



Independent Health's Medicare Passport Advantage (PPO) *offered by* Independent Health

Annual Notice of Changes for 2024

Important plan information

H3344_C9255_M H3344_005 Passport Advantage PPO



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You are currently enrolled as a member of Independent Health's Medicare Passport Advantage (PPO). Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 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.independenthealth.com/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

- **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.
- 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 2024 "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.

2. **COMPARE:** Learn about other plan choices

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2024* handbook.
- 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, 2023, you will stay in Independent Health's Medicare Passport Advantage (PPO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with Independent Health's Medicare Passport Advantage (PPO).
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- Please contact our Member Services number at 716-250-4401 or 1-800-665-1502 for additional information. (TTY users should call: 711.) Hours are October 1 – March 31: Monday - Sunday, 8 a.m. - 8 p.m. and April 1 - September 30: Monday - Friday, 8 a.m. - 8 p.m. This call is free.
- Verbal translation of written materials is available via free interpreter services. For those with special needs, accessibility to benefit information or alternate formats (e.g., large print) of written materials are available upon request.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Independent Health's Medicare Passport Advantage (PPO)

- Independent Health is a Medicare Advantage organization with a Medicare contract offering HMO, HMO-SNP, HMO-POS and PPO plans. Enrollment in Independent Health depends on contract renewal.
- When this document says “we,” “us,” or “our”, it means Independent Health. When it says “plan” or “our plan,” it means Independent Health's Medicare Passport Advantage (PPO).
- Out-of-network/non-contracted providers are under no obligation to treat Independent Health's Medicare Passport Advantage (PPO) members, except in emergency situations. Please call our Member Services number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Independent Health's Medicare Passport Advantage (PPO) in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	\$99	\$104
<p>Maximum out-of-pocket amounts</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>	<p>From network providers: \$6,900</p> <p>From network and out-of-network providers combined: \$11,300</p>	<p>From network providers: \$7,300</p> <p>From network and out-of-network providers combined: \$12,500</p>
<p>Doctor office visits</p>	<p>In-Network</p> <p>Primary care visits: \$0 copayment per visit</p> <p>Specialist visits: \$35 copayment per visit</p> <p>Out-of-Network</p> <p>Primary care visits: 40% coinsurance per visit</p> <p>Specialist visits: 40% coinsurance per visit</p>	<p>In-Network</p> <p>Primary care visits: \$0 copayment per visit</p> <p>Specialist visits: \$35 copayment per visit</p> <p>Out-of-Network</p> <p>Primary care visits: 40% coinsurance per visit</p> <p>Specialist visits: 40% coinsurance per visit</p>

Cost	2023 (this year)	2024 (next year)
Inpatient hospital stays	<p>In-Network:</p> <p>\$250 copayment per day, Days 1-6</p> <p>\$0 copayment per day, Days 7-90, per benefit period.</p> <p>Unlimited days for Medicare covered stays.</p> <p>\$1,925 annual copayment maximum applies.</p> <p>Out-of-Network:</p> <p>40% coinsurance per stay</p>	<p>In-Network:</p> <p>\$255 copayment per day, Days 1-6</p> <p>\$0 copayment per day, Days 7-90, per benefit period.</p> <p>Unlimited days for Medicare covered stays.</p> <p>\$1,530 annual copayment maximum applies.</p> <p>Out-of-Network:</p> <p>40% coinsurance per stay</p>
<p>Part D prescription drug coverage (See Section 1.5 for details.)</p>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: You pay \$0 per prescription • Drug Tier 2: You pay \$15 per prescription • Drug Tier 3: You pay \$47 per prescription You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 4: You pay 40% of the total cost • Drug Tier 5: You pay 30% of the total cost <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays 	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: You pay \$0 per prescription • Drug Tier 2: You pay \$15 per prescription • Drug Tier 3: You pay \$47 per prescription You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 4: You pay 43% of the total cost You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 5: You pay 30% of the total cost

Cost	2023 (this year)	2024 (next year)
	<p>most of the cost for your covered drugs.</p> <ul style="list-style-type: none"> For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called coinsurance), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs). 	<p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> During this payment stage, the plan pays the full cost for your covered Part D drugs. You may have cost sharing for drugs that are covered under our enhanced benefit.

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$99	\$104
Optional Supplemental Package 1	\$24	Not Applicable
Optional Supplemental Package 2	\$40	Not Applicable

- 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 1.2 – Changes to Your Maximum Out-of-Pocket Amounts

Cost	2023 (this year)	2024 (next year)
In-network maximum out-of-pocket amount Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$6,900	\$7,300 Once you have paid \$7,300 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.

Cost	2023 (this year)	2024 (next year)
<p>Combined maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium and costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>	<p>\$11,300</p>	<p>\$12,500</p> <p>Once you have paid \$12,500 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or out-of-network providers for the rest of the calendar year.</p>

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. These limits are called the maximum out-of-pocket amounts. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at www.IndependentHealth.com/Medicare. You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 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 2024 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	2023 (this year)	2024 (next year)
Additional Telehealth Services	<p>In-Network and Out-of-Network:</p> <p>You pay a \$60 copay for additional telehealth services for urgent care.</p>	<p>In-Network and Out-of-Network:</p> <p>You pay a \$55 copay for additional telehealth services for urgent care.</p>
Chiropractic Services	<p>In-Network:</p> <p>You pay a \$20 copay for this benefit.</p> <p>Out-of-Network:</p> <p>You pay a 40% coinsurance for this benefit.</p>	<p>In-Network:</p> <p>You pay a \$15 copay for this benefit.</p> <p>Out-of-Network:</p> <p>You pay a 40% coinsurance for this benefit.</p>
Chiropractic Services - Evaluation and Management Services	<p>This service is not covered.</p>	<p>In-Network:</p> <p>You pay a \$15 copay for certain chiropractic evaluation and management services.</p> <p>Out-of-Network:</p> <p>You pay a 40% coinsurance for certain chiropractic evaluation and management services.</p>

Cost	2023 (this year)	2024 (next year)
<p>Chronic Condition Management Personal Emergency Response System</p>	<p>In-Network: Members with certain chronic conditions and who participate in our Care For You program are eligible for a Personal Emergency Response System through NationsResponse in partnership with ADT for \$0 copay.</p> <p>Out-of-Network: You must use NationsResponse for this benefit.</p>	<p>In-Network and Out-of-Network: This benefit is not covered.</p>
<p>Dental Services</p>	<p>In-Network: Administered by LIBERTY Dental You pay nothing for preventive dental services. Oral exams: 2 per calendar year Cleanings; 2 per calendar year Fluoride treatment: 2 per calendar year Bitewing x-ray: 2 per calendar year Full mouth x-ray: 1 every 36 months Comprehensive dental services available through an optional supplemental benefit for an additional premium.</p> <p>Out-of-Network: You pay \$0 copay for preventive dental services. You will be covered up to</p>	<p>In-Network: Administered by LIBERTY Dental You pay nothing for preventive dental services. You pay 50% coinsurance for comprehensive dental services. There is a \$1,000 maximum plan allowance for preventive and comprehensive services combined Every Year. Oral exams: 1 every 6 months Cleanings: 1 every 6 months Fluoride treatment: 1 every 6 months Bitewing x-ray: 2 per calendar year Full mouth x-ray: 1 every 36 months</p>

Cost

2023 (this year)

2024 (next year)

the In-Network contractual payment amount for out-of-network services. Balance billing may apply.

Additional optional supplemental dental packages are not offered.

Out-of-Network:

You pay nothing for preventive dental services. You pay 50% coinsurance for comprehensive dental services.

There is a \$1,000 maximum plan allowance for preventive and comprehensive services combined with In-Network dental Every Year.

You will be covered up to the In-Network contractual payment amount for out-of-network services. Balance billing may apply.

Emergency Care

In-Network and Out-of-Network:

You pay a \$95 copay for this benefit.

In-Network and Out-of-Network:

You pay a \$100 copay for this benefit.

Cost	2023 (this year)	2024 (next year)
Health Education	<p>In-Network:</p> <p>You pay a \$10 copay for certain community-based health and fitness education classes.</p> <p>You pay a \$0 copay for all other Health Education services.</p> <p>Out-of-Network:</p> <p>Must use our community-based providers.</p>	<p>In-Network:</p> <p>You pay a \$20 copay for certain community-based health and fitness education classes.</p> <p>You pay a \$0 copay for all other Health Education services.</p> <p>Out-of-Network:</p> <p>Must use our community-based providers.</p>
Inpatient Hospital	<p>In Network:</p> <p>You pay a \$250 copayment for days 1-6.</p> <p>You pay a \$0 copayment for days 7-90.</p> <p>Unlimited days for Medicare-covered stays.</p> <p>There is a \$1925 out-of-pocket limit Every year.</p> <p>Out-of-Network:</p> <p>You pay a 40% coinsurance per stay.</p>	<p>In Network:</p> <p>You pay a \$255 copayment for days 1-6.</p> <p>You pay a \$0 copayment for days 7-90.</p> <p>Unlimited days for a Medicare-covered stay.</p> <p>There is a \$1530 out-of-pocket limit Every Year.</p> <p>Out-of-Network:</p> <p>You pay a 40% coinsurance per stay.</p>

Cost	2023 (this year)	2024 (next year)
Inpatient Medical Rehab	<p>In Network:</p> <p>You pay a \$250 copayment for days 1-6. You pay a \$0 copayment for days 7-90.</p> <p>Out-of-Network:</p> <p>You pay a 40% coinsurance per stay.</p>	<p>In Network:</p> <p>You pay a \$255 copayment for days 1-6. You pay a \$0 copayment for days 7-90.</p> <p>Out-of-Network:</p> <p>You pay a 40% coinsurance per stay.</p>
Medicare Part B Prescription Drugs	<p>In-Network:</p> <p>You pay a 20% coinsurance for Medicare Part B Drugs.</p> <p>Out-of-Network:</p> <p>You pay a 40% coinsurance for this benefit.</p>	<p>In-Network:</p> <p>You pay \$35 copay for insulin used with an insulin pump. You pay a 0% - 20% coinsurance all other Part B drugs.</p> <p>Out-of-Network:</p> <p>You pay a 40% coinsurance for this benefit.</p>
Observation Services	<p>In-Network:</p> <p>You pay a \$250 copay for this benefit.</p> <p>Out-of-Network:</p> <p>You pay a 40% coinsurance for this benefit.</p>	<p>In-Network:</p> <p>You pay a \$255 copay for this benefit.</p> <p>Out-of-Network:</p> <p>You pay a 40% coinsurance for this benefit.</p>

Cost	2023 (this year)	2024 (next year)
Skilled Nursing Facility (SNF) Medicare-covered stay	<p>In Network: You pay a \$0 copay for days 1-20. You pay a \$196 copay for days 21-100.</p> <p>Out-of-Network: You pay a 40% coinsurance per stay.</p>	<p>In Network: You pay a \$0 copay for days 1-20. You pay a \$203 copay for days 21-100.</p> <p>Out-of-Network: You pay a 40% coinsurance per stay.</p>
Urgently Needed Services	<p>In-Network and Out-of-Network: You pay a \$60 copay for this benefit.</p>	<p>In-Network and Out-of-Network: You pay a \$55 copay for this benefit.</p>
Worldwide Emergency Coverage	<p>In-Network and Out-of-Network: You pay a \$95 copay for this benefit. There is a \$10,000 plan benefit limit per occurrence for unforeseen care.</p>	<p>In-Network and Out-of-Network: You pay a \$100 copay for this benefit. There is a \$10,000 plan benefit limit per occurrence for unforeseen care.</p>
Worldwide Urgent Coverage	<p>In-Network and Out-of-Network: You pay a \$60 copay for this benefit. There is a \$10,000 plan benefit limit per occurrence for unforeseen care.</p>	<p>In-Network and Out-of-Network: You pay a \$55 copay for this benefit. There is a \$10,000 plan benefit limit per occurrence for unforeseen care.</p>

Benefit	2023	2024
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Optional Supplemental Comprehensive Dental Packages	Optional Supplemental Comprehensive Dental packages are available for an additional premium.	Comprehensive Dental is included in the plan for no extra premium. Optional Supplemental Comprehensive Dental packages are not available for purchase. See "Dental Services" in the benefit change chart above.
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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”, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the “Drug List” to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

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 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 you haven’t received this insert by September 30, 2023, 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).

Changes to the Deductible Stage

Stage	2023 (this year)	2024 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Tier 3, 4, and 5 drugs until you have reached the yearly deductible. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.</p>	<p>The deductible is \$150</p> <p>During this stage, you pay \$0 cost sharing for drugs on Tier 1 and \$15 cost sharing for 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>The deductible is \$150</p> <p>During this stage, you pay \$0 cost sharing for drugs on Tier 1 and \$15 cost sharing for drugs on Tier 2 and the full cost of drugs on Tiers 3, 4 and 5 until you have reached the yearly deductible.</p>

Changes to Your Cost sharing in the Initial Coverage Stage

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs for a long-term supply; or for</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1 – Preferred Generic: You pay \$0 per prescription</p> <p>Tier 2 – Generic: You pay \$15 per prescription</p> <p>Tier 3 – Preferred Brand: You pay \$47 per prescription</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1 – Preferred Generic: You pay \$0 per prescription</p> <p>Tier 2 – Generic: You pay \$15 per prescription</p> <p>Tier 3 – Preferred Brand: You pay \$47 per prescription</p>

Stage	2023 (this year)	2024 (next year)
<p>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>Tier 4 – Non-Preferred Brand: You pay 40% of the total cost</p> <p>Tier 5 – Specialty Tier: You pay 30% of the total cost</p> <p>You pay \$35 for select insulins.</p> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>	<p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Tier 4 – Non-Preferred Brand: You pay 43% of the total cost</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Tier 5 – Specialty Tier: You pay 30% of the total cost</p> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p>

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.**

Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs and for excluded drugs that are covered under our enhanced benefit. You may have cost sharing for excluded drugs that are covered under our enhanced benefit.

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

SECTION 2 Administrative Changes

Cost	2023 (this year)	2024 (next year)
<p>Reward and Incentive Programs</p>	<p>Independent Health’s Medicare Rewards Program Complete select preventive services such as annual wellness, flu shot and health risk assessments and earn reward dollars that can be used to purchase over-the-counter or grocery items through NationsOTC. Reward dollars will be applied to your NationsOTC account when Independent Health receives a claim from your doctor after you have a preventive screening or exam. Individual reward eligibility may vary, based on preventive services needed. Annual reward maximum of \$150.</p>	<p>Independent Health’s Medicare Rewards Program Complete select preventive services such as annual wellness, flu shot and health risk assessments and earn reward dollars applied to a retailer gift card of your choice through Tango Card. When an activity is completed, an e-mail will be sent with information on how to redeem your rewards on a gift card of your choice. Multiple retailers are available. Annual Reward maximum of \$100.</p>
<p>Tier 1 Maintenance Drugs</p>	<p>All maintenance drugs are available in a 90-day supply.</p>	<p>Tier 1 maintenance drugs are available in a 100-day supply.</p> <p>All other drugs are available in a 90-day supply. See your formulary for details.</p>

Cost	2023 (this year)	2024 (next year)
MultiPlan Network	All providers outside of Independent Health’s service area will have an out-of-network cost share.	When a member sees a MultiPlan provider outside of Independent Health’s service area, they will have the in-network cost share.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Independent Health's Medicare Passport Advantage (PPO)

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 Independent Health's Medicare Passport Advantage (PPO).

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 plans for 2024 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- – *OR* – You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 6.2).

As a reminder, Independent Health Benefits Corporation 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 Independent Health's Medicare Passport Advantage (PPO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Independent Health's Medicare Passport Advantage (PPO).
- 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 so.
 - – *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 4 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, 2024.

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

In certain situations, changes are also allowed at other times of the year. Examples include 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.

If you enrolled in a Medicare Advantage Plan for January 1, 2024, 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, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Note: If you're in a drug management program, you may not be able to change plans.

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 New York, the SHIP is called Health Insurance Information, Counseling and Assistance Program (HIICAP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. HIICAP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call HIICAP at 1-800-701-0501. You can learn more about HIICAP by visiting their website (www.aging.ny.gov).

SECTION 6 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. 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.** New York has a program called New York State Elderly Pharmaceutical Insurance Coverage Program (EPIC) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
- **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 New

York State Department of Health. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call:
HIV Uninsured Care Programs
Empire Station
P.O. Box 2052
Albany, NY 12220-0052
1-800-542-2437 or adap@health.ny.gov.

SECTION 7 Questions?

Section 7.1 – Getting Help from Independent Health's Medicare Passport Advantage (PPO)

Questions? We're here to help. Please call Member Services at 1-800-665-1502 or 716-250-4401. (TTY only, call 711). We are available for phone calls:

Hours of operation (Eastern time)

October 1 – March 31: Monday - Sunday, 8 a.m. - 8 p.m.

April 1 - September 30: Monday - Friday, 8 a.m. - 8 p.m.

Calls to these numbers are free.

Read your 2024 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 2024. For details, look in the *2024 Evidence of Coverage* for Independent Health's Medicare Passport Advantage (PPO). 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.IndependentHealth.com/Medicare. 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.IndependentHealth.com/Medicare. As a reminder, our website has the most up-to-date information about our provider network (*Physician/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 2024*

Read the *Medicare & You 2024* 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.

INDEPENDENT HEALTH'S

Evidence of Coverage (EOC)

Your EOC will not be mailed to you this year. Your EOC will be available no later than October 15th. You can access your EOC one of three ways.

1. Visit [IndependentHealth.com/Medicare](https://www.independenthealth.com/medicare) and click on “2024 Medicare Plans”

- Refer to the front of your Annual Notice of Change (ANOC) booklet to find the name of your plan.
- Find your plan name and click “Learn More”.
- Under “Plan Details” click on “Annual Notice of Change/Evidence of Coverage.”

You can download and save the document or print a copy for your records.

2. Create a secure account to view your EOC online:

- Visit [IndependentHealth.com/Register](https://www.independenthealth.com/register).
- Have your member ID card handy during setup, as you will need to provide your member ID number to register.
- Choose a username and password – and then use it to sign into your account whenever you visit us online.
- Once you have registered and logged in, click on “Documents” to view your ANOC and EOC.

Plus, once you have registered, you can select **Go Paperless** to receive your ANOC and EOC electronically moving forward, instead of receiving them in the mail. To let us know you would like to go paperless, follow these steps:

- Once you are logged in to your online account, select “Manage Preferences” from the “Go Paperless” section on your account home.
- Under “Paperless Preferences” select “Electronic”.

Please note that you always have the option to change your preferences in the future.

3. If you prefer to receive a copy of your EOC by mail, please contact Customer Service:

(716)250-4401 or 1-800-665-1502 (TTY users call 711)

October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m.

April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m.

Or email us at: medicareservice@servicing.independenthealth.com



INDEPENDENT HEALTH'S

Medicare Advantage Provider Directories and Prescription Drug Formularies

At Independent Health, we're dedicated to helping you get the right care, at the right time, and in the right setting. That's why we offer a comprehensive network of health care providers, giving you choice and flexibility as to where you receive care.

To help you understand who participates in our network, we've compiled the names of our health care providers and wellness partners into the following directories and listings:

- Independent Health's Medicare Advantage Physician/Provider Directory
- Independent Health's Medicare Advantage Pharmacy Directory
- Liberty Dental® Dental Directory (for routine/preventive dental providers)
- EyeMed® "Insight Network" Directory (for routine/refractive eye exam providers)
- SilverSneakers® Fitness Program participating facility listing
- Start Hearing participating network provider listing
- Independent Health's Medicare Advantage Part D Formulary (Drug List)

All of this information is available online at www.independenthealth.com/Medicare.

If you prefer to receive a copy by mail, please contact Customer Service:

PHONE: (716) 250-4401 or 1-800-665-1502; (TTY users call 711)

October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m.

April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m.

EMAIL: medicareservice@servicing.independenthealth.com

For the most up-to-date information on our provider listings, call Customer Service or use our "Find a Doctor" tool online at www.independenthealth.com/findadoc. This tool gives you the option to search for providers or facilities by name, location or specialty, and print your results.



If you have a question about covered drugs, please call 1-800-665-1502 or visit www.independenthealth.com/MedicareFormularies to access our online formulary. If you would like a formulary mailed to you, you may call the number above, request one at the website link provided above, or email medicareservice@servicing.independenthealth.com.

Notice of Nondiscrimination

Discrimination is Against the Law

Independent Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Independent Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Independent Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Independent Health's Customer Service Department. If you believe that Independent Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Independent Health's Customer Service Department, 511 Farber Lakes Drive, Buffalo, NY 14221, 1-800-501-3439, TTY users call 711, fax (716) 635-3504, memberservice@servicing.independenthealth.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Independent Health's Customer Service Department is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Multi-Language Insert

Multi-language Interpreter Services

English: 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 1-800-665-1502. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-665-1502. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 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 1-800-665-1502。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 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 1-800-665-1502。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。

Tagalog: Mayroon kaming libreng serbisyo sa pagsalaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-665-1502. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-665-1502. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-665-1502 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-665-1502. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-665-1502번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-665-1502. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

:Arabic إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-665-1502. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे पास मुद्दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया ा करने के लिए, बस हम 1-800-665-1502 पर फोन कर। कोई भी जो हिंदी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-665-1502. Un nostro incaricato che parla Italiano fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-665-1502. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal ouwa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-665-1502. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-665-1502. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため、無料の通訳サービスがあります。通訳をご用命になるには、1-800-665-1502にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。



Independent Health's Medicare Passport Advantage (PPO) Member Services

Method	Member Services – Contact Information
CALL	<p>1-800-665-1502 or 716-250-4401 Calls to this number are free. Hours of operation (Eastern time): October 1 – March 31: Monday - Sunday, 8 a.m. - 8 p.m. April 1 - September 30: Monday - Friday, 8 a.m. - 8 p.m. After business hours and on Saturdays, Sundays, and holidays please leave a message. Callers should include their name, phone number and the time they called, and a representative will return their call no later than one business day after they leave a message. Member Services also has free language interpreter services available for non-English speakers.</p>
TTY	<p>Call 711 This number is only for people who have difficulties with hearing or speaking. Calls to this number are free. October 1 – March 31: Monday - Sunday, 8 a.m. - 8 p.m. April 1 - September 30: Monday - Friday, 8 a.m. - 8 p.m.</p>
FAX	716-631-1039
WRITE	<p>511 Farber Lakes Drive, Buffalo, NY 14221 medicareservice@servicing.independenthealth.com</p>
WEBSITE	www.independenthealth.com/medicare

New York HIICAP - HIICAP is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Method	Contact Information
CALL	HIICAP Hot Line: 1-800-665-1502
TTY	Dial 711
WRITE	<p>Health Insurance Information, Counseling, and Assistance Program New York State Office for the Aging 2 Empire State Plaza Albany, New York 12223-1251</p>
WEBSITE	www.aging.ny.gov