



# 2022 Annual Notice of Changes

The Rx+Choice (HMO-POS) plan is now called **Gold Freedom (HMO-POS)**

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1-866-535-8343 (TTY: 711) | [www.KelseyCareAdvantage.com](http://www.KelseyCareAdvantage.com)

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# **KelseyCare Advantage Gold Freedom (HMO-POS) offered by KS Plan Administrators, LLC**

## **Annual Notice of Changes for 2022**

You are currently enrolled as a member of KelseyCare Advantage Rx+Choice. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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

#### **1. ASK: Which changes apply to you**

- Check the changes to our benefits and costs to see if they affect you.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Sections 2.1 and 2.5 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 2022 Drug List and look in Section 2.6 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), and click the "dashboards" link in the middle of the second Note toward the bottom of the page. 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 2.3 for information about our *Provider Directory*.
- Think about your overall health care costs.
  - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
  - How much will you spend on your premium and deductibles?
  - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

## 2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area.
  - Use the personalized search feature on the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website.
  - Review the list in the back of your *Medicare & You 2022* handbook.
  - Look in Section 4.2 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, 2021, you will be enrolled in KelseyCare Advantage Gold Freedom.
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

## 4. ENROLL: To change plans, join a plan between **October 15** and **December 7, 2021**

- If you don't join another plan by **December 7, 2021**, you will be enrolled in KelseyCare Advantage Gold Freedom.
- If you join another plan by **December 7, 2021**, your new coverage will start on **January 1, 2022**. 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 713-442-CARE (2273) or toll-free at 1-866-535-8343 for additional information. (TTY users should call 711.) 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.

- This booklet is also available in braille, large print and other alternate formats. Please call Member Services (phone numbers are in Section 8.1 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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### **About KelseyCare Advantage Gold Freedom**

- 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 booklet 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 Gold Freedom.

## Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for KelseyCare Advantage Gold Freedom 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](http://www.kelseycareadvantage.com). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
<b>Monthly plan premium*</b> *Your premium may be higher or lower than this amount. See Section 2.1 for details.	\$77	\$0
<b>Maximum in-network out-of-pocket amount</b> This is the <u>most</u> you will pay out-of-pocket for your in-network covered Part A and Part B services. (See Section 2.2 for details.)	\$3,450	\$3,450
<b>Maximum out-of-network Point of Service (POS) out-of-pocket amount</b> This is the <u>most</u> you will pay out-of-pocket for your out-of-network covered Part A and Part B services received through the POS benefit. (See Section 2.2 for details.)	\$10,000	\$10,000

Cost	2021 (this year)	2022 (next year)
<p><b>Doctor office visits</b></p>	<p><b><u>In-Network:</u></b>            Primary care visits: \$0 copay per visit            Specialist visits: \$25 copay per visit</p> <p><b><u>Out-of-Network:</u></b>            Primary care visits: 50% coinsurance per visit            Specialist visits: 20% coinsurance per visit</p>	<p><b><u>In-Network:</u></b>            Primary care visits: \$0 copay per visit            Specialist visits: \$25 copay per visit</p> <p><b><u>Out-of-Network:</u></b>            Primary care visits: \$10 copay per visit            Specialist visits*: \$35 copay</p> <p>*40% coinsurance for each MD Anderson provider visit</p>
<p><b>Inpatient hospital stays</b>            Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	<p><b><u>In-Network:</u></b>            For Medicare-covered hospital stays:            \$150 copay per day for days 1-4            \$0 copay per day for days 5-90</p> <p>60 lifetime reserve days are covered for \$0 copay per day.</p> <p>Maximum of \$600 per stay</p>	<p><b><u>In-Network:</u></b>            For Medicare-covered hospital stays:            \$375 copay per stay</p> <p>60 lifetime reserve days are covered for \$0 copay per day.</p> <p>Inpatient hospital stays with a confirmed COVID-19 diagnosis will have the \$375 cost-share waived.</p>

Cost	2021 (this year)	2022 (next year)
<b>Inpatient hospital stays (Continued)</b>	<p><b><u>Out-of-Network:</u></b> For Medicare-covered hospital stays:</p> <p>\$1,000 copay for days 1-60 \$250 copay per day for days 61-90 \$500 copay per day for days 91-150</p>	<p><b><u>Out-of-Network:</u></b> For Medicare-covered hospital stays:</p> <p>40% coinsurance per stay</p>
<p><b>Part D prescription drug coverage</b> (See Section 2.6 for details.) (cost for a 30-day supply)</p>	<p><b>Deductible:</b> \$100</p> <p>Deductible only applies to drug Tiers 3, 4, and 5.</p> <p>There is no deductible for Select Insulins. You pay \$30 - \$35 copay for a 30-day supply for Select Insulins.</p> <p><b>Copayment/Coinsurance during the Initial Coverage Stage:</b></p> <p><b>Drug Tier 1:</b> <i>Standard cost-sharing:</i> \$3 copay <i>Preferred cost-sharing:</i> \$0 copay</p> <p><b>Drug Tier 2:</b> <i>Standard cost-sharing:</i> \$10 copay <i>Preferred cost-sharing:</i> \$5 copay</p>	<p><b>Deductible:</b> \$100</p> <p>Deductible only applies to drug Tiers 3, 4, and 5.</p> <p>There is no deductible for Select Insulins. You pay \$30 - \$35 copay for a 30-day supply for Select Insulins.</p> <p><b>Copayment/Coinsurance during the Initial Coverage Stage:</b></p> <p><b>Drug Tier 1:</b> <i>Standard cost-sharing:</i> \$3 copay <i>Preferred cost-sharing:</i> \$0 copay</p> <p><b>Drug Tier 2:</b> <i>Standard cost-sharing:</i> \$15 copay <i>Preferred cost-sharing:</i> \$0 copay</p>

Cost	2021 (this year)	2022 (next year)
<b>Part D prescription drug coverage (Continued)</b>	<b>Drug Tier 3:</b> <i>Standard cost-sharing:</i> \$45 copay \$35 copay for Select Insulins <i>Preferred cost-sharing:</i> \$40 copay \$30 copay for Select Insulins	<b>Drug Tier 3:</b> <i>Standard cost-sharing:</i> \$45 copay \$35 copay for Select Insulins <i>Preferred cost-sharing:</i> \$40 copay \$30 copay for Select Insulins
	<b>Drug Tier 4:</b> <i>Standard cost-sharing:</i> \$90 copay <i>Preferred cost-sharing:</i> \$80 copay	<b>Drug Tier 4:</b> <i>Standard cost-sharing:</i> \$90 copay <i>Preferred cost-sharing:</i> \$80 copay
	<b>Drug Tier 5:</b> <i>Standard cost-sharing:</i> 31% coinsurance <i>Preferred cost-sharing:</i> 31% coinsurance	<b>Drug Tier 5:</b> <i>Standard cost-sharing:</i> 31% coinsurance <i>Preferred cost-sharing:</i> 31% coinsurance



***Annual Notice of Changes for 2022***  
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## SECTION 1 We Are Changing the Plan's Name

On January 1, 2022, our plan name will change from KelseyCare Advantage Rx+Choice to KelseyCare Advantage Gold Freedom.

In December 2021, you will receive a new ID card. Your new ID card will reflect the plan name change from KelseyCare Advantage Rx+Choice to KelseyCare Advantage Gold Freedom.

The only changes to the plan you are enrolled in are listed in the document. You do not need to call member services about the name change.

## SECTION 2 Changes to Benefits and Costs for Next Year

### Section 2.1 – Changes to the Monthly Premium

Cost	2021 (this year)	2022 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$77	\$0
<b>Monthly Premium for Dental Optional Supplemental Benefits</b>	\$32.80	<u>Not</u> available.  See the “Dental services (Comprehensive)” information within the chart in Section 2.4 for benefits added to your Medicare Advantage plan.

- 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 7 regarding “Extra Help” from Medicare.

## Section 2.2 – 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	2021 (this year)	2022 (next year)
<p><b>Maximum in-network out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays) count toward your maximum in-network out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	\$3,450	<p>\$3,450</p> <p>Once you have paid \$3,450 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>
<p><b>Maximum out-of-network Point of Service (POS) out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays) count toward your maximum out-of-network POS out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	\$10,000	<p>\$10,000</p> <p>Once you have paid \$10,000 out-of-pocket for covered out-of-network Part A and Part B services, you will pay nothing for your covered out-of-network Part A and Part B services for the rest of the calendar year.</p>

## Section 2.3 – 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](http://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 2022 *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.

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## Section 2.4 – Changes to the Pharmacy Network

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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](http://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 2022 *Pharmacy Directory* to see which pharmacies are in our network.**

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## Section 2.5 – Changes to Benefits and Costs for Medical Services

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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 *2022 Evidence of Coverage*.

## Opioid treatment program services

Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:

- U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications.
- Dispensing and administration of MAT medications (if applicable)
- Substance use counseling
- Individual and group therapy
- Toxicology testing
- Intake activities
- Periodic assessments

Cost	2021 (this year)	2022 (next year)
<b>Acupuncture for chronic low back pain</b>	<b><u>Out-of-Network</u></b> You pay a 20% coinsurance for each Medicare-covered visit.	<b><u>Out-of-Network</u></b> You pay a \$35 copay for each Medicare-covered visit.
<b>Ambulance Services</b>	<b><u>Out-of-Network:</u></b> You pay a 50% coinsurance for each one-way Medicare-covered ground transportation service.	<b><u>Out-of-Network:</u></b> You pay a \$250 copay for each one-way Medicare-covered ground transportation service.
<b>Chiropractic Services</b>	<b><u>Out-of-Network</u></b> You pay a 20% coinsurance for each Medicare-covered chiropractic visit.	<b><u>Out-of-Network</u></b> You pay a \$35 copay for each Medicare-covered chiropractic visit.

Cost	2021 (this year)	2022 (next year)
<b>Dental Services (Comprehensive)</b>	<u><b>In-Network:</b></u> <u>Not Covered</u>	<p>\$1,500 maximum plan coverage amount for comprehensive and preventive dental services every year.</p> <p><u><b>In-Network</b></u>  You pay a 50% coinsurance for each service.</p> <p><u>Restorative Services (up to 4 total fillings per year)</u></p> <ul style="list-style-type: none"> <li>• Amalgam Filling– one surface (D2140)</li> <li>• Amalgam Filling– two surfaces (D2150)</li> <li>• Amalgam Filling– three surfaces (D21600)</li> <li>• Amalgam Filling– four surfaces (D2161)</li> <li>• Resin-Based Composite– one surface, anterior (D2330)</li> </ul>

Cost	2021 (this year)	2022 (next year)
<b>Dental Services (Comprehensive) (Continued)</b>		<ul style="list-style-type: none"> <li>• Resin-Based Composite—two surfaces, anterior (D2331)</li> <li>• Resin-Based Composite—three surfaces, anterior (D2332)</li> <li>• Resin-Based Composite – four or more surfaces, anterior (D2335)</li> <li>• Resin-Based Composite – one surface, posterior (D2391)</li> <li>• Resin-Based Composite – two surfaces, posterior (D2392)</li> <li>• Resin-Based Composite – three surfaces, posterior (D2393)</li> <li>• Resin-Based Composite – four or more surfaces, posterior (D2394)</li> </ul> <p><u>Periodontic Services</u></p> <ul style="list-style-type: none"> <li>• Periodontal Scaling and Root Planing, per quadrant (D4341): 4 quad every 24 months</li> <li>• Periodontal Scaling and Root Planing, 1-3 teeth (D4342): 4 quad every 24 months</li> <li>• Full Mouth Debridement (D4355): 1 every 12 months</li> <li>• Periodontal Maintenance (D4910): 1 every 6 months</li> </ul>

Cost	2021 (this year)	2022 (next year)
<b>Dental Services (Comprehensive) (Continued)</b>		<u>Prosthodontic Services</u> Adjustments to Dentures (2 per year) <ul style="list-style-type: none"> <li>• Adjust Complete Denture – Maxillary (D5410)</li> <li>• Adjust Complete Denture – Mandibular (D5411)</li> <li>• Adjust Partial Denture – Maxillary (D5421)</li> <li>• Adjust Partial Denture – Mandibular (D5422)</li> </ul> Repairs to Complete Dentures (unlimited up to plan coverage maximum amount) <ul style="list-style-type: none"> <li>• Repair Broken Complete Denture Base – Mandibular (D5511)</li> <li>• Repair Broken Complete Denture Base – Maxillary (D5512)</li> <li>• Repair Missing or Broken Teeth – Complete Denture (D5520)</li> </ul> Repairs to Partial Dentures (unlimited up to plan coverage maximum amount) <ul style="list-style-type: none"> <li>• Repair Resin Denture Base – Mandibular (D5611)</li> <li>• Repair Resin Denture Base – Maxillary (D5612)</li> <li>• Replace Broken Teeth – Per Tooth (D5640)</li> </ul>



Cost	2021 (this year)	2022 (next year)
<b>Dental Services (Comprehensive) (Continued)</b>		<u>Oral and Maxillofacial Surgery Services (unlimited up to plan coverage maximum amount</u> <ul style="list-style-type: none"> <li>• Extraction – Erupted Tooth or Exposed Root (D7140)</li> </ul> <u>Non-routine Services</u> <ul style="list-style-type: none"> <li>• Palliative (emergency) Treatment of Dental Pain (D9110): 1 visit per year</li> </ul>
<b>Excluded Prescription Drugs</b>	<u>Not Covered</u>	Certain excluded drugs are now covered. See Chapter 5 of the Evidence of Coverage for details.
<b>Inpatient Hospital Care</b>	<p><b><u>In-Network:</u></b> For Medicare-covered hospital stays: You pay a \$150 copay per day for days 1-4 \$0 copay per day for days 5-90</p> <p>60 lifetime reserve days are covered for \$0 copay per day. Maximum of \$600 per stay.</p> <p><b><u>Out-of-Network:</u></b> For Medicare-covered hospital stays: You pay a \$1,000 copay for days 1-60 \$250 copay per day for days 61-90 \$500 copay per day for days 91-150</p>	<p><b><u>In-Network:</u></b> For Medicare-covered hospital stays: You pay a \$375 copay per stay.</p> <p>60 lifetime reserve days are covered for \$0 copay per day.</p> <p>Inpatient hospital stays with a confirmed COVID-19 diagnosis will have the \$375 cost-share waived.</p> <p><b><u>Out-of-Network:</u></b> For Medicare-covered hospital stays: You pay a 40% coinsurance per stay.</p>

Cost	2021 (this year)	2022 (next year)
<b>Inpatient Mental Health Care</b>	<p><b><u>In-Network:</u></b> You pay a \$150 copay per day for days 1-4 \$0 copay per day for days 5-90  Maximum of \$600 per stay.</p> <p><b><u>Out-of-Network:</u></b> You pay a \$1,000 copay for days 1-60 \$250 copay per day for days 61-90 \$500 copay per day for days 91-150</p>	<p><b><u>In-Network:</u></b> You pay a \$375 copay per stay.</p> <p><b><u>Out-of-Network:</u></b> You pay a 40% coinsurance per stay.</p>
<b>Meal Benefit</b>	<p><b><u>In-Network:</u></b> <u>Not Covered</u></p>	<p><b><u>In-Network:</u></b> You pay a \$0 copay for up to 2 meals per day for 7 days after discharge from an inpatient stay with a COVID-19 diagnosis. Prior authorization is required.</p>
<b>Optional Supplemental Dental Benefits</b>	<p>Optional supplemental benefits are available for an extra premium.</p>	<p><u>Not available.</u></p> <p>See the “Dental services (Comprehensive)” section within this chart for benefits added to your Medicare Advantage plan.</p>
<b>Outpatient Diagnostic Lab Services</b>	<p><b><u>Out-of-Network:</u></b> You pay a 20% coinsurance for laboratory tests.</p>	<p><b><u>Out-of-Network:</u></b> You pay a \$0 copay at LabCorp or 50% coinsurance at any other provider for laboratory tests.</p>
<b>Outpatient X-rays</b>	<p><b><u>Out-of-Network</u></b> You pay a 20% coinsurance for Medicare-covered outpatient X-rays.</p>	<p><b><u>Out-of-Network</u></b> You pay a \$20 copay for Medicare-covered outpatient X-rays.</p>

Cost	2021 (this year)	2022 (next year)
<b>Outpatient Mental Health Care Services</b>	<p><b><u>Out-of-Network</u></b> You pay a 50% coinsurance for each Medicare-covered individual therapy visit.</p> <p>You pay a 50% coinsurance for each Medicare-covered group therapy visit.</p>	<p><b><u>Out-of-Network</u></b> You pay a \$35 copay for each Medicare-covered individual therapy visit.</p> <p>You pay a \$35 copay for each Medicare-covered group therapy visit.</p>
<b>Outpatient Psychiatrist Services</b>	<p><b><u>Out-of-Network</u></b> You pay a 50% coinsurance for each Medicare-covered individual therapy visit with a psychiatrist.</p> <p>You pay a 50% coinsurance for each Medicare-covered group therapy visit with a psychiatrist.</p>	<p><b><u>Out-of-Network</u></b> You pay a \$35 copay for each Medicare-covered individual therapy visit with a psychiatrist.</p> <p>You pay a \$35 copay for each Medicare-covered group therapy visit with a psychiatrist.</p>
<b>Outpatient Substance Abuse Services</b>	<p><b><u>Out-of-Network:</u></b> You pay a 50% coinsurance for each Medicare-covered individual outpatient substance abuse service.</p> <p>You pay a 50% coinsurance for each Medicare-covered group outpatient substance abuse service.</p>	<p><b><u>Out-of-Network:</u></b> You pay a \$35 copay for each Medicare-covered individual outpatient substance abuse service.</p> <p>You pay a \$35 copay for each Medicare-covered group outpatient substance abuse service.</p>
<b>Over-the-Counter Items</b>	You receive up to \$25 every three months that can be used to purchase approved over-the-counter items at Kelsey Pharmacy locations.	You receive up to \$25 every month that can be used to purchase eligible items from participating locations or through the plan's catalog for delivery to your home.
<b>Physical &amp; Speech Therapy Services</b>	<p><b><u>Out-of-Network:</u></b> You pay a 50% coinsurance for each Medicare-covered physical or speech therapy visit.</p>	<p><b><u>Out-of-Network:</u></b> You pay a \$40 copay for each Medicare-covered physical or speech therapy visit.</p>

Cost	2021 (this year)	2022 (next year)
<b>Podiatry Services</b>	<b><u>Out-of-Network:</u></b> You pay a 20% coinsurance for each Medicare-covered podiatry visit.	<b><u>Out-of-Network:</u></b> You pay a \$35 copay for each Medicare-covered podiatry visit.
<b>Primary Care Physician Visits</b>	<b><u>Out-of-Network</u></b> You pay a 50% coinsurance for each Medicare-covered primary care doctor visit.	<b><u>Out-of-Network</u></b> You pay a \$10 copay for each Medicare-covered primary care doctor visit.
<b>Specialist Visits</b>	<b><u>Out-of-Network</u></b> You pay a 20% coinsurance for each Medicare-covered specialist visit.	<b><u>Out-of-Network</u></b> You pay a \$35 copay for each Medicare-covered specialist* visit.  *You pay 40% coinsurance for each Medicare-covered specialist visit with any MD Anderson provider.
<b>Vision Care</b>	<b><u>In-Network:</u></b> \$75 plan coverage limit for eyewear, glasses and/or contact lenses every year unrelated to post-cataract surgery. Allowance can only be used on one date of service.	<b><u>In-Network:</u></b> \$125 plan coverage limit for eyewear, glasses and/or contact lenses every year unrelated to post-cataract surgery. Allowance can only be used on one date of service.

## Section 2.6 – 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 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 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.” 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](http://www.kelseycareadvantage.com). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

### Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, <b>you pay the full cost</b> of your Tiers 3, 4, and 5 drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$100.</p> <p>During this stage, you pay \$0 copay Preferred cost sharing and \$3 copay Standard cost-sharing for a 30-day supply of drugs on Tier 1, and \$5 copay Preferred cost sharing and \$10 copay Standard cost-sharing for a 30-day supply of drugs on Tier 2, and the full cost of drugs on Tiers 3, 4, and 5 until you have reached the yearly deductible.</p> <p>There is no deductible for KelseyCare Advantage Rx+Choice for Select Insulins. You pay \$30 - \$35 copay for a 30-day supply for Select Insulins.</p>	<p>The deductible is \$100.</p> <p>During this stage, you pay \$0 copay Preferred cost-sharing and \$3 copay Standard cost-sharing for a 30-day supply of drugs on Tier 1, \$0 copay Preferred cost sharing and \$15 copay Standard cost-sharing for a 30-day supply of drugs on Tier 2, and the full cost of drugs on Tiers 3, 4, and 5 until you have reached the yearly deductible.</p> <p>There is no deductible for KelseyCare Advantage Gold Freedom for Select Insulins. You pay \$30 - \$35 copay for a 30-day supply for Select Insulins.</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	2021 (this year)	2022 (next year)
<p><b>Stage 2: Initial Coverage Stage</b> 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 <b>you pay your share of the cost.</b></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>Your cost for a one-month supply at a network pharmacy:</p> <p><b>Tier 1 (Preferred Generic):</b> <i>Standard cost sharing:</i> You pay \$3 copay per prescription. <i>Preferred cost sharing:</i> You pay \$0 copay per prescription.</p> <p><b>Tier 2 (Generic):</b> <i>Standard cost sharing:</i> You pay \$10 copay per prescription. <i>Preferred cost sharing:</i> You pay \$5 copay per prescription.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p><b>Tier 1 (Preferred Generic):</b> <i>Standard cost sharing:</i> You pay \$3 copay per prescription. <i>Preferred cost sharing:</i> You pay \$0 copay per prescription.</p> <p><b>Tier 2 (Generic):</b> <i>Standard cost sharing:</i> You pay \$15 copay per prescription. <i>Preferred cost sharing:</i> You pay \$0 copay per prescription.</p>

Stage	2021 (this year)	2022 (next year)
<b>Stage 2: Initial Coverage Stage (Continued)</b>	<b>Tier 3 (Preferred Brand):</b> <i>Standard cost sharing:</i> You pay \$45 copay per prescription. You pay \$35 copay for Select Insulins per prescription.	<b>Tier 3 (Preferred Brand):</b> <i>Standard cost sharing:</i> You pay \$45 copay per prescription. You pay \$35 copay for Select Insulins per prescription.
	<i>Preferred cost sharing:</i> You pay \$40 copay per prescription. You pay \$30 copay for Select Insulins per prescription.	<i>Preferred cost sharing:</i> You pay \$40 copay per prescription. You pay \$30 copay for Select Insulins per prescription.
	<b>Tier 4 (Non-Preferred Drug):</b> <i>Standard cost sharing:</i> You pay \$90 copay per prescription.	<b>Tier 4 (Non-Preferred Drug):</b> <i>Standard cost sharing:</i> You pay \$90 copay per prescription.
	<i>Preferred cost sharing:</i> You pay \$80 copay per prescription.	<i>Preferred cost sharing:</i> You pay \$80 copay per prescription.
	<b>Tier 5 (Specialty Tier):</b> <i>Standard cost sharing:</i> You pay 31% coinsurance.	<b>Tier 5 (Specialty Tier):</b> <i>Standard cost sharing:</i> You pay 31% coinsurance.
	<i>Preferred cost sharing:</i> You pay 31% coinsurance.	<i>Preferred cost sharing:</i> You pay 31% coinsurance.
<hr/> Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).	<hr/> Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).	



## Changes to the Coverage Gap and Catastrophic Coverage Stages

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

KelseyCare Advantage Gold Freedom offers additional gap coverage for Select Insulins. During the Coverage Gap stage, your out-of-pocket costs for Select Insulins will be \$30 - \$35 copay. For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

## SECTION 3 Administrative Changes

The information below shows the administrative changes for next year.

Description	2021 (this year)	2022 (next year)
<b>Plan Premium</b>	\$77	\$0
<b>Point-of-Service Referrals</b>	Referrals are required for selected POS benefits.	Referrals are <u>not</u> required for POS benefits.
<b>Over-the-counter items</b>	Eligible OTC items available at any KelseyPharmacy.	Eligible items available from participating CVS locations and by ordering online or over the phone through the plan's catalog for delivery to your home via OTC Health Solutions.

## SECTION 4 Deciding Which Plan to Choose

### Section 4.1 – If you want to stay in KelseyCare Advantage Gold Freedom

**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 KelseyCare Advantage Gold Freedom plan.

### Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2022 follow these steps:

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

- You can join a different Medicare health plan timely,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read the *Medicare & You 2022* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2).

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

As a reminder, KS Plan Administrators, LLC offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

#### Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from KelseyCare Advantage Gold Freedom.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from KelseyCare Advantage Gold Freedom.
- 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 8.1 of this booklet).

- – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

## SECTION 5 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2022.

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

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

If you enrolled in a Medicare Advantage plan for January 1, 2022, 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, 2022. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

## SECTION 6 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).

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

## SECTION 7 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 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 (the name and phone numbers for this organization are in Section 6 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 (THMP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-255-1090.

## SECTION 8 Questions?

### Section 8.1 – Getting Help from KelseyCare Advantage Gold Freedom

Questions? We're here to help. Please call Member Services at 713-442-CARE (2273) or toll-free at 1-866-535-8343. (TTY only, call 711.) We are available for phone calls 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.

#### **Read your 2022 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 2022. For details, look in the *2022 Evidence of Coverage* for KelseyCare Advantage Gold Freedom. 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](http://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](http://www.kelseycareadvantage.com). 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).

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## Section 8.2 – Getting Help from Medicare

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To get information directly from Medicare:

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

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

### Visit the Medicare Website

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

### Read *Medicare & You 2022*

You can read the *Medicare & You 2022* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website ([www.medicare.gov](http://www.medicare.gov)) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Method	KelseyCare Advantage Member Services - Contact Information	
Call	<b>1-866-535-8343</b> 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	<b>711</b> 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 11511 Shadow Creek Parkway Pearland, TX 77584	- OR – 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 51 <sup>st</sup> Street MC: W352 Austin, TX 78751
Website	<a href="https://www.tdi.texas.gov/consumer/hicap">https://www.tdi.texas.gov/consumer/hicap</a>

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