



Allwell Medicare (HMO) offered by Pennsylvania Health & Wellness, Inc.

Annual Notice of Changes for 2020

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

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

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Sections 1.5 and 1.6 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 2020 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, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 for information about our Provider & Pharmacy Directory.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area.
 - Use the personalized search feature on the Medicare Plan Finder at <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** Allwell Medicare (HMO), you don’t need to do anything. You will stay in Allwell Medicare (HMO).
- 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, 2019**

- If you don’t join another plan by **December 7, 2019**, you will stay in Allwell Medicare (HMO).
- If you join another plan by **December 7, 2019**, your new coverage will start on **January 1, 2020**.

Additional Resources

- Please contact our Member Services number at 1-855-766-1456 for additional information. (TTY users should call 711). Hours are from October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. From April 1 to September 30, you can

call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends, and on federal holidays.

- We must provide information in a way that works for you (in languages other than English, in audio, in large print, or other alternate formats, etc.).
- **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 Allwell Medicare (HMO)

- Allwell is contracted with Medicare for HMO and HMO SNP plans, and with the state Medicaid program. Enrollment in Allwell depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Pennsylvania Health & Wellness, Inc. When it says “plan” or “our plan,” it means Allwell Medicare (HMO).

Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for Allwell Medicare (HMO) in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at allwell.pahealthwellness.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	\$0	\$0
<p>Maximum out-of-pocket amount</p> <p>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.)</p>	\$6,700	\$6,700
<p>Doctor office visits</p>	<p>Primary care visits: You pay a \$0 copay per visit.</p> <p>Specialist visits: You pay a \$40 copay per visit.</p>	<p>Primary care visits: You pay a \$0 copay per visit.</p> <p>Specialist visits: You pay a \$40 copay per visit.</p>

Cost	2019 (this year)	2020 (next year)
<p>Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	<p>For Medicare-covered admissions, per admission:</p> <p>Days 1 - 6: You pay a \$295 copay per day.</p> <p>Days 7 and beyond: You pay a \$0 copay per day.</p>	<p>For Medicare-covered admissions, per admission:</p> <p>Days 1 - 6: You pay a \$295 copay per day.</p> <p>Days 7 and beyond: You pay a \$0 copay per day.</p>
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance as applicable during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1 - Preferred Generic Drugs: Standard cost-sharing: You pay a \$0 copay for a one-month (30-day) supply. • Drug Tier 2 - Generic Drugs: Standard cost-sharing: You pay a \$10 copay for a one-month (30-day) supply. • Drug Tier 3 - Preferred Brand Drugs: Standard cost-sharing: You pay a \$47 copay for a one-month (30-day) supply. 	<p>Deductible: \$0</p> <p>Copayment/Coinsurance as applicable during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1 - Preferred Generic Drugs: Standard cost-sharing: You pay a \$0 copay for a one-month (30-day) supply. • Drug Tier 2 - Generic Drugs: Standard cost-sharing: You pay a \$10 copay for a one-month (30-day) supply. • Drug Tier 3 - Preferred Brand Drugs: Standard cost-sharing: You pay a \$47 copay for a one-month (30-day) supply.

Cost	2019 (this year)	2020 (next year)
	<ul style="list-style-type: none"> <li data-bbox="643 321 993 552"> <p>• Drug Tier 4 - Non-Preferred Drugs: Standard cost-sharing: You pay a \$100 copay for a one-month (30-day) supply.</p> <li data-bbox="643 573 993 804"> <p>• Drug Tier 5 - Specialty Tier: Standard cost-sharing: You 33% of the total cost for a one-month (30-day) supply.</p> <li data-bbox="643 930 993 1161"> <p>• Drug Tier 6 - Select Care Drugs: Standard cost-sharing: You pay a \$0 copay for a one-month (30-day) supply.</p> 	<ul style="list-style-type: none"> <li data-bbox="1042 321 1393 552"> <p>• Drug Tier 4 - Non-Preferred Drugs: Standard cost-sharing: You pay a \$100 copay for a one-month (30-day) supply.</p> <li data-bbox="1042 573 1393 804"> <p>• Drug Tier 5 - Specialty Tier: Standard cost-sharing: You 33% of the total cost for a one-month (30-day) supply.</p> <li data-bbox="1042 930 1393 1161"> <p>• Drug Tier 6 - Select Care Drugs: Standard cost-sharing: You pay a \$0 copay for a one-month (30-day) supply.</p>

Annual Notice of Changes for 2020
Table of Contents

Summary of Important Costs for 2020	1
SECTION 1 Changes to Benefits and Costs for Next Year	5
Section 1.1 – Changes to the Monthly Premium	5
Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount.....	5
Section 1.3 – Changes to the Provider Network	6
Section 1.4 – Changes to the Pharmacy Network.....	6
Section 1.5 – Changes to Benefits and Costs for Medical Services	7
Section 1.6 – Changes to Part D Prescription Drug Coverage	11
SECTION 2 Administrative Changes	14
SECTION 3 Deciding Which Plan to Choose.....	15
Section 3.1 – If you want to stay in Allwell Medicare (HMO)	15
Section 3.2 – If you want to change plans	15
SECTION 4 Deadline for Changing Plans.....	16
SECTION 5 Programs That Offer Free Counseling about Medicare	16
SECTION 6 Programs That Help Pay for Prescription Drugs.....	17
SECTION 7 Questions?	17
Section 7.1 – Getting Help from Allwell Medicare (HMO).....	17
Section 7.2 – Getting Help from Medicare.....	18

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0

- 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 Amount

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

Cost	2019 (this year)	2020 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$6,700	\$6,700 Once you have paid \$6,700 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider & Pharmacy Directory is located on our website at allwell.pahealthwellness.com. You may also call Member Services for updated provider information or to ask us to mail you a Provider & Pharmacy Directory. **Please review the 2020 Provider & Pharmacy Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

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

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

There are changes to our network of pharmacies for next year. An updated Provider & Pharmacy Directory is located on our website at allwell.pahealthwellness.com. You may also call Member Services for updated pharmacy information or to ask us to mail you a Provider & Pharmacy Directory. **Please review the 2020 Provider & Pharmacy Directory to see which pharmacies are in our network.**

Section 1.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your 2020 *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Prior Authorization	<p>The following required prior authorization:</p> <ul style="list-style-type: none"> • Inpatient hospital care • Inpatient mental health care • Skilled Nursing Facility (SNF) care • Cardiac and pulmonary rehabilitation services • Partial hospitalization services • Chiropractic services • Home health services • Physician specialist services • Outpatient mental health specialty services • Outpatient mental health care (psychiatric) • Outpatient rehabilitation services: <ul style="list-style-type: none"> ○ Occupational therapy ○ Physical therapy ○ Speech therapy • Outpatient diagnostic tests and lab services • Outpatient diagnostic/therapeutic radiological services • Outpatient hospital services • Outpatient observation services • Ambulatory Surgical Center (ASC) services 	<p>The following will require prior authorization:</p> <ul style="list-style-type: none"> • Inpatient hospital care • Inpatient mental health care • Skilled Nursing Facility (SNF) care • Partial hospitalization services • Home health services • Outpatient rehabilitation services: <ul style="list-style-type: none"> ○ Occupational therapy ○ Physical therapy ○ Speech therapy • Outpatient diagnostic tests and lab services • Outpatient diagnostic/therapeutic radiological services • Outpatient hospital services • Outpatient observation services • Ambulatory Surgical Center (ASC) services • Outpatient substance abuse • Ambulance services for fixed wing aircraft and non-emergency Medicare services • Transportation services • Durable medical equipment • Meal benefit

Cost	2019 (this year)	2020 (next year)
	<ul style="list-style-type: none"> • Outpatient substance abuse • Ambulance services for fixed wing aircraft and non-emergency Medicare services • Durable medical equipment • Prosthetic devices and related supplies • Diabetic services and supplies • Services to treat kidney disease and conditions: <ul style="list-style-type: none"> ○ Renal dialysis • Medicare-covered preventive services (zero cost-share services) • Other Medicare-covered preventive services: <ul style="list-style-type: none"> ○ Glaucoma screening ○ Diabetes self-management training ○ Barium enema ○ Digital rectal exam ○ EKG following welcome visit ○ Other Medicare-covered preventive services • Medicare Part B prescription drugs 	<ul style="list-style-type: none"> • Prosthetic devices and related supplies • Medicare Part B prescription drugs <p>The following will no longer require prior authorization:</p> <ul style="list-style-type: none"> • Cardiac and pulmonary rehabilitation services • Chiropractic services • Physician specialist services • Outpatient mental health specialty services • Outpatient mental health care (psychiatric) • Diabetic services and supplies • Medicare-covered preventive services (zero cost-share services) • Services to treat kidney disease and conditions: <ul style="list-style-type: none"> ○ Renal dialysis • Other Medicare-covered preventive services: <ul style="list-style-type: none"> ○ Glaucoma screening ○ Diabetes self-management training ○ Barium enema ○ Digital rectal exam ○ EKG following welcome visit ○ Other Medicare-covered preventive services
<p>Cardiac rehabilitation services</p>	<p>You pay a \$40 copay for each Medicare-covered cardiac rehabilitation services visit.</p>	<p>You pay a \$0 copay for each Medicare-covered cardiac rehabilitation services visit.</p>

Cost	2019 (this year)	2020 (next year)
Worldwide emergency/urgent coverage	<p>Worldwide Emergency Coverage: You pay a \$0 copay.</p> <p>Worldwide Urgent Coverage: You pay a \$0 copay.</p> <p>Worldwide Emergency Transportation: You pay a \$0 copay.</p>	<p>Worldwide Emergency Coverage: You pay a \$90 copay. You do not pay this amount if you are admitted to the hospital immediately.</p> <p>Worldwide Urgent Coverage: You pay a \$40 copay.</p> <p>Worldwide Emergency Transportation: You pay a \$295 copay.</p>
Outpatient mental health specialty services and psychiatric	You pay a \$40 copay for each Medicare-covered individual or group therapy visit.	You pay a \$25 copay for each Medicare-covered individual or group therapy visit.
Opioid treatment services	Not covered as a separate benefit. Some services for Opioid Use Treatment were covered under your Substance Abuse benefits.	You pay a \$25 copay for each Medicare-covered opioid treatment in a group or an individual setting.
Outpatient diagnostic tests and therapeutic services and supplies Lab services	<p>You pay a \$0 copay for each Medicare-covered lab service received at the member's physician's office or an independent lab location.</p> <p>You pay a \$20 copay for each Medicare-covered lab service received at all other locations.</p>	You pay a \$0 copay for Medicare-covered lab services.
Outpatient diagnostic tests and therapeutic services and supplies X-ray	You pay a \$40 copay for each Medicare-covered x-ray service.	You pay a \$0 copay for each Medicare-covered x-ray service.

Cost	2019 (this year)	2020 (next year)
Outpatient substance abuse services	You pay a \$40 copay for each Medicare-covered individual or group therapy visit.	You pay a \$25 copay for each Medicare-covered individual or group therapy visit.
Transportation services	Transportation services are not covered.	You pay a \$0 copay for each one-way trip, up to 20 trips to plan-approved locations every calendar year.
Diabetes self-management training, diabetic services and supplies	You pay 20% of the total cost for Medicare-covered diabetes supplies.	<p>You pay a \$0 copay for Medicare-covered diabetes supplies from Accu-Check and OneTouch.</p> <p>Other brands are not covered unless medically necessary and pre-authorized. If you receive authorization for another brand, you will pay 20% of the total cost.</p>
Meal benefit	Meal benefit is not covered.	You pay a \$0 copay for up to 2 home delivered meals per day up to 14 days, when medically necessary, for the purpose of stabilizing a qualifying chronic condition without staying in an in-patient facility.
Vision care (exams)	You pay a \$40 copay for each Medicare-covered eye exam.	<p>You pay a \$0 copay for each Medicare-covered diabetic eye exam.</p> <p>You pay a \$40 copay for all other Medicare-covered eye exams.</p>
Over-the-counter (OTC) items	Plan covers up to \$50 per calendar quarter.	Plan covers up to \$60 per calendar quarter.

Cost	2019 (this year)	2020 (next year)
	Unused balances at the end of each calendar quarter will not carry forward. Please refer to your Evidence of Coverage for more details.	Unused balances at the end of each calendar quarter will not carry forward. Please refer to your Evidence of Coverage for more details.

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.

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

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy.

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.

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

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and haven’t received this insert by September 30, 2019, please call Member Services and ask for the “LIS Rider.” Phone numbers for Member Services 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 *Evidence of Coverage*, which is located on our website at allwell.pahealthwellness.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2019 (this year)	2020 (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

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	2019 (this year)	2020 (next year)
Stage 2: Initial Coverage Stage During this stage, the plan pays its share of the cost of your	Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:	Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:

Stage	2019 (this year)	2020 (next year)
<p data-bbox="214 315 617 388">drugs and you pay your share of the cost.</p> <p data-bbox="214 420 646 787">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 data-bbox="214 829 646 1008">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 data-bbox="665 315 998 388">Drug Tier 1 – Preferred Generic Drugs:</p> <p data-bbox="665 409 982 472">You pay a \$0 copay per prescription.</p> <p data-bbox="665 493 982 567">Drug Tier 2 – Generic Drugs:</p> <p data-bbox="665 588 998 651">You pay a \$10 copay per prescription.</p> <p data-bbox="665 693 998 766">Drug Tier 3 – Preferred Brand Drugs:</p> <p data-bbox="665 787 998 850">You pay a \$47 copay per prescription.</p> <p data-bbox="665 871 933 945">Drug Tier 4 – Non-Preferred Drugs:</p> <p data-bbox="665 966 1015 1029">You pay a \$100 copay per prescription.</p> <p data-bbox="665 1050 998 1123">Drug Tier 5 – Specialty Tier:</p> <p data-bbox="665 1144 998 1207">You pay 33% of the total cost.</p> <p data-bbox="665 1228 1023 1302">Drug Tier 6 – Select Care Drugs:</p> <p data-bbox="665 1323 982 1386">You pay a \$0 copay per prescription.</p> <hr data-bbox="665 1417 893 1428"/> <p data-bbox="665 1459 1023 1606">Once your total drug costs have reached \$3,820, you will move to the next stage (the Coverage Gap Stage).</p>	<p data-bbox="1055 315 1388 388">Drug Tier 1 – Preferred Generic Drugs:</p> <p data-bbox="1055 409 1372 472">You pay a \$0 copay per prescription.</p> <p data-bbox="1055 493 1372 567">Drug Tier 2 – Generic Drugs:</p> <p data-bbox="1055 588 1388 651">You pay a \$10 copay per prescription.</p> <p data-bbox="1055 693 1388 766">Drug Tier 3 – Preferred Brand Drugs:</p> <p data-bbox="1055 787 1388 850">You pay a \$47 copay per prescription.</p> <p data-bbox="1055 871 1323 945">Drug Tier 4 – Non-Preferred Drugs:</p> <p data-bbox="1055 966 1396 1029">You pay a \$100 copay per prescription.</p> <p data-bbox="1055 1050 1388 1123">Drug Tier 5 – Specialty Tier:</p> <p data-bbox="1055 1144 1388 1207">You pay 33% of the total cost.</p> <p data-bbox="1055 1228 1404 1302">Drug Tier 6 – Select Care Drugs:</p> <p data-bbox="1055 1323 1372 1386">You pay a \$0 copay per prescription.</p> <hr data-bbox="1055 1417 1282 1428"/> <p data-bbox="1055 1459 1404 1606">Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

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

SECTION 2 Administrative Changes

Process	2019 (this year)	2020 (next year)
Maximum out-of-pocket amount changes (MOOP)	<p>The following benefits and services apply to your maximum out-of-pocket:</p> <ul style="list-style-type: none"> All in-network Medicare-covered benefits Unlimited additional days of inpatient acute hospital care Worldwide emergency care, urgent care , and emergency transportation services Non-Medicare covered routine foot care First 3 pints of blood 	<p>The following benefits and services apply to your maximum out-of-pocket:</p> <ul style="list-style-type: none"> All in-network Medicare-covered benefits Non-Medicare covered routine foot care First 3 pints of blood Transportation services to plan-approved location Over-the-Counter (OTC) items Meal benefit services Non-Medicare covered annual physical exam Fitness benefit Nurse advice line Preventive dental services Routine eye exams Routine eyewear Routine hearing exams Fitting for hearing aids
Referral Changes	Your plan required Referrals from your PCP for select services.	Your PCP is no longer required to submit a referral before you can access certain services.
Service areas	Our service area includes: Allegheny, Armstrong,	Our service area includes: Allegheny, Armstrong, Beaver,

Process	2019 (this year)	2020 (next year)
	Beaver, Bedford, Blair, Butler, Cambria, Fayette, Greene, Indiana, Lawrence, Somerset, Washington, Westmoreland counties.	Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, and Westmoreland counties.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Allwell Medicare (HMO)

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 2020.

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 2020 follow these steps:

Step 1: Learn about and compare your choices

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

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2020*, 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.**

Step 2: Change your coverage

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

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2020.

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

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

If you enrolled in a Medicare Advantage plan for January 1, 2020, 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, 2020. 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 Pennsylvania, the SHIP is called APPRISE.

APPRISE 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. APPRISE 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 APPRISE at 1-800-783-7067, TTY users should call 711. You can learn more about APPRISE by visiting their website (<https://www.aging.pa.gov/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. 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 am and 7 pm, 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.** 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 (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 Special Pharmaceutical Benefits Program (SPBP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-922-9384, Monday – Friday, 8 a.m. – 4: 30 p.m. Eastern Standard Time, excluding holidays. TTY users should call 711.

SECTION 7 Questions?

Section 7.1 – Getting Help from Allwell Medicare (HMO)

Questions? We’re here to help. Please call Member Services at 1-855-766-1456. (TTY only, call 711). We are available for phone calls from October 1 to March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. A messaging system is used after hours, weekends, and on federal holidays. Calls to these numbers are free.

Read your 2020 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 2020. For details, look in the *2020 Evidence of Coverage* for Allwell Medicare (HMO). 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 allwell.pahealthwellness.com. You may also call Member Services to ask us to mail you an Evidence of Coverage.

Visit our Website

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

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

You can visit the Medicare website (<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 2020

You can read the *Medicare & You 2020* 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.