relations so we may assist.

Section 2.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

| Cost | 2023 (this year) | 2024 (next year) |
|--|---|---|
| Annual physical exam | Annual physical exam is <u>not</u> covered. | You pay a \$0 copay for each annual physical exam. You pay 20% coinsurance for each annual physical exam when using the POS option. |
| Cardiac rehabilitation services | In-Network You pay a \$40 copay for each Medicare-covered cardiac and intensive cardiac rehabilitation service. | In-Network You pay a \$35 copay for each Medicare-covered cardiac rehabilitation service. You pay a \$40 copay for each Medicare-covered intensive cardiac rehabilitation service. |

| Cost | 2023 (this year) | 2024 (next year) |
|--|---|---|
| Cardiac rehabilitation services (continued) | Out-of-Network You pay 20% coinsurance for Medicare-covered cardiac rehabilitation services. | Out-of-Network Cardiac rehabilitation services are <i>not</i> covered. |
| Chiropractic services | Out-of-Network You pay 20% coinsurance for Medicare-covered chiropractic services. | Out-of-Network Chiropractic services are <i>not</i> covered. |
| Dental services (Comprehensive Dental) | You are covered for up to \$1,200 of comprehensive dental services each year. See your <i>Evidence of Coverage</i> for details. | You are covered for up to \$2,000 of comprehensive dental services each year. See your <i>Evidence of Coverage</i> for details. |
| Dental services - Oral Exams - Prophylaxis (Cleaning) | You pay a \$0 copay for up to 2 oral exams per year. You pay a \$0 copay for up to 2 cleanings per year. | You pay a \$0 copay for up to 3 oral exams per year. You pay a \$0 copay for up to 3 cleanings per year. |
| Emergency care | You pay a \$90 copay for each Medicare-covered emergency room visit. | You pay a \$100 copay for each Medicare-covered emergency room visit. |
| Flex card | Flex card program is <i>not</i> available. | You are covered for up to \$2,250 every year for additional vision, dental, and hearing services. See your <i>Evidence of Coverage</i> for details. |

| Cost | 2023 (this year) | 2024 (next year) |
|---|--|--|
| Inpatient hospital care | <p>You pay a \$230 copay per day for days 1 through 5 and a \$0 copay per day for days 6 through 90.</p> <p>After day 90, you pay a \$704 copay per lifetime reserve day (up to 60 days over your lifetime) for each inpatient stay.</p> | <p>You pay a \$250 copay per day for days 1 through 6 and a \$0 copay per day for days 7 through 90.</p> <p>After day 90, you pay a \$800 copay per lifetime reserve day (up to 60 days over your lifetime) for each inpatient stay.</p> |
| Inpatient services in a psychiatric hospital | <p>You pay a \$230 copay per day for days 1 to 5 and a \$0 copay per day for days 6 to 90.</p> | <p>You pay a \$250 copay per day for days 1 to 6 and a \$0 copay per day for days 7 to 90.</p> |
| Pulmonary rehabilitation services | <p>In-Network You pay a \$20 copay for each Medicare-covered pulmonary rehabilitation service.</p> <p>Out-of-Network You pay 20% coinsurance for Medicare-covered pulmonary rehabilitation services.</p> | <p>In-Network You pay a \$15 copay for each Medicare-covered pulmonary rehabilitation service.</p> <p>Out-of-Network Pulmonary rehabilitation services are <i>not</i> covered.</p> |
| Supervised Exercise Therapy (SET) | <p>Out-of-Network You pay 20% coinsurance for Medicare-covered supervised exercise therapy.</p> | <p>Out-of-Network Supervised exercise therapy is <i>not</i> covered.</p> |
| Vision care | <p>You are covered up to \$250 for routine eyewear (one pair of eyeglasses (lenses and frames) or unlimited contact lenses).</p> | <p>You are covered up to \$400 for routine eyewear (one pair of eyeglasses (lenses and frames) or unlimited contact lenses).</p> |
| Worldwide Emergency/Urgent Coverage | <p>You are covered up to \$5,000 for worldwide emergency/urgent services.</p> | <p>You are covered up to \$50,000 for worldwide emergency/urgent services.</p> |

Section 2.5 – Changes to Part D Prescription Drug Coverage

Changes to Our “Drug List”

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our “Drug List” is provided electronically.

We made changes to our “Drug List,” which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the “Drug List” to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the “Drug List” are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online “Drug List” to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Member Relations for more information.

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the Low-Income Subsidy Rider or the LIS Rider), which tells you about your drug costs. If you receive “Extra Help” and you haven’t received this insert by September 30, 2023, please call Member Relations and ask for the LIS Rider.

There are four **drug payment stages**. The information below shows the changes to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

Changes to the Deductible Stage

| Stage | 2023 (this year) | 2024 (next year) |
|---|--|--|
| Stage 1: Yearly Deductible Stage | Because we have no deductible, this payment stage does not apply to you. | Because we have no deductible, this payment stage does not apply to you. |

Changes to Your Cost Sharing in the Initial Coverage Stage

| Stage | 2023 (this year) | 2024 (next year) |
|--|---|---|
| <p>Stage 2: Initial Coverage Stage</p> <p>During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our “Drug List.” To see if your drugs will be in a different tier, look them up on the “Drug List.”</p> <p>Most adult Part D vaccines are covered at no cost to you.</p> | <p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Drug Tier 1 (Preferred Generic): You pay \$0 per prescription.</p> <p>Drug Tier 2 (Generic): You pay \$10 per prescription.</p> <p>Drug Tier 3 (Preferred Brand): You pay \$47 per prescription.</p> <p>Drug Tier 4 (Non-Preferred Drug): You pay \$100 per prescription.</p> <p>Drug Tier 5 (Specialty): You pay 33% of the total cost.</p> | <p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Drug Tier 1 (Preferred Generic): You pay \$0 per prescription.</p> <p>Drug Tier 2 (Generic): You pay \$10 per prescription.</p> <p>Drug Tier 3 (Preferred Brand): You pay \$47 per prescription. You pay \$10 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 4 (Non-Preferred Drug): You pay \$100 per prescription.</p> <p>Drug Tier 5 (Specialty): You pay 33% of the total cost.</p> |

| Stage | 2023 (this year) | 2024 (next year) |
|--|---|--|
| Stage 2: Initial Coverage Stage (continued) | Drug Tier 6 (Select Care Drugs): Not available. Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage). | Drug Tier 6 (Select Care Drugs): You pay \$0 per prescription. Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage). |

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.**

Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.

For specific information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Jefferson Health Plans Complete (HMO-POS)

To stay in our plan, you don’t need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Jefferson Health Plans Complete (HMO-POS) plan.

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2024 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,

- *OR* -- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2). As a reminder, Jefferson Health Plans offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Jefferson Health Plans Complete (HMO-POS).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Jefferson Health Plans Complete (HMO-POS).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Relations if you need more information on how to do so.
 - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2024.

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

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2024, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription

drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Pennsylvania, the SHIP is called Pennsylvania Medicare Education and Decision Insight (PA MEDI).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. PA MEDI counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call PA MEDI at 1-800-783-7067. You can learn more about PA MEDI by visiting their website (www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx).

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Pennsylvania has a program called Pharmaceutical Assistance Contract for the Elderly (PACE) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the State

Pharmaceuticals Benefit Program (SPBP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-922-9384.

SECTION 7 Questions?

Section 7.1 – Getting Help from Jefferson Health Plans Complete (HMO-POS)

Questions? We're here to help. Please call Member Relations at 1-866-901-8000. (TTY only, call 1-877-454-8477.) We are available for phone calls 8 a.m. - 8 p.m., 7 days a week, Oct. 1 - March 31 and Monday - Friday, April 1 - Sept. 30. Calls to these numbers are free.

Read your 2024 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2024. For details, look in the *2024 Evidence of Coverage* for Jefferson Health Plans Complete (HMO-POS). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.JeffersonHealthPlans.com/medicare. You may also call Member Relations to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.JeffersonHealthPlans.com/medicare. As a reminder, our website has the most up-to-date information about our provider network (*Provider & Pharmacy Directory*) and our *List of Covered Drugs (Formulary/"Drug List")*.

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read *Medicare & You 2024*

Read the *Medicare & You 2024* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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