



## **Network Health Medicare Anywhere PPO offered by Network Health Insurance Corporation**

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

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

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
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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.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Sections 1.1 and 1.5 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
  - Will your drugs be covered?
  - Are your drugs in a different tier, with different cost sharing?
  - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
  - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
  - Review the 2019 Drug List and look in Section 1.6 for information about changes to our drug coverage.
  - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit <https://go.medicare.gov/drugprices>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

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

**2. COMPARE:** Learn about other plan choices

- Check coverage and costs of plans in your area.
  - Use the personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click “Find health & drug plans.”
  - Review the list in the back of your Medicare & You handbook.
  - Look in Section 3.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

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

- If you want to **keep** Network Health Medicare Anywhere, you don’t need to do anything. You will stay in Network Health Medicare Anywhere.
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

**4. ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2018**

- If you **don’t join another plan by December 7, 2018**, you will stay in Network Health Medicare Anywhere.
- If you join another plan by December 7, 2018, your new coverage will start on January 1, 2019.

## **Additional Resources**

- Customer service has free language interpreter services available for non-English speakers (phone numbers are in Section 7.1 of this booklet).
- This information is available for free in other formats. For more information, please contact customer service at 800-378-5234, Monday through Friday, 8 a.m. to 8 p.m. TTY users should call 800-947-3529, if you need information in another format. From October 1, 2018 through March 31, 2019, we are available every day; from 8 a.m. to 8 p.m.
- **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 <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

## **About Network Health Medicare Anywhere**

- Network Health Medicare Advantage Plans include MSA, PPO and HMO plans with a Medicare contract. Enrollment in Network Health Medicare Advantage Plans depends on contract renewal.
  - When this booklet says “we,” “us,” or “our,” it means Network Health Insurance Corporation. When it says “plan” or “our plan,” it means Network Health Medicare Anywhere.
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## Summary of Important Costs for 2019

The table below compares the 2018 costs and 2019 costs for Network Health Medicare Anywhere in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this *Annual Notice of Changes*** and review the enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you.

Cost	2018 (this year)	2019 (next year)
<b>Monthly plan premium*</b> * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$22	\$25
<b>Maximum out-of-pocket amounts</b> This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	From network providers: \$4500  From network and out-of-network providers combined: \$4500	From network providers: \$4500  From network and out-of-network providers combined: \$4500
<b>Doctor office visits</b>	<b>In-Network</b> Primary care visits: \$5 per visit Specialist visits: \$42 per visit  <b>Out-of-Network</b> Primary care visits: \$15 per visit Specialist visit: \$55 per visit.	<b>In-Network</b> Primary care visits: \$5 per visit Specialist visits: \$45 per visit  <b>Out-of-Network</b> Primary care visits: \$15 per visit Specialist visit: \$55 per visit.

Cost	2018 (this year)	2019 (next year)
<p><b>Inpatient hospital stays</b> Includes inpatient acute, inpatient rehabilitation, long-term care hospitals, and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	<p><b>In-Network</b> \$295 copay per day for days 1-4 for a Medicare covered stay in a hospital. \$0 copay for days 5 and beyond of a Medicare covered stay in a hospital. Additional days covered.</p> <p><b>Out-of-Network</b> \$395 copay per day for days 1-4 of a Medicare covered stay in a hospital. \$0 copay for days 5 and beyond of a Medicare covered stay in a hospital. Additional days covered.</p>	<p><b>In-Network</b> \$295 copay per day for days 1-4 for a Medicare covered stay in a hospital. \$0 copay for days 5 and beyond of a Medicare covered stay in a hospital. Additional days covered.</p> <p><b>Out-of-Network</b> \$395 copay per day for days 1-4 of a Medicare covered stay in a hospital. \$0 copay for days 5 and beyond of a Medicare covered stay in a hospital. Additional days covered.</p>
<p><b>Part D prescription drug coverage</b> (See Section 1.6 for details.)</p>	<p>Deductible: \$200 Copayment/Coinsurance as applicable during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$2 at a preferred pharmacy and \$4 at a standard pharmacy.</li> <li>• Drug Tier 2: \$8 at a preferred pharmacy and \$14 at a standard pharmacy.</li> <li>• Drug Tier 3: \$42 at a preferred pharmacy and \$47 at a standard pharmacy.</li> <li>• Drug Tier 4: \$84 at a preferred pharmacy and \$91 at a standard pharmacy.</li> <li>• Drug Tier 5: 27% at both preferred and standard pharmacies.</li> </ul>	<p>Deductible: \$250 Copayment/Coinsurance as applicable during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$2 at a preferred pharmacy and \$4 at a standard pharmacy.</li> <li>• Drug Tier 2: \$8 at a preferred pharmacy and \$14 at a standard pharmacy.</li> <li>• Drug Tier 3: \$42 at a preferred pharmacy and \$47 at a standard pharmacy.</li> <li>• Drug Tier 4: \$84 at a preferred pharmacy and \$91 at a standard pharmacy.</li> <li>• Drug Tier 5: 28% at both preferred and standard pharmacies.</li> </ul>

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***Annual Notice of Changes for 2019***  
**Table of Contents**

<b>Summary of Important Costs for 2019 .....</b>	<b>1</b>
<b>SECTION 1    Changes to Benefits and Costs for Next Year.....</b>	<b>4</b>
Section 1.1 – Changes to the Monthly Premium .....	4
Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts .....	4
Section 1.3 – Changes to the Provider Network .....	5
Section 1.4 – Changes to the Pharmacy Network.....	6
Section 1.5 – Changes to Benefits and Costs for Medical Services .....	6
Section 1.6 – Changes to Part D Prescription Drug Coverage .....	9
<b>SECTION 2    Administrative Changes.....</b>	<b>13</b>
<b>SECTION 3    Deciding Which Plan to Choose.....</b>	<b>13</b>
Section 3.1 – If you want to stay in Network Health Medicare Anywhere.....	13
Section 3.2 – If you want to change plans .....	13
<b>SECTION 4    Deadline for Changing Plans .....</b>	<b>14</b>
<b>SECTION 5    Programs That Offer Free Counseling about Medicare.....</b>	<b>14</b>
<b>SECTION 6    Programs That Help Pay for Prescription Drugs .....</b>	<b>15</b>
<b>SECTION 7    Questions? .....</b>	<b>15</b>
Section 7.1 – Getting Help from Network Health Medicare Anywhere .....	15
Section 7.2 – Getting Help from Medicare.....	16

## SECTION 1 Changes to Benefits and Costs for Next Year

### Section 1.1 – Changes to the Monthly Premium

Cost	2018 (this year)	2019 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$22	\$25

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

### Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts

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

Cost	2018 (this year)	2019 (next year)
<b>In-network maximum out-of-pocket amount</b> Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$4500 Once you have paid \$4500 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.	No change

Cost	2018 (this year)	2019 (next year)
<p><b>Combined maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.</p>	<p>\$4500</p> <p>Once you have paid \$4500 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or out-of-network providers for the rest of the calendar year.</p>	<p>No change</p>

### Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at [networkhealth.com](http://networkhealth.com). You may also call customer service for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2019 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

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

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



## Section 1.4 – Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies. Our network includes pharmacies with preferred cost-sharing, which may offer you lower cost-sharing than the standard cost-sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at [networkhealth.com](http://networkhealth.com). You may also call customer service for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2019 Pharmacy Directory to see which pharmacies are in our network.**

## Section 1.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your *2019 Evidence of Coverage*.

Cost	2018 (this year)	2019 (next year)
<b>Chiropractic Services</b>	<p><b>In-Network</b> You pay a \$15 copay for each Medicare covered chiropractic service.</p> <p><b>Out-of-Network</b> You pay a \$50 copay for each Medicare covered chiropractic service.</p>	<p><b>In-Network</b> You pay a \$20 copay for each Medicare covered chiropractic service.</p> <p><b>Out-of-Network</b> You pay a \$50 copay for each Medicare covered chiropractic service.</p>
<b>Diabetic Supplies</b>	<b>\$10</b> copay for Accu-Chek or OneTouch test strips and each covered diabetic testing supply items up to a 90-day supply.	<b>\$0</b> copay for Accu-Chek or OneTouch test strips and each covered diabetic testing supply items up to a 90-day supply.
<b>Emergency Care</b>	<p><b>In-Network</b> You pay an \$80 copay for each Medicare covered emergency care visit.</p> <p><b>Out-of-Network</b> You pay an \$80 copay for each Medicare covered emergency care visit.</p>	<p><b>In-Network</b> You pay an \$90 copay for each Medicare covered emergency care visit.</p> <p><b>Out-of-Network</b> You pay an \$90 copay for each Medicare covered emergency care visit.</p>

Cost	2018 (this year)	2019 (next year)
<p><b>Hearing Aids</b></p>	<p>As a supplemental benefit, you have access to the following hearing aids at the prices listed below when you see a participating provider:</p> <ul style="list-style-type: none"> <li>• Cros Pure Signia and Cros Widex: \$1000 each hearing aid</li> <li>• 2<sup>nd</sup> Generation Midlevel: \$1220 each hearing aid</li> <li>• 2<sup>nd</sup> Generation High Level: \$1420 each hearing aid</li> <li>• 2<sup>nd</sup> Generation Premium: \$1620 each hearing aid</li> <li>• 1<sup>st</sup> Generation Midlevel: \$1565 each hearing aid</li> <li>• 1<sup>st</sup> Generation High Level: \$1765 each hearing aid</li> <li>• 1<sup>st</sup> Generation Premium: \$1985 each hearing aid</li> </ul> <p>Hearing aids are available from four (4) manufacturers: Widex, Siemens, Oticon and Starkey.</p>	<p>As a supplemental benefit, you have access to the following hearing aids at the prices listed below when you see a participating provider:</p> <ul style="list-style-type: none"> <li>• 2<sup>nd</sup> Generation Midlevel: \$1220 each hearing aid</li> <li>• 2<sup>nd</sup> Generation High Level: \$1420 each hearing aid</li> <li>• 2<sup>nd</sup> Generation Premium: \$1620 each hearing aid</li> <li>• 1<sup>st</sup> Generation Midlevel: \$1565 each hearing aid</li> <li>• 1<sup>st</sup> Generation High Level: \$1765 each hearing aid</li> <li>• 1<sup>st</sup> Generation Premium: \$1985 each hearing aid</li> </ul> <p>Hearing aids are available from four (4) manufacturers: Widex, Siemens, Oticon and Starkey.</p>
<p><b>Outpatient Diagnostic Tests</b></p>	<p><b>In-Network</b></p> <p><b>\$19</b> copay for each Medicare covered diagnostic procedure, test and/or lab service.</p> <p><b>Out-of-Network</b></p> <p><b>\$25</b> copay for each Medicare covered diagnostic procedure, test, and/or lab service.</p>	<p><b>In-Network</b></p> <p><b>\$0 to \$20</b> copay for each Medicare covered diagnostic procedure, test and/or lab service. Low cost lab services, such as a routine hemoglobin glycated (HbA1c) test, are performed at a \$0 copay while most lab services will fall under the \$20 copay.</p> <p><b>Out-of-Network</b></p> <p><b>\$25</b> copay for each Medicare covered diagnostic procedure, test, and/or lab service.</p>

Cost	2018 (this year)	2019 (next year)
<b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</b>	<p><b>In-Network</b></p> <p><b>\$350</b> copay for each Medicare covered ambulatory surgical center visit.</p> <p><b>\$350</b> copay for each Medicare covered outpatient hospital visit.</p> <p><b>Out-of-Network</b></p> <p><b>\$395</b> copay for each Medicare covered ambulatory surgical center visit.</p> <p><b>\$395</b> copay for each Medicare covered outpatient hospital visit.</p>	<p><b>In-Network</b></p> <p><b>\$295</b> copay for each Medicare covered ambulatory surgical center visit.</p> <p><b>\$295</b> copay for each Medicare covered outpatient hospital visit.</p> <p><b>Out-of-Network</b></p> <p><b>\$395</b> copay for each Medicare covered ambulatory surgical center visit.</p> <p><b>\$395</b> copay for each Medicare covered outpatient hospital visit.</p>
<b>Physician Specialist Services</b>	<p><b>In-Network</b></p> <p><b>\$42</b> copay for each Medicare covered specialist office visit.</p> <p><b>Out-of-Network</b></p> <p><b>\$55</b> copay for each Medicare covered specialist office visit.</p>	<p><b>In-Network</b></p> <p><b>\$45</b> copay for each Medicare covered specialist office visit.</p> <p><b>Out-of-Network</b></p> <p><b>\$55</b> copay for each Medicare covered specialist office visit.</p>
<b>Skilled Nursing Facility</b>	<p><b>In-Network</b></p> <p>You pay a \$0 copay per day for days 1-20 of a Medicare covered SNF stay.</p> <p>You pay a \$167 copay per day for days 21-49 of a Medicare covered SNF stay.</p> <p>You pay a \$0 copay per day for days 50-100 of a Medicare covered SNF stay.</p> <p><b>Out-of-Network</b></p> <p>You pay a \$0 copay per day for days 1-20 of a Medicare covered SNF stay.</p> <p>You pay a \$167 copay per day for days 21-49 of a Medicare covered SNF stay.</p> <p>You pay a \$0 copay per day for days 50-100 of a Medicare covered SNF stay.</p>	<p><b>In-Network</b></p> <p>You pay a \$0 copay per day for days 1-20 of a Medicare covered SNF stay.</p> <p>You pay a \$172 copay per day for days 21-49 of a Medicare covered SNF stay.</p> <p>You pay a \$0 copay per day for days 50-100 of a Medicare covered SNF stay.</p> <p><b>Out-of-Network</b></p> <p>You pay a \$0 copay per day for days 1-20 of a Medicare covered SNF stay.</p> <p>You pay a \$172 copay per day for days 21-49 of a Medicare covered SNF stay.</p> <p>You pay a \$0 copay per day for days 50-100 of a Medicare covered SNF stay.</p>

Cost	2018 (this year)	2019 (next year)
<b>Vision Care</b>	Not Covered for 2018	<p><i>Non-Medicare covered routine eye exam: one (1) per year</i></p> <p><b>In-Network</b></p> <p><i>You pay a \$10 copay for each non-Medicare covered routine eye exam.</i></p> <p><b>Out-of-Network</b></p> <p><i>Reimbursement of up to a maximum of \$30 for each non-Medicare covered routine eye exam.</i></p>
<b>Worldwide Coverage</b>	When Emergency care or Urgent care is received outside of the United States and its territories (worldwide coverage) you will be responsible for \$75 of the cost per incident. Network Health Medicare Anywhere will pay the remaining cost up to the maximum \$100,000 every year.	When Emergency care or Urgent care is received outside of the United States and its territories (worldwide coverage) you will be responsible for \$90 of the cost per incident. Network Health Medicare Anywhere will pay the remaining cost up to the maximum \$100,000 every year.

## Section 1.6 – Changes to Part D Prescription Drug Coverage

### Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically. **You can get the *complete Drug List*** by calling customer service (see the back cover) or visiting our website ([networkhealth.com](http://networkhealth.com)).

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

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

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug.
  - To learn what you must do to ask for an exception, see Chapter 9 of your Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)) or call customer service.

- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call customer service to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. For 2019, members in long term care (LTC) facilities will now receive a temporary supply that is the same amount of temporary days supply provided in all other cases: a 31-day supply of medication rather than the amount provided in 2018 (a 98-day supply of medication). (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If you are a member of our plan and receive a tiering exception or a formulary exception for a drug not on our Drug List, the drug will remain covered under the exception through the end of the calendar year. You will need to submit a new request next year if you wish to continue receiving the drug under an exception.

If you are a member of our plan and receive a formulary exception to remove a restriction on coverage for a drug, the drug will remain covered based on the original expiration date of the exception. The exception may expire before the end of the year or may carry over into next year. You will need to submit a new request when the original exception expires if you wish to continue receiving the drug under an exception.

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

Starting in 2019, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug on the same or lower cost sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, we may decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions. This means if you are taking the brand name drug that is being replaced by the new generic (or the tier or restriction on the brand name drug changes), you will no longer always get notice of the change 60 days before we make it or get a 60-day refill of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

Also, starting in 2019, before we make other changes during the year to our Drug List that require us to provide you with advance notice if you are taking a drug, we will provide you with notice 30, rather than 60, days before we make the change. Or we will give you a 30-day, rather than a 60-day, refill of your brand name drug at a network pharmacy.

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

## Changes to Prescription Drug Costs

*Note:* If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We send you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and haven’t received this insert by September 30, 2018, please call customer service and ask for the “LIS Rider.” Phone numbers for customer service are in Section 7.1 of this booklet.

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

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the enclosed *Evidence of Coverage*.)

### Changes to the Deductible Stage

Stage	2018 (this year)	2019 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, <b>you pay the full cost</b> of your Tier 3, Tier 4 and Tier 5 drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$200.</p> <p>During this stage, you pay \$2 at a preferred pharmacy or \$4 at a standard pharmacy for drugs on Tier 1, \$8 at a preferred pharmacy or \$14 at a standard pharmacy for drugs on Tier 2 and the full cost of drugs on Tier 3, Tier 4, and Tier 5 until you have reached the yearly deductible.</p>	<p>The deductible is \$250.</p> <p>During this stage, you pay \$2 at a preferred pharmacy or \$4 at a standard pharmacy for drugs on Tier 1, \$8 at a preferred pharmacy or \$14 at a standard pharmacy for drugs on Tier 2 and the full cost of drugs on Tier 3, Tier 4 and Tier 5 until you have reached the yearly deductible.</p>

### Changes to Your Cost-sharing in the Initial Coverage Stage

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

Stage	2018 (this year)	2019 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and <b>you pay your share of the cost.</b></p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p><b>Tier 1 Preferred Generic Drugs:</b></p> <p><i>Standard cost sharing:</i> You pay \$4 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$2 per prescription.</p> <p><b>Tier 2 Generic Drugs:</b></p> <p><i>Standard cost sharing:</i> You pay \$14 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay: \$8 per prescription.</p> <p><b>Tier 3 Preferred Brand Drugs:</b></p> <p><i>Standard cost sharing:</i> You pay \$47 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$42 per prescription.</p> <p><b>Tier 4 Non-Preferred Brand Drugs:</b></p> <p><i>Standard cost sharing:</i> You pay \$91 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$84 per prescription.</p> <p><b>Tier 5 Specialty Drugs:</b></p> <p><i>Standard cost sharing:</i> You pay 27% of the total cost.</p> <p><b>Once your total drug costs have reached \$3750 you will move to the next stage (the Coverage Gap Stage).</b></p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p><b>Tier 1 Preferred Generic Drugs:</b></p> <p><i>Standard cost sharing:</i> You pay \$4 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$2 per prescription.</p> <p><b>Tier 2 Generic Drugs:</b></p> <p><i>Standard cost sharing:</i> You pay \$14 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay: \$8 per prescription.</p> <p><b>Tier 3 Preferred Brand Drugs:</b></p> <p><i>Standard cost sharing:</i> You pay \$47 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$42 per prescription.</p> <p><b>Tier 4 Non-Preferred Brand Drugs:</b></p> <p><i>Standard cost sharing:</i> You pay \$91 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$84 per prescription.</p> <p><b>Tier 5 Specialty Drugs:</b></p> <p><i>Standard cost sharing:</i> You pay 28% of the total cost.</p> <p><b>Once your total drug costs have reached \$3820 you will move to the next stage (the Coverage Gap Stage).</b></p>

### Changes to the Coverage Gap and Catastrophic Coverage Stages

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

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

## SECTION 2 Administrative Changes

Process	2018 (this year)	2019 (next year)
Mail order copayment for Tier 1 drugs on the Drug List greater than a 30-day supply during the deductible and initial coverage phase.	\$5 copayment	\$0 copayment
Covered diabetic testing supplies	\$10 copayment	\$0 copayment

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 – If you want to stay in Network Health Medicare Anywhere

**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 stay enrolled as a member of our plan for 2019.

### Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2019 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.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2019*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click “Find health & drug plans.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

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



## Step 2: Change your coverage

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

## SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2019.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

Note: If you’re in a drug management program, you may not be able to change plans.

If you enrolled in a Medicare Advantage Plan for January 1, 2019, 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, 2019. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

## SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Wisconsin, the SHIP is called The Board on Aging and Long Term Care.

The Board on Aging and Long Term Care is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. The Board on Aging and Long Term Care 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 The Board on Aging and Long Term Care at 800-242-1060. You can learn more about The Board on Aging and Long Term Care by visiting their website ([longtermcare.wi.gov](http://longtermcare.wi.gov)).

## 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. Many people are eligible and don’t even know it. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
  - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Wisconsin has a program called Wisconsin Senior Care 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 (the name and phone numbers for this organization are in Section 5 of this booklet).
- **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 Wisconsin AIDS/HIV Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 608-267-6875 or 800-991-5532.

## SECTION 7 Questions?

### Section 7.1 – Getting Help from Network Health Medicare Anywhere

Questions? We’re here to help. Please call customer service at 800-378-5234. (TTY only, call 800-947-3529.) We are available for phone calls Monday through Friday, 8 a.m. to 8 p.m. Calls to these numbers are free.

#### **Read your 2019 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 2019. For details, look in the 2019 *Evidence of Coverage* for Network Health Medicare Anywhere. 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 included in this envelope.

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**Visit our Website**

You can also visit our website at [networkhealth.com](http://networkhealth.com). As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

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**Section 7.2 – Getting Help from Medicare**

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To get information directly from Medicare:

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

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

**Visit the Medicare Website**

You can visit the Medicare website (<https://www.medicare.gov>). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <https://www.medicare.gov> and click on “Find health & drug plans.”)

**Read *Medicare & You 2019***

You can read *Medicare & You 2019* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (<https://www.medicare.gov>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.