2020

Annual Notice of Changes

Treasure Valley Essential
SelectHealth Advantage Essential (HMO) offered by SelectHealth

Annual Notice of Changes for 2020

You are currently enrolled as a member of SelectHealth Advantage Essential. 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.

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, 1.5, and 1.6 for information about benefit and cost changes for our plan.

   □ Check the changes in the booklet to our prescription drug coverage to see if they affect you.
   
   - Will your drugs be covered?
   - Are your drugs in a different tier, with different cost sharing?
   - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
   - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
   - Review the 2020 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 [https://go.medicare.gov/drugprices](https://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 and Pharmacy 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.

- Review the list in the back of your Medicare & You handbook.
- Look in Section 2.2 to learn more about your choices.

Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

3. **CHOOSE**: Decide whether you want to change your plan

- If you want to **keep** SelectHealth Advantage Essential, you don’t need to do anything. You will stay in SelectHealth Advantage Essential.
- 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, 2019**

- If you don’t join another plan by **December 7, 2019**, you will stay in SelectHealth Advantage Essential.
- If you join another plan by **December 7, 2019**, your new coverage will start on **January 1, 2020**.

**Additional Resources**

- Please contact our Member Services number at **1-855-442-9900** (toll-free) for additional information. (TTY users should call **711**) Hours are:
- **October 1 to March 31:** Weekdays 7:00 a.m. to 8:00 p.m., Saturday and Sunday 8:00 a.m. to 8:00 p.m.

- **April 1 to September 30:** Weekdays 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 2:00 p.m., closed Sunday.

Outside of these hours of operation, please leave a message and your call will be returned within one business day.

- This document may be available in an alternate format (e.g., large print). Please contact Member Services at the numbers listed in Section 6.1 of this booklet.

- **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 [https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families](https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

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**About SelectHealth Advantage Essential**

**SelectHealth is an HMO plan sponsor with a Medicare contract. Enrollment in SelectHealth Advantage depends on contract renewal.**

- When this booklet says “we,” “us,” or “our,” it means SelectHealth. When it says “plan” or “our plan,” it means SelectHealth Advantage Essential.

This information is not a complete description of benefits. Call **855-442-9900** (TTY: **711**) for more information.
SelectHealth complies with Federal civil rights laws. We do not discriminate or treat you differently because of your race, color, national origin, age, disability, or sex.

We provide free:

- Aid to those with disabilities to help them communicate with us, such as sign language interpreters and written information in other formats (large print, audio, electronic formats, other).
- Language help for those whose first language is not English, such as Interpreters and member materials written in other languages.

For help, call SelectHealth Member Services at 1-800-538-5038 or SelectHealth Advantage Member Services at 1-855-442-9900 (TTY Users: 711).

If you feel you’ve been treated unfairly, call SelectHealth 504/Civil Rights Coordinator at 1-844-208-9012 (TTY Users: 711) or the Compliance Hotline at 1-800-442-4845 (TTY Users: 711). You may also call the Office for Civil Rights at 1-800-368-1019 (TTY Users: 711).

Language Access Services

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a SelectHealth.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 SelectHealth。

PAUNAWA: Kung nagsasali ka ng Tagalog, maari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa SelectHealth.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số SelectHealth.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. SelectHealth. 번으로 전화해 주십시오.

注意力: 日本語を話される場合、無料の言語支援をご利用いただけます。SelectHealth. まで、お電話にてご連絡ください。

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### Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for SelectHealth Advantage Essential 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 selecthealth.org/medicare. You can also review the separately available *Evidence of Coverage* to see if other benefit or cost changes affect you.

<table>
<thead>
<tr>
<th>Cost</th>
<th>2019 (this year)</th>
<th>2020 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly plan premium</strong>*</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>* Your premium may be higher or</td>
<td></td>
<td></td>
</tr>
<tr>
<td>lower than this amount. See Section 1.1 for details.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Maximum out-of-pocket amount</strong></td>
<td>$6,700</td>
<td>$6,700</td>
</tr>
<tr>
<td>This is the most you will pay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>out-of-pocket for your covered</td>
<td></td>
<td></td>
</tr>
<tr>
<td>services. (See Section 1.2 for details.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Doctor office visits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary care visits: you pay $5 per visit.</td>
<td></td>
<td>Primary care visits: you pay $5 per visit.</td>
</tr>
<tr>
<td>Specialist visits: you pay $50 per visit.</td>
<td></td>
<td>Specialist visits: you pay $50 per visit.</td>
</tr>
<tr>
<td><strong>Inpatient hospital stays</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Days 1-6: you pay $295 per day.</td>
<td></td>
<td>Days 1-6: you pay $295 per day.</td>
</tr>
<tr>
<td>Days 7-90: you pay $0 per day</td>
<td></td>
<td>Days 7-90: you pay $0 per day.</td>
</tr>
<tr>
<td>Additional days: you pay $0 for each additional day.</td>
<td></td>
<td>Additional days: you pay $0 for each additional day.</td>
</tr>
<tr>
<td>Cost</td>
<td>2019 (this year)</td>
<td>2020 (next year)</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Part D prescription drug coverage</strong></td>
<td>Deductible: $150 – Applies only to drugs in Tier 3, Tier 4, and Tier 5.</td>
<td>Deductible: $150 – Applies only to drugs in Tier 3, Tier 4, and Tier 5.</td>
</tr>
<tr>
<td></td>
<td>Copays during the Initial Coverage Stage:</td>
<td>Copays during the Initial Coverage Stage:</td>
</tr>
<tr>
<td></td>
<td>Drug Tier 1: you pay $3 per prescription.</td>
<td>Drug Tier 1: you pay $3 per prescription.</td>
</tr>
<tr>
<td></td>
<td>Drug Tier 2: you pay $15 per prescription.</td>
<td>Drug Tier 2: you pay $15 per prescription.</td>
</tr>
<tr>
<td></td>
<td>Drug Tier 3: you pay $45 per prescription after deductible.</td>
<td>Drug Tier 3: you pay $45 per prescription after deductible.</td>
</tr>
<tr>
<td></td>
<td>Drug Tier 4: you pay $95 per prescription after deductible.</td>
<td>Drug Tier 4: you pay $95 per prescription after deductible.</td>
</tr>
<tr>
<td></td>
<td>Drug Tier 5: you pay 30% per prescription after deductible.</td>
<td>Drug Tier 5: you pay 30% per prescription after deductible.</td>
</tr>
<tr>
<td><strong>Coverage through the gap</strong></td>
<td>Not included in plan.</td>
<td>Coverage through the gap on select generic diabetes drugs on Tier 1 and Tier 2.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Annual Notice of Changes for 2020

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

### Section 1.1 – Changes to the Monthly Premium

<table>
<thead>
<tr>
<th>Cost</th>
<th>2019 (this year)</th>
<th>2020 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly premium</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>(You must also continue to pay your</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicare Part B premium.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Optional supplemental package #1 –</td>
<td>$38 additional</td>
<td>$40 additional</td>
</tr>
<tr>
<td>SelectHealth Dental Comprehensive</td>
<td>monthly premium.</td>
<td>monthly premium.</td>
</tr>
<tr>
<td>monthly premium</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Optional supplemental package #2 –</td>
<td>$43 additional</td>
<td>$45 additional</td>
</tr>
<tr>
<td>SelectHealth Dental Comprehensive Plus</td>
<td>monthly premium.</td>
<td>monthly premium.</td>
</tr>
<tr>
<td>Eyewear monthly premium</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. This limit is called the “maximum out-of-pocket amount.” Once you reach this amount, you generally pay nothing for covered services for the rest of the year.

<table>
<thead>
<tr>
<th>Cost</th>
<th>2019 (this year)</th>
<th>2020 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum out-of-pocket amount</td>
<td>$6,700</td>
<td>$6,700</td>
</tr>
<tr>
<td>Your costs for covered medical</td>
<td></td>
<td></td>
</tr>
<tr>
<td>services (such as copays) count</td>
<td></td>
<td></td>
</tr>
<tr>
<td>toward your maximum out-of-pocket</td>
<td></td>
<td></td>
</tr>
<tr>
<td>amount. Copays for hearing aids and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>your costs for prescription drugs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>do not count toward your maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>out-of-pocket amount.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Once you have paid $6,700 out-of-pocket for covered services, you will pay nothing for your covered 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 and Pharmacy Directory is located on our website at selecthealth.org/medicare. You may also call Member Services for updated provider information or to ask us to mail you a Provider and Pharmacy Directory. Please review the 2020 Provider and Pharmacy Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days’ notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
• If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.

• If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

Section 1.4 – Changes to the Pharmacy Network

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

There are changes to our network of pharmacies for next year. An updated Provider and Pharmacy Directory is located on our website at selecthealth.org/medicare. You may also call Member Services for updated provider information or to ask us to mail you a Provider and Pharmacy Directory. Please review the 2020 Provider and Pharmacy Directory to see which pharmacies are in our network.

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 2020 Evidence of Coverage.

<table>
<thead>
<tr>
<th>Cost</th>
<th>2019 (this year)</th>
<th>2020 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cardiac rehabilitation services</td>
<td>You pay $40 per visit for cardiac rehabilitation and intensive cardiac rehabilitation services.</td>
<td>You pay $10 per visit for cardiac rehabilitation and intensive cardiac rehabilitation services.</td>
</tr>
<tr>
<td>Doctor office visits and select related labs for members with a confirmed diagnosis of diabetes</td>
<td>You pay $5 per visit with your primary care provider.</td>
<td>You pay $0 per visit with your primary care provider.</td>
</tr>
<tr>
<td>Our plan has an enhanced our primary care provider doctor office visit benefit for members who have been diagnosed with diabetes by your in-network provider.</td>
<td>You pay $10 for lab services.</td>
<td>You pay $0 for select diabetes related labs.</td>
</tr>
<tr>
<td>Cost</td>
<td>2019 (this year)</td>
<td>2020 (next year)</td>
</tr>
<tr>
<td>---------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Hearing aids</strong></td>
<td>Tier 1 – Budget: you pay $699 per hearing aid.</td>
<td>Tier 1 – Budget: you pay $699 per hearing aid.</td>
</tr>
<tr>
<td></td>
<td>Tier 2 - Essential: you pay $999 per hearing aid.</td>
<td>Tier 2 – Essential: you pay $999 per hearing aid.</td>
</tr>
<tr>
<td></td>
<td>Tier 3 – Standard: you pay $1,399 per hearing aid.</td>
<td>Tier 3 - Standard: you pay $1,399 per hearing aid.</td>
</tr>
<tr>
<td></td>
<td>Tier 4 - Advanced: you pay $1,899 per hearing aid.</td>
<td>Tier 4 - Advanced: you pay $1,899 per hearing aid.</td>
</tr>
<tr>
<td></td>
<td>Tier 5 - Premium: you pay $2,599 per hearing aid.</td>
<td>Tier 5 - Premium: you pay $2,399 per hearing aid.</td>
</tr>
<tr>
<td><strong>Opioid treatment program services</strong></td>
<td>Not included in plan.</td>
<td>You pay 10% for Medicare-covered Opioid Treatment Program Services which include:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• FDA-approved opioid agonist and antagonist treatment medications and the dispensing and administration of such medications, if applicable.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Substance abuse counseling.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Individual and group therapy.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Toxicology testing.</td>
</tr>
<tr>
<td><strong>Telehealth services for members with a confirmed diagnosis of</strong></td>
<td>You pay $5 per telehealth visit with a primary care provider if you have a confirmed diagnosis of diabetes.</td>
<td>You pay $0 per telehealth visit with a primary care provider if you have a confirmed diagnosis of diabetes.</td>
</tr>
</tbody>
</table>
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 (selecthealth.org/medicare).

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 a drug you are taking is currently covered under a formulary exception you will need to request to renew the formulary exception in advance for next year. When you renew your request we will give you an answer within 72 hours after we receive the request (or your prescriber’s supporting statement). If we approve your request, we will authorize the coverage before the beginning of the next year.

If you and your provider want to ask to continue your exception, Chapter 9, Section 6.4 of the Evidence of Coverage tells what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly. Or you can contact our Member Services department and we will help you submit the request.

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules.
When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about changes we may make to the Drug List, see Chapter 5, Section 6 of the *Evidence of Coverage*.)

### Changes to Prescription Drug Costs

*Note: If you are in a program that helps pay for your drugs (“Extra Help”), the information about costs for Part D prescription drugs may not apply to you.* We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and haven’t received this insert by September 30, please call Member Services and ask for the “LIS Rider.” Phone numbers for Member Services are in Section 6.1 of this booklet.

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 separately mailed *Evidence of Coverage*.)

### Changes to the Deductible Stage

<table>
<thead>
<tr>
<th>Stage</th>
<th>2019 (this year)</th>
<th>2020 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Stage 1: Yearly Deductible Stage</strong></td>
<td>During this stage, <strong>you pay the full cost</strong> of your brand name and specialty drugs until you have reached the yearly deductible.</td>
<td>The deductible is $150.</td>
</tr>
<tr>
<td></td>
<td>During this stage, you pay $3 or $15 cost-sharing for drugs on the generic or preferred generic tiers and the full cost of drugs on preferred brand name, non-preferred brand name, or specialty drugs tiers until you have reached the yearly deductible.</td>
<td>During this stage, you pay $3 or $15 cost-sharing for drugs on the generic or preferred generic tiers and the full cost of drugs on preferred brand name, non-preferred brand name, or specialty drugs tiers until you have reached the yearly deductible.</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Stage</th>
<th>2019 (this year)</th>
<th>2020 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Stage 2: Initial Coverage Stage</em></td>
<td>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</td>
<td>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</td>
</tr>
<tr>
<td></td>
<td><strong>Tier 1 – Preferred Generic Drugs:</strong> You pay $3 per prescription.</td>
<td><strong>Tier 1 – Preferred Generic Drugs:</strong> You pay $3 per prescription.</td>
</tr>
<tr>
<td></td>
<td><strong>Tier 2 – Generic Drugs:</strong> You pay $15 per prescription.</td>
<td><strong>Tier 2 – Generic Drugs:</strong> You pay $15 per prescription.</td>
</tr>
<tr>
<td></td>
<td><strong>Tier 3 – Preferred Brand-Name Drugs:</strong> You pay $45 per prescription.</td>
<td><strong>Tier 3 – Preferred Brand-Name Drugs:</strong> You pay $45 per prescription.</td>
</tr>
<tr>
<td></td>
<td><strong>Tier 4 – Non-Preferred Brand-Name Drugs:</strong> You pay $95 per prescription.</td>
<td><strong>Tier 4 – Non-Preferred Brand-Name Drugs:</strong> You pay $95 per prescription.</td>
</tr>
<tr>
<td></td>
<td><strong>Tier 5 – Specialty Drugs:</strong> You pay 30% of the total cost per prescription.</td>
<td><strong>Tier 5 – Specialty Drugs:</strong> You pay 30% of the total cost per prescription.</td>
</tr>
</tbody>
</table>

Once your total drug costs have reached $3,820, you will move to the next stage (the Coverage Gap Stage). Once your total drug costs have reached $4,020, 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. For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your Evidence of Coverage.

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in SelectHealth Advantage Essential

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 stay enrolled as a member of our plan for 2020.

Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2020 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 Medicare & You 2020, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to https://www.medicare.gov and click “Find health & drug plans.” Here, you can find information about costs, coverage, and quality ratings for Medicare plans.

As a reminder, SelectHealth Advantage offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.
Step 2: Change your coverage

- To change to a different Medicare health plan, enroll in the new plan. You will automatically be disenrolled from SelectHealth Advantage Essential.

- To change to Original Medicare with a prescription drug plan, enroll in the new drug plan. You will automatically be disenrolled from SelectHealth Advantage Essential.

- To change to Original Medicare without a prescription drug plan, you must either:
  - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 6.1 of this booklet).
  - Contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from October 15 until December 7. The change will take effect on January 1, 2020.

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, 2020, 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, 2020. For more information, see Chapter 10, Section 2.2 of the Evidence of Coverage.

SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Idaho, the SHIP is called Senior Health Insurance Benefits Advisors (SHIBA).

SHIBA 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. SHIBA 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 SHIBA at 1-800-247-4422. You can learn more about SHIBA by visiting their website (www.doi.idaho.gov/shiba).
SECTION 5 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
  - Your State Medicaid Office (applications).

- **Help from your state’s pharmaceutical assistance program.** Idaho has a program called IDAGAP that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 4 of this booklet).

- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Idaho Department of Health and Welfare. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 208-334-6527.

SECTION 6 Questions?

Section 6.1 – Getting Help from SelectHealth Advantage Essential

Questions? We’re here to help. Please call Member Services at 1-855-442-9900 (toll-free). (TTY only, call 711). We are available for phone calls:

- **October 1 to March 31:** Weekdays 7:00 a.m. to 8:00 p.m., Saturday and Sunday 8:00 a.m. to 8:00 p.m.
- **April 1 to September 30:** Weekdays 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 2:00 p.m., closed Sunday.
Outside of these hours of operation, please leave a message and your call will be returned within one business day. Calls to these numbers are free.

**Read your 2020 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 2020. For details, look in the 2020 Evidence of Coverage for SelectHealth Advantage Essential. 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 selecthealth.org/medicare. You can also review the separately mailed Evidence of Coverage to see if other benefit or cost changes affect you. 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 selecthealth.org/medicare. As a reminder, our website has the most up-to-date information about our provider network (Provider and Pharmacy Directory) and our list of covered drugs (Formulary/Drug List).

**Section 6.2 – Getting Help from Medicare**

To get information directly from Medicare:

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

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

**Visit the Medicare Website**

You can visit the Medicare website (https://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 https://www.medicare.gov and click on “Find health & drug plans”).

**Read Medicare & You 2020**

You can read the Medicare & You 2020 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 (https://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.
IMPORTANT SELECTHEALTH ADVANTAGE INFORMATION

October 1 to March 31:
Weekdays 7:00 a.m. to 8:00 p.m., Saturday and Sunday 8:00 a.m. to 8:00 p.m.

April 1 to September 30:
Weekdays 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 2:00 p.m., closed Sunday.

Outside these hours of operation, please leave a message. Your call will be returned within one business day, or visit selecthealth.org/medicare.

SelectHealth is an HMO, HMO-SNP plan sponsor with a Medicare contract. Enrollment in SelectHealth Advantage depends on contract renewal.