

BlueMedicare Patriot (PPO) offered by Florida Blue Medicare

Annual Notice of Changes for 2022

You are currently enrolled as a member of BlueMedicare Patriot. 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 1.1, 1.2 and 1.4 for information about benefit and cost changes for our plan.
- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 for information about our *Provider Directory*.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area.
 - Use the personalized search feature on the Medicare Plan Finder at www.medicare.gov/plan-compare website.
 - Review the list in the back of your *Medicare & You 2022* 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 don't join another plan by December 7, 2021, you will be enrolled in BlueMedicare Patriot.
- 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 BlueMedicare Patriot.
- 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 1-800-926-6565 for additional information. (TTY users should call 1-800-955-8770.) Hours are 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 through March 31, except for Thanksgiving and Christmas. From April 1 through September 30, our hours are 8:00 a.m. to 8:00 p.m. local time, Monday through Friday, except for major holidays.
- This information is available in an alternate format, including large print, audio and braille. Please call Member Services at the number listed above if you need plan information in another format.
- **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 BlueMedicare Patriot

- Florida Blue is a PPO Plan with a Medicare contract. Enrollment in Florida Blue depends on contract renewal.
 - When this booklet says "we," "us," or "our," it means Florida Blue Medicare. When it says "plan" or "our plan," it means BlueMedicare Patriot.
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Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for BlueMedicare Patriot 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.floridablue.com/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
Monthly plan premium* (See Section 1.1 for details.)	\$0	\$0
Maximum out-of-pocket amounts 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.)	From network providers: \$5,900 From in-network and out-of-network providers combined: \$10,000	From network providers: \$5,000 From in-network and out-of-network providers combined: \$10,000
Doctor office visits	<u>In-Network:</u> Primary care visits: \$10 copay per visit Specialist visits: \$45 copay per visit <u>Out-of-Network:</u> Primary care visits: 50% of the total cost per visit Specialist visits: 50% of the total cost per visit	<u>In-Network:</u> Primary care visits: \$10 copay per visit Specialist visits: \$45 copay per visit <u>Out-of-Network:</u> Primary care visits: 50% of the total cost per visit Specialist visits: 50% of the total cost per visit
Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	<u>In-Network</u> Days 1-4: \$375 copay per day (per Medicare-covered stay) After the 4 th day, the plan pays 100% of the covered expenses. <u>Out-of-Network</u> 50% of the total cost	<u>In-Network</u> Days 1-4: \$350 copay per day (per Medicare-covered stay) After the 4 th day, the plan pays 100% of the covered expenses. <u>Out-of-Network</u> 50% of the total cost

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2021 (this year)	2022 (next year)
Monthly premium BlueMedicare Patriot will reduce your monthly Medicare Part B premium by up to \$50 . (You must also continue to pay your Medicare Part B premium.)	\$0	\$0

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. 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.

Cost	2021 (this year)	2022 (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.	\$5,900	\$5,000 Once you have paid \$5,000 out-of-pocket for covered Part A and Part B services from network providers, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.
Combined maximum out-of-pocket amount 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.	\$10,000	\$10,000 Once you have paid \$10,000 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 in-network or out-of-network providers for the rest of the calendar year.

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated *Provider Directory* is located on our website at www.floridablue.com/medicare. 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.

Section 1.4 – 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 *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)
Diabetes self-management training, diabetic services and supplies	Prior Authorization is required for certain diabetic supplies and services. Please call Member Services for additional information.	No Authorization Required
Health Education	Health Education is <u>not</u> covered	<u>In- and Out-of-Network</u> meQuilibrium's digital coaching platform delivers clinically validated and highly personalized resilience solutions to help people improve their ability to manage stress and successfully cope with life's challenges. To get started go to FloridaBlue.com/Medicare log in, click on My Health and select HealthyBlue Rewards.
Hearing Services (Additional Hearing Services)	<u>In-Network</u> You pay a \$0 copay for up to 2 hearing aids every year with a maximum benefit allowance of \$350 per ear. NOTE: Hearing aids must be purchased through our participating provider to receive in-network benefits. Member is responsible for any amount after the benefit allowance has been applied. Subject to benefit maximum.	<u>In-Network</u> You pay a \$0 copay for up to 2 hearing aids every year with a maximum benefit allowance of \$500 per ear. NOTE: Hearing aids must be purchased through our participating provider to receive in-network benefits. Member is responsible for any amount after the benefit allowance has been applied. Subject to benefit maximum.
Inpatient Hospital Care	<u>In-Network</u> You pay a \$375 copay per day for days 1-4 (per Medicare-covered stay) You pay a \$0 copay after the 4 th day. The plan pays 100% of the covered expenses.	<u>In-Network</u> You pay a \$350 copay per day for days 1-4 (per Medicare-covered stay) You pay a \$0 after the 4 th day. The plan pays 100% of the covered expenses.

Cost	2021 (this year)	2022 (next year)
Mental Health Specialty Non-Physician	<u>In-Network</u> You pay a \$40 copay for Medicare-Covered Group Sessions You pay a \$40 copay for Medicare-Covered Individual Sessions	<u>In-Network</u> You pay a \$20 copay for Medicare-Covered Group Sessions You pay a \$20 copay for Medicare-Covered Individual Sessions
Opioid Treatment Programs	<u>In-Network</u> You pay a \$40 copay for Opioid Treatment Programs	<u>In-Network</u> You pay a \$20 copay for Opioid Treatment Programs
Outpatient Hospital Services	<u>In-Network</u> You pay a \$350 copay for Outpatient Hospital Services	<u>In-Network</u> You pay a \$300 copay for Outpatient Hospital Services
Outpatient Substance Abuse Services	<u>In-Network</u> You pay a \$40 copay for Medicare-Covered Group Sessions You pay a \$40 copay for Medicare-Covered Individual Sessions	<u>In-Network</u> You pay a \$20 copay for Medicare-Covered Group Sessions You pay a \$20 copay for Medicare-Covered Individual Sessions
Partial Hospitalization (Outpatient Mental Health Sessions)	<u>In-Network</u> You pay a \$40 copay for Partial Hospitalization (Outpatient Mental Health Sessions)	<u>In-Network</u> You pay a \$20 copay for Partial Hospitalization (Outpatient Mental Health Sessions)
Psychiatric Services	<u>In-Network</u> You pay a \$40 copay for Medicare-Covered Group Sessions You pay a \$40 copay for Medicare-Covered Individual Sessions	<u>In-Network</u> You pay a \$20 copay for Medicare-Covered Group Sessions You pay a \$20 copay for Medicare-Covered Individual Sessions
Telehealth	<u>In-Network</u> <ul style="list-style-type: none"> • You pay a \$30 copay for Urgently Needed Services • You pay a \$10 copay for Primary Care Services • You pay a \$40 copay for Occupational Therapy/Physical Therapy/Speech Therapy at a freestanding location 	<u>In-Network</u> <ul style="list-style-type: none"> • You pay a \$30 copay for Urgently Needed Services • You pay a \$10 copay for Primary Care Services • You pay a \$40 copay for Occupational Therapy/Physical Therapy/Speech Therapy at a freestanding location

Cost	2021 (this year)	2022 (next year)
	<ul style="list-style-type: none"> • You pay a \$40 copay for Occupational Therapy/Physical Therapy/Speech Therapy at an outpatient hospital • You pay a \$45 copay for Dermatology Services • You pay a \$40 copay for individual sessions for outpatient Mental Health Specialty Services • You pay a \$40 copay for individual sessions for outpatient Psychiatry Specialty Services • You pay a \$40 copay for Opioid Treatment Program Services • You pay a \$40 copay for individual sessions for outpatient Substance Abuse Specialty Services • You pay a \$0 copay for Diabetes Self-Management Training • You pay a \$0 copay for Dietician Services 	<ul style="list-style-type: none"> • You pay a \$40 copay for Occupational Therapy/Physical Therapy/Speech Therapy at an outpatient hospital • You pay a \$45 copay for Dermatology Services • You pay a \$20 copay for individual sessions for outpatient Mental Health Specialty Services • You pay a \$20 copay for individual sessions for outpatient Psychiatry Specialty Services • You pay a \$20 copay for Opioid Treatment Program Services • You pay a \$20 copay for individual sessions for outpatient Substance Abuse Specialty Services • You pay a \$0 copay for Diabetes Self-Management Training • You pay a \$0 copay for Dietician Services

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in BlueMedicare Patriot

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 BlueMedicare Patriot.

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 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, there may be 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 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 www.medicare.gov/plan-compare. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, Florida Blue 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 BlueMedicare Patriot.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from BlueMedicare Patriot.
- 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).
 - – 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 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, 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 8, 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 8, 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 Florida, the SHIP is called Serving Health Insurance Needs of Elders (SHINE).

SHINE 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. SHINE 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 SHINE at 1-800-963-5337 (TTY users should call 1-800-955-8770). You can learn more about SHINE by visiting their website (www.floridashine.org).

SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“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).
- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance. Call Florida’s ADAP 1-800-352-2437 (TTY: 1-888-503-7118), or mail them at: HIV/AIDS Section, 4052 Bald Cypress Way, Tallahassee, FL 32399. Note: To be eligible for the ADAP operating in your State, 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.
- If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. Call Florida’s ADAP 1-800-352-2437 (TTY: 1-888-503-7118), or mail them at: HIV/AIDS Section, 4052 Bald Cypress Way, Tallahassee, FL 32399.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call Florida’s ADAP directly at 1-800-352-2437 (TTY: 1-888-503-7118), or mail them at: HIV/AIDS Section, 4052 Bald Cypress Way, Tallahassee, FL 32399.

SECTION 6 Questions?

Section 6.1 – Getting Help from BlueMedicare Patriot

Questions? We're here to help. Please call Member Services at 1-800-926-6565. (TTY only, call 1-800-955-8770.) We are available for phone calls 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 through March 31, except for Thanksgiving and Christmas. From April 1 through September 30, our hours are 8:00 a.m. to 8:00 p.m. local time, Monday through Friday, except for major holidays. Calls to these numbers are free.

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 BlueMedicare Patriot. 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.floridablue.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.floridablue.com/medicare. As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*).

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

Read Medicare & You 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) 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.