

2021

Annual Notice of Changes

City of Houston

713-442-2COH (2264)

www.kelseycareadvantage.com/COH



KelseyCare Advantage
☆☆☆☆

2021 ANNUAL NOTICE OF CHANGES

KelseyCare Advantage Preferred (HMO) offered by KS Plan Administrators, LLC

Annual Notice of Changes for 2021

You are currently enrolled as a member of KelseyCare Advantage Preferred. 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 1.1 and 1.5 for information about benefit and cost changes for our plan.

- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
 - Will your drugs be covered?
 - Are your drugs in a different tier, with different cost sharing?
 - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
 - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
 - Review the 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 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

- To change to a **different plan** that may better meet your needs, you can switch plans during the City of Houston open enrollment period, or monthly throughout the year.

4. ENROLL: To change plans, contact the City of Houston benefits office for more information.

Additional Resources

- This document is available for free in Spanish. Este documento está disponible de forma gratuita en español.
- Please contact our Member Services number at 713-442-2COH (2264) or toll-free at 1-866-535-8405 for additional information. (TTY users should call 711.) Hours are 8:00 a.m. to 5:00 p.m. local time, Monday through Friday. Extended hours during open enrollment periods. Messaging service used weekend, after hours and on federal holidays.
- This booklet is also available in braille, large print and other alternate formats. Please call Member Services (phone numbers are in Section 7.1 of this booklet) for more information.
- **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 KelseyCare Advantage Preferred

- KelseyCare Advantage is offered by KS Plan Administrators, LLC, a Medicare Advantage HMO with a Medicare contract. Enrollment in KelseyCare Advantage depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means KS Plan Administrators, LLC. When it says “plan” or “our plan,” it means KelseyCare Advantage Preferred.

Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for KelseyCare Advantage 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.kelseycareadvantage.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

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.	\$49.00	\$42.00
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.)	\$3,400	\$3,400
Doctor office visits	Primary care visits: \$0 per visit. Specialist visits: \$20 per visit.	Primary care visits: \$0 per visit. Specialist visits: \$25 per visit.
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.	For Medicare-covered hospital stays: \$300 copayment per each account hospital admission.	For Medicare-covered hospital stays: \$300 copayment per each acute hospital admission.

Cost	2020 (this year)	2021 (next year)
<p>Part D Prescription drug coverage (cost for 30-day supply) (See Section 1.6 for details)</p> <p>If you have questions about the Drug List, you can call Member Services (Phone numbers for Member Services are printed on the back cover of this booklet).</p>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: <i>Standard cost-sharing:</i> You pay \$15 per prescription. <i>Preferred cost-sharing:</i> You pay \$10 per prescription.</p> <p>Drug Tier 2: <i>Standard cost-sharing:</i> You pay \$35 per prescription. <i>Preferred cost-sharing:</i> You pay \$30 per prescription.</p> <p>Drug Tier 3: <i>Standard cost-sharing:</i> You pay \$35 per prescription. <i>Preferred cost-sharing:</i> You pay \$30 per prescription.</p> <p>Drug Tier 4: <i>Standard cost-sharing:</i> You pay \$50 per prescription. <i>Preferred cost-sharing:</i> You pay \$45 per prescription.</p> <p>Drug Tier 5: <i>Standard cost-sharing</i> You pay \$80 per prescription <i>Preferred cost-sharing:</i> You pay \$75 per prescription</p>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: <i>Standard cost-sharing:</i> You pay \$15 per prescription. <i>Preferred cost-sharing:</i> You pay \$10 per prescription.</p> <p>Drug Tier 2: <i>Standard cost-sharing:</i> You pay \$20 per prescription. <i>Preferred cost-sharing:</i> You pay \$15 per prescription.</p> <p>Drug Tier 3: <i>Standard cost-sharing:</i> You pay \$35 per prescription. <i>Preferred cost-sharing:</i> You pay \$30 per prescription.</p> <p>Drug Tier 4: <i>Standard cost-sharing:</i> You pay \$50 per prescription. <i>Preferred cost-sharing:</i> You pay \$45 per prescription.</p> <p>Drug Tier 5: <i>Standard cost-sharing</i> You pay \$80 per prescription <i>Preferred cost-sharing:</i> You pay \$75 per prescription</p>

Cost	2020 (this year)	2021 (next year)
<p>Part D Prescription drug coverage (cost for 90-day supply) (See Section 1.6 for details)</p> <p>If you have questions about the Drug List, you can call Member Services (Phone numbers for Member Services are printed on the back cover of this booklet).</p>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: <i>Standard cost-sharing:</i> You pay \$45 per prescription. <i>Preferred cost-sharing:</i> You pay \$30 per prescription.</p> <p>Drug Tier 2: <i>Standard cost-sharing:</i> You pay \$105 per prescription. <i>Preferred cost-sharing:</i> You pay \$90 per prescription.</p> <p>Drug Tier 3: <i>Standard cost-sharing:</i> You pay \$105 per prescription. <i>Preferred cost-sharing:</i> You pay \$90 per prescription.</p> <p>Drug Tier 4: <i>Standard cost-sharing:</i> You pay \$150 per prescription. <i>Preferred cost-sharing:</i> You pay \$135 per prescription.</p> <p>Drug Tier 5: A Tier 5 90-day supply is not available.</p>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: <i>Standard cost-sharing:</i> You pay \$45 per prescription. <i>Preferred cost-sharing:</i> You pay \$30 per prescription.</p> <p>Drug Tier 2: <i>Standard cost-sharing:</i> You pay \$60 per prescription. <i>Preferred cost-sharing:</i> You pay \$45 per prescription.</p> <p>Drug Tier 3: <i>Standard cost-sharing:</i> You pay \$105 per prescription. <i>Preferred cost-sharing:</i> You pay \$90 per prescription.</p> <p>Drug Tier 4: <i>Standard cost-sharing:</i> You pay \$150 per prescription. <i>Preferred cost-sharing:</i> You pay \$135 per prescription.</p> <p>Drug Tier 5: A Tier 5 90-day supply is not available.</p>

Note: Walmart and Sam's Club are no longer in the preferred pharmacy network, however they are a part of the standard network. You could pay a higher cost-share if you fill your prescriptions at Walmart or Sam's Club. **The pharmacies that offer preferred cost-sharing for City of Houston are Kelsey Pharmacies, HEB Pharmacies, CVS, and CVS Caremark Mail Service Pharmacy.**

Annual Notice of Changes for 2021 **Table of Contents**

Summary of Important Costs for 2021	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	16
SECTION 3 Deciding Which Plan to Choose	17
Section 3.1 – If you want to stay in KelseyCare Advantage	17
Section 3.2 – If you want to change plans	17
SECTION 4 Deadline for Changing Plans	18
SECTION 5 Programs That Offer Free Counseling about Medicare	18
SECTION 6 Programs That Help Pay for Prescription Drugs	19
SECTION 7 Questions?	19
Section 7.1 – Getting Help from KelseyCare Advantage	19
Section 7.2 – Getting Help from Medicare	20

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.)	\$49.00	\$42.00

- 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. Please see Section 6 regarding “Extra Help” from Medicare.

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)
Maximum out-of-pocket amount	\$3,400	\$3,400
Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs		Once you have paid \$3,400 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered

Cost	2020 (this year)	2021 (next year)
Maximum out-of-pocket amount (continued) for prescription drugs do not count toward your maximum out-of-pocket amount.		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 Directory is located on our website at www.kelseycareadvantage.com. You may also call Member Services 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 the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies. Our network includes pharmacies with

preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. An updated *Pharmacy Directory* is located on our website at www.kelseycareadvantage.com. You may also call Member Services for updated provider information or to ask us to mail you a *Pharmacy Directory*. **Please review the 2021 Pharmacy Directory to see which pharmacies are in our network.**

Note: Walmart and Sam's Club are no longer in the preferred pharmacy network, however they are a part of the standard network. You could pay a higher cost-share if you fill your prescriptions at Walmart or Sam's Club. **The pharmacies that offer preferred cost-sharing for City of Houston are Kelsey Pharmacies, HEB Pharmacies, CVS, and CVS Caremark Mail Service Pharmacy.**

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 2021 Evidence of Coverage.

Cost	2020 (this year)	2021 (next year)
Acupuncture	Acupuncture was not a covered benefit from January 1 - 20, 2020. On or after January 21, 2020, your copay is \$20 for each Medicare-covered visit.	\$20 copay for each Medicare-covered visit.
Part B drugs	Part B drugs are <u>not</u> subject to Step Therapy requirements.	Part B drugs <u>may</u> be subject to Step Therapy requirements.
Outpatient Mental Health Care & Substance Abuse Services Individual Therapy Sessions	\$35 copay	\$20 copay
Emergency Care	\$100 copay	\$120 copay
Specialist Office Visit	\$20 copay	\$25 copay
Urgent Care	\$35 copay	\$25 copay

Renal Dialysis	\$50 copay	20% of the cost
----------------	------------	-----------------

Section 1.6 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically. **You can get the *complete Drug List*** by calling Member Services (see the back cover) or visiting our website (www.kelseycareadvantage.com/COH).

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. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If you are granted a formulary exception, you will receive an approval letter telling you the date when the exception will expire. You do not need to make a new request until that date has passed.

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 does not apply to you.** We have included 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 didn’t receive this insert with this packet, 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 at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at www.kelseycareadvantage.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

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*.

Cost	2020 (this year)	2021 (next year)
<p>Stage 1: Initial Coverage Stage (cost for 30-day supply) (See Section 1.6 for details)</p> <p>During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: <i>Standard cost-sharing:</i> You pay \$15 per prescription. <i>Preferred cost-sharing:</i> You pay \$10 per prescription.</p> <p>Drug Tier 2: <i>Standard cost-sharing:</i> You pay \$35 per prescription. <i>Preferred cost-sharing:</i> You pay \$30 per prescription.</p> <p>Drug Tier 3: <i>Standard cost-sharing:</i> You pay \$35 per prescription. <i>Preferred cost-sharing:</i> You pay \$30 per prescription.</p> <p>Drug Tier 4: <i>Standard cost-sharing:</i> You pay \$50 per prescription. <i>Preferred cost-sharing:</i> You pay \$45 per prescription.</p> <p>Drug Tier 5: <i>Standard cost-sharing:</i> You pay \$80 per prescription <i>Preferred cost-sharing:</i> You pay \$75 per prescription.</p>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: <i>Standard cost-sharing:</i> You pay \$15 per prescription. <i>Preferred cost-sharing:</i> You pay \$10 per prescription.</p> <p>Drug Tier 2: <i>Standard cost-sharing:</i> You pay \$20 per prescription. <i>Preferred cost-sharing:</i> You pay \$15 per prescription.</p> <p>Drug Tier 3: <i>Standard cost-sharing:</i> You pay \$35 per prescription. <i>Preferred cost-sharing:</i> You pay \$30 per prescription.</p> <p>Drug Tier 4: <i>Standard cost-sharing:</i> You pay \$50 per prescription. <i>Preferred cost-sharing:</i> You pay \$45 per prescription.</p> <p>Drug Tier 5: <i>Standard cost-sharing:</i> You pay \$80 per prescription <i>Preferred cost-sharing:</i> You pay \$75 per prescription.</p>

Stage	2020 (this year)	2021 (next year)
Stage 1: Initial Coverage Stage	Once your total drug costs have reached \$6,350, you will move to the next stage (the Catastrophic Stage).	Once your total drug costs have reached \$6,550, you will move to the next stage (the Catastrophic Stage).

Changes to the Catastrophic Coverage Stage

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

SECTION 2 Administrative Changes

The information below shows the administrative changes for next year which includes important contact information.

Description	2020 (this year)	2021 (next year)
Service Area KelseyCare Advantage is available to City of Houston retirees residing in the following counties.	Harris Fort Bend Montgomery Chambers Galveston Waller Brazoria Liberty	Walker (new) San Jacinto (new) Wharton (new) Austin (new) Grimes (new) Harris Fort Bend Montgomery Chambers Galveston Waller Brazoria Liberty
Prescription Benefit Manager	OptumRx Customer Service 1-866-589-5222	CVS Caremark® Customer Care 1-888-970-0914

Coverage Decisions for Part D Prescription Drugs – contact information	KelseyCare Advantage Pharmacy Services Call: 713-442-4810 or 1-844-541-8507 TTY: 1-855-815-2061 Fax: 713-442-4848 or 1-844-541-8508	CVS Caremark® Prior Authorization Call: 1-888-970-0914 TTY: 711 Fax: 1-855-633-7673
	Write: KelseyCare Advantage Attn: Pharmacy Services 11511 Shadow Creek Parkway Pearland, TX 77584-9832 –OR– P.O. Box 841569 Pearland, TX 77584	Write: CVS Caremark® P.O. Box 52000, MC109 Phoenix, AZ 85072-2000
Mail Order Pharmacy Contact Information	Mail Order Pharmacy is administered by Optum Rx.	CVS Caremark® Mail Service Pharmacy Call: 210-706-2200 Fax: 210-706-2201 TTY: 711 7034 Alamo Downs Parkway San Antonio, TX 78238-4509

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in KelseyCare Advantage

The City of Houston is conducting an active open enrollment for plan year 2021. If you want to stay enrolled in your KelseyCare Advantage plan – you **MUST** make the selection with the City of Houston during open enrollment period beginning November 18, 2020 through December 11, 2020

Section 3.2 – If you want to change plans

We hope to keep you as a member next year, if you want to change for 2021 please contact the City of Houston Benefits department.

SECTION 4 Deadline for Changing Plans

If you want to change plans, please contact the City of Houston Benefits department during open enrollment period which is November 18 – December 11, 2020. You may also change plans monthly throughout the year.

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 Texas, the SHIP is called Health Information Counseling and Advocacy Program (HICAP) in partnership with the Texas Department of Health and Human Services.

Health Information Counseling and Advocacy Program (HICAP) 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.

Health Information Counseling and Advocacy Program (HICAP) 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 Health Information Counseling and Advocacy Program (HICAP) in partnership with the Texas Department of Health and Human Services at 1-800-252-9240. You can learn more about Health Information Counseling and Advocacy Program (HICAP) by visiting their website (hhs.texas.gov).

SECTION 6 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7 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.** Texas has a program called Texas Kidney Healthcare Program (KHC) 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 Texas HIV Medication Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Texas HIV Medication Program at 1-800-255-1090.

SECTION 7 Questions?

Section 7.1 – Getting Help from KelseyCare Advantage

Questions? We're here to help. Please call Member Services at 713-442-2COH (2264) or toll-free at 1-866-535-8405. (TTY users call 711.) We are available for phone calls from 8:00 a.m. to 5:00 p.m. local time, Monday through Friday. Extended hours during open enrollment periods. Messaging service used weekends, after hours and on federal holidays.

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 KelseyCare Advantage. 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.kelseycareadvantage.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 www.kelseycareadvantage.com/COH. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

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 (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 the *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.

The CVS Caremark logo is a trademark and/or registered trademark of CVS Caremark and/or one of its affiliates.

Method	KelseyCare Advantage Member Services - Contact Information	
Call	1-866-535-8405 Calls to this number are free. Hours are 8:00 a.m. to 5:00 p.m. local time, Monday through Friday. Extended hours during open enrollment periods. Messaging service used weekend, after hours and on federal holidays. Member Services also has free language interpreter services available for non-English speakers.	
TTY	711 Calls to this number are free. Hours are 8:00 a.m. to 5:00 p.m. local time, Monday through Friday. Messaging service used weekend, after hours and on federal holidays. Member Services also has free language interpreter services available for non-English speakers.	
Fax	713-442-5450	
Write	KelseyCare Advantage ATTN: Member Services 11511 Shadow Creek Parkway Pearland, TX 77584	- OR - P.O. Box 841569 Pearland, TX 77584-9832
Website	www.kelseycareadvantage.com/COH	

Health Information Counseling and Advocacy Program (HICAP)

Health Information Counseling and Advocacy Program (HICAP) is a state program that gets money from the Federal Government to give free local health insurance counseling to people with Medicare.

METHOD	The Texas Department of Health and Human Services - Contact Information
CALL	1-800-252-9240 or 512-424-6500 – Monday through Friday 8:00 a.m. – 5:00 p.m.
TTY	Texas Relay 1-800-735-2989 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	The Texas Department of Health and Human Services P.O. Box 13247 Austin, TX 78711-3247
Website	hhs.texas.gov

PRA Disclosure Statement According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1051. If you have comments or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.