

MetroPlus Advantage Plan (HMO D-SNP) offered by MetroPlus Health Plan, Inc.

Annual Notice of Changes for 2021

You are currently enrolled as a member of MetroPlus Advantage Plan (HMO D-SNP). Next year, there will be some changes to the plan's costs and benefits. This booklet tells about the changes.

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 2021 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 [go.medicare.gov/drugprices](https://www.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 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 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 MetroPlus Advantage Plan (HMO D-SNP).
- If you want to **change to a different plan** that may better meet your needs, you can switch plans between October 15 and December 7. Look in section 2.2, page 15 to learn more about your choices.

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 MetroPlus Advantage Plan (HMO D-SNP).
- If you join another plan between **October 15** and **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 Member Services number at 1-866-986-0356 for additional information. (TTY users should call 711.) Hours are 24 hours a day, 7 days a week.
- **ATENCIÓN:** si habla español, cuenta con servicios de asistencia lingüística sin cargo disponibles para usted. Llame al 1-866-986-0356 (TTY: 711).

- We can also give you information in braille, large print, or other alternate formats upon request.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About MetroPlus Advantage Plan (HMO D-SNP)

- MetroPlus Health Plan is an HMO, HMO SNP plan with a Medicare contract and a Coordination of Benefits Agreement with the New York State Department of Health. Enrollment in MetroPlus Health Plan depends on contract renewal.
 - When this booklet says “we,” “us,” or “our,” it means MetroPlus Health Plan, Inc. When it says “plan” or “our plan,” it means MetroPlus Advantage Plan (HMO D-SNP) .
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Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for MetroPlus Advantage Plan (HMO D-SNP) 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.metroplusmedicare.org. You may also call Member Services to ask us to mail you an Evidence of Coverage. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 for your deductible, doctor office visits, and inpatient hospital stays.

Cost	2020 (this year)	2021 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	Depending on your level of "Extra Help": \$0 or up to \$36.60	Depending on your level of "Extra Help": \$0 or up to \$42.30
Deductible	\$198 If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.	\$203 If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.
Doctor office visits	Primary care visits: 20% coinsurance per visit Specialist visits: 20% coinsurance per visit If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.	Primary care visits: 20% coinsurance per visit Specialist visits: 20% coinsurance per visit If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.

Cost	2020 (this year)	2021 (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>Per benefit period:</p> <ul style="list-style-type: none"> • \$1,408 deductible • Days 1-60: \$0 copayment per day • Days 61-90: \$352 copayment per day • 60 Lifetime Reserve Days: \$704 copayment per day <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.</p>	<p>Per benefit period:</p> <ul style="list-style-type: none"> • \$1,484 deductible • Days 1-60: \$0 copayment per day • Days 61-90: \$371 copayment per day • 60 Lifetime Reserve Days: \$742 copayment per day <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.</p>

Cost	2020 (this year)	2021 (next year)
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Depending on your level of “Extra Help”, you may pay the following cost-sharing amounts:</p> <p>Deductible: \$0 or \$89</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Generic drugs (including brand drugs treated as generic): <ul style="list-style-type: none"> ○ \$0 copay or ○ \$1.30 copay or ○ \$3.60 copay or up to ○ 15% coinsurance • All other drugs: <ul style="list-style-type: none"> ○ \$0 copay or ○ \$3.90 copay or ○ \$8.95 copay or up to ○ 15% coinsurance 	<p>Depending on your level of “Extra Help”, you may pay the following cost-sharing amounts:</p> <p>Deductible: \$0 or \$92</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Generic drugs (including brand drugs treated as generic): <ul style="list-style-type: none"> ○ \$0 copay or ○ \$1.30 copay or ○ \$3.70 copay or up to ○ 15% coinsurance • All other drugs: <ul style="list-style-type: none"> ○ \$0 copay or ○ \$4.00 copay or ○ \$9.20 copay or up to ○ 15% coinsurance
<p>Maximum out-of-pocket amount 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>	<p>\$6,700</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>	<p>\$7,550</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>

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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)
Monthly premium (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	Depending on your level of “Extra Help”: \$0 or up to \$36.60	Depending on your level of “Extra Help”: \$0 or up to \$42.30

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 Part A and Part B services for the rest of the year.

Cost	2020 (this year)	2021 (next year)
<p>Maximum out-of-pocket amount</p> <p>Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum. If you are eligible for Medicaid assistance with Part A and Part B copays and deductibles, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p> <p>Your costs for covered medical services (such as copays and deductibles) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	<p>\$6,700</p>	<p style="text-align: center;">\$7,550</p> <p>Once you have paid \$7,550 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.</p>

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 www.metroplusmedicare.org. You may also call Member Services for updated provider information or to ask us to mail you a Provider/Pharmacy Directory. **Please review the 2021 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 to manage 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 www.metroplusmedicare.org. You may also call Member Services for updated provider information or to ask us to mail you a Provider/Pharmacy Directory. **Please review the 2021 Provider/Pharmacy Directory to see which pharmacies are in our network.**

Section 1.5 – Changes to Benefits and Costs for Medical Services

Please note that the Annual Notice of Changes tells you about changes to your Medicare benefits and costs.

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, Benefits Chart (what is covered and what you pay), in your 2021 Evidence of Coverage. A copy of the Evidence of Coverage is located on our website at www.metroplusmedicare.org. You may also call Member Services to ask us to mail you an Evidence of Coverage.

Cost	2020 (this year)	2021 (next year)
<p>Inpatient Hospital Stays</p>	<p>Per benefit period, you pay a:</p> <ul style="list-style-type: none"> • \$1,408 deductible • Days 1-60: \$0 copay per day • Days 61-90: \$352 copay per day • 60 Lifetime Reserve Days: \$704 copay per day <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>Per benefit period, you pay a:</p> <ul style="list-style-type: none"> • \$1,484 deductible • Days 1-60: \$0 copay per day • Days 61-90: \$371 copay per day • 60 Lifetime Reserve Days: \$742 copay per day <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<p>Inpatient Mental Health Care</p>	<p>Per benefit period, you pay a:</p> <ul style="list-style-type: none"> • \$1,408 deductible • Days 1-60: \$0 copay per day • Days 61-90: \$352 copay per day • 60 Lifetime Reserve Days: \$704 copay per day <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>Per benefit period, you pay a:</p> <ul style="list-style-type: none"> • \$1,484 deductible • Days 1-60: \$0 copay per day • Days 61-90: \$371 copay per day • 60 Lifetime Reserve Days: \$742 copay per day <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>

Cost	2020 (this year)	2021 (next year)
Skilled Nursing Facility	<p>Per benefit period, you pay a:</p> <ul style="list-style-type: none"> • \$0 copay per day for days 1-20 • \$176 copay per day for days 21-100 <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>Per benefit period, you pay a:</p> <ul style="list-style-type: none"> • \$0 copay per day for days 1-20 • \$185.50 copay per day for days 21-100 <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
Over the Counter Items	<p>You pay a \$0 copay.</p> <p>Covered in full up to \$800 per year (\$200 per quarter) for MetroPlus approved non-prescription, over-the-counter items from a select catalogue.</p>	<p>You pay a \$0 copay.</p> <p>Covered in full up to \$1,500 per year (\$125 per month) for MetroPlus approved non-prescription, over-the-counter items from a select catalogue.</p>
Transportation (Routine/Non-Emergent)	<p>Transportation (Routine/Non-Emergent) is <u>not</u> covered.</p>	<p>You pay a \$0 copay.</p> <p>Covered benefits include up to 14 one-way trips per year to an approved provider location.</p>
Fitness Benefit	<p>Fitness Benefit is <u>not</u> covered.</p>	<p>You pay a \$0 copay.</p> <p>MetroPlus Advantage Plan (HMO D-SNP) will reimburse you up to \$250 every six (6) months for membership to qualifying exercise facilities.</p>
Post-Discharge Meals	<p>Post-Discharge Meals is <u>not</u> covered.</p>	<p>You pay a \$0 copay.</p> <p>Members are eligible for up to 10 meals delivered to the home for duration of 5 days after a discharge from inpatient setting to home.</p>

Cost	2020 (this year)	2021 (next year)
Routine Foot Care	You pay a \$0 copay. Covered benefits include up to 3 visits per year.	You pay a \$0 copay. Covered benefits include up to 4 visits per year.
Special Supplemental Benefits for the Chronically Ill (SSBCI) <ul style="list-style-type: none"> • Food Voucher 	Special Supplemental Benefits for the Chronically Ill (SSBCI) : Food Voucher is <u>not</u> covered.	You pay a \$0 copay. Qualifying members may get up to \$64 per quarter in food vouchers that can be used to purchase fresh healthy foods from participating vendors.
Special Supplemental Benefits for the Chronically Ill (SSBCI) <ul style="list-style-type: none"> • Non-Emergency Transportation 	You pay a \$0 copay. For members who are diagnosed with uncontrolled diabetes, we cover: <ul style="list-style-type: none"> • 8 round trips to health-related locations 	Special Supplemental Benefits for the Chronically Ill (SSBCI) : Non-Emergency Transportation is <u>not</u> covered.
Help with Certain Chronic Conditions	You pay a \$0 copay. Select qualifying members diagnosed with health conditions requiring multiple hospitalizations are eligible to participate in the MetroPlus Health and Wellness Care Management Program.	Help with Certain Chronic Conditions is <u>not</u> covered.
Home Infusion Therapy	Home Infusion Therapy is <u>not</u> covered.	You pay a \$0 copay.

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. **We encourage current members** to ask for an exception before next year.
 - 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 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. (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 currently have a formulary exception, you will need to submit a new request for 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.

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. Because you receive “Extra Help” and haven’t received this insert by September 30, 2020, please call Member Services and ask for the “LIS Rider.”

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 in your Summary of Benefits or at Chapter 6, Sections 6 and 7, in the Evidence of Coverage.)

Changes to the Deductible Stage

Stage	2020 (this year)	2021 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Part D drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$435.</p> <p>Your deductible amount is either \$0 or \$89, depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</p>	<p>The deductible is \$445.</p> <p>Your deductible amount is either \$0 or \$92, depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</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	2020 (this year)	2021 (next year)
<p>Stage 2: Initial Coverage Stage 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 you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your Evidence of Coverage.</p>	<p>Depending on your level of “Extra Help”, your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Generic drugs (including brand drugs treated as generic): You pay a</p> <ul style="list-style-type: none"> • \$0 copay or • \$1.30 copay or • \$3.60 copay or up to • 15% coinsurance <p>All other drugs: You pay a</p> <ul style="list-style-type: none"> • \$0 copay or • \$3.90 copay or • \$8.95 copay or up to • 15% coinsurance <hr/> <p>Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Depending on your level of “Extra Help”, your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Generic drugs (including brand drugs treated as generic): You pay a</p> <ul style="list-style-type: none"> • \$0 copay or • \$1.30 copay or • \$3.70 copay or up to • 15% coinsurance <p>All other drugs: You pay a</p> <ul style="list-style-type: none"> • \$0 copay or • \$4.00 copay or • \$9.20 copay or up to • 15% coinsurance <hr/> <p>Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

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

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

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in MetroPlus Advantage Plan (HMO D-SNP)

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 MetroPlus Advantage Plan (HMO D-SNP).

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.

To learn more about Original Medicare and the different types of Medicare plans, read Medicare & You 2021, call your State Health Insurance Assistance Program (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. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, MetroPlus Health Plan, Inc. 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 MetroPlus Advantage Plan (HMO D-SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from MetroPlus Advantage Plan (HMO D-SNP).
- 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 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.

If you switch to Original Medicare and do **not** enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

SECTION 3 Changing Plans

If you want to change to a different plan or Original Medicare for next year, you can do it from October 15 to 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.

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 10, Section 2.3 of the Evidence of Coverage.

SECTION 4 Programs That Offer Free Counseling about Medicare and Medicaid

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In New York, the SHIP is called the Health Insurance Information, Counseling, and Assistance Program (HIICAP).

HIICAP 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. HIICAP 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 HIICAP at 1-800-701-0501. You can learn more about HIICAP by visiting their website (<https://www.nyconnects.ny.gov/services/health-insurance-information-counseling-assistance-program-hiicap-791>).

For questions about your New York State Medicaid benefits, contact New York State Department of Health Medicaid Program at 1-800-505-5678, Monday-Friday from 8:30am-8:00 pm, Saturday from 10:00am-6:00pm. TTY users should call 1-888-329-1541. Ask how joining another plan or returning to Original Medicare affects how you get your New York State Medicaid coverage.

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.** Because you have Medicaid, you are already enrolled in ‘Extra Help,’ also called the Low Income Subsidy. Extra Help pays some of your prescription drug premiums, annual deductibles and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about Extra Help, 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.** New York has a program called Elderly Pharmaceutical Insurance Coverage (EPIC) 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).
- **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 HIV Uninsured Care Programs, ADAP. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-542-2437, TTY 1-518-459-0121, Monday to Friday, from 9 am to 5 pm.

SECTION 6 Questions?

Section 6.1 – Getting Help from MetroPlus Advantage Plan (HMO D-SNP)

Questions? We’re here to help. Please call Member Services at 1-866-986-0356. (TTY only, call 711). We are available for phone calls 24 hours a day, 7 days a week. 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 MetroPlus Advantage Plan (HMO D-SNP). 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.metroplusmedicare.org. 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 www.metroplusmedicare.org. 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 6.2 – 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 (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).

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) 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.

Section 6.3 – Getting Help from Medicaid

To get information from Medicaid you can call the New York State Department of Health Medicaid Program at 1-800-505-5678, Monday-Friday from 8:30am-8:00 pm, Saturday from 10:00am-6:00pm. TTY users should call 1-888-329-1541.