

Annual Notice of Change 2024

Care N' Care Choice MA-Only (PPO) H6328-005



1-877-374-7993 (TTY 711) October 1 - March 31, 8 a.m. to 8 p.m. CST, seven days a week or April 1 - September 30, 8 a.m. to 8 p.m. CST, Monday through Friday.



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Insurance Company, Inc.

Care N' Care Choice MA-Only (PPO) offered by Care N' Care Insurance Company

Annual Notice of Changes for 2024

You are currently enrolled as a member of *Care N' Care Choice MA-Only (PPO)*. Next year, there will be changes to the plan's costs and benefits. **Please see page 4 for a Summary of Important Costs, including Premium.**

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at www.cnchealthplan.com. You may also call your Customer Experience Team 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.**
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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.
 - Review the changes to Medical care costs (doctor, hospital).
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check to see if your primary care doctors, specialists, hospitals and other providers 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 Care N' Care Choice MA-Only (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 Care N' Care Choice MA-Only (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

- This document is available for free in Spanish. Este documento está disponible de forma gratuita en español.
- Please contact our Customer Experience Team number at 1-877-374-7993 for additional information. (TTY users should call 711.) Hours are October 1 - March 31, 8AM – 8PM Central, 7 days a week; April 1 - September 30, 8AM – 8PM Central, Monday through Friday. This call is free.
- This information is available in a different format, including large print and Spanish. Please call your Customer Experience Team at the number listed above if you need plan information in another format or language.
- **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 Care N' Care Choice MA-Only (PPO)

- Care N' Care Insurance Company, Inc. is an HMO and PPO plan with a Medicare contract. Enrollment in Care N' Care depends on contract renewal.
 - When this document says “we,” “us,” or “our,” it means Care N' Care Insurance Company. When it says “plan” or “our plan,” it means Care N' Care Choice MA-Only (PPO).
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Annual Notice of Changes for 2024
Table of Contents

Summary of Important Costs for 2024 5

SECTION 1 Changes to Benefits and Costs for Next Year 7

 Section 1.1 – Changes to the Monthly Premium..... 7

 Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts 7

 Section 1.3 – Changes to the Provider Network..... 8

 Section 1.4 – Changes to Benefits and Costs for Medical Services 8

SECTION 2 Deciding Which Plan to Choose 19

 Section 2.1 – If you want to stay in Care N' Care Choice MA-Only (PPO)..... 19

 Section 2.2 – If you want to change plans 19

SECTION 3 Deadline for Changing Plans 20

SECTION 4 Programs That Offer Free Counseling about Medicare 20

SECTION 5 Programs That Help Pay for Prescription Drugs..... 21

SECTION 6 Questions? 22

 Section 6.1 – Getting Help from Care N' Care Choice MA-Only (PPO) 22

 Section 6.2 – Getting Help from Medicare 22

Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Care N' Care Choice MA-Only (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 than this amount. See Section 1.1 for details.</p>	\$0	\$0
<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: \$2,500</p> <p>From in-network and out-of-network providers combined: \$5,100</p>	<p>From network providers: \$2,500</p> <p>From in-network and out-of-network providers combined: \$5,100</p>
<p>Doctor office visits</p>	<p><u>In-Network</u> Primary care visits: \$0 Copay per visit Specialist visits: \$10 Copay per visit</p> <p><u>Out-of-Network</u> Primary care visits: \$20 Copay per visit Specialist visits: \$20 Copay per visit</p>	<p><u>In-Network</u> Primary care visits: \$0 per visit Specialist visits: \$10 Copay per visit</p> <p><u>Out-of-Network</u> Primary care visits: \$20 Copay per visit Specialist visits: \$20 Copay per visit</p>
<p>Inpatient hospital stays</p>	<p><u>In-Network</u> You pay a \$50 copay per day for days 1-5. You pay a \$0 copay per day for days 6-90.</p> <p><u>Out-of-Network</u></p>	<p><u>In-Network</u> You pay a \$50 copay per day for days 1-5. You pay a \$0 copay per day for days 6-90.</p> <p><u>Out-of-Network</u></p>

Cost	2023 (this year)	2024 (next year)
	You pay a 10% coinsurance per stay for days 1- 90.	You pay a 10% coinsurance per stay for days 1- 90.

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.)	\$0	\$0
Part B Premium Reduction	Care N' Care will reduce your monthly Part B Premium by \$10 every month	Not offered
Optional Dental Benefit premium	\$25	Not offered (See Dental Services (Routine) in Section 1.4)

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

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.

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 does not count toward your maximum out-of-pocket amount.	\$2,500	\$2,500 Once you have paid \$2,500 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.

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 does not count toward your maximum out-of-pocket amount.</p>	\$5,100	<p>\$5,100</p> <p>Once you have paid \$5,100 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.</p>

Section 1.3 – Changes to the Provider Network

Updated directories are located on our website at www.cnchealthplan.com. You may also call your Customer Experience Team 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.**

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 your Customer Experience Team 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)
Acupuncture (Medicare Covered Benefit Only; Benefit through American Specialty Health)	<p>In-Network:</p> <p>You pay a \$15 copay per visit.</p> <p>Out-of-Network:</p>	<p>In-Network:</p> <p>You pay a \$20 copay per visit.</p> <p>Out-of-Network:</p>

Cost	2023 (this year)	2024 (next year)
	You pay a \$40 copay per visit.	You pay a \$55 copay per visit.
Additional Telehealth Services	<p>In-Network:</p> <p>You pay a \$0 copay per visit for Services by a Primary Care Physician.</p> <p>You pay a \$25 copay per visit for Individual or Group Mental Health Specialty Services.</p> <p>You pay a \$10 copay per visit for Services by a Physician Specialist limited to Allergy & Immunology, Cardiology, Dermatology, Endocrinology, ENT/Otolaryngology, Gynecology, OB/GYN, Infectious Diseases, Nephrology, Neurology, and Ophthalmology.</p> <p>Other Medicare-covered benefits not listed are not covered with Additional Telehealth Services.</p> <p>Out- of -Network: Not Covered</p>	<p>In-Network:</p> <p>You pay a \$0 copay per visit for Services by a Primary Care Physician (including Other Healthcare Professionals functioning as a Primary Care Physician) and Urgently Needed Services.</p> <p>You pay a \$25 copay per visit for Individual or Group Mental Health or Psychiatric Services.</p> <p>You pay a \$10 copay per visit for Services by a Physician Specialist (including Other Healthcare Professionals functioning as a Physician Specialist).</p> <p>Other Medicare-covered benefits not listed are not covered with Additional Telehealth Services.</p> <p>Out- of -Network: Not Covered</p>

Cost	2023 (this year)	2024 (next year)
<p>Dental Services (Medicare-covered services) (disease, injury, or impairment that may affect oral or general health through CNC)</p>	<p>In-Network:</p> <p>You pay a \$0 copay per visit.</p> <p>Out-of-Network:</p> <p>You pay a \$35 copay per visit.</p>	<p>In-Network:</p> <p>You pay a \$0 copay per visit.</p> <p>Out-of-Network:</p> <p>You pay a \$50 copay per visit.</p>
<p>Dental Services (Routine) (Supplemental benefit through DentaQuest)</p>	<p>In-Network:</p> <p>You pay a \$0 copay for routine preventive Dental Services.</p> <p>An optional supplemental benefits dental rider including Comprehensive Dental Services is offered for an additional monthly premium of \$25.</p> <p>Out-of-Network:</p> <p>You pay a \$0 copay for routine preventive Dental Services.</p> <p>An optional supplemental benefits dental rider including Comprehensive Dental Services is offered for an additional monthly premium of \$25.</p>	<p>In-Network:</p> <p>You pay a \$0 copay up to a \$1,000 benefit maximum for combined Preventive and Comprehensive Dental Services. Once the benefit maximum is reached, you pay 100% of the claim cost.</p> <p>The optional supplemental benefit dental rider is <u>not</u> offered.</p> <p>Out-of-Network:</p> <p>You pay a \$0 copay for the in-network allowed amount for combined Preventive and Comprehensive Dental Services up to the benefit maximum of \$1,000. Once the benefit maximum is reached, you pay 100% of claim costs.</p> <p>Out-of-network services are based on the in-network allowed amount. Your provider can charge you the</p>

Cost	2023 (this year)	2024 (next year)
		<p>difference between the allowed amount and the billed amount.</p> <p>The optional supplemental benefit dental rider is <u>not</u> offered.</p> <p><i>Services may require prior authorization.</i></p>
Diabetic Blood Sugar Testing Supplies	<p>In-Network:</p> <p>You pay a \$0 copay to a 20% coinsurance for diabetic blood sugar testing supplies.</p> <p>Out-of-Network:</p> <p>You pay a 30% coinsurance for diabetic blood sugar testing supplies.</p>	<p>In-Network:</p> <p>You pay a \$0 copay for diabetic blood sugar testing supplies.</p> <p>Out-of-Network:</p> <p>You pay a 30% coinsurance for diabetic blood sugar testing supplies.</p>
Diagnostic Procedures and Tests	<p>In-Network:</p> <p>You pay a \$50 copay for a diagnostic colonoscopy. You pay a \$50 copay for a diagnostic mammogram.</p> <p>Out-of-Network:</p> <p>You pay a \$150 copay for a diagnostic colonoscopy.</p>	<p>In-Network:</p> <p>You pay a \$0 copay for a diagnostic colonoscopy. You pay a \$0 copay for a diagnostic mammogram.</p> <p>Out-of-Network:</p> <p>You pay a \$150 copay for a diagnostic colonoscopy.</p>

Cost	2023 (this year)	2024 (next year)
	You pay a \$150 copay for a diagnostic mammogram.	You pay a \$150 copay for a diagnostic mammogram.
Hearing Services - Hearing Aids (Supplemental benefit through TruHearing)	<p>In-Network:</p> <p>You pay \$699 copay per Advanced aid. You pay \$999 copay per Premium aid.</p> <p>Standard aid is <u>not</u> covered.</p> <p>(Benefit limited to one aid per ear per year)</p> <p>Out-of-Network:</p> <p>Not Available Must use a TruHearing provider</p>	<p>In-Network:</p> <p>You pay \$499 copay per Standard aid. You pay \$699 copay per Advanced aid. You pay \$999 copay per Premium aid.</p> <p>(Benefit limited to one aid per ear per year)</p> <p>Out-of-Network:</p> <p>Not Available Must use a TruHearing provider</p>
Hearing Services – Routine Hearing Exams (Supplemental benefit through TruHearing)	<p>In-Network:</p> <p>You pay a \$45 copay per exam (one exam per year).</p> <p>Out-of-Network:</p> <p>Not Available. Must use a TruHearing provider.</p>	<p>In-Network:</p> <p>You pay a \$0 copay per exam (one exam per year).</p> <p>Out-of-Network:</p> <p>Not Available. Must use a TruHearing provider.</p>
Home Health	<p>In-Network:</p>	<p>In-Network:</p> <p>You pay a \$0 copay per visit.</p>

Cost	2023 (this year)	2024 (next year)
	<p>You pay a \$15 copay per visit.</p> <p>Out-of-Network:</p> <p>You pay a \$40 copay per visit.</p> <p><i>Services require prior authorization.</i></p>	<p>Out-of-Network:</p> <p>You pay a \$40 copay per visit.</p> <p><i>Services require prior authorization.</i></p>
<p>Inpatient Hospital Services (Acute)</p>	<p>In-Network:</p> <p>You pay a \$50 copay per day for days 1-5.</p> <p>You pay a \$0 copay per day for days 6-90.</p> <p>You pay a \$0 copay per day for days 91 and beyond (supplemental benefit). *</p> <p>*This in-network non-Medicare covered supplemental benefit is included in your maximum out-of-pocket (MOOP) calculations.</p> <p>Out-of-Network:</p> <p>You pay a 10% coinsurance per stay for days 1-90. You pay a 10% coinsurance per stay for days 91 and beyond (supplemental benefit).*</p>	<p>In-Network:</p> <p>You pay a \$50 copay per day for days 1-5.</p> <p>You pay a \$0 copay per day for days 6-90.</p> <p>You pay a \$0 copay per day for days 91 and beyond (supplemental benefit).</p> <p>Out-of-Network:</p> <p>You pay a 10% coinsurance per stay for days 1-90. You pay a 10% coinsurance per stay for days 91 and beyond (supplemental benefit).</p> <p><i>Services require prior authorization.</i></p>

Cost	2023 (this year)	2024 (next year)
	<p>*This out-of-network non-Medicare covered supplemental benefit is included in your combined in-network and out-of-network maximum out-of-pocket (MOOP) calculation.</p> <p><i>Services require prior authorization.</i></p>	
<p>Inpatient Services in a Psychiatric Hospital</p>	<p>In-Network:</p> <p>You pay a \$1500 copay per stay for days 1-90.</p> <p>Inpatient Services in a Psychiatric Hospital are <u>not</u> covered after 90 days.</p> <p>Out- of -Network:</p> <p>You pay 10% coinsurance per stay for days 1-90.</p> <p><i>Services require prior authorization.</i></p>	<p>In-Network:</p> <p>You pay a \$1500 copay per stay for days 1-90.</p> <p>You pay a \$0 copay per day for days 91 and beyond (supplemental benefit).</p> <p>Out- of -Network:</p> <p>You pay 10% coinsurance per stay for days 1-90.</p> <p>You pay 10% coinsurance per stay for days 91 and beyond (supplemental benefit).</p> <p><i>Services require prior authorization.</i></p>

Cost	2023 (this year)	2024 (next year)
<p>Over-the-Counter (OTC) Items (Benefit through Medline)</p>	<p>In-Network:</p> <p>You pay a \$0 copay for OTC items. You receive \$40 every quarter (3 months) to spend on plan-approved OTC items.</p> <p>Out-of-Network:</p> <p>Not available. Must use a preferred vendor for this benefit.</p>	<p>In-Network:</p> <p>You pay a \$0 copay for OTC items. You receive \$75 every quarter (3 months) to spend on plan-approved OTC items.</p> <p>Out-of-Network:</p> <p>Not available. Must use a preferred vendor for this benefit.</p>
<p>Psychiatric Services Physician (Individual/Group sessions)</p>	<p>In-Network:</p> <p>You pay a \$25 copay per visit.</p> <p>Out-of-Network:</p> <p>You pay a \$50 copay per visit.</p> <p><i>Services require prior authorization.</i></p>	<p>In-Network:</p> <p>You pay a \$25 copay per visit.</p> <p>Out-of-Network:</p> <p>You pay a \$50 copay per visit.</p>
<p>Supervised Exercise Therapy (SET) for Symptomatic Peripheral Artery Disease (PAD) Services</p>	<p>In-Network:</p> <p>You pay a \$0 copay per visit.</p> <p>Out-of-Network:</p> <p>You pay a \$20 copay per visit.</p>	<p>In-Network:</p> <p>You pay a \$10 copay per visit.</p> <p>Out-of-Network:</p>

Cost	2023 (this year)	2024 (next year)
		<p>You pay a \$20 copay per visit.</p>
<p>Texas Health Care at Home</p>	<p>Hospital services in the home allows for certain health care services to be provided outside of a traditional hospital setting and within your home.</p> <p><u>In-Network:</u></p> <p>You pay a \$50 copay for days 1-5. You pay a \$0 copay for days 6-90.</p> <p><u>Out-of-Network:</u></p> <p>You pay a 10% coinsurance per day for days 1-90.</p> <p><i>Services require prior authorization.</i></p>	<p>Medicare covered services under the Texas Health Care at Home benefit design will continue to be provided according to the coverage guidelines established by Medicare. Covered services include "Inpatient Hospital Care" and "Home Health Agency Care". Please see these benefit sections in the Evidence of Coverage for further details.</p> <p><u>In-Network:</u></p> <p>Inpatient Hospital Care: You pay a \$50 copay per day for days 1-5. You pay a \$0 copay per day for days 6-90. You pay a \$0 copay per day for days 91 and beyond (supplemental benefit).</p> <p>Home Health Agency Care: There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered Home Health Agency Care Services.</p> <p><u>Out-of-Network:</u></p>

Cost	2023 (this year)	2024 (next year)
		<p>Inpatient Hospital Care: You pay a 10 % coinsurance per day for days 1-90. You pay a 10% coinsurance per day for days 91 and beyond.</p> <p>Home Health Agency Care: You pay a \$40 copay per visit.</p> <p><i>Services require prior authorization.</i></p>
<p>Vision Care (Supplemental Benefit through EyeMed)</p>	<p>In-Network:</p> <p>You pay a \$0 copay for a routine eye exam. You pay a \$0 copay for prescription eyewear. Your benefit is limited to a \$150 allowance toward the purchase of covered eyewear.</p> <p>Medically necessary contact lenses are <u>not</u> covered.</p> <p>This in-network non-Medicare covered supplemental benefit is included in your maximum out-of-pocket (MOOP) calculations.</p>	<p>In-Network:</p> <p>You pay a \$0 copay for a routine eye exam. You pay a \$0 copay for prescription eyewear. Your benefit is limited to a \$150 allowance toward the purchase of covered eyewear.</p> <p>You pay \$0 copay for Medically necessary contact lenses.</p> <p>Out-of-Network:</p>

Cost	2023 (this year)	2024 (next year)
	<p>Out-of-Network:</p> <p>You pay a \$35 copay for a routine eye exam.</p> <p>You pay a \$30 copay for prescription eyewear. Your benefit is limited to a \$150 maximum reimbursement toward the purchase of covered eyewear.</p> <p>Medically necessary contact lenses are <u>not</u> covered.</p> <p>This out-of-network non-Medicare covered supplemental benefit is included in your combined in-network and out-of-network maximum out-of-pocket (MOOP) calculation.</p>	<p>You have a \$50 maximum reimbursement limit for a routine eye exam.</p> <p>You have a \$150 maximum reimbursement limit toward the purchase of covered eyewear.</p> <p>You have a \$210 maximum reimbursement limit toward the purchase of Medically necessary contact lenses.</p>
X-Ray visits	<p>In-Network:</p> <p>You pay a \$0 copay per visit at any in-network location.</p> <p>Out-of-Network:</p> <p>You pay a \$10 copay per visit.(excluding at an outpatient facility)</p>	<p>In-Network:</p> <p>You pay a \$0 copay per visit.</p> <p>Out-of-Network:</p> <p>You pay a \$25 copay per visit.</p> <p><i>Services may require prior authorization.</i></p>

Cost	2023 (this year)	2024 (next year)
	<p>You pay a \$25 copay per visit at an outpatient facility.</p> <p><i>Services may require prior authorization.</i></p>	

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in Care N' Care Choice MA-Only (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 Care N' Care Choice MA-Only (PPO).

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 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, there may be 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 4), or call Medicare (see Section 6.2).

As a reminder, Care N' Care Insurance Company 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 Care N' Care Choice MA-Only (PPO).

- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Care N' Care Choice MA-Only (PPO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact your Customer Experience Team 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 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, 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.

SECTION 4 Programs That Offer Free Counseling about Medicare

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

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. The Health Information Counseling and Advocacy Program (HICAP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call The Health Information Counseling and Advocacy Program (HICAP) at 1-800-252-9240. You can learn more about the Health Insurance Information Counseling and Advocacy Program (HICAP) by visiting their website (<https://hs.texas.gov/services/health/medicare>).

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. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Texas has a program called Texas Kidney Health Care Program (KHC) and the Texas HIV Medication Program 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.
- **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 through the Texas HIV Medication Program (THMP). **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. The Texas HIV Medication Program (THMP) can be contacted at 1-800-255-1090.

SECTION 6 Questions?

Section 6.1 – Getting Help from Care N' Care Choice MA-Only (PPO)

Questions? We're here to help. Please call Customer Experience Team at 1-877-374-7993. (TTY only, call 711.) We are available October 1 - March 31, 8AM – 8PM Central, 7 days a week; April 1 - September 30, 8AM – 8PM Central, Monday through Friday. 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 Care N' Care Choice MA-Only (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.cnchealthplan.com. You may also call your Customer Experience Team to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.cnchealthplan.com. 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

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.

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 1-877-374-7993 (TTY: 711). 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 1-877-374-7993 (TTY: 711). 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 1-877-374-7993 (TTY: 711)。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 1-877-374-7993 (TTY: 711)。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 pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-877-374-7993 (TTY: 711). 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 1-877-374-7993 (TTY : 711). 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 1-877-374-7993 (TTY: 711) 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 1-877-374-7993 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-877-374-7993 (TTY: 711) 번으로 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 1-877-374-7993 (TTY: 711). 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 [1-xxx-xxx-xxxx] على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-877-374-7993 (TTY: 711). بمساعدتك. هذه خدمة مجانية شخص ما يتحدث العربية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-877-374-7993 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी 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 1-877-374-7993 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: 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 1-877-374-7993 (TTY: 711). 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 oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-877-374-7993 (TTY : 711). 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 1-877-374-7993 (TTY: 711). 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に、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、1-877-374-7993 (TTY: 711)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。