

## ***HMO Value No Rx (Medicare Advantage HMO) offered by Tufts Health Plan Medicare Preferred***

### **Annual Notice of Changes for 2021**

You are currently enrolled as a member of Tufts Health Plan Medicare Preferred HMO Value No Rx. 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 Section 1 for information about benefit and cost changes for our plan.
- 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 Directory*.
- Think about your overall health care costs.
  - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
  - How much will you spend on your premium and deductibles?
  - How do your total plan costs compare to other Medicare coverage options?

- Think about whether you are happy with our plan.
2. **COMPARE:** Learn about other plan choices
- Check coverage and costs of plans in your area.
    - Use the personalized search feature on the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website.
    - Review the list in the back of your *Medicare & You* handbook.
    - Look in Section 2.2 to learn more about your choices.
  - Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.
3. **CHOOSE:** Decide whether you want to change your plan
- If you don't join another plan by December 7, 2020, you will be enrolled in Tufts Health Plan Medicare Preferred HMO Value No Rx.
  - To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.
4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2020**.
- If you don't join another plan by **December 7, 2020**, you will be enrolled in Tufts Health Plan Medicare Preferred HMO Value No Rx.
  - If you join another plan by **December 7, 2020**, your new coverage will start on **January 1, 2021**. You will be automatically disenrolled from your current plan.

### Additional Resources

- This document is available for free in Spanish.
- Please contact our Customer Relations number at 1-800-701-9000 for additional information. (TTY users should call 711.) Hours are 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30.
- This information is available in different formats, including large print.
- **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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

**About Tufts Health Plan Medicare Preferred HMO Value No Rx**

- Tufts Health Plan is an HMO plan with a Medicare contract. Enrollment in Tufts Health Plan depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Tufts Health Plan Medicare Preferred. When it says “plan” or “our plan,” it means Tufts Health Plan Medicare Preferred HMO Value No Rx.

## Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for Tufts Health Plan Medicare Preferred HMO Value No Rx 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 [www.thpmp.org](http://www.thpmp.org). You may also call Customer Relations to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<b>Monthly plan premium</b> (See Section 1.1 for details.)	\$112	\$112
<b>Maximum out-of-pocket amount</b> This is the <u>most</u> you will pay out-of-pocket for your covered services. (See Section 1.2 for details.)	\$3,400	\$3,450
<b>Doctor office visits</b>	Primary care visits: \$10 per visit  Specialist visits: \$25 per visit	Primary care visits: \$10 per visit  Specialist visits: \$25 per visit
<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.	You pay \$200 per day for days 1-5 and \$0 after day 5 for Medicare-covered services received in a general acute care, psychiatric, rehabilitation, or long-term acute care hospital.	You pay \$200 per day for days 1-5 and \$0 after day 5 for Medicare-covered services received in a general acute care, psychiatric, rehabilitation, or long-term acute care hospital.

## ***Annual Notice of Changes for 2021***

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

### Section 1.1 – Changes to the Monthly Premium

Cost	2020 (this year)	2021 (next year)
<p><b>Monthly premium</b></p> <p>There is no change to the plan premium for the upcoming benefit year.</p> <p>(You must also continue to pay your Medicare Part B premium.)</p>	\$112	\$112
<p><b>Optional Supplemental Benefit: Tufts Health Plan Medicare Preferred Dental Option</b></p>	\$30	\$30

### 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 services for the rest of the year.

Cost	2020 (this year)	2021 (next year)
<p><b>Maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.</p>	\$3,400	<p>\$3,450</p> <p>Once you have paid \$3,450 out-of-pocket for covered services, you will pay nothing for your covered services for the rest of the calendar year.</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 [www.thpmp.org](http://www.thpmp.org). You may also call Customer Relations for updated provider information or to ask us to mail you a *Provider Directory*. **Please review the 2021 *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, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.

## Section 1.4 – Changes to Benefits and Costs for Medical Services

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

Cost	2020 (this year)	2021 (next year)
<b>Acupuncture for chronic low back pain</b>	Not a covered benefit.	<p>You pay \$10 per visit for Medicare-covered acupuncture services.</p> <p>Coverage is limited to 12 visits in 90 days for members with chronic low back pain. 8 additional visits are covered for those demonstrating an improvement. No more than 20 visits administered annually.</p> <p>A referral is required for this service.</p> <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>



Cost	2020 (this year)	2021 (next year)
<p><b>Outpatient diagnostic labs</b></p>	<p>You pay \$5 per day for Medicare-covered lab services.</p> <p>There is no copay if lab services are performed as part of an office visit.</p>	<p>You pay \$0 for a Medicare-covered FIT test.</p> <p>You pay \$5 per day for Medicare-covered lab services that are not FIT tests.</p> <p>There is no copay if lab services are performed as part of an office visit.</p> <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>
<p><b>Outpatient mental health care</b></p>	<p>You pay \$25 per visit for Medicare-covered individual or group therapy outpatient mental health services.</p> <p>A referral is required for this service.</p>	<p>You pay \$20 per visit for Medicare-covered individual or group therapy outpatient mental health services.</p> <p>A referral is required for this service.</p>
<p><b>Outpatient substance abuse services</b></p>	<p>You pay \$25 per visit for Medicare-covered individual or group therapy outpatient substance abuse services.</p> <p>A referral is required for this service.</p>	<p>You pay \$20 per visit for Medicare-covered individual or group therapy outpatient substance abuse services.</p> <p>A referral is required for this service.</p>

Cost	2020 (this year)	2021 (next year)
<p><b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</b></p>	<p>You pay \$150 per day for outpatient procedures and services, including, but not limited to, outpatient surgery performed in an outpatient hospital or ambulatory surgical center.</p> <p>A referral is required for this service.</p>	<p>You pay \$0 for Medicare-covered colonoscopies.</p> <p>You pay \$150 per day for other outpatient procedures and services, including, but not limited to, outpatient surgery performed in an outpatient hospital or ambulatory surgical center.</p> <p>A referral is required for this service.</p>

Cost	2020 (this year)	2021 (next year)
<p><b>Telehealth Services</b></p>	<p>Medicare-covered services only.</p> <p>Applicable office visit cost-share applies for non-Opioid Treatment Program telehealth services.</p> <p>Opioid Treatment Program Services cost-share applies to telehealth services rendered as part of an Opioid Treatment</p>	<p>Medicare-covered services plus additional telehealth services, including:</p> <ul style="list-style-type: none"> <li>• Primary Care Physician Services</li> <li>• Physician Specialist Services</li> <li>• Individual Sessions for Mental Health Specialty Services</li> <li>• Individual Sessions for Psychiatric Services</li> <li>• Opioid Treatment Program Services</li> <li>• Observation Services</li> <li>• Individual Sessions for Outpatient Substance Abuse</li> </ul> <p>Applicable office visit cost-share applies for non-Opioid Treatment Program telehealth services.</p> <p>Opioid Treatment Program Services cost-share applies to telehealth services rendered as part of an Opioid Treatment</p>

Cost	2020 (this year)	2021 (next year)
	<p>Program Services episode.</p> <p>A referral is required before you receive services from a specialist.</p>	<p>Program Services episode.</p> <p>A referral is required for all additional telehealth services, except Primary Care Physician and Observation Services.</p> <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>

**SECTION 2 Deciding Which Plan to Choose**

**Section 2.1 – If you want to stay in Tufts Health Plan Medicare Preferred HMO Value No Rx**

**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 Tufts Health Plan Medicare Preferred HMO Value No Rx plan.

**Section 2.2 – If you want to change plans**

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

**Step 1: Learn about and compare your choices**

- You can join a different Medicare health plan,
- --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, there may be a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, call your State Health Insurance Assistance Program (SHIP) (see Section 4), or call Medicare (see Section 6.2).

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

As a reminder, Tufts Health Plan Medicare Preferred 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 Tufts Health Plan Medicare Preferred HMO Value No Rx.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Tufts Health Plan Medicare Preferred HMO Value No Rx.
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Customer Relations if you need more information on how to do this (phone numbers are in Section 6.1 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 3 Deadline for Changing Plans**

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

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2021, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare

prescription drug coverage) between January 1 and March 31, 2021. For more information, see Chapter 8, Section 2 of the *Evidence of Coverage*.

## SECTION 4 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 Massachusetts, the SHIP is called SHINE (Serving the Health Insurance Needs of Everyone).

SHINE 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. SHINE 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 SHINE at 1-800-243-4636 (1-800-AGE-INFO) (TTY: 1-800-439-2370). You can learn more about SHINE by visiting their website ([www.mass.gov/health-insurance-counseling](http://www.mass.gov/health-insurance-counseling)).

## SECTION 5 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.** Massachusetts has a program called Prescription Advantage 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 4 of this booklet).

- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Massachusetts HIV Drug Assistance Program (HDAP) at 1-800-228-2714. *Note:* To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. To reach the Massachusetts HDAP, call 1-800-228-2714.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Massachusetts HDAP at 1-800-228-2714.

## SECTION 6 Questions?

### Section 6.1 – Getting Help from Tufts Health Plan Medicare Preferred HMO Value No Rx

Questions? We're here to help. Please call Customer Relations at 1-800-701-9000. (TTY only, call 711.) We are available for phone calls from 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30. Calls to these numbers are free.

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

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2021. For details, look in the 2021 *Evidence of Coverage* for Tufts Health Plan Medicare Preferred HMO Value No Rx. 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.thmp.org](http://www.thmp.org). You may also call Customer Relations to ask us to mail you an *Evidence of Coverage*.

## Visit Our Website

You can also visit our website at [www.thpmp.org](http://www.thpmp.org). As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*).

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## Section 6.2 – 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 ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)).

### Read *Medicare & You 2021*

You can read *Medicare & You 2021* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website ([www.medicare.gov](http://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.