

## Aspire Health Value (HMO) offered by Aspire Health Plan

# Annual Notice of Changes for 2021

You are currently enrolled as a member of Aspire Health Value. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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

### What to do now

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

- Check the changes to our benefits and costs to see if they affect you.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Sections 1.2 and 1.5 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
  - Will your drugs be covered?
  - Are your drugs in a different tier, with different cost-sharing?
  - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
  - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
  - Review the 2021 Drug List and look in Section 1.6 for information about changes to our drug coverage.
  - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit [go.medicare.gov/drugprices](https://www.go.medicare.gov/drugprices). These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.
- Check to see if your doctors and other providers will be in our network next year.
  - Are your doctors, including specialists you see regularly, in our network?

- What about the hospitals or other providers you use?
  - Look in Section 1.3 for information about our Provider Directory.
- Think about your overall health care costs.
- How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
  - How much will you spend on your premium and deductibles?
  - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

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

- Check coverage and costs of plans in your area.
- Use the personalized search feature on the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website.
  - Review the list in the back of your Medicare & You handbook.
  - Look in Section 3.2 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, 2020 you will be enrolled in Aspire Health Value.
- 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, 2020**

- If you don't join another plan by **December 7, 2020**, you will be enrolled in Aspire Health Value.
- If you join another plan by **December 7, 2020**, your new coverage will start on January 1, 2021. 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 (855) 570-1600 for additional information. (TTY users should call 711). Hours are 8 am to 8 pm PT Monday through Friday from April 1 through September 30, and 8 am to 8 pm PT seven days a week for the period of October 1 through March 31 (except certain holidays).

- This document is also available in alternative formats (i.e., large print).
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### **About Aspire Health Value**

- Aspire Health Plan is a Medicare Advantage HMO plan sponsor with a Medicare contract. Enrollment in Aspire Health Plan depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Aspire Health Plan. When it says “plan” or “our plan,” it means Aspire Health Value.

## Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for Aspire Health Value 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.aspirehealthplan.org](http://www.aspirehealthplan.org). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<p><b>Monthly plan premium*</b></p> <p>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	\$32.00	\$52.00
<p><b>Maximum out-of-pocket amount</b></p> <p>This is the <u>most</u> you will pay out-of-pocket for your in-network covered Part A and Part B services. (See Section 1.2 for details.)</p>	\$6,700	\$7,550
<p><b>Doctor office visits</b></p>	<p>Primary care visits: You pay \$12 co-pay per visit</p> <p>Specialist visits: You pay \$35 co-pay per visit</p>	<p>Primary care visits: You pay \$15 co-pay per visit</p> <p>Specialist visits: You pay \$45 co-pay per visit</p>
<p><b>Inpatient hospital stays</b></p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	<p>Days 1-6: You pay \$300 co-pay per day</p> <p>Days 7-90: You pay \$0 co-pay per day</p>	<p>Days 1-6: You pay \$335 co-pay per day</p> <p>Days 7-90: You pay \$0 co-pay per day</p>

Cost	2020 (this year)	2021 (next year)
<p><b>Part D prescription drug coverage</b> (See Section 1.6 for details.)</p>	<p>Deductible: \$435 on brand name and specialty drugs (tiers 2, 3, 4, 5 and 6)</p> <p>Co-payment/Co-insurance during the Initial Coverage Stage:</p> <p>Thirty (30) day <u>retail</u> cost-sharing (in network):</p> <ul style="list-style-type: none"> <li>• <b>Drug Tier 1:</b> \$7</li> <li>• <b>Drug Tier 2:</b> \$14</li> <li>• <b>Drug Tier 3:</b> \$47</li> <li>• <b>Drug Tier 4:</b> \$100</li> <li>• <b>Drug Tier 5:</b> 25%</li> <li>• <b>Drug Tier 6:</b> \$11</li> </ul> <p>Ninety (90) day <u>retail</u> cost-sharing (in-network)</p> <ul style="list-style-type: none"> <li>• <b>Drug Tier 1:</b> \$21</li> <li>• <b>Drug Tier 2:</b> \$42</li> <li>• <b>Drug Tier 3:</b> \$141</li> <li>• <b>Drug Tier 4:</b> \$300</li> <li>• <b>Drug Tier 5:</b> A long-term supply is not available for drugs in Tier 5</li> <li>• <b>Drug Tier 6:</b> \$33</li> </ul>	<p>Deductible: \$445 on brand name and specialty drugs (tiers 3, 4, 5 and 6)</p> <p>Co-payment/Co-insurance during the Initial Coverage Stage:</p> <p>Thirty (30) day <u>retail</u> cost-sharing (in network):</p> <ul style="list-style-type: none"> <li>• <b>Drug Tier 1:</b> \$9</li> <li>• <b>Drug Tier 2:</b> \$18</li> <li>• <b>Drug Tier 3:</b> \$47</li> <li>• <b>Drug Tier 4:</b> \$100</li> <li>• <b>Drug Tier 5:</b> 25%</li> <li>• <b>Drug Tier 6:</b> \$11</li> </ul> <p>Ninety (90) day <u>retail</u> cost-sharing (in-network)</p> <ul style="list-style-type: none"> <li>• <b>Drug Tier 1:</b> \$27</li> <li>• <b>Drug Tier 2:</b> \$54</li> <li>• <b>Drug Tier 3:</b> \$141</li> <li>• <b>Drug Tier 4:</b> \$300</li> <li>• <b>Drug Tier 5:</b> A long-term supply is not available for drugs in Tier 5</li> <li>• <b>Drug Tier 6:</b> \$33</li> </ul>

Cost	2020 (this year)	2021 (next year)
<p><b>Part D prescription drug coverage</b> (See Section 1.6 for details.) <i>Continued</i></p>	<p>Ninety (90) day <u>mail-order</u> cost-sharing (in-network)</p> <ul style="list-style-type: none"> <li>• <b>Drug Tier 1:</b> \$14</li> <li>• <b>Drug Tier 2:</b> \$28</li> <li>• <b>Drug Tier 3:</b> \$94</li> <li>• <b>Drug Tier 4:</b> \$200</li> <li>• <b>Drug Tier 5:</b> A long-term supply is not available for drugs in Tier 5</li> <li>• <b>Drug Tier 6:</b> \$22</li> </ul>	<p>Ninety (90) day <u>mail-order</u> cost-sharing (in-network)</p> <ul style="list-style-type: none"> <li>• <b>Drug Tier 1:</b> \$18</li> <li>• <b>Drug Tier 2:</b> \$36</li> <li>• <b>Drug Tier 3:</b> \$94</li> <li>• <b>Drug Tier 4:</b> \$200</li> <li>• <b>Drug Tier 5:</b> A long-term supply is not available for drugs in Tier 5</li> <li>• <b>Drug Tier 6:</b> \$22</li> </ul>

## **Annual Notice of Changes for 2021 Table of Contents**

<b>Summary of Important Costs for 2021 .....</b>	<b>1</b>
<b>SECTION 1      Changes to Benefits and Costs for Next Year .....</b>	<b>5</b>
Section 1.1 – Changes to the Monthly Premium .....	5
Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount .....	5
Section 1.3 – Changes to the Provider Network .....	6
Section 1.4 – Changes to the Pharmacy Network .....	7
Section 1.5 – Changes to Benefits and Costs for Medical Services .....	7
Section 1.6 – Changes to Part D Prescription Drug Coverage .....	10
<b>SECTION 2      Administrative Changes .....</b>	<b>14</b>
<b>SECTION 3      Deciding Which Plan to Choose.....</b>	<b>14</b>
Section 3.1 – If you want to stay in Aspire Health Value .....	14
Section 3.2 – If you want to change plans .....	14
<b>SECTION 4      Deadline for Changing Plans.....</b>	<b>15</b>
<b>SECTION 5      Programs That Offer Free Counseling about Medicare .....</b>	<b>15</b>
<b>SECTION 6      Programs That Help Pay for Prescription Drugs .....</b>	<b>16</b>
<b>SECTION 7      Questions?.....</b>	<b>16</b>
Section 7.1 – Getting Help from Aspire Health Value.....	16
Section 7.2 – Getting Help from Medicare.....	17

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

### Section 1.1 – Changes to the Monthly Premium

Cost	2020 (this year)	2021 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$32.00	\$52.00
<b>Enhanced Benefits – Option A</b> This optional supplemental benefit includes comprehensive dental coverage and an eyewear benefit, and is available for an additional monthly premium.	\$44.90 in additional premium per month <u>if</u> you choose to enroll in this optional coverage.	\$44.90 in additional premium per month <u>if</u> you choose to enroll in this optional coverage.
<b>Enhanced Benefits – Option B</b> This optional supplemental benefit includes comprehensive dental coverage, an eyewear benefit, a routine hearing exam, a hearing aid benefit, 10 additional one-way rides to in-network appointments, and 14 meals following each inpatient hospital or skilled nursing facility stay and is available for an additional monthly premium.	\$49.90 in additional premium per month <u>if</u> you choose to enroll in this optional coverage.	\$49.90 in additional premium per month <u>if</u> you choose to enroll in this optional coverage.

- 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 6 regarding “Extra Help” from Medicare.

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

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



Cost	2020 (this year)	2021 (next year)
<p><b>Maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	<p>\$6,700 In-network.</p> <p>Once you have paid \$6,700 out-of-pocket for covered services, you will pay nothing for your covered services for the rest of the calendar year.</p>	<p>\$7,550 In-network.</p> <p>Once you have paid \$7,550 out-of-pocket for in-network covered Part A and Part B services, you will pay nothing for your in-network covered Part A and Part B services for the rest of the calendar year.</p>

### 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.aspirehealthplan.org](http://www.aspirehealthplan.org). You may also call Member Services for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2021 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 the Pharmacy Network

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

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at [www.aspirehealthplan.org](http://www.aspirehealthplan.org). You may also call Member Services for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2021 Pharmacy Directory to see which pharmacies are in our network.**

## Section 1.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your *2021 Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<b>Acupuncture for Chronic Low Back Pain</b>	<u>Not covered.</u>	You pay \$0 co-pay for each Medicare-covered visit for chronic low back pain.
<b>Ambulance services via Ground Transportation</b>	You pay \$275 co-pay for Medicare-covered ambulance benefits per one-way trip via ground transportation.	You pay \$300 co-pay for Medicare-covered ambulance benefits per one-way trip via ground transportation.
<b>Ambulance services via Air Transportation</b>	You pay \$275 co-pay for Medicare-covered ambulance benefits per one-way trip via air transportation.	You pay 20% coinsurance for Medicare-covered ambulance benefits per one-way trip via air transportation.

Cost	2020 (this year)	2021 (next year)
<b>Dental Care, Non Routine</b>	You pay \$35 copay for each Medicare-covered non-routine dental visit.	You pay \$45 copay for each Medicare-covered non-routine dental visit.
<b>Diabetic Self-Management Training, Diabetic Services and Supplies</b>	Diabetic testing supplies are not limited to a specific manufacturer.	Diabetic testing supplies limited to manufacturer Abbott Diabetes Care, the maker of FreeStyle and Precision brand products. All other brands will <u>not</u> be covered.
<b>Doctors Office Visits</b>	<p>Primary care visits: You pay \$12 co-pay per visit</p> <p>Specialist visits: You pay \$35 co-pay per visit</p>	<p>Primary care visits: You pay \$15 co-pay per visit</p> <p>Specialist visits: You pay \$45 co-pay per visit</p>
<b>Hearing Services</b>	You pay \$35 co-pay for each Medicare-covered diagnostic hearing exam.	You pay \$45 co-pay for each Medicare-covered diagnostic hearing exam.
<b>Home Infusion Therapy</b>	You pay a 20% co-insurance for each date of service for Medicare-covered home infusion therapy.	This is a new benefit category in the 2021 Evidence of Coverage released by Medicare. You pay a 20% co-insurance for each date of service for Medicare-covered home infusion therapy.
<b>Inpatient Hospital Care</b>	<p>Days 1-6: You pay \$300 co-pay per day</p> <p>Days 7-90: You pay \$0 co-pay per day</p>	<p>Days 1-6: You pay \$335 co-pay per day</p> <p>Days 7-90: You pay \$0 co-pay per day</p>

Cost	2020 (this year)	2021 (next year)
<b>Inpatient Mental Health Care</b>	<p>Days 1-5: You pay \$300 co-pay per day</p> <p>Days 6-90: You pay \$0 co-pay per day</p>	<p>Days 1-5: You pay \$335 co-pay per day</p> <p>Days 6-90: You pay \$0 co-pay per day</p>
<b>Medicare Part B Drugs</b>	You pay \$75 for each Medicare-covered outpatient chemotherapy treatment, per day.	You pay 20% co-insurance for each Medicare-covered outpatient chemotherapy treatment, per day.
<b>Outpatient Diagnostic Tests and Therapeutic Services and Supplies</b>	<p>You pay \$60 co-pay for each Medicare-covered general diagnostic radiology service.</p> <p>You pay \$60 co-pay for each Medicare-covered therapeutic radiology service.</p> <p>You pay \$190 co-pay for each Medicare-covered complex diagnostic radiology service (CT, PET, MRI, MRA, Nuclear Medicine and Angiography).</p>	<p>You pay \$90 co-pay for each Medicare-covered general diagnostic radiology service.</p> <p>You pay 20% co-insurance for each Medicare-covered therapeutic radiology service.</p> <p>You pay \$250 co-pay for each Medicare-covered complex diagnostic radiology service (CT, PET, MRI, MRA, Nuclear Medicine and Angiography).</p>
<b>Outpatient Hospital Observation</b>	You pay \$300 co-pay per stay for Medicare-covered observation services at Medicare-covered facilities and ambulatory surgical centers.	You pay \$335 co-pay per stay for Medicare-covered observation services at Medicare-covered facilities and ambulatory surgical centers.

Cost	2020 (this year)	2021 (next year)
<b>Partial Hospitalization</b>	You pay \$30 co-pay for Medicare-covered services per day.	You pay \$45 co-pay for Medicare-covered services per day.
<b>Podiatry Services</b>	You pay \$35 co-pay for each Medicare-covered visit.	You pay \$45 co-pay for each Medicare-covered visit.
<b>Skilled Nursing Facility</b>	Days 1-20 You pay \$0 co-pay per day  Days 21-100 You pay \$165 co-pay per day	Days 1-20 You pay \$0 co-pay per day  Days 21-100 You pay \$184 co-pay per day
<b>Transportation</b>	Routine transportation services are covered up to four (4) one-way trips per calendar year to routine in-network appointments.	Routine transportation services are covered up to six (6) one-way trips per calendar year to routine in-network appointments.
<b>Vision Care</b>	You pay \$35 co-pay for each Medicare-covered exam to diagnose and treat conditions of the eye (including yearly glaucoma screening).	You pay \$45 co-pay for each Medicare-covered exam to diagnose and treat conditions of the eye (including yearly glaucoma screening).

## Section 1.6 – Changes to Part D Prescription Drug Coverage

### Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

If you are affected by a change in drug coverage, you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. **We encourage current members** to ask for an exception before next year.
  - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call Member Services.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Member Services to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If the plan has granted a formulary exception for a non-formulary medication you are taking in 2020, the formulary exception will expire 12 calendar months from the approval date. If you still need the non-formulary medication after the 12 calendar months have expired, you will need to submit a new formulary exception request prior to the expiration date of your current formulary exception.

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules.

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

### Changes to Prescription Drug Costs

*Note:* If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and haven’t received this insert by September 30, 2020, please call Member Services and ask for the “LIS Rider.”

There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about

your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at [www.aspirehealthplan.org](http://www.aspirehealthplan.org). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

### Changes to the Deductible Stage

Stage	2020 (this year)	2021 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, <b>you pay the full cost</b> of your drugs in tiers 3, 4, 5 and 6 until you have reached the yearly deductible.</p>	<p>The deductible is \$435 for tiers 2, 3, 4, 5 and 6.</p> <p>During this stage, you pay the applicable co-payment for drugs on tiers 1 and the full cost of drugs on tiers 2, 3, 4, 5 and 6 until you have reached the yearly deductible.</p>	<p>The deductible is \$445 for tiers 3, 4, 5 and 6.</p> <p>During this stage, you pay the applicable cost-sharing for drugs on tiers 1 and 2 and the full cost of drugs on tiers 3, 4, 5 and 6 until you have reached the yearly deductible.</p>

### Changes to Your Cost Sharing in the Initial Coverage Stage

To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2020 (this year)	2021 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></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 <b>you pay your share of the cost.</b></p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost-sharing. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p><b>Preferred Generic:</b> You pay \$7 per prescription.</p> <p><b>Generic:</b> You pay \$14 per prescription.</p> <p><b>Preferred Brand:</b> You pay \$47 per prescription.</p> <p><b>Non-Preferred Drug:</b> You pay \$100 per prescription.</p> <p><b>Specialty:</b> You pay 25% of the total cost.</p> <p><b>Select Insulins:</b> You pay \$11 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p><b>Preferred Generic:</b> You pay \$9 per prescription.</p> <p><b>Generic:</b> You pay \$18 per prescription.</p> <p><b>Preferred Brand:</b> You pay \$47 per prescription.</p> <p><b>Non-Preferred Drug:</b> You pay \$100 per prescription.</p> <p><b>Specialty:</b> You pay 25% of the total cost.</p> <p><b>Select Insulins:</b> You pay \$11 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,130, 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.** For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.



## SECTION 2 Administrative Changes

Description	2020 (this year)	2021 (next year)
<b>Non Sufficient or Insufficient Funds Fee</b>	No fee charged when making a payment using EFT or our credit/debit card/e-check payment system and you have non-sufficient or insufficient funds in your account.	If you make a payment using EFT or our credit/debit card/e-check payment system and you have non-sufficient or insufficient funds in your account, you will be charged a \$25 fee per transaction.

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 – If you want to stay in Aspire Health Value

**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 Aspire Health Value plan.

### 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 for 2021 follow these steps:

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

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

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

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

As a reminder, Aspire Health Plan 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 Aspire Health Value.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Aspire Health Value.
- 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 7.1 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 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, 2021.

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

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

If you enrolled in a Medicare Advantage plan for January 1, 2021, 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, 2021. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

## SECTION 5 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 California, the SHIP is called **California Department of Aging's Health Insurance Counseling and Advocacy Program (HICAP)**.

**California Department of Aging's Health Insurance Counseling and Advocacy Program (HICAP)** is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. **California Department of Aging's Health Insurance 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 **California Department of Aging's Health Insurance Counseling and Advocacy Program (HICAP)** at local: 831-655-1334 or toll free: 800-434-0222. You can learn more about **California Department of Aging's Health Insurance Counseling and Advocacy Program (HICAP)** by visiting their website ([https://www.aging.ca.gov/Programs\\_and\\_Services/Medicare\\_Counseling/](https://www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/)).

## SECTION 6 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).
- **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 Monterey County ADAP Office located at 340 Church Street, Salinas, CA 93901. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the ADAP office at 831-975-5016.

## SECTION 7 Questions?

### Section 7.1 – Getting Help from Aspire Health Value

Questions? We’re here to help. Please call Member Services at (855) 570-1600. (TTY only, call 711). We are available for phone calls 8 am to 8 pm PT Monday through Friday from April 1 through September 30, and 8 am to 8 pm PT seven days a week for the period of October 1 through March 31 (except certain holidays). Calls to these numbers are free.

#### **Read your 2021 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 2021. For details, look in the 2021 *Evidence of Coverage* for Aspire Health Value. 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.aspirehealthplan.org](http://www.aspirehealthplan.org). 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.aspirehealthplan.org](http://www.aspirehealthplan.org). As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

---

## 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**

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

### **Read *Medicare & You 2021***

You can read the *Medicare & You 2021* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website ([www.medicare.gov](http://www.medicare.gov)) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.