



2023 Annual Notice of Changes

Greater Houston Plan



KelseyCare Advantage Greater Houston Plan (Shell) (HMO) offered by KS Plan Administrators, LLC

Annual Notice of Changes for 2023

You are currently enrolled as a member of KelseyCare Advantage Greater Houston Plan (Shell). Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at www.kelseycareadvantage.com/shell. (You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

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.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2023 Drug List to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- Think about whether you are happy with our plan.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 713-442-7555 or toll-free at 1-866-534-0556 for additional information. (TTY users should call 711.) Hours are 8:00 a.m. to 8:00 p.m. Monday through Friday, local time. Messaging service used weekends, after hours, and on federal holidays.
- This document is also available in braille, large print and other alternate formats. Please call Member Services (phone numbers are in Section 7.1 of this document) 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 Greater Houston Plan (Shell)

- KelseyCare Advantage is offered by KS Plan Administrators, LLC, an HMO with a Medicare contract. Enrollment in KelseyCare Advantage depends on contract renewal.
- When this document says “we,” “us,” or “our”, it means KS Plan Administrators, LLC (dba KelseyCare Advantage). When it says “plan” or “our plan,” it means KelseyCare Advantage Greater Houston Plan (Shell).

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Annual Notice of Changes for 2023

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Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for KelseyCare Advantage Greater Houston Plan (Shell) in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
<p>Monthly plan premium*</p> <p>*Your premium may be higher than this amount. See Section 1.1 for details.</p>	Please contact Shell Benefits for premium information	Please contact Shell Benefits for premium information
<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>	\$3,400	\$3,400
<p>Doctor office visits</p>	<p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$20 copay per visit</p>	<p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$20 copay per visit</p>

Cost	2022 (this year)	2023 (next year)
Inpatient hospital stays	For Medicare-covered hospital stays: \$250 copay per stay	For Medicare-covered hospital stays: \$250 copay per stay
Part D prescription drug coverage (See Section 1.5 for details.) (cost for a 30-day supply)	Part D benefits are <u>not</u> covered.	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: <i>Standard cost sharing:</i> \$3 copay <i>Preferred cost sharing:</i> \$0 copay</p> <p>Drug Tier 2: <i>Standard cost sharing:</i> \$15 copay <i>Preferred cost sharing:</i> \$0 copay</p> <p>Drug Tier 3: <i>Standard cost sharing:</i> \$45 copay <i>Preferred cost sharing:</i> \$40 copay</p> <p>Drug Tier 4: <i>Standard cost sharing:</i> \$90 copay <i>Preferred cost sharing:</i> \$80 copay</p>

Cost	2022 (this year)	2023 (next year)
Part D prescription drug coverage (continued)	Part D benefits are <u>not</u> covered.	<p>Drug Tier 5: <i>Standard cost sharing:</i> 31% coinsurance <i>Preferred cost sharing:</i> 31% coinsurance</p> <p>Drug Tier 6: <i>Standard cost sharing:</i> \$0 copay <i>Preferred cost sharing:</i> \$0 copay</p>

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2022 (this year)	2023 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	Please contact Shell Benefits for premium information	Please contact Shell Benefits for premium information

- 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.

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay “out-of-pocket” for 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	2022 (this year)	2023 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount.	\$3,400	\$3,400 Once you have paid \$3,400 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. There is no change for the upcoming benefit year.

Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are also located on our website at www.kelseycareadvantage.com/shell. You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory.

There are changes to our network of providers for next year. **Please review the 2023 *Provider Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2023 *Pharmacy Directory* to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

Section 1.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2022 (this year)	2023 (next year)
Outpatient Mental Health Care	<p>You pay a \$20 copay for each Medicare-covered individual therapy visit with a psychiatrist.</p> <p>You pay a \$20 copay for each Medicare-covered group therapy visit with a psychiatrist.</p>	<p>You pay a \$0 copay for each Medicare-covered individual therapy visit with a psychiatrist.</p> <p>You pay a \$0 copay for each Medicare-covered group therapy visit with a psychiatrist.</p>
Outpatient Mental Health Specialty Services	<p>You pay a \$20 copay for each Medicare-covered individual therapy visit.</p> <p>You pay a \$20 copay for each Medicare-covered group therapy visit.</p>	<p>You pay a \$0 copay for each Medicare-covered individual therapy visit.</p> <p>You pay a \$0 copay for each Medicare-covered group therapy visit.</p>
Outpatient Substance Abuse Services	<p>You pay a \$20 copay for each Medicare-covered individual therapy visit.</p> <p>You pay a \$20 copay for each Medicare-covered group therapy visit.</p>	<p>You pay a \$0 copay for each Medicare-covered individual therapy visit.</p> <p>You pay a \$0 copay for each Medicare-covered group therapy visit.</p>

Section 1.5 – 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.**

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. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug List to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Member Services for more information.

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 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.” The information below shows the changes 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.)

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you. Call Member Services for more information.

Important Message About What You Pay for Insulin - You won’t pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it’s on.

Changes to the Deductible Stage

Stage	2022 (this year)	2023 (next year)
Stage 1: Yearly Deductible Stage	Part D benefits are <u>not</u> covered.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2022 (this year)	2023 (next year)
<p>Stage 2: 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.</p> <p>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>Part D benefits are <u>not</u> covered.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1 (Preferred Generic): <i>Standard cost sharing:</i> You pay \$3 copay per prescription. <i>Preferred cost sharing:</i> You pay \$0 copay per prescription.</p> <p>Tier 2 (Generic): <i>Standard cost sharing:</i> You pay \$15 copay per prescription. <i>Preferred cost sharing:</i> You pay \$0 copay per prescription.</p> <p>Tier 3 (Preferred Brand): <i>Standard cost sharing:</i> You pay \$45 copay per prescription. <i>Preferred cost sharing:</i> You pay \$40 copay per prescription.</p> <p>Tier 4 (Non-Preferred Drug): <i>Standard cost sharing:</i> You pay \$90 copay per prescription. <i>Preferred cost sharing:</i> You pay \$80 copay per prescription.</p>

Stage	2022 (this year)	2023 (next year)
Stage 2: Initial Coverage Stage (continued)	Part D benefits are <u>not</u> covered.	<p>Tier 5 (Specialty Tier): <i>Standard cost sharing:</i> You pay 31% coinsurance. <i>Preferred cost sharing:</i> You pay 31% coinsurance.</p> <p>Tier 6 (Select Care Drugs): <i>Standard cost sharing:</i> You pay \$0 copay. <i>Preferred cost sharing:</i> You pay \$0 copay.</p> <hr/> Once you have paid \$7,400 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

SECTION 2 Administrative Changes

The information below shows the administrative changes for next year.

Description	2022 (this year)	2023 (next year)
Complaints About Part D prescription drugs – Contact Information	Part D benefits are <u>not</u> covered.	KelseyCare Advantage Appeals & Grievances CALL: 1-866-535-8343 TTY: 711 FAX: 713-442-9536 WRITE: KelseyCare Advantage ATTN: Appeals & Grievances P.O. Box 841569 Pearland, TX 77584-9832

Description	2022 (this year)	2023 (next year)
Coverage Decisions, Appeals and Payment Requests for Part D Prescription Drugs – Contact Information	Part D benefits are <u>not</u> covered.	CVS Caremark® Prior Authorization Call: 1-888-970-0914 TTY: 711 Fax: 1-855-633-7673 Write: CVS Caremark® P.O. Box 52000, MC109 Phoenix, AZ 85072-2000
Plan contract number	The contract number for this plan is H0332-808	The contract number for this plan is H0332-812
Prescription Benefit Manager	Part D benefits are <u>not</u> covered.	CVS Caremark® Call: 1-888-970-0914 TTY: 711

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in KelseyCare Advantage Greater Houston Plan (Shell)

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan through Shell, you will automatically stay enrolled in our KelseyCare Advantage Greater Houston Plan (Shell) plan.

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 2023 please call the Shell Benefits Service Center at 1-800-30-SHELL (1-800-307-4355). Representatives are available during business days (excluding most New York Stock Exchange holidays) 7:30 a.m. to 7 p.m. Central Time. You can also visit www.netbenefits.com.

If you do not take any action, you will remain enrolled in your KelseyCare Advantage Greater Houston Plan (Shell) plan.

SECTION 4 Deadline for Changing Plans

If you want to change plans, please contact the KelseyCare Advantage Greater Houston Plan (Shell) at 1-800-30-SHELL (1-800-307-4355). Representatives are available during business

days (excluding most New York Stock Exchange holidays) 7:30 a.m. to 7 p.m. Central Time. You can also visit www.netbenefits.com.

If you do not take any action, you will remain enrolled in your current KelseyCare Advantage Greater Houston Plan (Shell) plan.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Texas, the SHIP is called Health Information Counseling and Advocacy Program (HICAP).

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) at 1-800-252-9240. You can learn more about Health Information Counseling and Advocacy Program (HICAP) by visiting their website (<https://hhs.texas.gov/services/health/medicare>).

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. 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 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Texas has a program called Texas Kidney Health Care 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.
- **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 (THMP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-255-1090.

SECTION 7 Questions?

Section 7.1 – Getting Help from KelseyCare Advantage Greater Houston Plan (Shell)

Questions? We're here to help. Please call Member Services at 713-442-7555 or toll-free at 1-866-534-0556. (TTY only, call 711.) We are available for phone calls 8:00 a.m. to 8:00 p.m. Monday through Friday, local time. Messaging service used weekends, after hours, and on federal holidays.

Read your 2023 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 2023. For details, look in the *2023 Evidence of Coverage* for KelseyCare Advantage Greater Houston Plan (Shell). 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/shell. 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/shell. 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

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read *Medicare & You 2023*

Read the *Medicare & You 2023* handbook. Every fall, this document 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 document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) 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.

We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-866-535-8343. Someone who speaks English/Language can help you. This is a free service.

Tenemos servicios de intérprete gratuitos para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para obtener un intérprete, simplemente llámenos al 1-866-535-8343. Alguien que hable español puede ayudarte. Este es un servicio gratuito.

您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-866-535-8343。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-866-535-8343。我们的中文工作人员很乐意帮助您。这是一项免费服务

Mayroon kaming libreng interpreter serbisyo upang sagutin ang anumang mga katanungan na maaaring mayroon ka tungkol sa aming kalusugan o drug plan. Para makakuha ng interpreter, tawagan lang tayo sa 1-866-535-8343. Makakatulong sa iyo ang isang taong nagsasalita ng Tagalog. Ito ay isang libreng serbisyo.

Nous avons des services d'interprète gratuits pour répondre à toutes vos questions sur notre régime de soins de santé ou d'assurance-médicaments. Pour obtenir un interprète, appelez-nous au 1-866-535-8343. Quelqu'un qui parle Français peut vous aider. Il s'agit d'un service gratuit.

Chúng tôi có dịch vụ thông dịch miễn phí để trả lời bất kỳ câu hỏi nào quý vị có thể có về chương trình sức khỏe hoặc thuốc của chúng tôi. Để có được một thông dịch viên, chỉ cần gọi cho chúng tôi theo số 1-866-535-8343. Một người nói tiếng Việt có thể giúp bạn. Đây là một dịch vụ miễn phí.

Wir haben kostenlose Dolmetscherdienste, um alle Fragen zu beantworten, die Sie zu unserem Gesundheits- oder Drogenplan haben könnten. Um einen Dolmetscher zu bekommen, rufen Sie uns einfach unter 1-866-535-8343 an. Jemand, der Deutsch spricht, kann Ihnen helfen. Dies ist ein kostenloser Service.

우리는 당신이 우리의 건강 또는 약물 계획에 대해 가질 수 있는 질문에 대답 할 수 있는 무료 통역사 서비스를 제공합니다. 통역사를 얻으려면 1-866-535-8343 으로 전화하십시오. 한국어를 구사하는 사람이 당신을 도울 수 있습니다. 이것은 무료 서비스입니다.

У нас есть бесплатные услуги переводчика, чтобы ответить на любые ваши вопросы о нашем плане здоровья или лекарств. Чтобы получить переводчика, просто позвоните нам по телефону 1-866-535-8343. Тот, кто говорит по-русски, может вам помочь. Это бесплатная услуга.

لدينا خدمات الترجمة الفورية المجانية للإجابة على أي أسئلة قد تكون لديكم حول خطتنا الصحية أو الدوائية. للحصول على مترجم فوري، ما عليك سوى الاتصال بنا على 1-866-535-8343 (الهاتف النصي). يمكن لشخص يتحدث العربية مساعدتك. هذه خدمة مجانية.

Abbiamo servizi di interpretariato gratuiti per rispondere a qualsiasi domanda tu possa avere sul nostro piano sanitario o farmacologico. Per ottenere un interprete, basta chiamarci al numero 1-866-535-8343. Qualcuno che parla italiano può aiutarti. Questo è un servizio gratuito.

Temos serviços gratuitos de intérprete para responder a quaisquer perguntas que você possa ter sobre nosso plano de saúde ou drogas. Para conseguir um intérprete, basta nos ligar para 1-866-535-8343. Alguém que fale português pode ajudá-lo. Este é um serviço gratuito.

Nou gen sèvis entèprèt gratis pou reponn nenpòt kesyon ou ka genyen sou sante nou oswa plan dwòg nou. Pou jwenn yon entèprèt, jis rele nou nan 1-866-535-8343. Yon moun ki pale kreyòl ayisyen kapab ede w. Sa a se yon sèvis gratis.

Mamy bezpłatne usługi tłumacza, aby odpowiedzieć na wszelkie pytania dotyczące naszego planu zdrowotnego lub narkotykowego. Aby uzyskać tłumacza, wystarczy zadzwonić do nas pod numer 1-866-535-8343. Ktoś, kto mówi po polsku, może ci pomóc. Jest to bezpłatna usługa.

हमारे पास हमारे स्वास्थ्य या दवा योजना के बारे में आपके किसी भी प्रश्न का उत्तर देने के लिए मुफ्त दुभाषिया सेवाएं हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-866-535-8343 पर कॉल करें। हिंदी बोलने वाला कोई व्यक्ति आपकी मदद कर सकता है। यह एक निशुल्क सेवा है।

無料の通訳サービスがあり、健康や薬物計画に関するご質問にお答えします。通訳を依頼するには、1-866-535-8343までお電話ください。日本語を話す人が助けてくれます。これは無料のサービスです。

METHOD	KelseyCare Advantage Member Services - Contact Information
CALL	1-866-535-8343 Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 – March 31. From April 1 – September 30, Monday through Friday, hours are 8:00 a.m. to 8:00 p.m. local time. Messaging service used weekends, 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 8:00 p.m. local time, seven days a week, from October 1 – March 31. From April 1 – September 30, Monday through Friday, hours are 8:00 a.m. to 8:00 p.m. local time. Messaging service used weekends, after hours and on federal holidays.
FAX	713-442-5450
WRITE	KelseyCare Advantage ATTN: Member Services P.O. Box 841569 Pearland, TX 77584-9832
WEBSITE	www.kelseycareadvantage.com

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	Health Information Counseling and Advocacy Program (HICAP) (Texas' SHIP) - Contact Information
CALL	1-800-252-9240
TTY	1-800-735-2989 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	701 West 51st Street MC: W352 Austin, TX 78751
WEBSITE	https://hhs.texas.gov/services/health/medicare

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