HealthSpring℠

January 1 - December 31, 2027

EVIDENCE OF COVERAGE

Your Medicare Prescription Drug Coverage as a Member of HealthSpring Assurance Rx (PDP)

This document gives the details of your Medicare drug coverage from January 1 – December 31, 2027. **This is an important legal document. Keep it in a safe place.**

This document explains your benefits and rights. Use this document to understand:

- Your plan premium and cost sharing
- Your drug benefits
- How to file a complaint if you're not satisfied with a service or treatment
- How to contact us
- Other protections required by Medicare law

For questions about this document, please contact Customer Service at 1-800-222-6700. (TTY users should call 711) Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1–September 30.

This plan, HealthSpring Assurance Rx (PDP), is offered by HealthSpring. (When this *Evidence of Coverage* says "we," "us," or "our," it means HealthSpring. When it says "plan" or "our plan," it means HealthSpring Assurance Rx (PDP).)

This document is available for free in Spanish.

This document is available in an alternate format such as braille or large print. Please contact Customer Service at 1-800-222-6700 (TTY 711) for additional information.

Benefits, premiums, deductibles, and/or copayments/coinsurance may change on January 1, 2028.

Our formulary, pharmacy network, and/or provider network may change at any time. You'll get notice about any changes that may affect you at least 30 days in advance.

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CHAPTER 1
Get started as a member

SECTION 1 You're a member of HealthSpring Assurance Rx (PDP)

Section 1.1 You're enrolled in HealthSpring Assurance Rx (PDP), which is a Medicare Drug Plan

You're covered by Original Medicare or another health plan for your health care coverage, and you chose to get your Medicare drug coverage through our plan, HealthSpring Assurance Rx (PDP).

HealthSpring Assurance Rx (PDP) is a Medicare drug plan (PDP). Like all Medicare plans, this Medicare drug plan is approved by Medicare and run by a private company.

Section 1.2 Legal information about the *Evidence of Coverage*

This *Evidence of Coverage* is part of our contract with you about how HealthSpring Assurance Rx (PDP) covers your care. Other parts of this contract include your enrollment form, the *List of Covered Drugs (formulary),* and any notices you get from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called *riders* or *amendments*.

The contract is in effect for the months you're enrolled in HealthSpring Assurance Rx (PDP) between January 1, 2027 and December 31, 2027.

Medicare allows us to make changes to plans that we offer each calendar year. This means we can change the costs and benefits of HealthSpring Assurance Rx (PDP) after December 31, 2027. We can also choose to stop offering the plan in your service area, after December 31, 2027.

Medicare (the Centers for Medicare & Medicaid Services) must approve HealthSpring Assurance Rx (PDP) each year. You can continue to get Medicare coverage as a member of our plan as long as we choose to continue offering our plan and Medicare renews approval of our plan.

SECTION 2 Plan Eligibility Requirements

Section 2.1 Eligibility Requirements

You're eligible for membership in our plan as long as you meet all these conditions:

- You have both Medicare Part A and Medicare Part B
- You live in our geographic service area (described in Section 2.2). People who are incarcerated aren't considered to be living in the geographic service area even if they're physically located in it.
- You're a United States citizen or national, or an eligible noncitizen.

Section 2.2 Plan service area for HealthSpring Assurance Rx (PDP)

HealthSpring Assurance Rx (PDP) is only available to people who live in our plan service area. To stay a member of our plan, you must continue to live in our service area. The service area is described below.

Our service area includes all 50 states. We also offer plans in the District of Columbia and Puerto Rico.

However, there may be cost or other differences between plans we offer in each state. If you move out of state or territory and into a state or territory that is still within our service area, you must call Customer Service at 1-800-222-6700 (TTY users call 711) to update your information.

If you move out of our plan's service area, you can't stay a member of this plan. Please contact Customer Service at 1-800-222-6700 (TTY users call 711) to see if we have a plan in your new area. When you move, you'll have a Special Enrollment Period to either switch to Original Medicare or enroll in a Medicare health or drug plan in your new location.

If you move or change your mailing address, it's also important to call Social Security. Call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

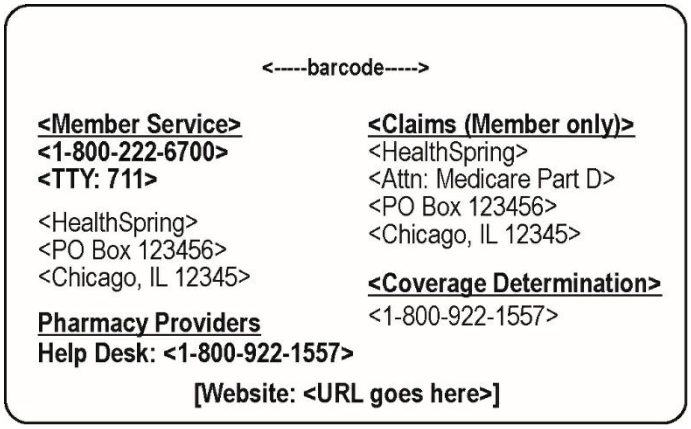
Section 2.3 U.S. citizen or national, or an eligible noncitizen.

You must be a U.S. citizen or national, or an eligible noncitizen to be a member of a Medicare health plan. Medicare (the Centers for Medicare & Medicaid Services) will notify our plan if you're not eligible to stay a member of our plan on this basis. Our plan must disenroll you if you don't meet this requirement.

SECTION 3 Important membership materials

Section 3.1 Our plan membership card

Use your membership card for prescription drugs you get at network pharmacies. You should also show the provider your Medicaid card if you have one. Sample membership card:



Carry your card with you at all times and remember to show your card when you get covered drugs. If our plan membership card is damaged, lost, or stolen, call Customer Service at 1-800-222-6700 (TTY users call 711) right away and we'll send you a new card. You may need to use your red, white, and blue Medicare card to get covered medical care and services under Original Medicare.

Section 3.2 *Pharmacy Directory*

The *Pharmacy Directory* (www.healthspring.com/medicare/member-resources/provider-pharmacy-directories) lists our network pharmacies. **Network pharmacies** are pharmacies that agree to fill covered prescriptions for our plan members. Use the *Pharmacy Directory* to find the network pharmacy you want to use. Go to Chapter 3, Section 2.4 for information on when you can use pharmacies that aren't in our plan's network.

The *Pharmacy Directory* also shows you which pharmacies in our network have preferred cost sharing, which may be lower than the standard cost sharing offered by other network pharmacies for some drugs.

If you don't have a *Pharmacy Directory,* you can ask for a copy from Customer Service at 1-800-222-6700 (TTY users call 711). You can also find this information on our website at www.healthspring.com.

Section 3.3 Drug List (formulary)

Our plan has a *List of Covered Drugs* (also called the Drug List or formulary). It tells which prescription drugs are covered under the Part D benefit included in our plan. The drugs on this list are selected by our plan, with the help of doctors and pharmacists. The Drug List meets all Medicare requirements. Drugs included in negotiated prices under the Medicare Drug Price Negotiation Program will be included on your Drug List unless they have been removed or replaced as described in Chapter 3, Section 6. Medicare approved our plan's Drug List.

The Drug List also tells if there are any rules that restrict coverage for a drug.

We'll give you a copy of the Drug List. The Drug List includes information for the covered drugs most commonly used by our members. However, we also cover additional drugs that aren't included in the Drug List. If one of your drugs isn't listed in the Drug List, visit our website or contact Customer Service at 1-800-222-6700 (TTY users call 711) to find out if we cover it. To get the

most complete and current information about which drugs are covered, visit the plan's website (www.healthspring.com/medicare/member-resources/drug-list-formulary) or call Customer Service at 1-800-222-6700 (TTY users call 711).

SECTION 4 Summary of Important Costs for 2027

	Your Costs in 2027
Monthly plan premium* *Your premium can be higher or lower than this amount. Go to Section 4.1 for details.	**Go to the chart in Section 4.1 of this chapter to find the plan premium for your state.**
Part D drug coverage deductible (Go to Chapter 4 Section 4 for details.)	**$700 except for covered insulin products and most adult Part D vaccines.**
Part D drug coverage (Go to Chapter 4 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	**Go to Chapter 4, Section 5.2 to find the exact cost-sharing amounts in your state.**

Your costs may include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)
- Part D Late Enrollment Penalty (Section 4.3)
- Income Related Monthly Adjusted Amount (Section 4.4)
- Medicare Prescription Payment Plan Amount (Section 4.5)

Section 4.1 Plan Premium

As a member of our plan, you pay a monthly plan premium. The table below shows the monthly plan premium amount for each region we serve.

State	2027 Monthly Premium	State	2027 Monthly Premium
Alabama	$110.40	Nebraska	$117.10
Alaska	$9.30	Nevada	$86.60
Arizona	$9.30	New Hampshire	$14.70
Arkansas	$9.30	New Jersey	$105.80
California	$9.30	New Mexico	$9.30
Colorado	$126.50	New York	$40.50
Connecticut	$158.60	North Carolina	$143.90
Delaware	$14.90	North Dakota	$117.10
Florida	$9.30	Ohio	$15.70
Georgia	$147.30	Oklahoma	$13.60
Hawaii	$36.10	Oregon	$9.30
Idaho	$94.80	Pennsylvania	$98.40
Illinois	$90.90	Puerto Rico	$9.30
Indiana	$122.40	Rhode Island	$158.60
Iowa	$117.10	South Carolina	$15.50

Kansas	$24.50	South Dakota	$117.10
Kentucky	$122.40	Tennessee	$110.40
Louisiana	$14.80	Texas	$98.00
Maine	$14.70	Utah	$94.80
Maryland	$14.90	Vermont	$158.60
Massachusetts	$158.60	Virginia	$141.20
Michigan	$9.30	Washington	$9.30
Minnesota	$117.10	Washington, D.C.	$14.90
Mississippi	$122.50	West Virginia	$98.40
Missouri	$85.10	Wisconsin	$11.40
Montana	$117.10	Wyoming	$117.10

In some situations, our plan premium could be less

There are programs to help people with limited resources pay for their drugs. These include Extra Help and State Pharmaceutical Assistance Programs. Learn more about these programs in Chapter 2, Section 7. If you qualify, enrolling in one of these programs might lower your monthly plan premium.

If you *already* get help from one of these programs, **the information about premiums in this *Evidence of Coverage* may not apply to you**. We sent you a separate document, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs* (also known as the *Low-Income Subsidy Rider* or the *LIS Rider*), which tells you about your drug coverage. If you don't have this insert, please call Customer Service at 1-800-222-6700 (TTY users call 711) and ask for the *LIS Rider*.

Medicare Part B and Part D premiums differ for people with different incomes. If you have questions about these premiums, check your copy of *Medicare & You 2027* handbook, the section called "2027 Medicare Costs." Download a copy from the Medicare website (Medicare.gov/medicare-and-you) or order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.

Section 4.2 Monthly Medicare Part B Premium

Some members are required to pay other Medicare premiums

You must have either Part A and/or Part B to be enrolled in a Part D plan. Although most people do not have to pay for Part A, some do. If you have to pay for Part A, you must also have Part B, and in addition to paying the monthly plan premium, you must continue paying your Medicare premiums to stay a member of our plan.

Section 4.3 Part D Late Enrollment Penalty

Some members are required to pay a Part D **late enrollment penalty.** The Part D late enrollment penalty is an additional premium that must be paid for Part D coverage if at any time after your initial enrollment period is over, there was a period of 63 days or more in a row when you didn't have Part D or other creditable prescription drug coverage. Creditable prescription drug coverage is coverage that meets Medicare's minimum standards since it is expected to pay, on average, at least as much as Medicare's standard drug coverage. The cost of the late enrollment penalty depends on how long you went without Part D or other creditable prescription drug coverage. You'll generally have to pay this penalty for as long as you have Part D coverage.

The Part D late enrollment penalty is added to your monthly premium. When you first enroll in HealthSpring Assurance Rx (PDP), we let you know the amount of the penalty. If you don't pay your Part D late enrollment penalty, you could lose your prescription drug benefits.

You **don't** have to pay the Part D late enrollment penalty if:

- You get Extra Help from Medicare to help pay your drug costs.
- You went less than 63 days in a row without Part D or other creditable coverage.
- You had creditable drug coverage through another source (like a former employer, union, TRICARE, or Veterans Health

Administration (VA). Your insurer or human resources department will tell you each year if your drug coverage is creditable coverage. You may get this information in a letter or in a newsletter from that plan. Keep this information, because you may need it if you join a Medicare drug plan later.

- **Note:** Any letter or notice must state that you had creditable prescription drug coverage that is expected to pay as much as Medicare's standard drug plan pays.
- **Note:** Prescription drug discount cards, free clinics, and drug discount websites aren't credible prescription drug coverage.

Medicare determines the amount of the Part D late enrollment penalty. Here's how it works:

- If you went 63 days or more without Part D or other creditable prescription drug coverage after you were first eligible to enroll in Part D, our plan will count the number of full months you didn't have coverage.
- Then Medicare determines the amount of the average monthly premium for Medicare drug plans in the nation from the previous year (national base beneficiary premium). For 2027, this average premium percentage amount is $41.33.
- To calculate your monthly penalty, Medicare multiplies the number of uncovered months (penalty percentage) by 1% of the national base beneficiary premium and then rounds that amount to the nearest 10 cents. For example, if you go 14 months without Part D or other creditable coverage, the penalty would be 14% times $41.33, which equals $5.78. This rounds to $5.80. This amount would be added **to the monthly premium for someone with a Part D late enrollment penalty.**

Three important things to know about the monthly Part D late enrollment penalty:

- **The penalty may change each year**, because the national base beneficiary premium can change each year.
- **You'll generally continue to pay a penalty** every month for as long as you are enrolled in a plan that has Medicare Part D drug benefits, even if you change plans.
- If you're *under* 65 and enrolled in Medicare, the Part D late enrollment penalty will reset when you turn 65. After age 65, your Part D late enrollment penalty will be based only on the months you don't have coverage after your initial enrollment period for aging into Medicare.

If you disagree about your Part D late enrollment penalty, you or your representative can ask for a reconsideration (appeal) of the penalty. The reconsideration is conducted by an independent review organization that is not connected with us. Generally, you must ask for this reconsideration **within 60 days** from the date on the first letter you get stating you have to pay a late enrollment penalty. However, if you were paying a penalty before you joined our plan, you won't have another chance to ask for a reconsideration of that late enrollment penalty.

Important: Don't stop paying your Part D late enrollment penalty while you're waiting for a reconsideration of the decision about your late enrollment penalty. If you do, you could be disenrolled for failure to pay your plan premiums.

Section 4.4 Income Related Monthly Adjustment Amount

Some members may be required to pay an extra charge, known as the Part D Income Related Monthly Adjustment Amount, (IRMAA). The extra charge is calculated using your modified adjusted gross income as reported on your IRS tax return from 2 years ago. If this amount is above a certain amount, you'll pay the standard premium amount and the additional IRMAA. For more information on the extra amount you may have to pay based on your income, visit Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans.

If you have to pay an extra IRMAA, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be. The extra amount will be withheld from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefit check, no matter how you usually pay our plan premium, unless your monthly benefit isn't enough to cover the extra amount owed. If your benefit check isn't enough to cover the extra amount, you'll get a bill from Medicare. **You must pay the extra IRMAA to the government. It can't be paid with your monthly plan premium. If you don't pay the extra IRMAA, you'll be disenrolled from our plan and lose prescription drug coverage.**

If you disagree about paying an extra IRMAA, you can ask Social Security to review the decision. To find out how to do this, call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

Section 4.5 Medicare Prescription Payment Plan Amount

If you are participating in the Medicare Prescription Payment Plan, each month you'll pay our plan premium (if you have one) and you'll get a bill from your drug plan for your prescription drugs (instead of paying the pharmacy). Your monthly bill is based on what you owe for any prescriptions you get, plus your previous month's balance, divided by the number of months left in the year.

Chapter 2, Section 7 tells more about the Medicare Prescription Payment Plan. If you disagree with the amount billed as part of this payment option, you can follow the steps in Chapter 7 to make a complaint or appeal.

SECTION 5 More information about your monthly premium

Section 5.1 How to pay your plan premium

There are 5 ways you can pay our plan premium.

Option 1: Pay by check

You will receive a monthly invoice from us approximately two weeks before the due date. Payments **MUST** be received by the 1st day of the coverage month. You can pay your premium with a check, money order or cashier's check. You will not receive an invoice if you have a credit balance.

Please include your Member ID number on your check. Checks should be made payable to "HealthSpring-PDP" and mailed to:

HealthSpring-PDP

P.O. Box 747102

Pittsburgh, PA 15274-7102

Checks should not be made out to the Centers for Medicare & Medicaid Services (CMS) or the U.S. Department of Health and Human Services (HHS) and should not be sent to these agencies.

If you and your spouse are both enrolled in a HealthSpring Medicare Prescription Drug plan, you will receive separate invoices. Please include both invoice stubs along with your payment.

Option 2: You can request automatic payments from your bank account or credit card

You can elect to have your monthly premium automatically:

- Withdrawn from your bank account (checking or savings); or
- Charged to your credit card

Automatic payments take place on or about the 3rd day of each month.

If you are interested in signing up for automatic payments, please contact Customer Service for assistance.

Option 3: You can make payments online

You can pay your monthly plan premium by using HealthSpring Medicare Prescription Drug Plans' secure online payment system, which allows you to set up automatic payments or make a one-time payment at your convenience. Our secure online payment system is available 24 hours a day, 7 days a week, and can be found online at www.healthspring.com/pay-my-premium.

We will process your payment within 48 hours.

Option 4: You can pay by phone

You can pay your monthly premium by calling Customer Service 24 hours a day, 7 days a week. A series of pre-recorded prompts will guide you through the process of paying over the phone, where you can set up automatic payments or make a one-time payment at your convenience. You can also call during business hours and a customer service representative will be happy to take your payment over the phone.

Option 5: You can have the plan premium taken out of your monthly Social Security check

Changing the way you pay your plan premium. If you decide to change how you pay your plan premium, it can take up to 3 months for your new payment method to take effect. While we process your new payment method, you're still responsible for making sure your plan premium is paid on time. To change your payment method, call Customer Service at 1-800-222-6700 (TTY 711).

If you have trouble paying your plan premium

Your plan premium is due in our office by the first day of the covered month. If we don't get your payment by the first day of the

covered month, we'll send you a notice telling you that your plan membership will end if we don't get your plan premium payment within 2 months from the premium due date.

If you are having trouble paying your premium on time, please contact Customer Service at 1-800-222-6700 (TTY users call 711) to see if we can direct you to programs that will help with your plan premium

If we end your membership because you did not pay your plan premium, you'll still have health coverage under Original Medicare.

You may not be able to get Part D drug coverage until the following year when you enroll in a new plan during the Open Enrollment Period. (If you go without creditable drug coverage for more than 63 days, you may have to pay a Part D late enrollment penalty for as long as you have Part D coverage.)

At the time we end your membership, you may still owe us for unpaid premiums. We have the right to pursue collection of the amount you owe.

If you think we wrongfully ended your membership, you can make a complaint (also called a grievance). If you had an emergency circumstance out of your control that made you unable to pay your plan premium within our grace period, you can make a complaint. For complaints, we'll review our decision again. Go to Chapter 7 to learn how to make a complaint, or call us at 1-800-222-6700 between 8 a.m. – 8 p.m., local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1–September 30. TTY users call 711. You must make your complaint no later than 60 calendar days after the date your membership ends.

Section 5.2 Your monthly plan premium won't change during the year

We're not allowed to change the amount we charge for the plan's monthly plan premium amount during the year. If the monthly plan premium changes for next year, we'll tell you in September and the new premium will take effect on January 1.

If you become eligible for Extra Help or lose your eligibility for Extra Help during the year, the part of your plan premium you have to pay may change. If you qualify for Extra Help with your drug coverage costs, Extra Help pays part of your monthly plan premium. If you lose your eligibility for Extra Help during the year, you'll need to start paying the full monthly plan premium. Find out more about Extra Help in Chapter 2, Section 7.

SECTION 6 Keep your plan membership record up to date

Your membership record has information from your enrollment form, including your address and phone number. It shows your specific plan coverage.

The pharmacists in our plan's network use your membership record to know what drugs are covered and the cost-sharing amounts. Because of this, it is very important that you help us keep your information up to date.

If you have any of these changes, let us know:

- Changes to your name, address, or phone number
- Changes in any other health coverage you have (such as from your employer, your spouse or domestic partner's employer, Workers' Compensation, or Medicaid)
- Any liability claims, such as claims from an automobile accident
- If you're admitted to a nursing home
- If your designated responsible party (such as a caregiver) changes

If any of this information changes, let us know by calling Customer Service at 1-800-222-6700 (TTY users call 711).

Call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

SECTION 7 How other insurance works with our plan

Medicare requires us to collect information about any other medical or drug coverage you have so we can coordinate any other coverage with your benefits under our plan. This is called **Coordination of Benefits**.

Once a year, we'll send you a letter that lists any other medical or drug coverage we know about. Read this information carefully. If it's correct, you don't need to do anything. If the information isn't correct, or if you have other coverage that's not listed, call Customer Service at 1-800-222-6700 (TTY users call 711). You may need to give our plan member ID number to your other insurers (once you confirm their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), Medicare rules decide whether our plan or your other insurance pays first. The insurance that pays first (the "primary payer") pays up to the limits of its coverage. The insurance that pays second (the "secondary payer"), only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay the uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-Stage Renal Disease (ESRD):
  - If you're under 65 and disabled and you (or your family member) are still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan has more than 100 employees.
  - If you're over 65 and you (or your spouse or domestic partner) are still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers' compensation

Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans, and/or Medigap have paid.

CHAPTER 2
Phone numbers and resources

SECTION 1 HealthSpring Assurance Rx (PDP) contacts

For help with claims, billing, or member card questions, call or write to HealthSpring Assurance Rx (PDP) Customer Service. We'll be happy to help you.

	Customer Service – Contact Information
Call	1-800-222-6700 Calls to this number are free. Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 – September 30. Customer Service also has free language interpreter services for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 – September 30.
Write	HealthSpring Medicare Prescription Drug Plans, P.O. Box 269005, Weston, FL 33326-9927
Website	www.healthspring.com

How to ask for a coverage decision or appeal

A coverage decision is a decision we make about your coverage or about the amount we pay for your Part D drugs. An appeal is a formal way of asking us to review and change a coverage decision. For more information on how to ask for coverage decisions or appeals about your Part D drugs, go to Chapter 7.

	Coverage Decisions for Part D drugs – Contact Information
Call	1-800-222-6700 Calls to this number are free. Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 – September 30.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 – September 30.
Write	HealthSpring, Attn: Medicare Reviews, P.O. Box 66571, St. Louis, MO 63166-6571
Website	www.healthspring.com

	Appeals for Part D drugs – Contact Information
Call	1-800-222-6700 Calls to this number are free. Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 – September 30.

	Appeals for Part D drugs – Contact Information
TTY	711 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 – September 30.
Write	HealthSpring, Attn: Part D Appeals, P.O. Box 66588, St. Louis, MO 63166-6588
Website	www.healthspring.com

How to make a complaint

You can make a complaint about us or one of our network pharmacies, including a complaint about the quality of your care. This type of complaint doesn't involve coverage or payment disputes. For more information how to make a complaint, go to Chapter 7.

	Complaints about Part D drugs – Contact Information
Call	1-800-222-6700 Calls to this number are free. Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 – September 30.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 – September 30.
Write	HealthSpring, Attn: Member Grievances, P.O. Box 269005, Weston, FL 33326-9927
Medicare Website	To submit a complaint about our plan directly to Medicare, go to Medicare.gov/MedicareComplaintForm/home.aspx.

How to ask us to pay our share of the cost of a drug you got

If you got a bill or paid for drugs (like a pharmacy bill) you think we should pay for, you may need to ask our plan for reimbursement or to pay the pharmacy bill. Go to Chapter 5 for more information.

If you send us a payment request and we deny any part of your request, you can appeal our decision. Go to Chapter 7 for more information.

	Payment Requests – Contact Information
Call	1-800-222-6700 Calls to this number are free. Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 – September 30.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 – September 30.
Write	HealthSpring, Attn: Medicare Part D, P.O. Box 52023, Phoenix, AZ 85082
Website	www.healthspring.com

SECTION 2 Get Help from Medicare

Medicare is the federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (CMS). This agency contracts with Medicare Prescription Drug Plans, including our plan.

	Medicare – Contact Information
Call	1-800-MEDICARE (or 1-800-633-4227) Calls to this number are free. 24 hours a day, 7 days a week.
TTY	1-877-486-2048 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free.
Chat live	Chat live at Medicare.gov/talk-to-someone
Write	Write to Medicare at PO Box 1270, Lawrence, KS 66044
Website	Medicare.gov • Get information about the Medicare health and drug plans in your area, including what they cost and what services they provide. • Find Medicare-participating doctors or other health care providers and suppliers. • Find out what Medicare covers, including preventive services (like screenings, shots or vaccines, and yearly “Wellness” visits). • Get Medicare appeals information and forms. • Get information about the quality of care provided by plans, nursing homes, hospitals, doctors, home health agencies, dialysis facilities, hospice centers, inpatient rehabilitation facilities, and long-term care hospitals. • Look up helpful websites and phone numbers. You can also visit Medicare.gov to tell Medicare about any complaints you have about our plan. **To submit a complaint to Medicare,** go to Medicare.gov/MedicareComplaintForm/home.aspx. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

SECTION 3 State Health Insurance Assistance Program (SHIP)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state that offers free help, information, and answers to your Medicare questions. See Appendix A in the back of this document to locate information for the SHIP in your state.

The State Health Insurance Assistance Program (SHIP) is an independent state program (not connected with any insurance company or health plan) that gets money from the federal government to give free local health insurance counseling to people with Medicare.

State Health Insurance Assistance Program (SHIP) counselors can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and straighten out problems with your Medicare bills. SHIP counselors can also help you with Medicare questions or problems, help you understand your Medicare plan choices, and answer questions about switching plans.

SECTION 4 Quality Improvement Organizations (QIO)

A designated Quality Improvement Organization (QIO) serves people with Medicare in each state. See Appendix B in the back of this document for a list of Quality Improvement Organizations.

The Quality Improvement Organization has a group of doctors and other health care professionals who are paid by Medicare to check on and help improve the quality of care for people with Medicare. The Quality Improvement Organization is an independent organization. It is not connected with our plan.

Contact the Quality Improvement Organization if you have any complaint about the quality of care you got. For example, you can contact the Quality Improvement Organization if you were given the wrong medication or if you were given medications that interact in a negative way.

SECTION 5 Social Security

Social Security determines Medicare eligibility and handles enrollment for Medicare. Social Security is also responsible for determining who has to pay an extra amount for Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you move or change your mailing address, contact Social Security to let them know.

	Social Security – Contact Information
Call	1-800-772-1213 Calls to this number are free. Available 8 am to 7 pm, Monday through Friday. Use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.
TTY	1-800-325-0778 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Available 8 am ET to 7 pm, Monday through Friday.
Website	SSA.gov

SECTION 6 Medicaid

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid.

Medicaid offers programs to help people with Medicare pay their Medicare costs, such as their Medicare premiums. These **Medicare Savings Programs** include:

Qualified Medicare Beneficiary (QMB): Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)

Specified Low-Income Medicare Beneficiary (SLMB): Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)

Qualifying Individual (QI): Helps pay Part B premiums.

Qualified Disabled & Working Individuals (QDWI): Helps pay Part A premiums.

To find out more about Medicaid and Medicare Savings Programs, contact the Medicaid agency for your state listed in Appendix C in the back of this document.

SECTION 7 Programs to help people pay for prescription drugs

The Medicare website (Medicare.gov/basics/costs/help/drug-costs) has information on ways to lower your prescription drug costs. The programs below can help people with limited incomes.

Extra Help Program from Medicare

Medicare and Social Security have a program called Extra Help that can help to pay drug costs for people with limited income and resources. If you qualify, you get help paying for your Medicare drug plan's monthly premium, yearly deductible, and copayments and coinsurance. Extra Help also counts toward your out-of-pocket costs.

If you automatically qualify for Extra Help Medicare will mail you a purple letter to let you know. If you don't automatically qualify, you can apply anytime. To see if you qualify for getting Extra Help, call:

- Visit secure.ssa.gov/i1020/start to apply online.
- Call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

When you apply for Extra Help, you can also start the application process for a Medicare Savings Program (MSP). These state programs provide help with other Medicare costs. Social Security will send information to your state to initiate an MSP application, unless you tell them not to on the Extra Help Application.

If you qualify for Extra Help and you think that you're paying an incorrect amount for your prescription at a pharmacy, our plan has a process to help you get evidence of the right copayment amount. If you already have evidence of the right amount, we can help you share this evidence with us.

- If you are eligible for Medicaid and you believe our information about your Medicaid eligibility is incorrect, you may be able to submit evidence of your current Medicaid status. Please contact Customer Service to request assistance or to provide one of the documents listed below to establish your correct copay level. Please note that any document listed below must show that you were eligible for Medicaid during a month after June of the previous year:
  1. A copy of your Medicaid card which includes your name, eligibility date and status level;
  2. A report of contact including the date a verification call was made to the State Medicaid Agency and the name, title and telephone number of the state staff person who verified the Medicaid status;
  3. A copy of a state document that confirms active Medicaid status;
  4. A printout from the state electronic enrollment file showing Medicaid status;
  5. A screen print from the state's Medicaid systems showing Medicaid status;
  6. Other documentation provided by the state showing Medicaid status;
  7. A Supplemental Security Income (SSI) Notice of Award with an effective date; or
  8. An Important Information letter from the Social Security Administration (SSA) confirming that you are "...automatically eligible for Extra Help..."
- If you are a member that is institutionalized, please provide one or more of the following:
  1. A remittance from a long-term care facility showing Medicaid payment for a full calendar month;
  2. A copy of a state document that confirms Medicaid payment to a long-term care facility for a full calendar month on your behalf;
  3. A screen print from the state's Medicaid systems showing your institutional status based on at least a full calendar month's stay for Medicaid payment purposes.
  4. For Individuals receiving home and community based services (HCBS), you may submit a copy of:
     a) A state-issued Notice of Action, Notice of Determination, or Notice of Enrollment that includes the beneficiary's name and HCBS eligibility date during a month after June of the previous calendar year;
     b) A state-approved HCBS Service Plan that includes the beneficiary's name and effective date beginning during a month after June of the previous calendar year;
     c) A state-issued prior authorization approval letter for HCBS that includes the beneficiary's name and effective date beginning during a month after June of the previous calendar year;

d) Other documentation provided by the state showing HCBS eligibility status during a month after June of the previous calendar year; or,

e) A state-issued document, such as a remittance advice, confirming payment for HCBS, including the beneficiary's name and the dates of HCBS.

You can also visit the CMS website:

CMS.gov/medicare/coverage/prescription-drug-coverage-contracting/best-available-evidence-bae to find out more.

- When we get the evidence showing the right copayment level, we'll update our system so you can pay the right amount when you get your next prescription. If you overpay your copayment, we'll pay you back either by check or a future copayment credit. If the pharmacy didn't collect your copayment and you owe them a debt, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Call Customer Service at 1-800-222-6700 (TTY users call 711) if you have questions.

There are programs in Puerto Rico, the Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa to help people with limited income and resources pay their Medicare costs. Programs vary in these areas. Call your local Medical Assistance (Medicaid) office to find out more about its rules (phone numbers are listed in Appendix C in the back of this document). Or call 1-800-MEDICARE (1-800-633-4227) and say "Medicaid" for more information. TTY users call 1-877-486-2048. You can also visit Medicare.gov for more information.

What if you have Extra Help and coverage from a State Pharmaceutical Assistance Program (SPAP)?

Many states offer help paying for prescriptions, drug plan premiums and/or other drug costs. If you're enrolled in a State Pharmaceutical Assistance Program (SPAP), Medicare's Extra Help pays first.

What if you have Extra Help and coverage from an AIDS Drug Assistance Program (ADAP)?

The AIDS Drug Assistance Program (ADAP) helps people living with HIV/AIDS access life-saving HIV medications. Medicare Part D drugs that are also on the ADAP formulary qualify for prescription cost-sharing help through the AIDS Drug Assistance Program (ADAP) in your state. **Note:** To be eligible for the ADAP in your state, people 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 change plans, notify your local ADAP enrollment worker so you can continue to get help. For information on eligibility criteria, covered drugs, or how to enroll in the program, call the AIDS Drug Assistance Program (ADAP) in your state.

See Appendix E in the back of this document for a list of AIDS Drug Assistance Programs.

State Pharmaceutical Assistance Programs

Many states have State Pharmaceutical Assistance Programs that help people pay for prescription drugs based on financial need, age, medical condition, or disabilities. Each state has different rules to provide drug coverage to its members.

See Appendix D in the back of this document for a list of State Pharmaceutical Assistance Programs.

The Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across **the calendar year** (January – December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs. If you're participating in the Medicare Prescription Payment Plan and stay in the same Part D plan, your participation will be automatically renewed for 2027; you do not need to submit a new election request to continue participating in 2027.** To learn more about this payment option, call Customer Service at 1-800-222-6700 (TTY users call 711) or visit Medicare.gov.

	The Medicare Prescription Payment Plan – Contact Information
Call	1-800-222-6700 Calls to this number are free. Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 – September 30. Customer Service also has free language interpreter services available for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Hours are 8 a.m. – 8 p.m. local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 – September 30.
Fax	1-800-735-1469
Write	HealthSpring Medicare Prescription Drug Plans, P.O. Box 269005, Weston, FL 33326-9927
Website	www.healthspring.com

SECTION 8 Railroad Retirement Board (RRB)

The Railroad Retirement Board is an independent federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you receive your Medicare through the Railroad Retirement Board, let them know if you move or change your mailing address. For questions about your benefits from the Railroad Retirement Board, contact the agency.

	Railroad Retirement Board – Contact Information
Call	1-877-772-5772 Calls to this number are free. Press "0" to speak with an RRB representative from 9 am to 3:30 pm, Monday, Tuesday, Thursday, and Friday, and from 9 a.m. to 12 p.m. on Wednesday. Press "1" to access the automated RRB HelpLine and recorded information 24 hours a day, including weekends and holidays.
TTY	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number aren't free.
Website	RRB.gov

SECTION 9 If you have group insurance or other health insurance from an employer

If you (or your spouse or domestic partner) get benefits from your (or your spouse or domestic partner's) employer or retiree group as part of this plan, call the employer/union benefits administrator or Customer Service at 1-800-222-6700 (TTY users call 711) with any questions. You can ask about your (or your spouse or domestic partner's) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for Customer Service are printed on the back cover of this document.) You can call 1-800-MEDICARE (1-800-633-4227) with questions about your Medicare coverage under this plan. TTY users call 1-877-486-2048.

If you have other drug coverage through your (or your spouse or domestic partner's) employer or retiree group, contact **that group's benefits administrator.** The benefits administrator can help you understand how your current drug coverage will work with our plan.

CHAPTER 3
Using plan coverage for Part D drugs

SECTION 1 Basic rules for our plan's Part D drug coverage

In addition to your coverage for Part D drugs through our plan, Original Medicare (Medicare Part A and Part B) also covers some drugs:

- Medicare Part A covers drugs you are given during Medicare-covered stays in the hospital or in a skilled nursing facility.
- Medicare Part B also provides benefits for some drugs. Part B drugs include certain chemotherapy drugs, certain drug injections you are given during an office visit, and drugs you are given at a dialysis facility.

The two examples of drugs described above are covered by Original Medicare. (To find out more about this coverage, go to your *Medicare & You 2027* handbook.) Your Part D prescription drugs are covered under our plan.

Our plan will generally cover your drugs as long as you follow these rules:

- You must have a provider (a doctor, dentist, or other prescriber) write you a prescription that's valid under applicable state law.
- Your prescriber must not be on Medicare's Exclusion or Preclusion Lists.
- You generally must use a network pharmacy to fill your prescription (go to Section 2) or you can fill your prescription through our plan's mail-order service.
- Your drug must be on our plan's Drug List. (Go to Section 3).
- Your drug must be used for a medically accepted indication. A "medically accepted indication" is a use of the drug that is either approved by the Food and Drug Administration (FDA) or supported by certain references. (Go to Section 3 in this chapter for more information about a medically accepted indication.)
- Your drug may require approval from our plan based on certain criteria before we agree to cover it. (Go to Section 4 for more information.)

SECTION 2 Fill your prescription at a network pharmacy or through our plan's mail-order service

In most cases, your prescriptions are covered *only* if they're filled at our plan's network pharmacies. (Go to Section 2.5 for information about when we cover prescriptions filled at out-of-network pharmacies.

A network pharmacy is a pharmacy that has a contract with our plan to provide your covered drugs. The term *covered drugs* means all the Part D drugs that are on our plan's Drug List.

Section 2.1 Network pharmacies

Find a network pharmacy in your area

To find a network pharmacy, go to your *Pharmacy Directory*, visit our website (www.healthspring.com/medicare/member-resources/provider-pharmacy-directories), and/or call Customer Service at 1-800-222-6700 (TTY users call 711).

You may go to any of our network pharmacies. Some network pharmacies provide preferred cost sharing, which may be lower than the cost sharing at a pharmacy that offers standard cost sharing. The *Pharmacy Directory* will tell you which network pharmacies offer preferred cost sharing. Contact us to find out more about how your out-of-pocket costs could vary for different drugs.

If your pharmacy leaves the network

If the pharmacy you use leaves our plan's network, you'll have to find a new pharmacy in the network. If the pharmacy you use stays within our network but no longer offers preferred cost sharing, you may want to switch to a different network or preferred pharmacy, if available. To find another pharmacy in your area, call Customer Service at 1-800-222-6700 (TTY users call 711) or use the *Pharmacy Directory*. You can also find information on our website at www.healthspring.com.

Specialized pharmacies

Some prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

- Pharmacies that supply drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care (LTC) facility. Usually, an LTC facility (such as a nursing home) has its own pharmacy. If you have difficulty getting Part D drugs in an LTC facility, call Customer Service at 1-800-222-6700 (TTY users call 711).
- Pharmacies that serve the Indian Health Service / Tribal / Urban Indian Health Program (not available in Puerto Rico). Except in emergencies, only Native Americans or Alaska Natives have access to these pharmacies in our network.
- Pharmacies that dispense drugs restricted by the FDA to certain locations or that require special handling, provider coordination, or education on their use. To locate a specialized pharmacy, go to your *Pharmacy Directory* (www.healthspring.com/medicare/member-resources/provider-pharmacy-directories) or call Customer Service at 1-800-222-6700 (TTY users call 711).

Section 2.2 Our plan's mail-order service

Our plan's mail-order service allows you to order **a 60-day or 90-day supply.**

Pharmacies that offer preferred cost sharing are mail-order pharmacies in our network where the plan has negotiated lower cost sharing for members for covered drugs than at a standard cost sharing mail-order pharmacy. However, you will usually have lower drug prices at both preferred cost sharing and standard cost sharing mail-order pharmacies than at out-of-network pharmacies. You may go to either of these types of network pharmacies to receive your covered prescription drugs.

To get information about filling your prescriptions by mail please visit our website (www.healthspring.com) or contact Customer Service.

Usually a mail-order pharmacy order will be delivered to you in no more than 14 business days. You may be contacted by the mail-order services pharmacy and alternative dispensing arrangements will be made if your mail order is delayed.

New prescriptions the pharmacy gets directly from your doctor's office.

The pharmacy will automatically fill and deliver new prescriptions it gets from health care providers, without checking with you first, if either:

- You used mail-order services with this plan in the past, or
- You sign up for automatic delivery of all new prescriptions received directly from health care providers. You can ask for automatic delivery of all new prescriptions at any time by logging in to myhealthspring.com.

If you get a prescription automatically by mail that you don't want, and you were not contacted to see if you wanted it before it shipped, you may be eligible for a refund.

If you used mail order in the past and don't want the pharmacy to automatically fill and ship each new prescription, contact us by logging in to myhealthspring.com.

If you never used our mail-order delivery and/or decide to stop automatic fills of new prescriptions, the pharmacy will contact you each time it gets a new prescription from a health care provider to see if you want the medication filled and shipped immediately. It's important to respond each time you're contacted by the pharmacy, to let them know whether to ship, delay, or cancel the new prescription.

To opt out of automatic deliveries of new prescriptions received directly from your health care provider's office, contact us by logging in to myhealthspring.com

Refills on mail-order prescriptions. For refills of your drugs, you have the option to sign up for an automatic refill program. Under this program we will start to process your next refill automatically when our records show you should be close to running out of your drug. The pharmacy will contact you prior to shipping each refill to make sure you are in need of more medication, and you can cancel scheduled refills if you have enough of your medication or if your medication has changed. If you choose not to use our auto-refill program, but still want the mail-order pharmacy to send you your prescription, please contact your pharmacy 15 days before your current prescription will run out. This will ensure your order is shipped to you in time.

To opt out of our program that automatically prepares mail-order refills, contact us by logging in to myhealthspring.com.

If you get a refill automatically by mail that you don't want, you may be eligible for a refund.

Section 2.3 How to get a long-term supply of drugs

When you get a long-term supply of drugs, your cost sharing may be lower. Our plan offers 2 ways to get a long-term supply (also called an *extended supply*) of *maintenance* drugs on our plan's Drug List. (Maintenance drugs are drugs you take on a regular basis, for a chronic or long-term medical condition.)

1. Some retail pharmacies in our network allow you to get a long-term supply of maintenance drugs (which offer preferred cost-sharing) at a lower cost-sharing amount. Other retail pharmacies may not agree to the lower cost-sharing amounts. In this case, you'll be responsible for the difference in price. Your *Pharmacy Directory* (www.healthspring.com/medicare/member-resources/provider-pharmacy-directories) tells you which pharmacies in our network can give you a long-term supply of maintenance drugs. You can also call Customer Service at 1-800-222-6700 (TTY users call 711) for more information.
2. You can also get maintenance drugs through our mail-order program. Go to Section 2.2 for more information.

Section 2.4 Using a pharmacy that's not in our plan's network

Generally, we cover drugs filled at an out-of-network pharmacy *only* when you aren't able to use a network pharmacy. **Check first with Customer Service at 1-800-222-6700 (TTY users call 711)** to see if there's a network pharmacy nearby. We cover prescriptions filled at an out-of-network pharmacy only in these circumstances:

- You travel outside the plan's service area and run out of or lose covered Part D drugs, or become ill and need a covered Part D drug and cannot access a network pharmacy.
- You are unable to obtain a covered Part D drug in a timely manner within the service area because, for example, there is no network pharmacy within a reasonable driving distance that provides 24/7 service.
- You are filling a prescription for a covered Part D drug and that particular drug is not regularly stocked at an accessible network retail or mail order pharmacy.
- The Part D drugs are dispensed by an out-of-network institution-based pharmacy while in an emergency facility, provider-based clinic, outpatient surgery, or other outpatient setting.

If you must use an out-of-network pharmacy, you'll generally have to pay the full cost (rather than your normal cost share) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. (Go to Chapter 5, Section 2 for information on how to ask the plan to pay you back.) You may be required to pay the different between what you pay for the drug at the out-of-network pharmacy and the cost we would cover at an in-network pharmacy.

SECTION 3 Your drugs need to be on our plan's Drug List

Section 3.1 The Drug List tells which Part D drugs are covered

Our plan has a *List of Covered Drugs (formulary).* In this *Evidence of Coverage*, **we call it the Drug List.**

The drugs on this list are selected by our plan with the help of doctors and pharmacists. The list meets Medicare's requirements and has been approved by Medicare. The Drug List only shows drugs covered under Medicare Part D.

We generally cover a drug on our plan's Drug List as long as you follow the other coverage rules explained in this chapter and use of the drug is for a medically accepted indication. A *medically accepted indication* is a use of the drug that is *either:*

- Approved by the FDA for the diagnosis or condition for which it's being prescribed, or
- Supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information System.

The Drug List includes brand name drugs, generic drugs, and biological products (which may include biosimilars).

A brand name drug is a prescription drug sold under a trademarked name owned by the drug manufacturer. Biological products are drugs that are more complex than typical drugs. On the Drug List, when we refer to *drugs*, this could mean a drug or a biological product.

A generic drug is a prescription drug that has the same active ingredients as the brand name drug. Biological products have alternatives called biosimilars. Generally, generics and biosimilars work just as well as the brand name or original biological product

and usually cost less. There are generic drug substitutes available for many brand name drugs and biosimilar alternatives for some original biological products. Some biosimilars are interchangeable biosimilars and, depending on state law, may be substituted for the original biological product at the pharmacy without needing a new prescription, just like generic drugs can be substituted for brand name drugs.

Go to Chapter 10 for definitions of types of drugs that may be on the Drug List.

Drugs that aren't on the Drug List

Our plan doesn't cover all prescription drugs.

- In some cases, the law doesn't allow any Medicare plan to cover certain types of drugs (For more information, go to Section 7.1).
- In other cases, we decided not to include a particular drug on the Drug List.
- In some cases, you may be able to get a drug that's not on the Drug List. (For more information, go to Chapter 7.)

Section 3.2 There are 5 cost-sharing tiers for drugs on the Drug List

Every drug on our plan's Drug List is in one of 5 cost-sharing tiers. In general, the higher the tier the higher your cost for the drug.

- Cost-Sharing Tier 1: Preferred Generic Drugs. This tier includes preferred generic drugs. This grouping of prescription drugs represents the lowest cost sharing.
- Cost-Sharing Tier 2: Generic Drugs. This tier includes non-preferred generic drugs.
- Cost-Sharing Tier 3: Preferred Brand Drugs. This tier includes preferred brand drugs and may include non-preferred generic drugs.
- Cost-Sharing Tier 4: Non-Preferred Drugs. This tier includes non-preferred brand drugs and may include non-preferred generic drugs.
- Cost-Sharing Tier 5: Specialty Tier. This tier includes generic and brand name drugs that meet a certain criteria defined by Medicare. This grouping of prescription drugs represents the highest cost sharing.

To find out which cost-sharing tier your drug is in, look it up in our plan's Drug List. The amount you pay for drugs in each cost-sharing tier is shown in Chapter 4.

Section 3.3 How to find out if a specific drug is on the Drug List

To find out if a drug is on our Drug List, you have these options:

1. Check the most recent Drug List we provided electronically. (The Drug List includes information for the covered drugs most commonly used by our members. We cover additional drugs that aren't included in the Drug List. If one of your drugs isn't listed, you should visit our website or contact Customer Service at 1-800-222-6700 (TTY users call 711) to find out if we cover it.)
2. Visit our plan's website (www.healthspring.com/medicare/member-resources/drug-list-formulary). The Drug List on the website is always the most current.
3. Call Customer Service at 1-800-222-6700 (TTY users call 711) to find out if a particular drug is on our plan's Drug List or ask for a copy of the list.
4. Use our plan's "Real Time Benefit Tool" (www.healthspring.com/medicare/member-resources/, then select "Find a Drug or Pharmacy"), to search for drugs on the Drug List to get an estimate of what you'll pay and see if there are alternative drugs on the Drug List that could treat the same condition. You can also call Customer Service at 1-800-222-6700 (TTY users call 711).

SECTION 4 Drugs with restrictions on coverage

Section 4.1 Why some drugs have restrictions

For certain prescription drugs, special rules restrict how and when our plan covers them. A team of doctors and pharmacists developed these rules to encourage you and your provider to use drugs in the most effective way. To find out if any of these restrictions apply to a drug you take or want to take, check the Drug List.

If a safe, lower-cost drug will work as well medically as a higher-cost drug, our plan's rules are designed to encourage you and your provider to use that lower-cost option.

Note that sometimes a drug may appear more than once in our Drug List. This is because the same drugs can differ based on the strength, amount, or form of the drug prescribed by your health care provider, and different restrictions or cost sharing may apply to the different versions of the drug (for example, 10 mg versus 100 mg; one per day versus 2 per day; tablet versus liquid).

Section 4.2 Types of restrictions

If there's a restriction for your drug, it usually means that you or your provider have to take extra steps in order for us to cover the drug. Call Customer Service at 1-800-222-6700 (TTY users call 711) to learn what you or your provider can do to get coverage for the drug. **If you want us to waive the restriction for you, you need to use the coverage decision process and ask us to make an exception.** We may or may not agree to waive the restriction for you. (Go to Chapter 7).

Getting plan approval in advance

For certain drugs, you or your provider need to get approval from our plan based on specific criteria before we agree to cover the drug for you. This is called **prior authorization**. This is put in place to ensure medication safety and help guide appropriate use of certain drugs. If you don't get this approval, your drug might not be covered by our plan. Our plan's prior authorization criteria can be obtained by calling Customer Service at 1-800-222-6700 (TTY users call 711) or on our website at www.healthspring.com.

Trying a different drug first

This requirement encourages you to try less costly but usually just as effective drugs before our plan covers another drug. For example, if Drug A and Drug B treat the same medical condition, our plan may require you to try Drug A first. If Drug A doesn't work for you, our plan will then cover Drug B. This requirement to try a different drug first is called **step therapy**. Our plan's step therapy criteria can be obtained by calling Customer Service at 1-800-222-6700 (TTY users call 711) or on our website at www.healthspring.com/medicare/member-resources/drug-list-formulary.

Quantity limits

For certain drugs, we limit how much of a drug you can get each time you fill your prescription. For example, if it's normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

SECTION 5 What you can do if one of your drugs isn't covered the way you'd like

There are situations where a prescription drug you take, or that you and your provider think you should take that isn't on our Drug List or has restrictions. For example:

- The drug might not be covered at all. Or a generic version of the drug may be covered but the brand name version you want to take isn't covered.
- The drug is covered, but there are extra rules or restrictions on coverage.
- The drug is covered, but in a cost-sharing tier that makes your cost sharing more expensive than you think it should be.

If your drug is in a cost-sharing tier that makes your cost more expensive than you think it should be, go to Section 5.1 to learn what you can do.

If your drug isn't on the Drug List or is restricted, here are options for what you can do:

- You may be able to get a temporary supply of the drug.
- You can change to another drug.
- You can ask for an **exception** and ask our plan to cover the drug or remove restrictions from the drug.

You may be able to get a temporary supply

Under certain circumstances, our plan must provide a temporary supply of a drug you're already taking. This temporary supply gives you time to talk with your provider about the change.

To be eligible for a temporary supply, the drug you take **must no longer be on our plan's Drug List** OR **is now restricted in some way.**

- **If you're a new member**, we'll cover a temporary supply of your drug during the first 90 days of your membership in our

plan.

- **If you were in our plan last year**, we'll cover a temporary supply of your drug during the first 90 days of the calendar year.
- This temporary supply will be for a maximum of a 30-day supply. If your prescription is written for fewer days, we'll allow multiple fills to provide up to a maximum of a 30-day supply of medication. The prescription must be filled at a network pharmacy. (Note that a long-term care pharmacy may provide the drug in smaller amounts at a time to prevent waste.)
- **For members who've been in our plan for more than 90 days and live in a long-term care facility and need a supply right away:**

We'll cover one 31-day emergency supply of a particular drug, or less if your prescription is written for fewer days. This is in addition to the above temporary supply.

- **In order to accommodate unexpected transitions of members without time for advanced planning, such as level-of-care changes due to discharge from a hospital to a nursing facility or to a home, we will cover a temporary 30-day supply.**

For questions about a temporary supply, call Customer Service at 1-800-222-6700 (TTY users call 711).

During the time when you're using a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You have 2 options:

Option 1. You can change to another drug

Talk with your provider about whether a different drug covered by our plan may work just as well for you. Call Customer Service at 1-800-222-6700 (TTY users call 711) to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

Option 2. You can ask for an exception

You and your provider can ask our plan to make an exception and cover the drug in the way you'd like it covered. If your provider says you have medical reasons that justify asking us for an exception, your provider can help you ask for an exception. For example, you can ask our plan to cover a drug even though it is not on our plan's Drug List. Or you can ask our plan to make an exception and cover the drug without restrictions.

If you and your provider want to ask for an exception, go to Chapter 7, Section 5.4 to learn what to do. It explains the procedures and deadlines set by Medicare to make sure your request is handled promptly and fairly.

Section 5.1 What to do if your drug is in a cost-sharing tier you think is too high

If your drug is in a cost-sharing tier you think is too high, here are things you can do:

You can change to another drug

If your drug is in a cost-sharing tier you think is too high, talk to your provider. There may be a different drug in a lower cost-sharing tier that might work just as well for you. You can call Customer Service at 1-800-222-6700 (TTY users call 711) to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

You can ask for an exception

You and your provider can ask our plan to make an exception in the cost-sharing tier for the drug so that you pay less for it. If your provider says you have medical reasons that justify asking us for an exception, your provider can help you request an exception to the rule.

If you and your provider want to ask for an exception, go to Chapter 7, Section 5.4 for what to do. It explains the procedures and deadlines set by Medicare to make sure your request is handled promptly and fairly.

Drugs in our Tier 5: Specialty Tier are not eligible for this type of exception. We don't lower the cost-sharing amount for drugs in this tier.

SECTION 6 Our Drug List can change during the year

Most changes in drug coverage happen at the beginning of each year (January 1). However, during the year, our plan can make some changes to the Drug List. For example, our plan might:

- **Add or remove drugs from the Drug List.**

- **Move a drug to a higher or lower cost-sharing tier.**
- **Add or remove a restriction on coverage for a drug.**
- **Replace a brand name drug with a generic version of the drug.**
- **Replace an original biological product with an interchangeable biosimilar version of the biological product.**

We must follow Medicare requirements before we change our plan's Drug List.

Information on changes to drug coverage

When changes to the Drug List occur, we post information on our website about those changes. We also update our online Drug List regularly. Sometimes you'll get direct notice if changes are made to a drug you take.

Changes to drug coverage that affect you during this plan year

- **Adding new drugs to the Drug List and immediately removing or making changes to a like drug on the Drug List.**
  - When adding a new version of a drug to the Drug List, we may immediately remove a like drug from the Drug List, move the like drug to a different cost-sharing tier, add new restrictions, or both. The new version of the drug will be on the same or a lower cost-sharing tier and with the same or fewer restrictions.
  - We'll make these immediate changes only if we add a new generic version of a brand name or add certain new biosimilar versions of an original biological product that was already on the Drug List.
  - We may make these changes immediately and tell you later, even if you take the drug that we remove or make changes to. If you take the like drug at the time we make the change, we'll tell you about any specific change we made.
- **Adding drugs to the Drug List and removing or making changes to a like drug on the Drug List**
  - When adding another version of a drug to the Drug List, we may remove a like drug from the Drug List, move it to a different cost-sharing tier, add new restrictions, or both. The version of the drug that we add will be on the same or a lower cost-sharing tier and with the same or fewer restrictions.
  - We'll make these changes only if we add a new generic version of a brand name drug or add certain new biosimilar versions of an original biological product that was already on the Drug List.
  - We'll tell you at least 30 days before we make the change or tell you about the change and cover a *30*-day fill of the version of the drug you're taking.
- **Removing unsafe drugs and other drugs on the Drug List that are withdrawn from the market.**
  - Sometimes a drug may be deemed unsafe or taken off the market for another reason. If this happens, we may immediately remove the drug from the Drug List. If you take that drug, we'll tell you after we make the change.
- **Making other changes to drugs on the Drug List.**
  - We may make other changes once the year has started that affect drugs you take. For example, we may make changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare.
  - We'll tell you at least 30 days before we make these changes or tell you about the change and cover an additional 30-day fill of the drug you're taking.

If we make any of these changes to any of the drugs you take, talk with your prescriber about the options that would work best for you, including changing to a different drug to treat your condition, or asking for a coverage decision to satisfy any new restrictions on the drug you're taking. You or your prescriber can ask us for an exception to continue covering the drug or version of the drug you've been taking. For more information on how to ask for a coverage decision, including an exception, go to Chapter 7.

Changes to the Drug List that don't affect you during the current plan year

We may make certain changes to the Drug List that aren't described above. In these cases, the change won't apply to you if you're taking the drug when the change is made; however, these changes will likely affect you starting January 1 of the next plan year if you stay in the same plan. In general, changes that won't affect you during the current plan year are:

- We move your drug into a higher cost-sharing tier.
- We put a new restriction on your use of the drug.
- We remove your drug from the Drug List.

If any of these changes happen for a drug you take (except for market withdrawal, a generic drug replacing a brand name drug, or other changes noted in the sections above), the change won't affect your use or what you pay as your share of the cost until January 1 of the next year.

We won't tell you about these types of changes directly during the current plan year. You'll need to check the Drug List for the next plan year (when the list is available during the open enrollment period) to see if there are any changes to drugs you take that will impact you during the next plan year.

SECTION 7 Types of drugs we don't cover

Some kinds of prescription drugs are *excluded*. This means Medicare doesn't pay for these drugs.

If you get drugs that are excluded, you must pay for them yourself . If you appeal and the requested drug is found not to be excluded under Part D, we will pay for or cover it. (For information about appealing a decision, go to Chapter 7.)

Here are 3 general rules about drugs that Medicare drug plans won't cover under Part D:

- Our plan's Part D drug coverage can't cover a drug that would be covered under Medicare Part A or Part B.
- Our plan can't cover a drug purchased outside the United States or its territories.
- Our plan can't cover *off-label* use of a drug when the use is not supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information System. *Off-label use* is any use of the drug other than those indicated on a drug's label as approved by the FDA.

In addition, by law, the following categories of drugs are not covered by Medicare drug plans:

- Non-prescription drugs (also called over-the-counter drugs).
- Drugs used to promote fertility.
- Drugs used for the relief of cough or cold symptoms.
- Drugs used for cosmetic purposes or to promote hair growth.
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations.
- Drugs used for the treatment of sexual or erectile dysfunction.
- Drugs used for treatment of anorexia, weight loss, or weight gain.
- Outpatient drugs for which the manufacturer requires that associated tests or monitoring services be purchased only from the manufacturer as a condition of sale.

If you get Extra Help to pay for your prescriptions, Extra Help won't pay for drugs that aren't normally covered. If you have drug coverage through Medicaid, your state Medicaid program may cover some prescription drugs not normally covered in a Medicare drug plan. Contact your state Medicaid program to determine what drug coverage may be available to you. (Find phone numbers and contact information for Medicaid in Appendix C in the back of this document.

SECTION 8 How to fill a prescription

To fill your prescription, provide our plan membership information, which can be found on your membership card, at the network pharmacy you choose. The network pharmacy will automatically bill our plan for *our* share of your drug cost. You need to pay the pharmacy *your* share of the cost when you pick up your prescription.

If you don't have our plan membership information with you, you or the pharmacy can call our plan to get the information, or you can ask the pharmacy to look up our plan enrollment information.

If the pharmacy can't get the necessary information, **you may have to pay the full cost of the prescription when you pick it up**. (You can then **ask us to reimburse you** for our share. Go to Chapter 5, Section 2 for information about how to ask our plan for reimbursement.)

SECTION 9 Part D drug coverage in special situations

Section 9.1 In a hospital or a skilled nursing facility for a stay covered by our plan

If you're admitted to a hospital or to a skilled nursing facility, Original Medicare (or your Medicare health plan with Part A and B coverage, if applicable) will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital or skilled nursing facility, our plan will cover your prescription drugs as long as the drugs meet all our rules for coverage described in this chapter.

Section 9.2 As a resident in a long-term care (LTC) facility

Usually, a long-term care (LTC) facility (such as a nursing home) has its own pharmacy, or uses a pharmacy that supplies drugs for all its residents. If you're a resident of an LTC facility, you may get your prescription drugs through the facility's pharmacy or the one it uses, as long as it's part of our network.

Check your *Pharmacy Directory* (www.healthspring.com/medicare/member-resources/provider-pharmacy-directories) to find out if your LTC facility's pharmacy or the one it uses is part of our network. If it isn't, or if you need more information or help, call Customer Service at 1-800-222-6700 (TTY users call 711). If you're in an LTC facility, we must ensure that you're able to routinely get your Part D benefits through our network of LTC pharmacies.

If you're a resident in an LTC facility and need a drug that's not on our Drug List or restricted in some way

Please go to Section 5 for information about a temporary emergency supply.

Section 9.3 If you are taking drugs covered by Original Medicare

Your enrollment in HealthSpring Assurance Rx (PDP) doesn't affect your coverage for drugs covered under Medicare Part A or Part B. If you meet Medicare's coverage requirements, your drug will still be covered under Medicare Part A or Part B, even though you're enrolled in this plan. If your drug would be covered by Medicare Part A or Part B, our plan can't cover it, even if you choose not to enroll in Part A or Part B.

Some drugs may be covered under Medicare Part B in some situations and through HealthSpring Assurance Rx (PDP) in other situations. Drugs are never covered by both Part B and our plan at the same time. In general, your pharmacist or provider will determine whether to bill Medicare Part B or HealthSpring Assurance Rx (PDP) for the drug.

Section 9.4 If you have a Medigap (Medicare Supplement Insurance) policy with drug coverage

If you currently have a Medigap policy that includes coverage for prescription drugs, you must contact your Medigap issuer and tell them you enrolled in our plan. If you decide to keep your current Medigap policy, your Medigap issuer will remove the prescription drug coverage portion of your Medigap policy and lower your premium.

Each year your Medigap insurance company should send you a notice that tells if your prescription drug coverage is creditable, and the choices you have for drug coverage. (If the coverage from the Medigap policy is creditable, it means that it is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.) The notice will also explain how much your premium would be lowered if you remove the prescription drug coverage portion of your Medigap policy. If you didn't get this notice, or if you can't find it, contact your Medigap insurance company and ask for another copy.

Section 9.5 If you also get drug coverage from an employer or retiree group plan

If you have other drug coverage through your (or your spouse or domestic partner's) employer or retiree group, contact **that group's benefits administrator**. They can help you understand how your current drug coverage will work with our plan.

In general, if you have employee or retiree group coverage. the drug coverage you get from us will be *secondary* to your group coverage. That means your group coverage pays first.

Special note about creditable coverage:

Each year your employer or retiree group should send you a notice that tells you if your prescription drug coverage for the next calendar year is creditable.

If the coverage from the group plan is creditable, it means that your plan has drug coverage that is expected to pay, on average, at least as much as Medicare's standard drug coverage.

Keep any notices about creditable coverage because you may need these notices later to show that you maintained creditable coverage. If you didn't get a creditable coverage notice, ask for a copy from the employer or retiree group's benefits administrator or the employer or union.

Section 9.6 If you're in Medicare-certified hospice

Hospice and our plan don't cover the same drug at the same time. If you're enrolled in Medicare hospice and require certain drugs (e.g. anti-nausea drugs, laxatives, pain medication, or anti-anxiety drugs) that aren't covered by your hospice because it is unrelated to your terminal illness and related conditions, our plan must get notification from either the prescriber or your hospice provider that the drug is unrelated before our plan can cover the drug. To prevent delays in getting these drugs that should be covered by our plan, ask your hospice provider or prescriber to provide notification before your prescription is filled.

In the event you either revoke your hospice election or are discharged from hospice, our plan should cover your drugs as explained in this document. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, bring documentation to the pharmacy to verify your revocation or discharge.

SECTION 10 Programs on drug safety and managing medications

We conduct drug use reviews to help make sure our members get safe and appropriate care.

We do a review each time you fill a prescription. We also review our records on a regular basis. During these reviews, we look for potential problems like:

- Possible medication errors.
- Drugs that may not be necessary because you take another similar drug to treat the same condition.
- Drugs that may not be safe or appropriate because of your age or gender.
- Certain combinations of drugs that could harm you if taken at the same time.
- Prescriptions for drugs that have ingredients you're allergic to.
- Possible errors in the amount (dosage) of a drug you're taking.
- Unsafe amounts of opioid pain medications.

If we see a possible problem in your use of medications, we'll work with your provider to correct the problem.

Section 10.1 Drug Management Program (DMP) to help members safely use opioid medications

We have a program that helps make sure members safely use prescription opioids and other frequently abused medications. This program is called a Drug Management Program (DMP). If you use opioid medications that you get from several prescribers or pharmacies, or if you had a recent opioid overdose, we may talk to your prescribers to make sure your use of opioid medications is appropriate and medically necessary. Working with your prescribers, if we decide your use of prescription opioid or benzodiazepine medications may not be safe, we may limit how you can get those medications. If we place you in our DMP, the limitations may be:

- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain pharmacy(ies).
- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain prescriber(s).
- Limiting the amount of opioid or benzodiazepine medications we will cover for you.

If we plan on limiting how you get these medications or how much you can get, we'll send you a letter in advance. The letter will tell you if we'll limit coverage of these drugs for you, or if you'll be required to get the prescriptions for these drugs only from a specific prescriber or pharmacy. You'll have an opportunity to tell us which prescribers or pharmacies you prefer to use, and about any other information you think is important for us to know. After you've had the opportunity to respond, if we decide to limit your coverage for these medications, we'll send you another letter confirming the limitation. If you think we made a mistake or you disagree with our decision or with the limitation, you and your prescriber have the right to appeal. If you appeal, we'll review your

case and give you a new decision. If we continue to deny any part of your request related to the limitations that apply to your access to medications, we'll automatically send your case to an independent reviewer outside of our plan. Go to Chapter 7 for information about how to ask for an appeal.

You won't be placed in our DMP if you have certain medical conditions, such as cancer-related pain or sickle cell disease, you're getting hospice, palliative, or end-of-life care, or live in a long-term care facility.

Section 10.2 Medication Therapy Management (MTM) program to help members manage medications

We have a program that can help our members with complex health needs. Our program is called a Medication Therapy Management (MTM) program. This program is voluntary and free. A team of pharmacists and doctors developed the program for us to help make sure our members get the most benefit from the drugs they take.

Some members who have certain chronic diseases and take medications that exceed a specific amount of drug costs or are in a DMP to help them use opioids safely, may be able to get services through an MTM program. If you qualify for the program, a pharmacist or other health professional will give you a comprehensive review of all your medications. During the review, you can talk about your medications, your costs, and any problems or questions you have about your prescription and over-the-counter medications. You'll get a written summary which has a recommended to-do list that includes steps you should take to get the best results from your medications. You'll also get a medication list that will include all the medications you're taking, how much you take, and when and why you take them. In addition, members in the MTM program will get information on the safe disposal of prescription medications that are controlled substances.

It's a good idea to talk to your doctor about your recommended to-do list and medication list. Bring the summary with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Keep your medication list up to date and with you (for example, with your ID) in case you go to the hospital or emergency room.

If we have a program that fits your needs, we'll automatically enroll you in the program and send you information. If you decide not to participate, notify us and we'll withdraw you. For questions about this program, call Customer Service at 1-800-222-6700 (TTY users call 711).

CHAPTER 4
What you pay for Part D drugs

SECTION 1 What you pay for Part D drugs

If you are in a program that helps pay for your drugs, **some information in this *Evidence of Coverage* about the 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 known as the *Low Income Subsidy Rider* or the *LIS Rider*), which tells you about your drug coverage. If you don't have this insert, call Customer Service at 1-800-222-6700 (TTY users call 711) and ask for the *LIS Rider*.

We use "drug" in this chapter to mean a Part D prescription drug. Not all drugs are Part D drugs. Some drugs are covered under Medicare Part A or Part B and other drugs are excluded from Medicare coverage by law.

To understand the payment information, you need to know what drugs are covered, where to fill your prescriptions, and what rules to follow when you get your covered drugs. Chapter 3 explains these rules. When you use our plan's "Real Time Benefit Tool" to look up drug coverage (www.healthspring.com/medicare/member-resources/) the cost you see shows an estimate of the out-of-pocket costs you're expected to pay. You can also get information provided by the "Real-Time Benefit Tool" by calling Customer Service at 1-800-222-6700 (TTY users call 711).

Section 1.1 Types of out-of-pocket costs you may pay for covered drugs

There are 3 different types of out-of-pocket costs for covered Part D drugs that you may be asked to pay:

- **Deductible** is the amount you pay for drugs before our plan starts to pay our share.
- **Copayment** is a fixed amount you pay each time you fill a prescription.
- **Coinsurance** is a percentage of the total cost of the drug you pay each time you fill a prescription.

Section 1.2 How Medicare calculates your out-of-pocket costs

Medicare has rules about what counts and what doesn't count toward your out-of-pocket costs. Here are the rules we must follow to keep track of your out-of-pocket costs.

These payments are included in your out-of-pocket costs

Your out-of-pocket costs **include** the payments listed below (as long as they are for covered Part D drugs, and you followed the rules for drug coverage explained in Chapter 3):

- The amount you pay for drugs when you're in the following drug payment stages:
  - The Deductible Stage
  - The Initial Coverage Stage
- Any payments you made during this calendar year as a member of a different Medicare drug plan before you joined our plan.
- Any payments for your drugs made by family or friends
- Any payments made for your drugs by Extra Help from Medicare, employer or union health plans, Indian Health Service, AIDS drug assistance programs, State Pharmaceutical Assistance Programs (SPAPs), and most charities.

Moving to the Catastrophic Coverage Stage:

When you (or those paying on your behalf) have spent a total of $2,400 in out-of-pocket costs within the calendar year, you move from the Initial Coverage Stage to the Catastrophic Coverage Stage.

These payments aren't included in your out-of-pocket costs

Your out-of-pocket costs **don't include** any of these types of payments:

- Your monthly premium.
- Drugs you buy outside the United States and its territories.
- Drugs that aren't covered by our plan.
- Drugs you get at an out-of-network pharmacy that don't meet our plan's requirements for out-of-network coverage.
- Non-Part D drugs, including prescription drugs covered by Part A or Part B and other drugs excluded from coverage by Medicare
- Payments you make toward drugs not normally covered in a Medicare Prescription Drug Plan.
- Payments for your drugs made by certain insurance plans and government-funded health programs such as TRICARE and the Veterans Health Administration (VA).
- Payments for your drugs made by a third-party with a legal obligation to pay for prescription costs (for example, Workers' Compensation).
- Payments made by drug manufacturers under the Manufacturer Discount Program.

Reminder: If any other organization like the ones listed above pays part or all of your out-of-pocket costs for drugs, you're required to tell our plan by calling Customer Service at 1-800-222-6700 (TTY users call 711).

Tracking your out-of-pocket total costs

- The *Part D Explanation of Benefits (EOB)* you get includes the current total of your out-of-pocket costs. When this amount reaches $2,400, the *Part D EOB* will tell you that you left the Initial Coverage Stage and moved to the Catastrophic Coverage Stage.
- Make sure we have the information we need. Go to Section 3.2 to learn what you can do to help make sure our records of what you spent are complete and up to date.

SECTION 2 Drug payment stages for HealthSpring Assurance Rx (PDP) members

There are 3 **drug payment stages** for your drug coverage under HealthSpring Assurance Rx (PDP). How much you pay for each prescription depends on what stage you're in when you get a prescription filled or refilled. Keep in mind you are always responsible for our plan's monthly premium regardless of the drug payment stage. Details of each stage are explained in this chapter. The stages are:

- **Stage 1: Yearly Deductible Stage**
- **Stage 2: Initial Coverage Stage**
- **Stage 3: Catastrophic Coverage Stage**

SECTION 3 Your Part D *Explanation of Benefits (EOB)* explains which payment stage you're in

Our plan keeps track of your prescription drug costs and the payments you make when you get prescriptions at the pharmacy. This way, we can tell you when you moved from one drug payment stage to the next. We track 2 types of costs:

- **Out-of-Pocket Costs:** this is how much you have paid. This includes what you paid when you get a covered Part D drug, any payments for your drugs made by family or friends, and any payments made for your drugs by Extra Help from Medicare, employer or union health plans, Indian Health Service, AIDS drug assistance programs, charities, and most State Pharmaceutical Assistance Programs (SPAPs).
- **Total Drug Costs:** this is the total of all payments made for your covered Part D drugs. It includes what our plan paid, what you paid, and what other programs or organizations paid for your covered Part D drugs.

If you filled one or more prescriptions through our plan during the previous month, we'll send you a *Part D EOB*. The *Part D EOB* includes:

- **Information for that month**. This report gives payment details about prescriptions you filled during the previous month. It shows the total drug costs, what our plan paid, and what you and others paid on your behalf.

- **Totals for the year since January 1.** This shows the total drug costs and total payments for your drugs since the year began.
- **Drug price information.** This displays the total drug price, and information about changes in price from first fill for each prescription claim of the same quantity.
- **Available lower cost alternative prescriptions.** This shows information about other available drugs with lower cost sharing for each prescription claim, if applicable.

Section 3.1 Help us keep our information about your drug payments up to date

To keep track of your drug costs and the payments you make for drugs, we use records we get from pharmacies. Here's how you can help us keep your information correct and up to date:

- **Show your membership card every time you get a prescription filled.** This helps us make sure we know about the prescriptions you fill and what you pay.
- **Make sure we have the information we need.** There are times you may pay for the entire cost of a prescription drug. In these cases, we won't automatically get the information we need to keep track of your out-of-pocket costs. To help us keep track of your out-of-pocket costs, give us copies of your receipts. **Examples of when you should give us copies of your drug receipts:**
  - When you purchase a covered drug at a network pharmacy at a special price or use a discount card that's not part of our plan's benefit.
  - When you pay a copayment for drugs provided under a drug manufacturer patient assistance program.
  - Any time you buy covered drugs at out-of-network pharmacies or pay the full price for a covered drug under special circumstances.
  - If you're billed for a covered drug, you can ask our plan to pay our share of the cost. For instructions on how to do this, go to Chapter 5, Section 2.
- **Send us information about the payments others make for you.** Payments made by certain other people and organizations also count toward your out-of-pocket costs. For example, payments made by a State Pharmaceutical Assistance Program, an AIDS drug assistance program (ADAP), the Indian Health Service, and charities count toward your out-of-pocket costs. Keep a record of these payments and send them to us so we can track your costs.
- **Check the written report we send you.** When you get a *Part D EOB*, look it over to be sure the information is complete and correct. If you think something is missing or you have questions, call Customer Service at 1-800-222-6700 (TTY users call 711). Be sure to keep these reports.

SECTION 4 The Deductible Stage

The Deductible Stage is the first payment stage for your drug coverage. You'll pay a yearly deductible of $700 on Part D drugs. **You must pay the full cost of your Part D drugs** until you reach our plan's deductible amount. For all other drugs you will not have to pay any deductible. The **full cost** is usually lower than the normal full price of the drug, since our plan negotiated lower costs for most drugs at network pharmacies. The full cost cannot exceed the maximum fair price plus dispensing fees for drugs with negotiated prices under the Medicare Drug Price Negotiation Program. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.
Once you pay $700 for your Part D drugs, you leave the Deductible Stage and move on to the Initial Coverage Stage.

SECTION 5 The Initial Coverage Stage

Section 5.1 What you pay for a drug depends on the drug and where you fill your prescription

During the Initial Coverage Stage, our plan pays its share of the cost of your covered drugs, and you pay your share (your copayment or coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your prescription.

Our plan has 5 cost-sharing tiers

Every drug on our plan's Drug List is in one of 5 cost-sharing tiers. In general, the higher the cost-sharing tier number, the higher your cost for the drug:

- Cost-Sharing Tier 1: Preferred Generic Drugs. This tier includes preferred generic drugs. This grouping of prescription drugs represents the lowest cost sharing.
- Cost-Sharing Tier 2: Generic Drugs. This tier includes non-preferred generic drugs.
- Cost-Sharing Tier 3: Preferred Brand Drugs: This tier includes preferred brand drugs and may include non-preferred generic drugs.
- Cost-Sharing Tier 4: Non-Preferred Drugs. This tier includes non-preferred brand drugs and may include non-preferred generic drugs.
- Cost-Sharing Tier 5: Specialty Tier. This tier includes generic and brand name drugs that meet a certain criteria defined by Medicare. This grouping of prescription drugs represents the highest cost sharing.

To find out which cost-sharing tier your drug is in, look it up in our plan's Drug List.

Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- A network retail pharmacy that offers standard cost sharing.
- A network retail pharmacy that offers preferred cost sharing. Costs may be less at pharmacies that offer preferred cost sharing.
- A pharmacy that isn't in our plan's network. We cover prescriptions filled at out-of-network pharmacies in only limited situations. Go to Chapter 3, Section 2.4 to find out when we'll cover a prescription filled at an out-of-network pharmacy.
- Our plan's mail-order pharmacy.

For more information about these pharmacy choices and filling your prescriptions, go to Chapter 3 and our plan's *Pharmacy Directory* (www.healthspring.com/medicare/member-resources/provider-pharmacy-directories).

Section 5.2 Your costs for a *one-month* supply of a covered drug

During the Initial Coverage Stage, your share of the cost of a covered drug will be either a copayment or coinsurance.

The amount of the copayment or coinsurance depends on the cost sharing tier. Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.

Your costs for a *one-month* supply of a covered Part D drug:

States	Tier	Standard retail cost sharing (in-network) and Standard Mail-order cost sharing	Preferred retail cost sharing (in-network) and Preferred Mail-order cost sharing	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing*
AK	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	31%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
AL, TN	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	23%	22%	23%	23%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	35%	34%	35%	35%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
AR	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	36%	36%	36%	36%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%

States	Tier	Standard retail cost sharing (in-network) and Standard Mail-order cost sharing	Preferred retail cost sharing (in-network) and Preferred Mail-order cost sharing	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing*
AZ	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	32%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
CA	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	31%	31%	31%	31%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
CO	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	32%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%

States	Tier	Standard retail cost sharing (in-network) and Standard Mail-order cost sharing	Preferred retail cost sharing (in-network) and Preferred Mail-order cost sharing	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing*
CT, MA, RI, VT	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	31%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
DE, DC, MD	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	31%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
FL	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	31%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%

States	Tier	Standard retail cost sharing (in-network) and Standard Mail-order cost sharing	Preferred retail cost sharing (in-network) and Preferred Mail-order cost sharing	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing*
GA	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	23%	23%	23%	23%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	32%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
HI	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	31%	30%	31%	31%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
IA, MN, MT, ND, SD, NE, WY	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	23%	22%	23%	23%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	35%	35%	35%	35%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%

States	Tier	Standard retail cost sharing (in-network) and Standard Mail-order cost sharing	Preferred retail cost sharing (in-network) and Preferred Mail-order cost sharing	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing*
ID, UT	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	21%	21%	21%	21%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	33%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
IL	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	24%	23%	24%	24%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	33%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
IN, KY	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	32%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%

States	Tier	Standard retail cost sharing (in-network) and Standard Mail-order cost sharing	Preferred retail cost sharing (in-network) and Preferred Mail-order cost sharing	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing*
KS	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	32%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
LA	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	32%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
MI	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	32%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%

States	Tier	Standard retail cost sharing (in-network) and Standard Mail-order cost sharing	Preferred retail cost sharing (in-network) and Preferred Mail-order cost sharing	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing*
MO	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	21%	21%	21%	21%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	33%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
MS	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	34%	33%	34%	34%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
NC	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	23%	22%	23%	23%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	34%	34%	34%	34%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%

States	Tier	Standard retail cost sharing (in-network) and Standard Mail-order cost sharing	Preferred retail cost sharing (in-network) and Preferred Mail-order cost sharing	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing*
NH, ME	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	31%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
NJ	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	30%	30%	30%	30%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
NM	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	31%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%

States	Tier	Standard retail cost sharing (in-network) and Standard Mail-order cost sharing	Preferred retail cost sharing (in-network) and Preferred Mail-order cost sharing	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing*
NV	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	21%	21%	21%	21%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	32%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
NY	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	30%	30%	30%	30%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
OH	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	34%	33%	34%	34%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%

States	Tier	Standard retail cost sharing (in-network) and Standard Mail-order cost sharing	Preferred retail cost sharing (in-network) and Preferred Mail-order cost sharing	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing*
OK	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	35%	35%	35%	35%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
OR, WA	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	32%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
PA, WV	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	33%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%

States	Tier	Standard retail cost sharing (in-network) and Standard Mail-order cost sharing	Preferred retail cost sharing (in-network) and Preferred Mail-order cost sharing	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing*
PR	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	34%	33%	34%	34%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
SC	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	31%	30%	31%	31%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
TX	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	23%	23%	23%	23%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	32%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%

States	Tier	Standard retail cost sharing (in-network) and Standard Mail-order cost sharing	Preferred retail cost sharing (in-network) and Preferred Mail-order cost sharing	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing*
VA	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$4.00	$0.00	$4.00	$4.00
	Cost-Sharing Tier 2 (Generic Drugs)	$12.00	$3.00	$12.00	$12.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	21%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	34%	34%	34%	34%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%
WI	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	10%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	15%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	32%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	25%	25%	25%	25%

**You will pay the copay or coinsurance shown above plus the difference between the Out-of-Network pharmacy billed charge and our typical Standard Retail pharmacy billed costs.*

You won't pay more than $35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier, even if you haven't paid your deductible.

Go to Section 7 of this chapter for more information on cost sharing for Part D vaccines.

Section 5.3 If your doctor prescribes less than a full month's supply, you may not have to pay the cost of the entire month's supply

Typically, the amount you pay for a drug covers a full month's supply. There may be times when you or your doctor would like you to have less than a month's supply of a drug (for example, when you're trying a medication for the first time). You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full month's supply if this will help you plan refill dates better. If you get less than a full month's supply of certain drugs, you won't have to pay for the full month's supply.

- If you're responsible for coinsurance, you pay a *percentage* of the total cost of the drug. Since the coinsurance is based on the total cost of the drug, your cost will be lower since the total cost for the drug will be lower.
- If you're responsible for a copayment for the drug, you only pay for the number of days of the drug that you get instead of a

NOTE: Additional cost share may apply when other services are performed at the same time.

whole month. We calculate the amount you pay per day for your drug (the *daily cost-sharing rate*) and multiply it by the number of days of the drug you get.

Section 5.4 Your costs for a *long-term* (up to a 90-day) supply of a covered Part D drug

For some drugs, you can get a long-term supply (also called an *extended supply*). A long-term supply is up to a 90-day supply. Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.

Your costs for a *long-term* supply of a covered Part D drug:

States	Tier	Standard retail cost sharing (in-network) (up to a 90-day supply)	Preferred retail cost sharing (in-network) (up to a 90-day supply)	Standard Mail-order cost sharing (up to a 90-day supply)	Preferred Mail-order cost sharing (up to a 90-day supply)
AK	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	31%	32%	31%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
AL, TN	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	23%	22%	23%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	35%	34%	35%	34%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
AR	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	36%	36%	36%	36%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			

States	Tier	Standard retail cost sharing (in-network) (up to a 90-day supply)	Preferred retail cost sharing (in-network) (up to a 90-day supply)	Standard Mail-order cost sharing (up to a 90-day supply)	Preferred Mail-order cost sharing (up to a 90-day supply)
AZ	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	32%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
CA	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	31%	31%	31%	31%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
CO	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	32%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
CT, MA, RI, VT	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	31%	32%	31%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			

States	Tier	Standard retail cost sharing (in-network) (up to a 90-day supply)	Preferred retail cost sharing (in-network) (up to a 90-day supply)	Standard Mail-order cost sharing (up to a 90-day supply)	Preferred Mail-order cost sharing (up to a 90-day supply)
DE, DC, MD	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	31%	32%	31%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
FL	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	31%	32%	31%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
GA	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	23%	23%	23%	23%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	32%	33%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
HI	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	31%	30%	31%	30%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			

States	Tier	Standard retail cost sharing (in-network) (up to a 90-day supply)	Preferred retail cost sharing (in-network) (up to a 90-day supply)	Standard Mail-order cost sharing (up to a 90-day supply)	Preferred Mail-order cost sharing (up to a 90-day supply)
IA, MN, MT, ND, SD, NE, WY	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	23%	22%	23%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	35%	35%	35%	35%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
ID, UT	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	21%	21%	21%	21%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	33%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
IL	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	24%	23%	24%	23%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	33%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
IN, KY	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	32%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			

States	Tier	Standard retail cost sharing (in-network) (up to a 90-day supply)	Preferred retail cost sharing (in-network) (up to a 90-day supply)	Standard Mail-order cost sharing (up to a 90-day supply)	Preferred Mail-order cost sharing (up to a 90-day supply)
KS	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	32%	33%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
LA	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	32%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
MI	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	32%	33%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
MO	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	21%	21%	21%	21%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	33%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			

States	Tier	Standard retail cost sharing (in-network) (up to a 90-day supply)	Preferred retail cost sharing (in-network) (up to a 90-day supply)	Standard Mail-order cost sharing (up to a 90-day supply)	Preferred Mail-order cost sharing (up to a 90-day supply)
MS	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	34%	33%	34%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
NC	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	23%	22%	23%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	34%	34%	34%	34%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
NH, ME	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	31%	33%	31%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
NJ	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	30%	30%	30%	30%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			

States	Tier	Standard retail cost sharing (in-network) (up to a 90-day supply)	Preferred retail cost sharing (in-network) (up to a 90-day supply)	Standard Mail-order cost sharing (up to a 90-day supply)	Preferred Mail-order cost sharing (up to a 90-day supply)
NM	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	31%	32%	31%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
NV	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	21%	21%	21%	21%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	32%	33%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
NY	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	30%	30%	30%	30%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
OH	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	34%	33%	34%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			

States	Tier	Standard retail cost sharing (in-network) (up to a 90-day supply)	Preferred retail cost sharing (in-network) (up to a 90-day supply)	Standard Mail-order cost sharing (up to a 90-day supply)	Preferred Mail-order cost sharing (up to a 90-day supply)
OK	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	35%	35%	35%	35%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
OR, WA	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	32%	33%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
PA, WV	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	33%	33%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
PR	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	22%	22%	22%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	34%	33%	34%	33%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			

States	Tier	Standard retail cost sharing (in-network) (up to a 90-day supply)	Preferred retail cost sharing (in-network) (up to a 90-day supply)	Standard Mail-order cost sharing (up to a 90-day supply)	Preferred Mail-order cost sharing (up to a 90-day supply)
SC	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	31%	30%	31%	30%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
TX	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	23%	23%	23%	23%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	32%	32%	32%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
VA	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	$12.00	$0.00	$12.00	$0.00
	Cost-Sharing Tier 2 (Generic Drugs)	$36.00	$9.00	$36.00	$9.00
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	22%	21%	22%	21%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	34%	34%	34%	34%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			
WI	**Cost-Sharing Tier 1** (Preferred Generic Drugs)	10%	5%	10%	5%
	Cost-Sharing Tier 2 (Generic Drugs)	15%	10%	15%	10%
	Cost-Sharing Tier 3 (Preferred Brand Drugs)	25%	25%	25%	25%
	Cost-Sharing Tier 4 (Non-Preferred Drugs)	33%	32%	33%	32%
	Cost-Sharing Tier 5 (Specialty Tier Drugs)	A long-term supply is not available for drugs in Tier 5.			

You won't pay more than $70 for up to a 2-month supply or $105 for up to a 3-month supply of each covered insulin product

regardless of the cost-sharing tier even if you haven't paid your deductible.

Section 5.5 You stay in the Initial Coverage Stage until your out-of-pocket costs for the year reach $2,400

You stay in the Initial Coverage Stage until your total out-of-pocket costs reach $2,400. You then move to the Catastrophic Coverage Stage.

The *Part D EOB* you get will help you keep track of how much you, our plan, and any third parties have spent on your behalf during the year. Not all members will reach the $2,400 out-of-pocket limit in a year.
We'll let you know if you reach this amount. Go to Section 1.2 for more information on how Medicare calculates your out-of-pocket costs.

SECTION 6 The Catastrophic Coverage Stage

In the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs.

You enter the Catastrophic Coverage Stage when your out-of-pocket costs reach the $2,400 limit for the calendar year. Once you're in the Catastrophic Coverage Stage, you'll stay in this payment stage until the end of the calendar year.

- During this payment stage, you pay nothing for your covered Part D drugs.

SECTION 7 What you pay for Part D vaccines

Important message about what you pay for vaccines – Some vaccines are considered medical benefits and are covered under Part B. Other vaccines are considered Part D drugs. You can find these vaccines listed in our plan's Drug List. Our plan covers most adult Part D vaccines at no cost to you even if you haven't paid your deductible. Refer to your plan's Drug List or call Customer Service at 1-800-222-6700 (TTY users call 711) for coverage and cost-sharing details about specific vaccines.

Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Customer Service for more information.

There are 2 parts to our coverage of Part D vaccinations:

- The first part is the cost of the vaccine itself.
- The second part is for the cost of giving you the vaccine. (This is sometimes called the administration of the vaccine.)

Your costs for a Part D vaccine depend on 3 things:

1. **Whether the vaccine is recommended for adults by an organization called the Advisory Committee on Immunization Practices (ACIP).**
   - Most adult Part D vaccines are recommended by ACIP and cost you nothing.
2. **Where you get the vaccine**
   - The vaccine itself may be dispensed by a pharmacy or provided by the doctor's office.
3. **Who gives you the vaccine.**
   - A pharmacist or another provide may give the vaccine in the pharmacy. Or a provider may give it in the doctor's office**.**

What you pay at the time you get the Part D vaccine can vary depending on the circumstances and what **drug payment stage** you are in.

- When you get a vaccine, you may have to pay the entire cost for both the vaccine itself and the cost for the provider to give you the vaccine. You can ask our plan to pay you back for our share of the cost. For most adult Part D vaccines, this means you'll be reimbursed the entire cost you paid.
- Other times, when you get a vaccine, you pay only your share of the cost under your Part D benefit. For most adult Part D vaccines, you pay nothing.

Below are three examples of ways you might get a Part D vaccine.

Situation 1: You get the Part D vaccine at the network pharmacy. (Whether you have this choice depends on where you live. Some states don't allow pharmacies to give certain vaccines.)

- For most adult Part D vaccines, you pay nothing.
- For other Part D vaccines, you will pay the pharmacy your coinsurance or copayment for the vaccine itself, which includes the cost of giving you the vaccine.
- Our plan will pay the remainder of the costs.

Situation 2: You get the Part D vaccine at your doctor's office.

- When you get the vaccine, you may have to pay the entire cost of the vaccine itself and the cost for the provider to give it to you.
- You can then ask our plan to pay our share of the cost, by using the procedures described in Chapter 5.

For most adult Part D vaccines, you'll be reimbursed the full amount you paid. For other Part D vaccines, you'll be reimbursed the amount you paid less any coinsurance or copayment for the vaccine (including administration).

Situation 3: You buy the Part D vaccine itself at the network pharmacy and then take it to your doctor's office where they give you the vaccine.

- For most adult Part D vaccines, you pay nothing for the vaccine itself.
- For other Part D vaccines, you pay the pharmacy your coinsurance or copayment for the vaccine itself.
- When your doctor gives you the vaccine, you may have to pay the entire cost for this service. You can then ask our plan to pay our share of the cost by using the procedures described in Chapter 5.
- For most adult Part D vaccines, you'll be reimbursed the full amount you paid. For other Part D vaccines, you'll be reimbursed the amount you paid less any copayment or coinsurance for the vaccine administration, and less any difference between the amount the doctor charges and what we normally pay. (If you get Extra Help, we'll reimburse you for this difference.)

CHAPTER 5
Asking us to pay our share of the costs for covered drugs

SECTION 1 Situations when you should ask us to pay our share for covered drugs

Sometimes when you get a prescription drug, you may need to pay the full cost. Other times, you may find you pay more than you expected under the coverage rules of our plan, or you may get a bill from a provider. In these cases, you can ask our plan to pay you back (reimburse you). It's your right to be paid back by our plan whenever you've paid more than your share of the cost for drugs covered by our plan. There may be deadlines that you must meet to get paid back. Go to Section 2 of this chapter.

Examples of situations in which you may need to ask our plan to pay you back or to pay a bill you got:

1. **When you use an out-of-network pharmacy to fill a prescription**

   If you go to an out-of-network pharmacy, the pharmacy may not be able to submit the claim directly to us. When that happens, you have to pay the full cost of your prescription.

   Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. Remember that we only cover out-of-network pharmacies in limited circumstances. Go to Chapter 3, Section 2.4 to learn about these circumstances. We may not pay you back the difference between what you paid for the drug at the out-of-network pharmacy and the amount we'd pay at an in-network pharmacy.

2. **When you pay the full cost for a prescription because you don't have our plan membership card with you**

   If you don't have our plan membership card with you, you can ask the pharmacy to call our plan or look up your enrollment information. However, if the pharmacy can't get the enrollment information they need right away, you may need to pay the full cost of the prescription yourself.

   Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. We may not pay you back the full cost you paid if the cash price you paid is higher than our negotiated price for the prescription.

3. **When you pay the full cost for a prescription in other situations**

   You may pay the full cost of the prescription because you find the drug isn't covered for some reason.

   - For example, the drug may not be on our plan's Drug List or it could have a requirement or restriction you didn't know about or don't think should apply to you. If you decide to get the drug immediately, you may need to pay the full cost for it.
   - Save your receipt and send a copy to us when you ask us to pay you back. In some situations, we may need to get more information from your doctor to pay you back for our share of the cost. We may not pay you back the full cost you paid if the cash price you paid is higher than our negotiated price for the prescription.

4. **If you're retroactively enrolled in our plan**

   Sometimes a person's enrollment in our plan is retroactive. (This means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

   If you were retroactively enrolled in our plan and you paid out-of-pocket for any of your drugs after your enrollment date, you can ask us to pay you back for our share of the costs. You'll need to submit paperwork for us to handle the reimbursement.

When you send us a request for payment, we'll review your request and decide whether the drug should be covered. This is called making a **coverage decision**. If we decide it should be covered, we'll pay for our share of the cost for the drug. If we deny your request for payment, you can appeal our decision. Chapter 7 has information about how to make an appeal.

SECTION 2 How to ask us to pay you back

You can ask us to pay you back by sending us a request in writing. If you send a request in writing, send your receipt documenting the payment you have made. It's a good idea to make a copy of your receipts for your records.

To make sure you're giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it'll help us process the information faster.
- Download a copy of the form from our website (www.healthspring.com) or call Customer Service at 1-800-222-6700 (TTY users call 711) and ask for the form.

Mail your request for payment together with any bills or paid receipts to us at this address:

HealthSpring
Attn: Medicare Part D
P.O. Box 52023
Phoenix, AZ 85082

SECTION 3 We'll consider your request for payment and say yes or no

When we get your request for payment, we'll let you know if we need any additional information from you. Otherwise, we'll consider your request and make a coverage decision.

- If we decide the drug is covered and you followed all the rules, we'll pay for our share of the cost. Our share of the cost might not be the full amount you paid (for example, if you got a drug at an out-of-network pharmacy or if the cash price you paid for a drug is higher than our negotiated price). If you already paid for the drug, we'll mail your reimbursement of our share of the cost to you.
- If we decide the drug is *not* covered, or you did *not* follow all the rules, we won't pay for our share of the cost. We'll send you a letter explaining the reasons why we aren't sending the payment and your rights to appeal that decision.

Section 3.1 If we tell you that we won't pay for all or part of the drug, you can make an appeal

If you think we made a mistake in turning down your request for payment or the amount we're paying, you can make an appeal. If you make an appeal, it means you're asking us to change the decision we made when we turned down your request for payment.

The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 7.

CHAPTER 6
Your rights and responsibilities

SECTION 1 Our plan must honor your rights and cultural sensitivities

Section 1.1 We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, braille, large print, or other alternate formats, etc.) Debemos proporcionarle la información de manera que la entienda bien y que sea consistente con sus sensibilidades culturales (en idiomas que no sean inglés, en braille, en letra grande o en otros formatos alternativos, etc.)

Our plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how our plan may meet these accessibility requirements include, but aren't limited to, provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. We can also give you information in braille, large print, or other alternate formats at no cost if you need it. We're required to give you information about our plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, call Customer Service at 1-800-222-6700 (TTY users call 711).

If you have any trouble getting information from our plan in a format that's accessible and appropriate for you, call to file a grievance with our Member Grievances department (phone numbers are printed in the Complaints About Part D Prescription Drugs contact information in Chapter 2, Section 1 of this document). You can also file a complaint with Medicare by calling 1-800-MEDICARE (1-800-633-4227) or directly with the Office for Civil Rights 1-800-368-1019 or TTY 1-800-537-7697.

Su plan tiene la obligación de asegurarse de que todos los servicios, tanto clínicos como no clínicos, se proporcionen de manera culturalmente competente y sean accesibles a todos los afiliados, incluidos los que tienen dominio limitado del inglés, habilidades de lectura limitadas, discapacidad auditiva o personas con antecedentes culturales y étnicos diversos. Algunos ejemplos de cómo un plan puede cumplir con estos requisitos de accesibilidad incluyen, entre otros, la provisión de servicios de traducción, servicios de interpretación, teletipos o conexión TTY (teléfono de texto o teletipo).

Nuestro plan tiene servicios de interpretación gratuitos disponibles para responder preguntas de los miembros que no hablan inglés. También podemos darle de manera gratuita información en braille, en letra grande o en otros formatos alternativos si lo necesita. Tenemos la obligación de darle la información sobre los beneficios del plan en un formato que sea accesible y adecuado para usted. Para que le proporcionemos información de manera que la entienda bien, llame a Servicio al Cliente.

Si tiene algún problema para recibir la información de nuestro plan en un formato que sea accesible y adecuado para usted, llame para presentar un reclamo a través de nuestro departamento de Reclamos de los Miembros (los números de teléfono están impresos en la información de contacto de Quejas respecto del cuidado médico en la Sección 1 del Capítulo 2 de este documento). También puede presentar una queja ante Medicare llamando al 1 800 MEDICARE (1 800 633 4227) o directamente a la Oficina de Derechos Civiles al 1-800-368-1019 o TTY 1-800-537-7697.

Section 1.2 We must ensure you get timely access to covered drugs

You have the right to get your prescriptions filled or refilled at any of our network pharmacies without long delays. If you think you aren't getting your Part D drugs within a reasonable amount of time, Chapter 7 tells what you can do.

Section 1.3 We must protect the privacy of your personal health information

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your personal health information includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.

- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a *Notice of Privacy Practice*, that tells about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

- We make sure that unauthorized people don't see or change your records.
- Except for the circumstances noted below, if we intend to give your health information to anyone who isn't providing your care or paying for your care, *we are required to get written permission from you or someone you have given legal power to make decisions for you first.*
- There are certain exceptions that don't require us to get your written permission first. These exceptions are allowed or required by law.
  - We're required to release health information to government agencies that are checking on quality of care.
  - Because you're a member of our plan through Medicare, we're required to give Medicare your health information including information about your Part D drugs. If Medicare releases your information for research or other uses, this will be done according to federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

You can see the information in your records and know how it has been shared with others

You have the right to look at your medical records held at our plan, and to get a copy of your records. We're allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we'll work with your healthcare provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that aren't routine.

If you have questions or concerns about the privacy of your personal health information, call Customer Service at 1-800-222-6700 (TTY users call 711).

Section 1.4 We must give you information about our plan, our network of pharmacies, and your covered drugs

As a member of HealthSpring Assurance Rx (PDP), you have the right to get several kinds of information from us.

If you want any of the following kinds of information, call Customer Service at 1-800-222-6700 (TTY users call 711).

- **Information about our plan.** This includes, for example, information about our plan's financial condition.
- **Information about our network pharmacies.** You have the right to get information from us about the qualifications of the pharmacies in our network and how we pay the pharmacies in our network.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information about Part D drug coverage.
- **Information about why something is not covered and what you can do about it.** Chapter 7 provides information on asking for a written explanation why a Part D drug isn't covered or if your coverage is restricted. Chapter 7 also provides information on asking us to change a decision, also called an appeal.

Section 1.5 You have the right to know your treatment options and participate in decisions about your care

You have the right to give instructions about what's to be done if you can't make medical decisions for yourself

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you're in this situation. This means, *if you want to*, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

Legal documents you can use to give directions in advance in these situations are called **advance directives**. Documents like a **living will** and **power of attorney for health care** are examples of advance directives.

How to set up an advance directive to give instructions:

- **Get a form.** You can get an advance directive form from your lawyer, a social worker, or some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare.
- **Fill out the form and sign it.** No matter where you get this form, it's a legal document. Consider having a lawyer help you prepare it.
- **Give copies of the form to the right people.** Give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

If you know ahead of time that you're going to be hospitalized, and you signed an advance directive, **take a copy with you to the hospital**.

- The hospital will ask whether you signed an advance directive form and whether you have it with you.
- If you didn't sign an advance directive form, the hospital has forms available and will ask if you want to sign one.

Filling out an advance directive is your choice (including whether you want to sign one if you're in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you signed an advance directive.

If your instructions aren't followed

If you sign an advance directive, and you believe that a doctor or hospital didn't follow the instructions in it, you can file a complaint with a state-specific agency such as a State Health Insurance Assistance Program (SHIP) or Quality Improvement Organization (QIO). Please refer to Appendix A and Appendix B in the back of this booklet to find contact information for the State Health Insurance Assistance Program (SHIP) or Quality Improvement Organization (QIO) in your state.

Section 1.6 You have the right to make complaints and ask us to reconsider decisions we made

If you have any problems, concerns or complaints and need to ask for coverage, or make an appeal, Chapter 7 of this document tells what you can do. Whatever you do — ask for a coverage decision, make an appeal, or make a complaint **— we're required to treat you fairly.**

Section 1.7 If you believe you're being treated unfairly or your rights aren't being respected

If you believe you've been treated unfairly or your rights haven't been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, or national origin, call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY users call 1-800-537-7697), or call your local Office for Civil Rights.

If you believe you've been treated unfairly or your rights haven't been respected, *and* it's *not* about discrimination, you can get help dealing with the problem you're having from these places:

- **Call Customer Service at 1-800-222-6700 (TTY users call 711)**.
- **Call your local SHIP**. For details, go to Chapter 2, Section 3.
- **Call Medicare at** 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).

Section 1.8 How to get more information about your rights

Get more information about your rights from these places:

- **Call Customer Service at 1-800-222-6700 (TTY users call 711)**.
- **Call your local SHIP**. For details, go to Chapter 2, Section 3.
- **Contact Medicare**
  - Visit Medicare.gov to read *Medicare Rights & Protections* (available at: Medicare Rights & Protections)
  - Call 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048).

SECTION 2 Your responsibilities as a member of our plan

Things you need to do as a member of our plan are listed below. For questions, call Customer Service at 1-800-222-6700 (TTY users call 711).

- **Get familiar with your covered drugs and the rules you must follow to get these covered drugs.** Use this *Evidence of Coverage* to learn what's covered and the rules you need to follow to get your covered drugs.
  - Chapters 3 and 4 give details about Part D drug coverage.
- **If you have any other drug coverage in addition to our plan, you're required to tell us.** Chapter 1 tells you about coordinating these benefits.
- **Tell your doctor and pharmacist that you're enrolled in our plan.** Show our plan membership card whenever you get Part D drugs.
- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
  - To help get the best care, tell your doctors and other health providers about your health problems. Follow the treatment plans and instructions you and your doctors agree on.
  - Make sure your doctors know all the drugs you're taking, including over-the-counter drugs, vitamins, and supplements.
  - If you have questions, be sure to ask and get an answer you can understand.
- **Pay what you owe.** As a plan member, you're responsible for these payments:
  - You must pay our plan premiums.
  - For most of your drugs covered by our plan, you must pay your share of the cost when you get the drug.
  - If you're required to pay a late enrollment penalty, you must pay the penalty to stay a member of our plan.
  - If you are required to pay the extra amount for Part D because of your yearly income, you must continue to pay the extra amount directly to the government to stay a member of our plan.
  - **If you move *within* our plan service area, we need to know** so we can keep your membership record up to date and know how to contact you.
  - **If you move *outside* our plan service area**, you can't stay a member of our plan.
  - If you move, tell Social Security (or the Railroad Retirement Board).

CHAPTER 7
If you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 1 What to do if you have a problem or concern

This chapter explains 2 types of processes for handling problems and concerns:

- For some problems, you need to use the **process for coverage decisions and appeals**.
- For other problems, you need to use the **process for making complaints** (also called grievances).

Both processes have been approved by Medicare. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

The information in this chapter will help you identify the right process to use and what to do.

Section 1.1 Legal terms

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people. To make things easier, this chapter uses more familiar words in place of some legal terms.

However, it's sometimes important to know the correct legal terms. To help you know which terms to use to get the right help or information, we include these legal terms when we give details for handling specific situations.

SECTION 2 Where to get more information and personalized help

We're always available to help you. Even if you have a complaint about our treatment of you, we're obligated to honor your right to complain. You should always call Customer Service at 1-800-222-6700 (TTY users call 711) for help. In some situations, you may also want help or guidance from someone who isn't connected with us. Two organizations that can help are:

State Health Insurance Assistance Program (SHIP). Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you're having. They can also answer your questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. You'll find phone numbers and website URLs in Appendix A of this document.

Medicare

You can also contact Medicare to get help:

- Call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.
- Visit Medicare.gov.

SECTION 3 Which process to use for your problem

Is your problem or concern about your benefits or coverage?

This includes problems about whether prescription drugs are covered or not, the way they are covered, and problems related to payment for prescription drugs.

Yes.

Go to **Section 4, A guide to coverage decisions and appeals.**

No.

Go to **Section 7, How to make a complaint about quality of care, waiting times, customer service or other concerns.**

COVERAGE DECISIONS AND APPEALS

SECTION 4 A guide to coverage decisions and appeals

Coverage decisions and appeals deal with problems related to your benefits and coverage for prescription drugs, including payments. This is the process you use for issues such as whether a drug is covered or not and the way in which the drug is covered.

Asking for coverage decisions before you get benefits

If you want to know if we'll cover a specific drug before you get it, you can ask us to make a coverage decision for you. A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your prescription drugs.
In limited circumstances a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

We make a coverage decision whenever we decide what's covered for you and how much we pay. In some cases, we might decide a drug isn't covered or is no longer covered for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision, whether before or after you get a benefit, and you aren't satisfied, you can **appeal** the decision. An appeal is a formal way of asking us to review and change a coverage decision we made. Under certain circumstances, you can ask for an expedited or **fast appeal** of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we properly followed the rules. When we complete the review, we give you our decision.

In limited circumstances, a request for a Level 1 appeal will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so, or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we don't dismiss your case but say no to all or part of your Level 1 appeal, you can go on to a level 2 appeal. The Level 2 appeal is conducted by an independent review organization that is not connected to us. If you aren't satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal. (This chapter explains Level 3, 4 and 5 appeals).

Section 4.1 Get help asking for a coverage decision or making an appeal

Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- **Call Customer Service at 1-800-222-6700 (TTY users call 711).**
- **Get help** from your State Health Insurance Assistance Program.
- **Your doctor or other prescriber can make a request for you.** For Part D drugs, your doctor or other prescriber can ask for a coverage decision or a Level 1 appeal on your behalf. If your Level 1 appeal is denied, your doctor or prescriber can ask for a Level 2 appeal.
- **You can ask someone to act on your behalf.** You can name another person to act for you as your representative to ask for a coverage decision or make an appeal.
  - If you want a friend, relative, or another person to be your representative, call Customer Service at 1-800-222-6700 (TTY users call 711) and ask for the *Appointment of Representative* form. (The form is also available at CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf) This form gives that person permission to act on your behalf. It must be signed by you and by the person you want to act on your behalf. You must give us a copy of the signed form.
  - We can accept an appeal request from a representative without the form, but we can't begin or complete our review until we get it. If we don't get the form before our deadline for making a decision on your appeal, your appeal request will be

dismissed. If this happens, we'll send you a written notice explaining your right to ask the independent review organization to review our decision to dismiss your appeal.

- **You also have the right to hire a lawyer.** You can contact your own lawyer or get the name of a lawyer from your local bar association or other referral service. There are groups that will give you free legal services if you qualify. However, **you aren't required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

SECTION 5 Part D drugs: How to ask for a coverage decision or make an appeal

Section 5.1 What to do if you have problems getting a Part D drug or want us to pay you back for a Part D drug

Your benefits include coverage for many prescription drugs. To be covered, the drug must be used for a medically accepted indication. (Go to Chapter 3 for more information about a medically accepted indication.) For details about Part D drugs, rules, restrictions, and costs, go to Chapters 3 and 4.

- **This section is about your Part D drugs only.** To keep things simple, we generally say *drug* in the rest of this section, instead of repeating *covered outpatient prescription drug* or *Part D drug* every time. We also use the term Drug List instead of *List of Covered Drugs* or formulary.
- If you don't know if a drug is covered or if you meet the rules, you can ask us. Some drugs require you to get approval from us before we'll cover it.
- If your pharmacy tells you that your prescription can't be filled as written, the pharmacy will give you a written notice explaining how to contact us to ask for a coverage decision.

Part D coverage decisions and appeals

Legal Term
An initial coverage decision about your Part D drugs is called a **coverage determination.**

A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your drugs. This section tells what you can do if you're in any of the following situations:

- Asking to cover a Part D drug that's not on our plan's Drug List. **Ask for an exception. Section 5.2**
- Asking to waive a restriction on our plan's coverage for a drug (such as limits on the amount of the drug you can get, prior authorization criteria, or the requirement to try another drug first). **Ask for an exception. Section 5.2**
- Asking to pay a lower cost-sharing amount for a covered drug on a higher cost-sharing tier. **Ask for an exception. Section 5.2**
- Asking to get pre-approval for a drug. **Ask for a coverage decision. Section 5.4**
- Pay for a prescription drug you already bought. **Ask us to pay you back. Section 5.4**

If you disagree with a coverage decision we made, you can appeal our decision. This section tells you both how to ask for coverage decisions and how to request an appeal.

Section 5.2 Asking for an exception

Legal Terms
Asking for coverage of a drug that's not on the Drug List is a **formulary exception.**
Asking for removal of a restriction on coverage for a drug is a **formulary exception.**
Asking to pay a lower price for a covered non-preferred drug is a **tiering exception.**

If a drug isn't covered in the way you'd like it to be covered, you can ask us to make an **exception**. An exception is a type of coverage decision.

For us to consider your exception request, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. Here are 3 examples of exceptions that you or your doctor or other prescriber can ask us to make:

1. **Covering a Part D drug that's not on our Drug List.** If we agree to cover a drug not on the Drug List, you'll need to pay the cost-sharing amount that applies to drugs in Tier 4: Non-Preferred Drugs. You can't ask for an exception to the cost-sharing amount we require you to pay for the drug when we agree to cover a drug not on the Drug List.
2. **Removing a restriction for a covered drug.** Chapter 3 describes the extra rules or restrictions that apply to certain drugs on our Drug List. If we agree to make an exception and waive a restriction for you, you can ask for an exception to the cost-sharing amount we require you to pay for the drug.
3. **Changing coverage of a drug to a lower cost-sharing tier.** Every drug on our Drug List is in one of 5 cost-sharing tiers. In general, the lower the cost-sharing tier number, the less you pay as your share of the cost of the drug.

- If our Drug List contains an alternative drug(s) for treating your medical condition that is in a lower cost-sharing tier than your drug, you can ask us to cover your drug at the cost-sharing amount that applies to the alternative drug(s).
- If the drug you're taking is a biological product you can ask us to cover your drug at a lower cost-sharing amount. This would be the lowest tier that contains biological product alternatives for treating your condition.
- If the drug you're taking is a brand name drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains brand name alternatives for treating your condition.
- If the drug you're taking is a generic drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains either brand or generic alternatives for treating your condition.
- You can't ask us to change the cost-sharing tier for any drug in Tier 5: Specialty Tier.
- If we approve your tiering exception request and there's more than one lower cost-sharing tier with alternative drugs you can't take, you usually pay the lowest amount.

Section 5.3 Important things to know about asking for exceptions

Your doctor must tell us the medical reasons

Your doctor or other prescriber must give us a statement that explains the medical reasons you're asking for an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Our Drug List typically includes more than one drug for treating a particular condition. These different possibilities are called *alternative* drugs. If an alternative drug would be just as effective as the drug you're asking for and wouldn't cause more side effects or other health problems, we generally won't approve your request for an exception. If you ask us for a tiering exception, we generally won't approve your request for an exception unless all the alternative drugs in the lower cost-sharing tier(s) won't work as well for you or are likely to cause an adverse reaction or other harm.

We can say yes or no to your request

- If we approve your request for an exception, our approval usually is valid until the end of our plan year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say no to your request, you can ask for another review by making an appeal.

Section 5.4 How to ask for a coverage decision, including an exception

Legal Term
A fast coverage decision is called an **expedited coverage determination.**

Step 1: Decide if you need a standard coverage decision or a fast coverage decision

Standard coverage decisions are made within **72 hours** after we get your request. **Fast coverage decisions** are made within **24 hours** after we get your request.

If your health requires it, ask us to give you a fast coverage decision. **To get a fast coverage decision, you must meet 2 requirements:**

- You must be asking for a drug you didn't get yet. (You can't ask for a fast coverage decision to be paid back for a drug you have already bought.)
- Using the standard deadlines could cause serious harm to your health or hurt your ability to regain function.
- **If your doctor or other prescriber tells us that your health requires a fast coverage decision, we'll automatically give you a fast coverage decision.**
- **If you ask for a fast coverage decision on your own, without your doctor or prescriber's support, we'll decide whether your health requires that we give you a fast coverage decision**. If we don't approve a fast coverage decision, we'll send you a letter that:
  - Explains that we'll use the standard deadlines.
  - Explains if your doctor or other prescriber asks for the fast coverage decision, we'll automatically give you a fast coverage decision.
  - Tells you how you can file a fast complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you asked for. We'll answer your complaint within 24 hours of receipt.

Step 2: Ask for a standard coverage decision or a fast coverage decision.

Start by calling, writing, or faxing our plan to ask us to authorize or provide coverage for the prescription you want. You can also access the coverage decision process through our website. We must accept any written request, including a request submitted on the *CMS Model Coverage Determination Request Form*, or on our plan's form, which is available on our website (www.healthspring.com/medicare/member-resources/customer-forms). Chapter 2 has contact information. Coverage requests involving prescription drugs can also be submitted electronically on our website at www.healthspring.com. To help us process your request, include your name, contact information, and information that shows which denied claim is being appealed.

You, your doctor, (or other prescriber) or your representative can do this. You can also have a lawyer act on your behalf. Section 4 of this chapter tells how you can give written permission to someone else to act as your representative.

- **If you're asking for an exception, provide the *supporting statement*,** which is the medical reasons for the exception. Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing a written statement if necessary.

Step 3: We consider your request and give you our answer.

Deadlines for a fast coverage decision

- We must generally give you our answer **within 24 hours** after we get your request.
  - For exceptions, we'll give you our answer within 24 hours after we get your doctor's supporting statement. We'll give you our answer sooner if your health requires us to.
  - If we don't meet this deadline, we're required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. We'll let you know in writing if your request has been sent to the independent review organization.
- **If our answer is yes to part or all of what you asked for,** we must provide the coverage we agreed to within 24 hours after we get your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you asked for,** we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

Deadlines for a standard coverage decision about a drug you didn't get yet

- We must generally give you our answer **within 72 hours** after we get your request.
  - For exceptions, we'll give you our answer within 72 hours after we get your doctor's supporting statement. We'll give you our answer sooner if your health requires us to.
  - If we don't meet this deadline, we're required to send your request to Level 2 of the appeals process, where it'll be reviewed by an independent review organization. We'll let you know in writing if your request has been sent to the

independent review organization.

- **If our answer is yes to part or all of what you asked for,** we must **provide the coverage** we agreed to **within 72 hours** after we get your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you asked for,** we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

Deadlines for a standard coverage decision about payment for a drug you've already bought

- We must give you our answer **within 14 calendar days** after we get your request.
  - If we don't meet this deadline, we're required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. We'll let you know in writing if your request has been sent to the independent review organization.
- **If our answer is yes to part or all of what you asked for,** we're also required to make payment to you within 14 calendar days after we get your request.
- **If our answer is no to part or all of what you asked for,** we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

Step 4: If we say no to your coverage request, you can make an appeal.

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the drug coverage you want. If you make an appeal, it means you're going to Level 1 of the appeals process.

Section 5.5 How to make a Level 1 appeal

Legal Terms
An appeal to our plan about a Part D drug coverage decision is called a plan **redetermination.**
A fast appeal is called an **expedited redetermination.**

Step 1: Decide if you need a standard appeal or a fast appeal.

A standard appeal is usually made within 7 calendar days. A fast appeal is generally made within 72 hours. If your health requires it, ask for a fast appeal.

- If you're appealing a decision we made about a drug you didn't get yet, you and your doctor or other prescriber will need to decide if you need a fast appeal.
- The requirements for getting a fast appeal are the same as those for getting a *fast coverage decision* in Section 5.4 of this chapter.

Step 2: You, your representative, doctor, or other prescriber must contact us and make your Level 1 appeal. If your health requires a quick response, you must ask for a fast appeal.

- **For standard appeals, submit a written request or call us.** Chapter 2 has contact information.
- **For fast appeals, either submit your appeal in writing or call us at 1-800-222-6700 (TTY users call 711)**. Chapter 2 has contact information.
- **We must accept any written request,** including a request submitted on the *CMS Model Coverage Redetermination Request Form*, which is available on our website (www.healthspring.com/medicare/member-resources/customer-forms). Include your name, contact information, and information about your claim to help us process your request.
- Coverage requests involving prescription drugs can also be submitted electronically on our website at www.healthspring.com.
- **You must make your appeal request within 65 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for asking for an appeal.

- **You can ask for a copy of the information in your appeal and add more information.** You and your doctor may add more information to support your appeal. We're allowed to charge a fee for copying and sending this information to you.

Step 3: We consider your appeal and give you our answer.

- When we review your appeal, we take another careful look at all the information about your coverage request. We check to see if we were following all the rules when we said no to your request.
- We may contact you or your doctor or other prescriber to get more information.

Deadlines for a fast appeal

- For fast appeals, we must give you our answer **within 72 hours after we get your appeal**. We'll give you our answer sooner if your health requires us to.
  - If we don't give you an answer within 72 hours, we're required to send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization. We'll let you know in writing if your request has been sent to the independent review organization. Section 5.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for,** we must provide the coverage we agreed to within 72 hours after we get your appeal.
- **If our answer is no to part or all of what you asked for,** we'll send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a standard appeal for a drug you didn't get yet

- For standard appeals, we must give you our answer **within 7 calendar days** after we get your appeal. We'll give you our decision sooner if you didn't get the drug yet and your health condition requires us to do so.
  - If we don't give you a decision within 7 calendar days, we're required to send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization. We'll let you know in writing if your request has been sent to the independent review organization. Section 5.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for,** we must provide the coverage as quickly as your health requires, but no later than **7 calendar days** after we get your appeal.
- **If our answer is no to part or all of what you asked for,** we'll send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a standard appeal about payment for a drug you already bought

- We must give you our answer **within 14 calendar days** after we get your request.
  - If we don't meet this deadline, we're required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. We'll let you know in writing if your request has been sent to the independent review organization.
- **If our answer is yes to part or all of what you asked for,** we're also required to make payment to you **within 30 calendar days** after we get your request.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

Step 4: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.

- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process.

Section 5.6 How a make a Level 2 appeal

Legal Term
The formal name for the independent review organization is the **Independent Review Entity.** It is sometimes called the **IRE.**

The independent review organization is an independent organization hired by Medicare. It isn't connected with us and isn't a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: You (or your representative or your doctor or other prescriber) must contact the independent review organization and ask for a review of your case.

- If we say no to your Level 1 appeal, the written notice we send you will include **instructions on how to make a Level 2 appeal** with the independent review organization. These instructions will tell who can make this Level 2 appeal, what deadlines you must follow, and how to reach the independent review organization.
- **You must make your appeal request within 65 calendar days** from the date on the written notice.
- If we did not complete our review within the applicable timeframe or make an unfavorable decision regarding an **at-risk** determination under our drug management program, we'll automatically forward your request to the IRE. We'll let you know in writing if your request has been sent to the independent review organization.
- We'll send the information we have about your appeal to the independent review organization. This information is called your **case file**. **You have the right to ask us for a copy of your case file.** We're allowed to charge you a fee for copying and sending this information to you.
- You have a right to give the independent review organization additional information to support your appeal.

Step 2: The independent review organization reviews your appeal.

- Reviewers at the independent review organization will take a careful look at all the information related to your appeal.

Deadlines for fast appeal

- If your health requires it, ask the independent review organization for a fast appeal.
- If the independent review organization agrees to give you a fast appeal, the independent review organization must give you an answer to your Level 2 appeal **within 72 hours** after it gets your appeal request.

Deadlines for standard appeal

- For standard appeals, the independent review organization must give you an answer to your Level 2 appeal **within 7 calendar days** after it gets your appeal if it is for a drug you didn't get yet. If you're asking us to pay you back for a drug you already bought, the independent review organization must give you an answer to your Level 2 appeal **within 14 calendar days** after it gets your request.

Step 3: The Independent review organization gives you its answer.

For fast appeals:

- **If the independent review organization says yes to part of all of what you asked for**, we must **provide the drug coverage** that was approved by the independent review organization **within 24 hours** after we get the decision from the independent review organization.

For standard appeals:

- **If the independent review organization says yes to part or all of your request for coverage,** we must **provide the drug coverage** that was approved by the independent review organization **within 72 hours** after we get the decision from the independent review organization.
- **If the independent review organization says yes to part or all of your request** to pay you back **for a drug you already bought,** we're required to **send payment to you within 30 calendar days** after we get the decision from the independent review organization.

What if the independent review organization says no to your appeal?

If this organization says no to part of all of your appeal, it means they agree with our decision not to approve your request (or part of your request). (This is called **upholding the decision**. It's also called **turning down your appeal**.) In this case, the independent review organization will send you a letter that:

- Explains the decision.

- Lets you know about your right to a Level 3 appeal if the dollar value of the drug coverage you're asking for meets a certain minimum. If the dollar value of the drug coverage you're asking for is too low, you can't make another appeal and the decision at Level 2 is final.
- Tells you the dollar value that must be in dispute to continue with the appeals process.

Step 4: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are 3 additional levels in the appeals process after Level 2 (for a total of 5 levels of appeal).
- If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 6 explains the Levels 3, 4, and 5 appeals processes.

SECTION 6 Taking your appeal to Levels 3, 4, and 5

Section 6.1 Appeal Levels 3, 4 and 5 for Part D Drug Requests

This section may be right for you if you have made a Level 1 appeal and a Level 2 appeal, and both of your appeals were turned down.

If the dollar value of the drug you appealed meets certain minimum levels, you may be able to go to additional levels of appeal. If the dollar value is less than the minimum level, you can't appeal any further. The written response you get to your Level 2 appeal will explain how to make a Level 3 appeal.

For most situations that involve appeals, the last 3 levels of appeal work in much the same way as the first two levels. Here's who handles the review of your appeal at each of these levels.

Level 3 appeal **An Administrative Law Judge or an attorney adjudicator who works for the federal government** will review your appeal and give you an answer.

- **If the answer is yes, the appeals process is over**. We must **authorize or provide the drug coverage** that was approved by the Administrative Law Judge or attorney adjudicator **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we get the decision.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may* or *may not* be over**.
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you don't want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal The **Medicare Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the federal government.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Council **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we get the decision.
- **If the answer is no or if the Council denies the review request, the appeals process *may* or *may not* be over.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you don't want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go to a Level 5 appeal and how to continue with a Level 5 appeal.

Level 5 appeal A judge at the **Federal District Court** will review your appeal.

- A judge will review all the information and decide *yes* or *no* to your request. This is the final answer. There are no more appeal levels after the Federal District Court.

MAKING COMPLAINTS

SECTION 7 How to make a complaint about quality of care, waiting times, customer service, or other concerns

Section 7.1 What kinds of problems are handled by the complaint process?

The complaint process is *only* used for certain types of problems. This includes problems about quality of care, waiting times, and customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example
Quality of your care	• Are you unhappy with the quality of the care you got?
Respecting your privacy	• Did someone not respect your right to privacy or share confidential information?
Disrespect, poor customer service, or other negative behaviors	• Has someone been rude or disrespectful to you? • Are you unhappy with our Customer Service? • Do you feel you're being encouraged to leave our plan?
Waiting times	• Have you been kept waiting too long by pharmacists? Or by our Customer Service or other staff at our plan? ○ Examples include waiting too long on the phone, in the waiting or exam room, or getting a prescription.
Cleanliness	• Are you unhappy with the cleanliness or condition of a pharmacy?
Information you get from us	• Did we fail to give you a required notice? • Is our written information hard to understand?
Timeliness (These types of complaints are all about the *timeliness* of our actions related to coverage decisions and appeals)	If you asked for a coverage decision or made an appeal, and you think that we aren't responding quickly enough, you can make a complaint about our slowness. Here are examples. • You have asked for a *fast coverage decision* or a *fast appeal,* and we said no; you can make a complaint. • You believe we aren't meeting the deadlines for coverage decisions or appeals; you can make a complaint. • You believe we aren't meeting deadlines for covering or reimbursing you for certain drugs that were approved; you can make a complaint. • You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.

Section 7.2 How to make a complaint

Legal Terms
• A **complaint** is also called a **grievance.** • **Making a complaint** is called **filing a grievance.** • **Using the process for complaints** is called **using the process for filing a grievance.**
• A **fast complaint** is called an **expedited grievance.**

Step 1: Contact us promptly — either by phone or in writing.

- **Calling Customer Service at 1-800-222-6700 (TTY users call 711) is usually the first step.** If there's anything else you need to do, Member Services will let you know.
- **If you don't want to call (or you called and weren't satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we'll respond to your complaint in writing.
- You may submit your written complaints by mail or facsimile to:

HealthSpring
Attn: Member Grievances
P.O. Box 269005
Weston, FL 33326-9927
Fax: 1-800-735-1469

For standard grievances received in writing, we'll respond to you in writing within 30 calendar days of receipt of your written complaint. For expedited grievances, we must decide and notify you within 24 hours.

- The **deadline** for making a complaint is **60 calendar days** from the time you had the problem you want to complain about.

Step 2: We look into your complaint and give you our answer.

- **If possible, we'll answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call.
- **Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, **we can take up to 14 more calendar days** (44 calendar days total) to answer your complaint. If we decide to take extra days, we'll tell you in writing.
- **If you're making a complaint because we denied your request for a fast coverage decision or a fast appeal, we'll automatically give you a fast complaint.** If you have a fast complaint, it means we'll give you an answer **within 24 hours.**
- **If we don't agree** with some or all of your complaint or don't take responsibility for the problem you're complaining about, we'll include our reasons in our response to you.

Section 7.3 You can also make complaints about quality of care to the Quality Improvement Organization

When your complaint is about *quality of care*, you also have two extra options.

- **You can make your complaint directly to the Quality Improvement Organization.** The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.

Or

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

Section 7.4 You can also tell Medicare about your complaint

You can submit a complaint about HealthSpring Assurance Rx (PDP) directly to Medicare. To submit a complaint to Medicare, go to Medicare.gov/MedicareComplaintForm/home.aspx. You may also call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users call 1-877-486-2048.

CHAPTER 8
Ending membership in our plan

SECTION 1 Ending your membership in our plan

Ending your membership in HealthSpring Assurance Rx (PDP) may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you decide that you *want* to leave. Sections 2 and 3 give information on ending your membership voluntarily.
- There are also limited situations where we're required to end your membership. Section 5 tells you about situations when we must end your membership.

If you're leaving our plan, our plan must continue to provide your prescription drugs, and you'll continue to pay your cost share until your membership ends.

SECTION 2 When can you end your membership in our plan?

Section 2.1 You can end your membership during the Open Enrollment Period

You can end your membership in our plan during the **Open Enrollment Period** each year. During this time, review your health and drug coverage and decide about coverage for the upcoming year.

- **The Open Enrollment Period** is from October 15 to December 7.
- **Choose to keep your current coverage or make changes to your coverage for the upcoming year.** If you decide to change to a new plan, you can choose any of the following types of coverage:
  - Another Medicare drug plan.
  - Original Medicare *with* a separate Medicare drug plan.
  - Original Medicare *without* a separate Medicare drug plan.
    - If you choose this option and receive Extra Help, Medicare may enroll you in a drug plan, unless you've opted out of automatic enrollment.
  - A Medicare health plan. A Medicare health plan is a plan offered by a private company that contracts with Medicare to provide all the Medicare Part A (Hospital) and Part B (Medical) benefits. Most Medicare health plans also include Part D prescription drug coverage.

    If you enroll in most Medicare health plans, you'll be disenrolled from HealthSpring Assurance Rx (PDP) when your new plan's coverage begins. However, if you choose a Private Free-for-Service plan without Part D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that plan and keep HealthSpring Assurance Rx (PDP) for your drug coverage. If you don't want to keep our plan, you can choose to enroll in another Medicare prescription drug plan or drop Medicare prescription drug coverage.

Note: If you disenroll from Medicare drug coverage and go without creditable prescription drug coverage for 63 or more days in a row, you may have to pay a late enrollment penalty if you join a Medicare drug plan later.

- **Your membership will end in our plan** when your new plan's coverage begins on January 1.

Section 2.2 In certain situations, you can end your membership during a Special Enrollment Period

In certain situations, members of HealthSpring Assurance Rx (PDP) may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

- **You may be eligible to end your membership during a Special Enrollment Period** if any of the following situations apply. These are just examples; for the full list you can contact our plan, call Medicare, or visit Medicare.gov:
  - Usually, when you move
  - If you have Medicaid.

- If you're eligible for Extra Help paying your Medicare drug coverage.
- If we violate our contract with you.
- If you're getting care in an institution, such as a nursing home or long-term care (LTC) hospital.
- If you enroll in the Program of All-inclusive Care for the Elderly (PACE). (PACE is not available in all states. If you would like to know if PACE is available in your state, call Customer Service at 1-800-222-6700 (TTY users call 711).
- **Note:** If you're in a drug management program, you may not be able to change plans. Chapter 3, Section 10 tells you more about drug management programs.

- **Enrollment time periods vary** depending on your situation.
- **To find out if you're eligible for a Special Enrollment Period,** call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. If you're eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and drug coverage. You can choose:
  - Another Medicare drug plan,
  - Original Medicare *without* a separate Medicare drug plan.
  - A Medicare health plan. A Medicare health plan is a plan offered by a private company that contracts with Medicare to provide all the Medicare Part A (Hospital) and Part B (Medical) benefits. Some Medicare health plans also include Part D drug coverage.
    - If you enroll in most Medicare health plans, you'll automatically be disenrolled from HealthSpring Assurance Rx (PDP) when your new plan's coverage begins. However, if you choose a Private Fee-for-Service plan without Part D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that plan and keep HealthSpring Assurance Rx (PDP) for your drug coverage. If you don't want to keep our plan, you can choose to enroll in another Medicare prescription drug plan or to drop Medicare drug coverage.

Note: if you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

Your membership will usually end on the first day of the month after we get your request to change your plan.

If you get Extra Help from Medicare to pay your drug coverage costs: If you switch to Original Medicare and don't enroll in a separate Medicare drug plan, Medicare may enroll you in a drug plan, unless you opt out of automatic enrollment.

Section 2.3 Get more information about when you can end your membership

If you have any questions about ending your membership you can:

- **Call Customer** Service at 1-800-222-6700 (TTY users call 711)**.**
- Find the information in the ***Medicare & You 2027*** handbook.
- Call **Medicare** at 1-800-MEDICARE (1-800-633-4227). (TTY users call 1-877-486-2048).

SECTION 3 How to end your membership in our plan

The table below shows how you can end your membership in our plan.

To switch from our plan to:	Here's what to do:
• A Medicare health plan.	• Enroll in the new Medicare health plan. You'll automatically be disenrolled from HealthSpring Assurance Rx (PDP) when your new plan's coverage starts.
• Original Medicare *with* a different Medicare drug plan.	• Enroll in the new Medicare drug plan. • You'll automatically be disenrolled from HealthSpring Assurance Rx (PDP) when your new drug plan's coverage starts.

To switch from our plan to:	Here's what to do:
• Original Medicare *without* a separate Medicare drug plan.	• **Send us a written request to disenroll.** Call Customer Service at 1-800-222-6700 (TTY users call 711) if you need more information on how to do this. • You can also call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users call 1-877-486-2048. • You'll automatically be disenrolled from HealthSpring Assurance Rx (PDP) when your new plan's coverage starts.

SECTION 4 Until your membership ends, you must keep getting your drugs through our plan

Until your membership ends and your new Medicare coverage starts, you must continue to get your prescription drugs through our plan.

- **Continue to use our network pharmacies or mail order to get your prescriptions filled.**

SECTION 5 HealthSpring Assurance Rx (PDP) must end your plan membership in certain situations

HealthSpring Assurance Rx (PDP) must end your membership in our plan if any of the following happen:

- If you no longer have either Medicare Part A or Part B.
- If you move out of our service area.
- If you're away from our service area for more than 12 months.
  - If you move or take a long trip, call Customer Service at 1-800-222-6700 (TTY users call 711) to find out if the place you're moving or traveling to is in our plan's service area.
- If you become incarcerated (go to prison).
- If you're no longer a United States citizen or national, or an eligible noncitizen.
- If you lie or withhold information about other insurance you have that provides prescription drug coverage.
- If you intentionally give us incorrect information when you're enrolling in our plan, and that information affects your eligibility for our plan. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that's disruptive and makes it difficult for us to provide care for you and other members of our plan. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get prescription drugs. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
  - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.
- If you're NOT receiving "Extra Help" and do not pay past due plan premiums within 2 months from entering our plan's failure to pay grace period. This amount is 2X your monthly plan premium responsibility.
  - We must notify you in writing that you have 2 months from the premium due date to pay our plan premium before we end your membership.
- If you're required to pay the extra Part D amount because of your income and you don't pay it, Medicare will disenroll you from our plan and you'll lose prescription drug coverage.

Section 5.1 We can't ask you to leave our plan for any health-related reason

HealthSpring Assurance Rx (PDP) isn't allowed to ask you to leave our plan for any health-related reason.

What should you do if this happens?

If you feel that you're being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

Section 5.2 You have the right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership.

CHAPTER 9
Legal notices

SECTION 1 Notice about governing law

The principal law that applies to this *Evidence of Coverage* document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services (CMS). In addition, other federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws aren't included or explained in this document.

SECTION 2 Notice about nondiscrimination

We don't discriminate based on race, ethnicity, national origin, color, religion, sex, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare prescription drug plans, like our plan, must obey federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at HHS.gov/ocr/index.html.

If you have a disability and need help with access to care, call Customer Service at 1-800-222-6700 (TTY users call 711). If you have a complaint, such as a problem with wheelchair access, Customer Service can help.

SECTION 3 Notice about Medicare Secondary Payer subrogation rights

We have the right and responsibility to collect for covered Medicare prescription drugs for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, HealthSpring Assurance Rx (PDP), as a Medicare prescription drug plan sponsor, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any state laws.

SECTION 4 Notice about subrogation and third party recovery

If we make any payment to you or on your behalf for Covered Services, we are permitted to be fully subrogated (a legal principle that allows the plan to be reimbursed for certain payments we have made on your behalf, in certain circumstances) to any and all rights you have against any person, entity or insurer that may be responsible for payment of medical expenses and/or benefits related to your injury, illness or condition. We are given the same rights of subrogation and recovery that are available to the Medicare Program under the Medicare Secondary Payer rules. We may use whatever rights of recovery are available to the Medicare program under 42 U.S.C. § 1395mm(e)(4), 42 U.S.C. §1395w-22(a)(4), 42 C.F.R. Part 411, and 42 C.F.R. Part 422.

Once we have made a payment for Covered Services, we will have a lien on the proceeds of any judgment, settlement, or other award or recovery you may receive or be entitled to receive, including but not limited to the following:

1. Any award, settlement, benefits or other amounts paid under any workers' compensation law or award;
2. Any and all payments made directly by or on behalf of a third party tortfeasor or person, entity or insurer responsible for indemnifying the third party tortfeasor;
3. Any arbitration awards, payments, settlements, structured settlements, or other benefits or amounts paid under an uninsured or underinsured motorist coverage policy; or any other payments designated, earmarked, or otherwise intended to be paid to you as compensation, restitution, or remuneration for your injury, illness, or condition suffered as a result of the negligence or liability of a third party.

You agree to cooperate with us and any of our designated representatives and to take any actions or steps necessary to secure our lien/interests, including but not limited to:

1. Fully responding to requests for information about any accidents or injuries;

2. Fully responding to our requests for information and providing any relevant information that we have requested; and
3. Fully participating in all phases of any legal action we may need to protect our rights, including but not limited to participating in discovery, attending depositions, and appearing and testifying at trial.

In addition, you agree not to do anything to affect our rights, including but not limited to assigning any rights or causes of action that you may have against any person or entity relating to your injury, illness, or condition without our prior authorized written consent. Your failure to cooperate shall be deemed a violation or breach of your obligations, and we may seek any available legal action against you to protect our rights.

We are also entitled to be fully reimbursed for any and all benefit payments we make to you or on your behalf that are the responsibility of any person, organization, or insurer. Our right of reimbursement is separate and apart from our subrogation right, and is limited only by the amount of actual benefits paid under the Plan. You must immediately pay to us any amounts you get by judgment, settlement, award, recovery or otherwise from any third party or his or her insurer, to the extent that we paid out or provided benefits for your injury, illness, or condition during your enrollment in this Plan.

Our subrogation and reimbursement rights shall have first priority, to be paid before any of your other claims are paid. Our subrogation and reimbursement rights will not be affected, reduced, impacted or eliminated by the “made whole” doctrine or any other doctrine that may apply.

We are not required to pursue subrogation or reimbursement either for our benefit or on your behalf. Our rights under this *Evidence of Coverage* shall not be affected, reduced, or eliminated by our failure to intervene in any legal action you seek relating to your injury, illness, or condition.

If you disagree with any decision or action we take in connection with the subrogation and third party recovery provisions outlined above, you must follow the procedures explained in Chapter 7 of this document.

SECTION 5 Report Fraud, Waste and Abuse

Health care fraud is a violation of federal and/or state law. If you know of or suspect health insurance fraud, please report it by calling our Compliance and Ethics Hotline at 1-800-472-8348. You are not required to identify yourself when you report the information. The hotline is anonymous.

CHAPTER 10
Definitions

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of prescription drugs or payment for drugs you already got.

Biological Product – A prescription drug that is made from natural and living sources like animal cells, plant cells, bacteria, or yeast. Biological products are more complex than other drugs and can't be copied exactly, so alternative forms are called biosimilars. (Go to **Original Biological Product** and **Biosimilar**).

Biosimilar – A biological product very similar, but not identical, to the original biological product. Biosimilars are as safe and effective as the original biological product. Some biosimilars may be substituted for the original biological product at the pharmacy without needing a new prescription (Go to **Interchangeable Biosimilar**).

Brand Name Drug – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand name drug has expired.

Catastrophic Coverage Stage – The stage in the Part D Drug Benefit that begins when you (or other qualified parties on your behalf) have spent $2,400 for Part D covered drugs during the covered year. During this payment stage, you pay nothing for your covered Part D drugs.

Centers for Medicare & Medicaid Services (CMS) – The federal agency that administers Medicare.

Chronic-Care Special Needs Plan (C-SNP) – C-SNPs are SNPs that restrict enrollment to MA eligible people who have specific severe and chronic diseases.

Coinsurance – An amount you may be required to pay, expressed as a percentage (for example 20%) as your share of the cost for prescription drugs after you pay your deductible.

Complaint – The formal name for making a complaint is **filing a grievance**. The complaint process is used *only* for certain types of problems. This includes problems about quality of care, waiting times, and the customer service you get. It also includes complaints if our plan doesn't follow the time period in the appeal process.

Copayment (or copay) – An amount you may be required to pay as your share of the cost for a prescription drug. A copayment is a set amount (for example, $10), rather than a percentage.

Cost Sharing – Cost sharing refers to amounts that a member has to pay when drugs are gotten. (This is in addition to our plan's monthly premium.) Cost sharing includes any combination of the following 3 types of payments: 1) any deductible amount a plan may impose before drugs are covered; 2) any fixed copayment amount that a plan requires when a specific drug is gotten; or 3) any coinsurance amount, a percentage of the total amount paid for a drug, that a plan requires when a specific drug is gotten.

Cost-Sharing Tier – Every drug on the list of covered drugs is in one of 5 cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug.

Coverage Determination – A decision about whether a drug prescribed for you is covered by our plan and the amount, if any, you're required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn't covered under our plan, that isn't a coverage determination. You need to call or write to our plan to ask for a formal decision about the coverage. Coverage determinations are called **coverage decisions** in this document.

Covered Drugs – The term we use to mean all the prescription drugs covered by our plan.

Creditable Prescription Drug Coverage – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty, if they decide to enroll in Medicare prescription drug coverage later.

Customer Service – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals.

Daily Cost-Sharing Rate – A daily cost-sharing rate may apply when your doctor prescribes less than a full month's supply of certain drugs for you and you're required to pay a copayment. A daily cost-sharing rate is the copayment divided by the number of days in a month's supply. Here is an example: If your copayment for a one-month supply of a drug is $30, and a one-month's supply in our plan is 30 days, then your daily cost-sharing rate is $1 per day.

Deductible – The amount you must pay for prescriptions before our plan pays.

Disenroll or Disenrollment – The process of ending your membership in our plan.

Dispensing Fee – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription, such as the pharmacist's time to prepare and package the prescription.

Dual Eligible Special Needs Plans (D-SNP) – D-SNPs enroll people who are entitled to both Medicare (Title XVIII of the Social Security Act) and medical assistance from a state plan under Medicaid (Title XIX). States cover some Medicare costs, depending on the state and the person's eligibility.

Dually Eligible Individual – A person who is eligible for Medicare and Medicaid coverage.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Evidence of Coverage (EOC) and Disclosure Information – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

Exception – A type of coverage decision that, if approved, allows you to get a drug that is not on our formulary (a formulary exception), or get a non-preferred drug at a lower cost sharing level (a tiering exception). You may also ask for an exception if our plan requires you to try another drug before getting the drug you're asking for, if our plan requires a prior authorization for a drug and you want us to waive the criteria restriction, or if our plan limits the quantity or dosage of the drug you're asking for (a formulary exception).

Extra Help – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

Generic Drug – A prescription drug that's approved by the FDA as having the same active ingredient(s) as the brand name drug. Generally, a generic drug works the same as a brand name drug and usually costs less.

Grievance – A type of complaint you make about our plan, providers, or pharmacies, including a complaint concerning the quality of your care. This doesn't involve coverage or payment disputes.

Income-Related Monthly Adjustment Amount (IRMAA) – If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium. Less than 5% of people with Medicare are affected, so most people won't pay a higher premium.

Initial Coverage Stage – This is the stage after you pay your deductible (if you have one) and before your out-of-pocket costs for the year have reached the out-of-pocket threshold amount.

Initial Enrollment Period – When you're first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you're eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

Interchangeable Biosimilar – A biosimilar that may be used as a substitute for an original biosimilar product at the pharmacy without needing a new prescription because it meets additional requirements related to the potential for automatic substitution. Automatic substitution at the pharmacy is subject to state law.

List of Covered Drugs (formulary or Drug List) – A list of prescription drugs covered by our plan.

Low Income Subsidy (LIS) – Go to **Extra Help**.

Manufacturer Discount Program – A program under which drug manufacturers pay a portion of our plan's full cost for covered Part D brand name drugs and biologics. Discounts are based on agreements between the federal government and drug manufacturers.

Maximum Fair Price – The price Medicare negotiated for a selected drug.

Medicaid (or Medical Assistance) – A joint federal and state program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Medically Accepted Indication – A use of a drug that is either approved by the FDA or supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information system.

Medicare – The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant).

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be i) an HMO, ii) a PPO, iii) a Private Fee-for-Service (PFFS) plan, or iv) a Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP). In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**.

Medicare Cost Plan – A Medicare Cost Plan is a plan operated by a Health Maintenance Organization (HMO) or Competitive Medical Plan (CMP) in accordance with a cost-reimbursed contract under Section 1876(h) of the Act.

Medicare-Covered Services – Services covered by Medicare Part A and Part B. The term Medicare-Covered Services doesn't include the extra benefits, such as vision, dental, or hearing, that a Medicare Advantage plan may offer.

Medicare Health Plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in our plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Special Needs Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

Medicare Prescription Drug Coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

Medication Therapy Management (MTM) program – A Medicare Part D program for complex health needs provided to people who meet certain requirements or are in a Drug Management Program. MTM services usually include a discussion with a pharmacist or health care provider to review medications.

Medigap (Medicare Supplement Insurance) Policy – Medicare supplement insurance sold by private insurance companies to fill *gaps* in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage Plan is not a Medigap policy.)

Member (Member of our Plan, or Plan Member) – A person with Medicare who is eligible to get covered services, who has enrolled in our plan and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

Network Pharmacy – A pharmacy that contracts with our plan where members of our plan can get their prescription drug benefits. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Open Enrollment Period – The time period of October 15 until December 7 of each year when members can change their health or drug plans or switch to Original Medicare.

Original Biological Product – A biological product that has been approved by the FDA and serves as the comparison for manufacturers making a biosimilar version. It is also called a reference product.

Original Medicare (Traditional Medicare or Fee-for-Service Medicare) – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has 2 parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

Out-of-Network Pharmacy – A pharmacy that doesn't have a contract with our plan to coordinate or provide covered drugs to members of our plan. Most drugs you get from out-of-network pharmacies aren't covered by our plan unless certain conditions apply.

Out-of-Pocket Costs – Go to the definition for cost sharing above. A member's cost-sharing requirement to pay for a portion of drugs gotten is also referred to as the member's out-of-pocket cost requirement.

Out-of-Pocket Threshold – The maximum amount you pay out of pocket for Part D drugs.

PACE plan – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term services and supports (LTSS) for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible. People enrolled in PACE plans get both their Medicare and Medicaid benefits through our plan. PACE is not available in all states. If you would like to know if PACE is available in your state, call Customer Service at 1-800-222-6700 (TTY users call 711).

Part C – Go to **Medicare Advantage (MA) Plan.**

Part D – The voluntary Medicare Prescription Drug Benefit Program.

Part D Drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. Certain categories of drugs have been excluded as covered Part D drugs by Congress.

Part D Late Enrollment Penalty – An amount added to your monthly premium for Medicare drug coverage if you go without creditable coverage (coverage that's expected to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more after you're first eligible to join a Part D plan.

Preferred Cost Sharing – Preferred cost sharing means lower cost sharing for certain covered Part D drugs at certain network pharmacies.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Prior Authorization – Approval in advance to get certain drugs based on specific criteria. Covered drugs that need prior authorization are marked in the formulary and our criteria are posted on our website.

Quality Improvement Organization (QIO) – A group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients.

Quantity Limits – A management tool that is designed to limit the use of a drug for quality, safety, or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

"Real-Time Benefit Tool" – A portal or computer application in which enrollees can look up complete, accurate, timely, clinically appropriate, enrollee-specific formulary and benefit information. This includes cost-sharing amounts, alternative formulary medications that may be used for the same health condition as a given drug, and coverage restrictions (Prior Authorization, Step Therapy, Quantity Limits) that apply to alternative medications.

Selected Drug – A drug covered under Part D for which Medicare negotiated a Maximum Fair Price.

Service Area – A geographic area where you must live to join a particular prescription drug plan. Our plan may disenroll you if you permanently move out of our plan's service area.

Special Enrollment Period – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you're getting Extra Help with your prescription drug costs, if you move into a nursing home, or if we violate our contract with you.

Standard Cost Sharing – Standard cost sharing is cost sharing other than preferred cost sharing offered at a network pharmacy.

Step Therapy – A utilization tool that requires you to first try another drug to treat your medical condition before we'll cover the drug your physician may have initially prescribed.

Supplemental Security Income (SSI) – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits aren't the same as Social Security benefits.

Appendix A: State Health Insurance Assistance Programs (SHIP) contact information

Alabama

Alabama State Health Insurance Assistance Program
CALL 1-800-243-5463
WRITE Alabama State Health Insurance Assistance Program, Alabama Department of Senior Services, RSA Tower, 201 Monroe Street, Suite 350, Montgomery, AL 36104
WEBSITE https://alabamaageline.gov/ship/

Alaska

State Health Insurance Assistance Program
CALL 1-907-269-3680 or 1-800-478-6065
TTY 711.0
WRITE State Health Insurance Assistance Program, Alaska Dept. of Health, Division of Senior & Disabilities Services, 3601 C Street, Suite 902, Anchorage, AK 99503
WEBSITE https://health.alaska.gov/en/senior-and-disabilities-services/medicare-office/

Arizona

State Health Insurance Assistance Program
CALL 1-800-432-4040
TTY 711.0
WRITE State Health Insurance Assistance Program, Department of Economic Security, Division of Aging and Adult Services (DAAS), 1789 W. Jefferson Street, #6272, Phoenix, AZ 85007
WEBSITE https://des.az.gov/medicare-assistance

Arkansas

Arkansas Senior Health Insurance Information Program (AR SHIIP)
CALL 1-501-371-2600 or 1-800-224-6330
TTY 1-800-282-9134
WRITE Arkansas Senior Health Insurance Information Program (AR SHIIP), Arkansas Insurance Department, 1 Commerce Way, Little Rock, AR 72201
WEBSITE https://insurance.arkansas.gov/consumer-assistance/medicare-resources/

California

Health Insurance Counseling & Advocacy Program (HICAP)
CALL 1-916-465-8104 or 1-800-434-0222
TTY 1-800-735-2929
WRITE Health Insurance Counseling & Advocacy Program (HICAP), California Health Advocates, 800 Sunrise Avenue, Suite F, Roseville, CA 95661
WEBSITE https://cahealthadvocates.org/hicap/

Colorado

State Health Insurance Assistance Program
CALL 1-888-696-7213
TTY 1-303-894-7880
WRITE State Health Insurance Assistance Program, Department of Regulatory Agencies, Colorado Division of Insurance, 1560 Broadway, Suite 850, Denver, CO 80202
WEBSITE https://doi.colorado.gov/insurance-products/health-insurance/senior-health-care-medicare

Connecticut

CHOICES
CALL 1-860-424-5055 or 1-800-994-9422
TTY 1-860-247-0775
WRITE CHOICES, Department of Aging and Disability Services, Central Office, 55 Farmington Avenue, 12th Floor, Hartford, CT 06105
WEBSITE https://portal.ct.gov/ads/programs-and-services/choices?language=en_US

Delaware

Delaware Medicare Assistance Bureau (DMAB)
CALL 1-302-674-7364 or 1-800-336-9500
WRITE Delaware Medicare Assistance Bureau (DMAB), Delaware Department of Insurance, 1351 West North Street, Suite 101, Dover, DE 19904
WEBSITE http://insurance.delaware.gov/divisions/dmab/

District of Columbia

State Health Insurance Assistance Program (SHIP)

CALL 1-202-727-8370
TTY 711.0
WRITE State Health Insurance Assistance Program (SHIP), 250 E Street SW, Washington, DC 20024
WEBSITE https://dacl.dc.gov/service/health-insurance-counseling

Florida

SHINE (Serving Health Insurance Needs of Elders)

CALL 1-800-963-5337
TTY 1-800-955-8770
WRITE SHINE, Department of Elder Affairs, 4040 Esplanade Way, Suite 270, Tallahassee, FL 32399-7000
WEBSITE https://www.floridashine.org/

Georgia

Georgia SHIP

CALL 1-866-552-4464 (Option 4)
TTY 1-404-657-1929
WRITE Georgia SHIP, Georgia Department of Human Services, Division of Aging Services, 47 Trinity Avenue SW, Atlanta, GA 30334
WEBSITE https://aging.georgia.gov/georgia-ship

Hawaii

Hawaii SHIP

CALL 1-808-586-7299 or 1-888-875-9229
TTY 1-866-810-4379
WRITE Hawaii SHIP, Executive Office on Aging, Hawaii State Department of Health, No. 1 Capitol District, 250 S. Hotel Street, Suite 406, Honolulu, HI 96813-2831
WEBSITE https://www.hawaiiship.org/

Idaho

Senior Health Insurance Benefits Advisors (SHIBA)

CALL 1-208-334-4250 or 1-800-247-4422
WRITE Senior Health Insurance Benefits Advisors (SHIBA), Idaho Department of Insurance, 700 W. State Street, 3rd Floor, P.O. Box 83720, Boise, ID 83720-0043
WEBSITE https://doi.idaho.gov/SHIBA/

Illinois

Senior Health Insurance Program (SHIP)

CALL 1-800-252-8966
TTY 711.0
WRITE Senior Health Insurance Program (SHIP), Illinois Department on Aging, One Natural Resources Way, Suite 100, Springfield, IL 62702-1271
WEBSITE https://ilaging.illinois.gov/ship.html

Indiana

State Health Insurance Assistance Program (SHIP)

CALL 1-800-452-4800
TTY 1-866-846-0139
WRITE State Health Insurance Assistance Program (SHIP), Indiana Department of Insurance, 311 W. Washington Street, Suite 300, Indianapolis, IN 42604-2787
WEBSITE https://www.in.gov/ship/

Iowa

Senior Health Insurance Information Program (SHIIP)

CALL 1-800-351-4664
TTY 1-800-735-2942
WRITE Senior Health Insurance Information Program (SHIIP), Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, IA 50315
WEBSITE https://shiip.iowa.gov/senior-health-insurance-information-program-shiip

Kansas

Senior Health Insurance Counseling for Kansas (SHICK)

CALL 1-800-860-5260
TTY 1-785-291-3167
WRITE Senior Health Insurance Counseling for Kansas (SHICK), Kansas Department for Aging and Disability Services, Central Office, 503 S. Kansas Avenue, Topeka, KS 66603-3404
WEBSITE https://www.kdads.ks.gov/services-programs/aging/medicare-programs/senior-health-insurance-counseling-for-kansas-shick

Kentucky

State Health Insurance Assistance Program (SHIP)

CALL 1-502-564-6930 or 1-877-293-7447 (option 2)
TTY 1-800-648-6056
WRITE State Health Insurance Assistance Program (SHIP), Cabinet for Health and Family Services, Department for Aging and Independent Living (DAIL), 275 East Main Street 3E-E, Frankfort, KY 40601
WEBSITE https://www.chfs.ky.gov/agencies/dail/Pages/ship.aspx

Louisiana

Louisiana Senior Health Information Program (LaSHIP)

CALL 1-225-342-5301 or 1-800-259-5300
WRITE Louisiana Senior Health Information Program (LaSHIP) , Louisiana Department of Insurance, P.O. Box 94214, Baton Rouge, LA 70804
WEBSITE https://www.ldi.la.gov/consumers/senior-health-shiip

Maine

Maine State Health Insurance Program (SHIP)

CALL 1-207-287-3707 or 1-877-353-3771
TTY 711.0
WRITE Maine State Health Insurance Program (SHIP), Department of Health and Human Services, 109 Capitol Street, 11 State House Station, Augusta, ME 04333
WEBSITE https://www.maine.gov/dhhs/oads/get-support/older-adults-disabilities/older-adult-services/ship-medicare-assistance

Maryland

State Health Insurance Assistance Program (SHIP)

CALL 1-410-767-1100 or 1-800-243-3425
TTY 711.0
WRITE State Health Insurance Assistance Program (SHIP), Maryland Department of Aging, 36 S. Charles Street, 12th Floor, Baltimore, MD 21201
WEBSITE https://aging.maryland.gov/programs-and-services/medicare-support/state-health-insurance-assistance-program

Massachusetts

Serving the Health Insurance Needs of Everyone (SHINE)

CALL 1-800-243-4636
TTY 1-800-439-2370
WRITE Serving the Health Insurance Needs of Everyone (SHINE), Executive Office of Elder Affairs, One Ashburton Place, 10th Floor, Boston, MA 02108
WEBSITE https://www.mass.gov/info-details/serving-the-health-insurance-needs-of-everyone-shine-program

Michigan

State Health Insurance Assistance Program (SHIP)

CALL 1-800-803-7174

WRITE State Health Insurance Assistance Program (SHIP), MI Options, Michigan Department of Health and Human Services (MDHSS), 333 S. Grand Avenue, P.O. Box 30195, Lansing, MI 48909

WEBSITE https://www.michigan.gov/mdhhs/adult-child-serv/adults-and-seniors/acls/state-health-insurance-assistance-program

Minnesota

Minnesota Aging Pathways

CALL 1-800-333-2433

TTY 1-800-627-3529

WRITE Minnesota Aging Pathways, 540 Cedar Street , St. Paul, MN 55164

WEBSITE https://mn.gov/aging-pathways/

Mississippi

State Health Insurance Assistance Program (SHIP)

CALL 1-601-359-4500 or 1-844-822-4622

WRITE State Health Insurance Assistance Program (SHIP), Mississippi Department of Human Services, Division of Aging & Adult Services, 200 S. Lamar Street, Jackson, MS 39201

WEBSITE http://www.mdhs.ms.gov/aging/finding-services-for-older-adults

Missouri

Missouri SHIP

CALL 1-800-390-3330

WRITE Missouri SHIP, 601 West Nifong Boulevard, Suite 3A, Columbia, MO 65203

WEBSITE https://www.missouriship.org/

Montana

Montana State Health Insurance Assistance Program (SHIP)

CALL 1-406-444-4077 or 1-800-551-3191

WRITE Montana State Health Insurance Assistance Program (SHIP), Department of Public Health & Human Services, Senior and Long Term Care Division, PO Box 4210, Helena, MT 59604

WEBSITE https://dphhs.mt.gov/sltc/aging/ship

Nebraska

Nebraska SHIP (State Health Insurance Assistance Program)

CALL 1-402-471-2201 or 1-800-234-7119

TTY 1-800-833-7352

WRITE Nebraska SHIP, Nebraska Department of Insurance, P.O. Box 95087, Lincoln, NE 68509-5087

WEBSITE https://doi.nebraska.gov/consumer/nebraska-ship-smp

Nevada

Nevada Medicare Assistance Program (MAP)

CALL 1-775-687-4210 or 1-800-307-4444

WRITE Nevada Medicare Assistance Program (MAP), Nevada Aging and Disability Services Division, 1550 E. College Parkway, Carson City, NV 89706

WEBSITE https://www.adsd.nv.gov/programs/aging-services-medicare-assistance-program/

New Hampshire

State Health Insurance Assistance Program (SHIP)

CALL 1-866-634-9412

TTY 1-800-735-2964

WRITE State Health Insurance Assistance Program (SHIP), ServiceLink Aging & Disability Resource Center, Bureau of Elderly & Adult Services, Division of Community Based Care Services, NH Department of Health & Human Services, 129 Pleasant Street, Concord, NH 03301

WEBSITE https://www.dhhs.nh.gov/programs-services/adult-aging-care/aging-and-disability-resource-centers/aging-disability-6

New Jersey

State Health Insurance Assistance Program (SHIP)
CALL 1-800-792-8820
WRITE State Health Insurance Assistance Program (SHIP), Division of Aging Services, P.O. Box 715, Trenton, NJ 08625-0715
WEBSITE https://www.nj.gov/humanservices/doas/services/q-z/ship/

New Mexico

State Health Insurance Assistance Program (SHIP)
CALL 1-800-432-2080
TTY 1-505-476-4937
WRITE State Health Insurance Assistance Program (SHIP), Aging & Disability Resource Center (ADRC), New Mexico Aging & Long-Term Services Department, 2550 Cerrillos Road, Santa Fe, NM 87505
WEBSITE https://aging.nm.gov/

New York

Health Insurance Information Counseling and Assistance Program (HIICAP)
CALL 1-800-701-0501
WRITE Health Insurance Information Counseling and Assistance Program (HIICAP), New York State Office for the Aging, 2 Empire State Plaza, 5th Floor, Albany, NY 12223-1251
WEBSITE https://aging.ny.gov/health-insurance-information-counseling-and-assistance-program-hiicap

North Carolina

Seniors' Health Insurance Information Program (SHIIP)
CALL 1-855-408-1212
WRITE Seniors' Health Insurance Information Program (SHIIP), NC Department of Insurance, 1201 Mail Service Center, Raleigh, NC 27699-1201
WEBSITE https://www.ncdoi.gov/consumers/medicare-and-seniors-health-insurance-information-program-shiip

North Dakota

State Health Insurance Assistance Program (SHIP)
CALL 1-701-328-2440 or 1-888-575-6611
TTY 1-800-366-6888
WRITE State Health Insurance Assistance Program (SHIP), North Dakota Insurance and Securities Department, 600 East Boulevard Avenue, Bismarck, ND 58505-0320
WEBSITE https://www.insurance.nd.gov/consumers/medicare

Ohio

Ohio Senior Health Insurance Information Program (OSHIIP)
CALL 1-800-686-1578
TTY 1-614-644-3745
WRITE Ohio Senior Health Insurance Information Program (OSHIIP), The Ohio Department of Insurance, 50 West Town Street, Suite 300, Columbus, OH 43215
WEBSITE https://insurance.ohio.gov/consumers/medicare/01-oshiip

Oklahoma

State Health Insurance Counseling Program (SHIP)
CALL 1-405-521-2828 or 1-800-763-2828
WRITE State Health Insurance Counseling Program (SHIP), Oklahoma Insurance Department, 400 NE 50th Street, Oklahoma City , OK 73105
WEBSITE https://www.oid.ok.gov/consumers/information-for-seniors/senior-health-insurance-counseling-program-ship/

Oregon

Senior Health Insurance Benefits Assistance Program (SHIBA)

CALL 1-800-722-4134
TTY 711.0
WRITE Senior Health Insurance Benefits Assistance Program (SHIBA), Oregon Department of Human Services, 500 Summer Street NE E-15, Salem, OR 97301
WEBSITE https://shiba.oregon.gov/Pages/index.aspx?utm_source=shiba&utm_medium=egov_redirect&utm_campaign=https%3A%2F%2Fhealthcare.oregon.gov%2Fshiba%2F

Pennsylvania

Pennsylvania Medicare Education and Decision Insight (PA MEDI)

CALL 1-800-783-7067
WRITE Pennsylvania Medicare Education and Decision Insight (PA MEDI), Pennsylvania Department of Aging, 555 Walnut Street, 5th Floor, Harrisburg, PA 17101-1919
WEBSITE https://www.pa.gov/agencies/aging/aging-programs-and-services/pa-medi-medicare-counseling

Puerto Rico

Programa Estatal de Asistencia Sobre Seguros de Salud (SHIP)

CALL 1-787-721-6121 or 1-877-725-4300
TTY 1-787-919-7291
WRITE Programa Estatal de Asistencia Sobre Seguros de Salud, Oficina del Procurador de las Personas de edad avanzada, P.O. Box 191179, San Juan, PR 00919-1179
WEBSITE https://www.oppea.pr.gov/programas-y-servicios

Rhode Island

State Health Insurance Assistance Program (SHIP)

CALL 1-401-462-3000 or 1-888-884-8721
TTY 1-401-462-0740
WRITE State Health Insurance Assistance Program (SHIP), Rhode Island Office of Healthy Aging, 25 Howard Avenue, Louis Pasteur Building #57, Cranston, RI 02920
WEBSITE https://oha.ri.gov/Medicare

South Carolina

State Health Insurance Assistance Program (SHIP)

CALL 1-803-734-9900 or 1-800-868-9095
WRITE State Health Insurance Assistance Program, South Carolina Department on Aging, 1301 Gervais Street, Suite 350, Columbia, SC 29201
WEBSITE https://aging.sc.gov/programs-initiatives/medicare-and-medicare-fraud

South Dakota

Senior Health Information & Insurance Education (SHIINE)

CALL 1-888-854-5321
WRITE Senior Health Information & Insurance Education (SHIINE), South Dakota Department of Human Services, Division of Long Term Services and Support, Hillsview Plaza, 3800 East Highway 34, c/o 500 East Capitol Avenue, Pierre, SD 57501
WEBSITE https://dhs.sd.gov/en/ltss/shiine

Tennessee

Tennessee State Health Insurance Assistance Program (TN SHIP)

CALL 1-877-801-0044
TTY 1-800-848-0299
WRITE Tennessee State Health Insurance Assistance Program (TN SHIP), Department of Disability & Aging, Davy Crockett Tower, 500 James Robertson Parkway, Nashville, TN 37243-1403
WEBSITE https://www.tn.gov/disability-and-aging/disability-aging-programs/tn-ship.html

Texas

Texas Health Information Counseling & Advocacy Program (HICAP)
CALL 1-800-252-9240
TTY 711 or 1-800-735-2989
WRITE Texas Health Information Counseling & Advocacy Program (HICAP), Texas Health and Human Services, P.O. Box 13247, Austin, TX 78711-3247
WEBSITE https://hhs.texas.gov/services/health/medicare

Utah

State Health Insurance Assistance Program (SHIP)
CALL 1-800-541-7735
WRITE State Health Insurance Assistance Program (SHIP), Utah Department of Health & Human Services, Division of Aging and Adult Services, Cannon Health Building, 288 North 1460 West, Salt Lake City, UT 84116
WEBSITE https://daas.utah.gov/seniors/#shiip

Vermont

Vermont State Health Insurance Assistance Program (SHIP)
CALL 1-800-642-5119
WRITE Vermont State Health Insurance Assistance Program (SHIP), Vermont Aging Network Consortium, P.O. Box 73, Danville, VT 05828
WEBSITE https://www.vermont4a.org/medicare-information

Virginia

Virginia Insurance Counseling & Assistance Program (VICAP)
CALL 1-804-662-7000 or 1-800-552-3402
TTY 711.0
WRITE Virginia Insurance Counseling & Assistance Program (VICAP), VA Department for Aging and Rehabilitative Services, 5620 Cox Road, Glen Allen, VA 23060
WEBSITE https://dars.virginia.gov/aging/home-community/medicare-counseling/

Washington

Statewide Health Insurance Benefits Advisors (SHIBA)
CALL 1-800-562-6900
TTY 1-360-586-0241
WRITE Statewide Health Insurance Benefits Advisors (SHIBA), Office of the Insurance Commissioner, P.O. Box 40255, Olympia, WA 98504-0255
WEBSITE https://www.insurance.wa.gov/insurance-resources/medicare/get-free-medicare-help-shiba/how-we-can-help-you-medicare

West Virginia

West Virginia SHIP
CALL 1-304-558-3317 or 1-877-987-3646
WRITE West Virginia SHIP, 1900 Kanawha Boulevard East, Charleston, WV 25305
WEBSITE www.wvship.org/

Wisconsin

State Health Insurance Assistance Program (SHIP)
CALL 1-608-266-1865 or 1-800-242-1060
TTY 711 or 1-800-947-3529
WRITE State Health Insurance Assistance Program (SHIP), Wisconsin Department of Health Services, 201 E. Washington Avenue, Madison, WI 53703
WEBSITE https://dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm

Wyoming

Wyoming State Health Insurance Information Program (WSHIIP)
CALL 1-800-856-4398
WRITE Wyoming State Health Insurance Information Program (WSHIIP), 106 West Adams Avenue, Riverton, WY 82501
WEBSITE https://www.wyomingseniors.com/services/wyoming-state-health-insurance-information-program

Appendix B: Quality Improvement Organizations (QIO) contact information

Alabama

Acentra

CALL	1-888-317-0751
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Alaska

Acentra

CALL	1-888-305-6759
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Arizona

Commence Health

CALL	1-877-588-1123
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Arkansas

Acentra

CALL	1-888-315-0636
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

California

Commence Health

CALL	1-877-588-1123
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Colorado

Acentra

CALL	1-888-317-0891
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Connecticut

Acentra

CALL	1-888-319-8452
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Delaware

Commence Health

CALL	1-888-396-4646
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

District of Columbia

Commence Health

CALL	1-888-396-4646
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Florida

Acentra

CALL	1-888-317-0751
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Georgia

Acentra

CALL	1-888-317-0751
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Hawaii

Commence Health

CALL	1-877-588-1123
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Idaho

Acentra

CALL	1-888-305-6759
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Illinois

Commence Health

CALL	1-888-524-9900
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Indiana

Commence Health

CALL	1-888-524-9900
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Iowa

Commence Health

CALL	1-888-755-5580
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Kansas

Commence Health

CALL	1-888-755-5580
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Kentucky

Acentra

CALL	1-888-317-0751
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Louisiana

Acentra

CALL	1-888-315-0636
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Maine

Acentra

CALL	1-888-319-8452
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Maryland

Commence Health

CALL	1-888-396-4646
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Massachusetts

Acentra

CALL	1-888-319-8452
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Michigan

Commence Health

CALL	1-888-524-9900
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Minnesota

Commence Health

CALL	1-888-524-9900
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Mississippi

Acentra

CALL	1-888-317-0751
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Missouri

Commence Health

CALL	1-888-755-5580
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Montana

Acentra

CALL	1-888-317-0891
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Nebraska

Commence Health

CALL	1-888-755-5580
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Nevada

Commence Health

CALL	1-877-588-1123
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

New Hampshire

Acentra

CALL	1-888-319-8452
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

New Jersey

Commence Health

CALL	1-866-815-5440
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

New Mexico

Acentra

CALL	1-888-315-0636
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

New York

Commence Health

CALL	1-866-815-5440
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

North Carolina

Acentra

CALL	1-888-317-0751
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

North Dakota

Acentra

CALL	1-888-317-0891
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Ohio

Commence Health

CALL	1-888-524-9900
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Oklahoma

Acentra

CALL	1-888-315-0636
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Oregon

Acentra

CALL	1-888-305-6759
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Pennsylvania

Commence Health

CALL	1-888-396-4646
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Rhode Island

Acentra

CALL	1-888-319-8452
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

South Carolina

Acentra

CALL	1-888-317-0751
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

South Dakota

Acentra

CALL	1-888-317-0891
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Tennessee

Acentra

CALL	1-888-317-0751
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Texas

Acentra

CALL	1-888-315-0636
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Utah

Acentra

CALL	1-888-317-0891
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Vermont

Acentra

CALL	1-888-319-8452
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Virginia

Commence Health

CALL	1-888-396-4646
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Washington

Acentra

CALL	1-888-305-6759
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

West Virginia

Commence Health

CALL	1-888-396-4646
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Wisconsin

Commence Health

CALL	1-888-524-9900
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	BFCC-QIO Program, Commence Health, PO Box 2687, Virginia Beach, VA 23454
WEBSITE	https://www.commencehealthqio.cms.gov/en

Wyoming

Acentra

CALL	1-888-317-0891
TTY	711.0
HOURS	Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m., weekends and holidays: 10:00 a.m. – 4:00 p.m., 24 hour voicemail service is available
WRITE	Acentra, 1650 Summit Lake Dr., Suite 102 Tallahassee, FL 32317
WEBSITE	https://acentraqio.com/

Appendix C: State Medicaid Agencies contact information

Alabama

Alabama Medicaid Agency
CALL 1-334-242-5000 or 1-800-362-1504
TTY 1-800-253-0799
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Alabama Medicaid Agency, P.O. Box 5624, Montgomery, AL 36103-5624
WEBSITE www.medicaid.alabama.gov

Alaska

State of Alaska Department of Health & Social Services (Medicaid)
CALL 1-800-478-6065 or 1-907-269-3680
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE State of Alaska Department of Health & Social Services, Division of Health Care Services, 3601 C Street, Suite 902, Anchorage, AK 99503-7167
WEBSITE https://health.alaska.gov/en/division-of-health-care-services/

Arizona

Arizona Health Care Cost Containment System (AHCCCS) (Medicaid)
CALL 1-602-417-4000 or 1-800-654-8713
HOURS Hours are Mon. – Fri. 7:30 a.m. – 5:00 p.m.
WRITE Arizona Health Care Cost Containment System (AHCCCS), 150 N. 18th Ave., Phoenix, AZ 85007
WEBSITE https://www.azahcccs.gov

Arkansas

Arkansas Medicaid
CALL 1-855-372-1084
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Arkansas Medicaid, Department of Human Services, Donaghey Plaza, P.O. Box 1437, Little Rock, AR 72203
WEBSITE https://access.arkansas.gov/Learn/HealthCare

California

Medi-Cal (Medicaid)
CALL 1-916-552-9200
HOURS Hours are Mon. – Fri. 7:00 a.m. – 5:00 p.m.
WRITE Medi-Cal, P.O. Box 997417, MS 4607, Sacramento, CA 95899-7417
WEBSITE https://www.dhcs.ca.gov/services/medi-cal/Pages/default.aspx

Colorado

Health First Colorado (Medicaid)
CALL 1-800-221-3943
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Health First Colorado, Department of Health Care Policy & Financing, 303 E. 17th Avenue, Suite 1100, Denver, CO 80203
WEBSITE https://www.healthfirstcolorado.com/

Connecticut

Connecticut State Office of the Healthcare Advocate (Medicaid)
CALL 1-866-466-4446
TTY 1-800-842-4524
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Office of the Healthcare Advocate, P.O. Box 1543, Hartford, CT 06144
WEBSITE https://portal.ct.gov/oha/health-care-plans/other-plans/medicaid

Delaware

Delaware Health & Social Services (Medicaid)
CALL 1-302-571-4900 or 1-866-843-7212
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Delaware Health & Social Services, Division of Medicaid and Medical Assistance, DHSS Herman Holloway Campus, Lewis Building, 1901 N. DuPont Highway, New Castle, DE 19720
WEBSITE https://dhss.delaware.gov/dmma/

District of Columbia

Department of Health Care Finance (Washington, DC Medicaid)

CALL	1-202-442-5988 or 1-202-727-5355
TTY	711.0
HOURS	Hours are Mon. – Fri. 8:15 a.m. – 4:45 p.m.
WRITE	Department of Health Care Finance, 441 4th Street, NW, 900S, Washington, DC 20001
WEBSITE	https://dhcf.dc.gov/service/medicaid

Florida

Agency For Health Care Administration (Florida Medicaid)

CALL	1-877-711-3662
TTY	1-866-467-4970
HOURS	Hours are Mon. - Thur. 8 a.m. – 8 p.m., Fri. 8 a.m. – 7 p.m.
WRITE	Agency For Health Care Administration, P.O. Box 5197, MS 62, Tallahassee, FL 32314
WEBSITE	http://www.flmedicaidmanagedcare.com/

Georgia

Georgia Medicaid

CALL	1-404-657-5468 or 1-877-423-4746
TTY	711.0
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	Georgia Medicaid, Georgia Department of Community Health, 2 Martin Luther King Jr. Drive SE, East Tower, Atlanta, GA 30334
WEBSITE	https://medicaid.georgia.gov

Hawaii

Department of Human Services, MedQUEST Division (Hawaii Medicaid)

CALL	1-808-524-3370 (Oahu) or 1-800-316-8005 (Neighbor Islands)
TTY	711.0
HOURS	Hours are Mon. – Fri. 7:45 a.m. – 4:30 p.m.
WRITE	Med-QUEST, P.O. Box 700190, Kapolei, HI 96709-0190
WEBSITE	https://medquest.hawaii.gov/en/members-applicants/get-started.html

Idaho

Idaho Department of Health and Welfare (Medicaid)

CALL	1-877-456-1233
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	Idaho Department of Health and Welfare, 3232 Elder Street, Boise, ID 83705
WEBSITE	https://healthandwelfare.idaho.gov/services-programs/medicaid-health

Illinois

Illinois Department of Healthcare and Family Services (Medicaid)

CALL	1-800-843-6154
TTY	1-800-447-6404
HOURS	Hours are Mon. – Fri. 8:30 a.m. – 4:30 p.m.
WRITE	Illinois Department of Healthcare and Family Services, 401 South Clinton, Chicago, IL 60607
WEBSITE	https://hfs.illinois.gov/medicalclients/medicalprograms.html

Indiana

Indiana Medicaid

CALL	1-800-457-4584
TTY	711.0
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 6:00 p.m.
WRITE	Indiana Family & Social Services Administration, Division of Family Resources, Office of Medicaid Policy and Planning, 402 W. Washington Street, P.O. Box 7083, Indianapolis, IN 46207-7083
WEBSITE	https://www.in.gov/medicaid/

Iowa

Iowa Medicaid

CALL	1-515-256-4606 or 1-800-338-8366
TTY	1-800-735-2942
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	Iowa Medicaid, Departmnent of Health and Human Services, Lucas Building, 321 East 12th Street, Des Moines, IA 50319
WEBSITE	https://hhs.iowa.gov/medicaid

Kansas

KanCare (Kansas Medicaid)
CALL 1-800-792-4884
TTY 1-800-792-4292
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE KanCare, P.O. Box 3599, Topeka, KS 66601-9738
WEBSITE www.kancare.ks.gov/

Kentucky

Cabinet for Health and Family Services (Kentucky Medicaid)
CALL 1-502-564-5497
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Cabinet for Health and Family Services, Department for Medicaid Services, 275 East Main Street 6WA, Frankfort, KY 40621
WEBSITE https://www.chfs.ky.gov/agencies/dms/Pages/default.aspx

Louisiana

Louisiana Medicaid
CALL 1-888-342-6207
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Louisiana Medicaid, Louisiana Department of Health, P.O. Box 629, Baton Rouge, LA 70821-0629
WEBSITE https://ldh.la.gov/index.cfm/subhome/1/n/331

Maine

Office of MaineCare Services (Medicaid)
CALL 1-207-287-3707 or 1-800-977-6740
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Office of MaineCare Services, Department of Health and Human Services, 109 Capitol Street, 11 State House Station, Augusta, ME 04333
WEBSITE http://www.maine.gov/dhhs/oms/

Maryland

Maryland Medicaid
CALL 1-410-767-6500 or 1-877-463-3464
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Maryland Medicaid Administration, Maryland Department of Health, 201 W. Preston Street, Baltimore, MD 21201
WEBSITE https://health.maryland.gov/mmcp/Pages/home.aspx

Massachusetts

MassHealth (Medicaid)
CALL 1-800-841-2900
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE MassHealth, 100 Hancock Street, First Floor, Quincy, MA 02171
WEBSITE https://www.mass.gov/orgs/masshealth

Michigan

Michigan Medicaid
CALL 1-800-642-3195
TTY 1-800-649-3777
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Michigan Medicaid, Michigan Department of Health & Human Services, 333 South Grand Avenue, P.O. Box 30195, Lansing MI 48909
WEBSITE https://www.michigan.gov/mdhhs/assistance-programs/medicaid

Minnesota

Minnesota Department of Human Services (Medicaid)
CALL 1-651-431-2670 or 1-800-657-3739
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Minnesota Department of Human Services, 444 Lafayette Road, St. Paul, MN 55155
WEBSITE https://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp

Mississippi

Mississippi Division of Medicaid

CALL	1-601-359-6050 or 1-800-421-2408
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE	Mississippi Division of Medicaid, P.O. Box 2222, Jackson, MS 39225
WEBSITE	www.medicaid.ms.gov

Missouri

MO HealthNet Division (Medicaid)

CALL	1-573-751-3425 or 1-800-392-2161
TTY	1-800-735-2966 or 711
HOURS	Hours are Mon. – Fri. 7:30 a.m. – 5:30 p.m.
WRITE	Missouri Dept of Social Services, MO HealthNet Division, 615 Howerton Court, P.O. Box 6500, Jefferson City, MO 65102-6500
WEBSITE	https://mydss.mo.gov/mhd

Montana

Montana Medicaid

CALL	1-800-362-8312
TTY	1-800-833-8503
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	Montana Medicaid, Montana Department of Public Health & Human Services, P.O. Box 4210, Helena, MT 59604-4210
WEBSITE	https://www.dphhs.mt.gov/MontanaHealthcarePrograms/MemberServices

Nebraska

Nebraska Department of Health and Human Services (Medicaid)

CALL	1-855-632-7633
TTY	1-402-471-7256 or 1-800-833-7352
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	Nebraska Department of Health and Human Services, Medicaid Dept, 301 Centennial Mall S, Lincoln, NE 68508
WEBSITE	https://dhhs.ne.gov/Pages/Medicaid-Eligibility.aspx

Nevada

Nevada Medicaid

CALL	1-800-992-0900 or 1-877-638-3472
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	Nevada Medicaid, DSS, P.O. Box 15400, Las Vegas, NV 89114
WEBSITE	https://accessnevada.nv.gov/public/landing-page

New Hampshire

NH Department of Health and Human Services (Medicaid)

CALL	1-844-275-3447
TTY	1-800-735-2964
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 4:00 p.m.
WRITE	Division of Medicaid Services, NH Department of Health and Human Services, 129 Pleasant Street, Concord, NH 03301
WEBSITE	https://www.dhhs.nh.gov/programs-services/medicaid

New Jersey

NJ FamilyCare/Medicaid

CALL	1-800-701-0710
TTY	711.0
HOURS	Hours are Mon. and Thurs. 8:00 a.m. - 8:00 p.m., Tues., Wed., Fri. 8:00 a.m. - 5:00 p.m.
WRITE	NJ FamilyCare/Medicaid, NJ Department of Human Services, 222 South Warren Street, P.O. Box 700, Trenton, NJ 08625-0712
WEBSITE	https://njfamilycare.dhs.state.nj.us/Default.aspx

New Mexico

New Mexico Medicaid

CALL	1-505-827-3100 or 1-800-283-4465
HOURS	Hours are Mon. – Fri. 7:00 a.m. – 5:00 p.m.
WRITE	New Mexico Medicaid, P.O. Box 2348, Santa Fe, NM 87504-2348
WEBSITE	https://yes.nm.gov/nmhr/s/yesnm-health-and-benefits?language=en_US

New York

New York State Medicaid

CALL	1-800-541-2831 or 1-855-355-5777
TTY	1-800-662-1220
HOURS	Hours are Mon. – Fri. Mon.-Fri. 8:00 a.m. - 8:00 p.m., Sat. 9:00 a.m. - 1:00 p.m.
WRITE	New York State Medicaid, New York State Department of Health, Corning Tower, Empire State Plaza, Albany, NY 12237
WEBSITE	www.health.ny.gov/health_care/medicaid/

North Carolina

NC Medicaid

CALL	1-888-245-0179
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	NC Medicaid, Division of Health Benefits, 2501 Mail Service Center, Raleigh, NC 27699-2501
WEBSITE	https://ncgov.servicenowservices.com/sp_beneficiary?id=bnf_learn

North Dakota

North Dakota Health and Human Services (Medicaid)

CALL	1-701-328-7068 or 1-800-755-2604
TTY	711.0
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	Medical Services Division, North Dakota Health and Human Services, 600 E. Boulevard Avenue, Dept. 325, Bismarck, ND 58505-0250
WEBSITE	https://www.hhs.nd.gov/healthcare/medicaid

Ohio

Ohio Department of Medicaid

CALL	1-800-324-8680
TTY	1-800-292-3572
HOURS	Hours are Mon. – Fri. 7:00 a.m. – 8:00 p.m., Sat. – Sun. 8:00 a.m. – 5:00 p.m.
WRITE	Ohio Department of Medicaid, 50 West Town Street, Suite 400, Columbus, OH 43215
WEBSITE	http://medicaid.ohio.gov/

Oklahoma

SoonerCare (Oklahoma Medicaid)

CALL	1-405-522-7300 or 1-800-987-7767
TTY	711.0
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	SoonerCare, Oklahoma Health Care Authority, 4345 North Lincoln Boulevard, Oklahoma City, OK 73105
WEBSITE	https://www.oklahoma.gov/ohca.html

Oregon

Oregon Health Plan (Medicaid)

CALL	1-800-699-9075 or 1-800-273-0557
TTY	711.0
HOURS	Hours are Mon. – Fri. 7:00 a.m. – 6:00 p.m.
WRITE	Oregon Health Plan, Medicaid Division, P.O. Box 14015, Salem, OR 97301-1097
WEBSITE	https://www.oregon.gov/oha/HSD/OHP/Pages/index.aspx

Pennsylvania

Pennsylvania Department of Human Services (Medicaid)

CALL	1-866-550-4355 or 1-800-692-7462
TTY	1-800-451-5886
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 4:45 p.m.
WRITE	Pennsylvania Department of Human Services, Office of Medical Assistance Programs, P.O. Box 2675, Harrisburg, PA 17105-2675
WEBSITE	https://www.pa.gov/agencies/dhs/resources/medicaid

Puerto Rico

Medicaid Program Department of Health (Puerto Rico Medicaid)

CALL	1-787-641-4224 or 1-787-765-2929 Ext. 6700
TTY	1-787-625-6955
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	Medicaid Program Department of Health, P.O. Box 70184 San Juan, PR 00936-8184
WEBSITE	https://www.medicaid.pr.gov/

Rhode Island

Rhode Island Executive Office of Health and Human Services (Medicaid)

CALL 1-855-840-4774
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 6:00 p.m.
WRITE RI Executive Office of Health and Human Services, 3 West Road, Cranston, RI 02920
WEBSITE https://eohhs.ri.gov/consumer/health-care

South Carolina

South Carolina Healthy Connections Medicaid

CALL 1-888-549-0820
TTY 1-888-842-3620
HOURS Hours are Mon. – Fri. 8:00 a.m. – 6:00 p.m.
WRITE SC Department of Health and Human Services, South Carolina Healthy Connections Medicaid, P.O. Box 8206, Columbia, SC 29202-8206
WEBSITE https://www.scdhhs.gov

South Dakota

South Dakota Department of Social Services (Medicaid)

CALL 1-605-773-3165
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE South Dakota Department of Social Services, Division of Medical Services, 700 Governors Drive, Pierre, SD 57501
WEBSITE https://dss.sd.gov/medicaid/default.aspx

Tennessee

TennCare (Medicaid)

CALL 1-800-342-3145 or 1-855-259-0701
TTY 1-877-779-3103
HOURS Hours are Mon. – Fri. 7:00 a.m. – 6:00 p.m.
WRITE TennCare, 310 Great Circle Road, Nashville, TN 37243
WEBSITE https://www.tn.gov/tenncare/members-applicants/eligibility/tenncare-medicaid.html

Texas

Texas Health and Human Services (Medicaid)

CALL 1-800-335-8957 or 1-800-252-8263
TTY 711 or 1-800-735-2989
HOURS Hours are Mon. – Fri. 7:00 a.m. – 7:00 p.m.
WRITE Texas Health and Human Services, P.O. Box 13247, Austin, Texas 78711-3247
WEBSITE https://www.hhs.texas.gov/services/health/medicaid-chip

Utah

Utah Medicaid

CALL 1-800-662-9651 or 1-888-222-2542
HOURS Hours are Mon., Wed. - Fri. 8:00 a.m. – 5:00 p.m., Tue. 11:00 a.m. - 5:00 p.m.
WRITE Utah Medicaid, Department of Health and Human Services, Division of Integrated Healthcare, P.O. Box 143106, Salt Lake City, UT 84114-3106
WEBSITE https://medicaid.utah.gov/

Vermont

Green Mountain Care (Vermont Medicaid)

CALL 1-800-250-8427
TTY 711.0
HOURS Hours are Mon. – Fri. 7:45 a.m. – 4:30 p.m.
WRITE Green Mountain Care, Department of Vermont Health Access, 5 Pilgrim Park, Waterbury, VT 05671-1010
WEBSITE https://dvha.vermont.gov/members/medicaid

Virginia

Virginia Medicaid

CALL 1-833-5CALLVA
TTY 1-888-221-1590
HOURS Hours are Mon.- Fri. 8:00 a.m. - 7:00 p.m., Sat. 9:00 a.m. - 12:00 p.m.
WRITE Department of Medical Assistance Services, Virginia Medicaid, 600 E. Broad Street, Richmond, VA 23219
WEBSITE https://www.dmas.virginia.gov/

Washington

Washington Apple Health (Medicaid)

CALL	1-877-501-2233 or 1-800-562-3022
TTY	711.0
HOURS	Hours are Mon. – Fri. 7:00 a.m. – 5:00 p.m.
WRITE	Washington Apple Health (Medicaid), Washington State Health Care Authority, P.O. Box 45531, Olympia, WA 98504
WEBSITE	https://www.hca.wa.gov/free-or-low-cost-health-care

West Virginia

West Virginia Bureau for Medical Services (Medicaid)

CALL	1-304-558-1700
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	West Virginia Bureau for Medical Services, 350 Capitol Street, Room 251, Charleston, WV 25301
WEBSITE	https://bms.wv.gov/

Wisconsin

Wisconsin Medicaid

CALL	1-800-362-3002
TTY	711 or 1-800-947-3529
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 6:00 p.m.
WRITE	Wisconsin Medicaid, Department of Health Services, 201 E. Washington Avenue, Madison, WI 53703
WEBSITE	https://dhs.wisconsin.gov/medicaid/index.htm

Wyoming

Wyoming Medicaid

CALL	1-307-777-7531 or 1-855-294-2127
TTY	1-307-777-5648
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	Wyoming Medicaid, 122 W. 25th Street, 4th Floor West, Cheyenne, WY 82001
WEBSITE	https://health.wyo.gov/healthcarefin/medicaid/

Appendix D: State Pharmaceutical Assistance Programs (SPAP) contact information

Delaware

Chronic Renal Disease Program (CRDP)

CALL 1-302-424-7180 or 1-800-464-4357
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Chronic Renal Disease Program (CRDP), Delaware Health and Social Services (DHSS), Milford Riverwalk, 253 NE Front Street, Riverwalk Shopping Center, Milford, DE 19963
WEBSITE https://dhss.delaware.gov/dmma/home/crdp/

Delaware

Delaware Prescription Assistance Program

CALL 1-844-245-9580
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE DPAP, P.O. Box 950, New Castle, DE 19720
WEBSITE https://dhss.delaware.gov/dmma/home/dpap/

Indiana

HoosierRx

CALL 1-866-267-4679
HOURS Hours are Mon. – Fri. 7:00 a.m. – 3:00 p.m.
WRITE HoosierRx, 402 W. Washington, Room 372, Indianapolis, IN 46204
WEBSITE https://www.in.gov/medicaid/members/member-programs/hoosierrx/

Maine

Maine Rx Plus

CALL 1-866-796-2463
TTY 1-207-287-1828 or 1-800-423-4331
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Maine Rx Plus, Department of Health and Human Services, 109 Capitol Street, 11 State House Station, Augusta, ME 04333
WEBSITE https://www.payingforseniorcare.com/maine/drugs-for-elderly-rx-plus

Massachusetts

Prescription Advantage

CALL 1-800-243-4636
TTY 1-877-610-0241
HOURS Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m.
WRITE Prescription Advantage, P.O. Box 15153, Worcester, MA 01615-0153
WEBSITE https://www.prescriptionadvantagema.org/

Maryland

Maryland - SPDAP

CALL 1-800-551-5995
TTY 1-800-877-5156
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Maryland - SPDAP, c/o International Software Systems Inc., P.O. Box 749, Greenbelt, MD 20768-0749
WEBSITE http://marylandspdap.com

Maryland

Maryland Kidney Disease Program

CALL 1-410-767-5000
HOURS Hours are Mon. – Fri. 8:30 a.m. – 5:00 p.m.
WRITE Maryland Kidney Disease Program, 201 W. Preston Street, Room SS-3, Baltimore, MD 21201
WEBSITE https://health.maryland.gov/pha/Pages/maryland-kidney-disease-program.aspx

Missouri

Missouri Rx (MORx)

CALL 1-800-375-1406
TTY 1-800-375-1493
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Missouri Rx (MORx), Missouri Dept of Social Services, MO HealthNet Division, 615 Howerton Court, PO Box 6500, Jefferson City, MO 65102-6500
WEBSITE https://mydss.mo.gov/mhd/morx-general-faqs

Montana

Big Sky Rx Program
CALL 1-866-369-1233
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Big Sky Rx Program, P.O. Box 202915, Helena, MT 59620-2915
WEBSITE https://dphhs.mt.gov/SLTC/aging/BigSky

Montana

Montana Mental Health Services Plan (MHSP)
CALL 1-406-444-3964
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Montana Mental Health Services Plan (MHSP), Behavioral Health and Developmental Disabilities Division, P.O. Box 4210, Helena, MT 59620
WEBSITE https://dphhs.mt.gov/BHDD/mentalhealthservices/

New Jersey

Pharmaceutical Assistance to the Aged and Disabled (PAAD)
CALL 1-800-792-9745
HOURS 24 hour/7 days, automated system
WRITE Pharmaceutical Assistance to the Aged and Disabled (PAAD), Division of Aging Services, New Jersey Department of Human Services, P.O. Box 715, Trenton, NJ 08625-0715
WEBSITE https://www.nj.gov/humanservices/doas/services/l-p/paad/

New Jersey

Senior Gold Prescription Discount Program
CALL 1-800-792-9745
HOURS 24 hour/7 days, automated system
WRITE Senior Gold Prescription Discount Program, Division of Aging Services, New Jersey Department of Human Services, P.O. Box 715, Trenton, NJ 08625-0715
WEBSITE https://nj.gov/humanservices/doas/services/q-z/senior-gold/

New Mexico

New Mexico Medical Insurance Pool
CALL 1-866-306-1882
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE New Mexico Medical Insurance Pool, P.O. Box 780548, San Antonio, TX 78278
WEBSITE https://www.nmmip.org/

New York

Elderly Pharmaceutical Insurance Coverage (EPIC) Program
CALL 1-800-332-3742
TTY 1-800-290-9138
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE EPIC, P.O. Box 15018, Albany, NY 12212-5018
WEBSITE www.health.ny.gov/health_care/epic/

Oklahoma

Rx for Oklahoma Prescription Assistance
CALL 1-877-794-6552 or 1-800-763-2828
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Rx for Oklahoma Prescription Assistance, Oklahoma Insurance Department, 400 NE 50th Street, Oklahoma City, OK 73105
WEBSITE https://www.oid.ok.gov/consumers/information-for-seniors/senior-health-insurance-counseling-program-ship/low-income-subsidy-lis-for-prescription-drugs/

Pennsylvania

Pharmaceutical Assistance Contract for the Elderly (PACE)
CALL 1-800-225-7223
TTY 711.0
HOURS Hours are Mon. – Fri. 9:00 a.m. – 5:30 p.m.
WRITE Pharmaceutical Assistance Contract for the Elderly (PACE), P.O. Box 8806, Harrisburg, PA 17105-8806
WEBSITE https://www.pa.gov/agencies/aging/aging-programs-and-services/pace-program

Pennsylvania

PACE Needs Enhancement Tier (PACENET)

CALL 1-800-225-7223
TTY 711.0
HOURS Hours are Mon. – Fri. 9:00 a.m. – 5:30 p.m.
WRITE PACE Needs Enhancement Tier (PACENET), P.O. Box 8806, Harrisburg, PA 17105-8806
WEBSITE https://www.pa.gov/agencies/aging/aging-programs-and-services/pace-program

Pennsylvania

Chronic Renal Disease Program (CRDP)

CALL 1-800-225-7223
TTY 711.0
HOURS Hours are Mon. – Fri. 8:30 a.m. – 5:00 p.m.
WRITE The Chronic Renal Disease Program, Pennsylvania Department of Health, Division of Child and Adult Health Services, Health and Human Services Building, 625 Forster Street, 7th Floor East Wing, Harrisburg, PA 17120-0701
WEBSITE https://www.pa.gov/agencies/health/diseases-conditions/chronic-disease/chronic-renal-disease

Rhode Island

Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE)

CALL 1-401-462-3000 or 1-401-462-0560
TTY 1-401-462-0740
HOURS Hours are Mon. – Fri. 8:30 a.m. – 4:00 p.m.
WRITE Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE), Office of Healthy Aging, 25 Howard Avenue, Louis Pasteur Building #57, Cranston, RI 02920
WEBSITE https://oha.ri.gov/resources/health-insurance-health-care-cost-assistance/drug-cost-assistance

Texas

Kidney Health Care Program

CALL 1-512-776-7150 or 1-800-222-3986
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Kidney Health Care Program, MC 1938, P.O. Box 149030, Austin, TX 78714-9947
WEBSITE https://www.hhs.texas.gov/services/health/chronic-kidney-disease/kidney-health-care

Vermont

Green Mountain Care Prescription Assistance

CALL 1-800-250-8427
TTY 711.0
HOURS Hours are Mon. – Fri. 7:45 a.m. – 4:30 p.m.
WRITE Green Mountain Care, Department of Vermont Health Access, 280 State Drive, NOB 1 South, Waterbury, VT 05671-8100
WEBSITE https://dvha.vermont.gov/members/prescription-assistance

Wisconsin

SeniorCare

CALL 1-800-657-2038
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 6:00 p.m.
WRITE SeniorCare, P.O. Box 6710, Madison, WI 53716-0710
WEBSITE https://dhs.wisconsin.gov/seniorcare/index.htm

Wisconsin

Wisconsin Chronic Renal Disease Program

CALL 1-800-362-3002
HOURS Hours are Mon. – Fri. 8:30 a.m. – 5:00 p.m.
WRITE Wisconsin Chronic Renal Disease Program, P.O. Box 6410, Madison, WI 53716-0410
WEBSITE https://www.dhs.wisconsin.gov/forwardhealth/wcdp.htm

Wisconsin

Wisconsin Hemophilia Home Care Program

CALL	1-800-362-3002
HOURS	Hours are Mon. – Fri. 8:30 a.m. – 5:00 p.m.
WRITE	Wisconsin Hemophilia Home Care Program, Wisconsin Chronic Disease Program, Attn: Eligibility Unit, P.O. Box 6410, Madison, WI 53716-0410
WEBSITE	https://www.dhs.wisconsin.gov/forwardhealth/wcdp.htm

Wisconsin

Wisconsin Adult Cystic Fibrosis Program

CALL	1-800-362-3002
HOURS	Hours are Mon. – Fri. 8:30 a.m. – 5:00 p.m.
WRITE	Wisconsin Adult Cystic Fibrosis Program, Wisconsin Chronic Disease Program, Attn: Eligibility Unit, P.O. Box 6410, Madison, WI 53716-0410
WEBSITE	https://www.dhs.wisconsin.gov/forwardhealth/wcdp.htm

Appendix E: AIDS Drug Assistance Programs (ADAP) contact information

Alabama

Alabama AIDS Drug Assistance Program

CALL 1-866-574-9964
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Alabama AIDS Drug Assistance Program, Office of HIV Prevention and Care, Alabama Department of Public Health, 201 Monroe Street, Suite 1200, Montgomery, AL 36104
WEBSITE https://www.alabamapublichealth.gov/hiv/ryan-white.html

Alaska

Alaskan AIDS Assistance Association

CALL 1-907-263-2050 or 1-800-478-2437
HOURS Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m.
WRITE Alaskan AIDS Assistance Association, 1057 W. Fireweed Lane, Suite 102, Anchorage, AK 99503
WEBSITE https://www.alaskanaids.org/client-services/aids-drug-assistance-program-adap

Arizona

Arizona AIDS Drug Assistance Program

CALL 1-602-364-3610 or 1-800-334-1540
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Arizona AIDS Drug Assistance Program, Arizona Department of Health Services, 150 North 18th Avenue, Phoenix, AZ 85007
WEBSITE https://www.azdhs.gov/preparedness/bureau-of-infectious-disease-and-services/hiv-hepatitis-c-services/index.php#aids-drug-assistance-program-home

Arkansas

Arkansas AIDS Drug Assistance Program

CALL 1-501-661-2408 or 1-800-462-0599
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Arkansas AIDS Drug Assistance Program, Arkansas Department of Health, Infectious Disease Branch, 4815 W. Markham Street, Slot 33, Little Rock, AR 72205
WEBSITE https://healthy.arkansas.gov/programs-services/diseases-conditions/infectious-disease/ryan-white-program/

California

California AIDS Drug Assistance Program

CALL 1-844-421-7050 or 1-916-558-1784
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE California AIDS Drug Assistance Program, CDPH, P.O. Box 997377, Mail Stop 0500, Sacramento, CA 95899
WEBSITE https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OAadap.aspx

Colorado

Colorado State Drug Assistance Program (SDAP)

CALL 1-303-692-2716 or 1-303-692-2000
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Colorado State Drug Assistance Program (SDAP), CO Dept. of Public Health & Environment, 4300 Cherry Creek Drive South, Denver, CO 80246-1530
WEBSITE https://cdphe.colorado.gov/state-drug-assistance-program

Connecticut

Connecticut AIDS Drug Assistance Program

CALL 1-800-424-3310
HOURS Hours are Mon. – Fri. 8:30 a.m. – 5:00 p.m.
WRITE Connecticut AIDS Drug Assistance Program, Connecticut Social Services, 55 Farmington Avenue, Hartford, CT 06105
WEBSITE https://ctdph.primetherapeutics.com/

Delaware

Ryan White Program (Delaware AIDS Drug Assistance Program)

CALL 1-302-744-1000
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Ryan White Program, Delaware Health & Social Services, Division of Public Health, Thomas Collins Building, 540 S. DuPont Highway, Dover, DE 19901
WEBSITE https://dhss.delaware.gov/dph/homepage/about/sections/disease/std-program/hiv/hiv-treatment/

District of Columbia

DC Health Pharmacy Benefits Program (PBP)

CALL 1-202-671-4815
TTY 711.0
HOURS Hours are Mon. – Fri. 8:15 a.m. – 4:45 p.m.
WRITE DC Health Pharmacy Benefits Program (PBP), DC Health, 2201 Shannon Place SE, Washington, DC 20020
WEBSITE https://dchealth.dc.gov/Pharmacy_Benefits_Program

Florida

Florida AIDS Drug Assistance Program

CALL 1-850-245-4444 or 1-844-381-2327
TTY 1-888-503-7118
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Florida AIDS Drug Assistance Program, Florida Department of Health, HIV/AIDS Section, 4052 Bald Cypress Way, BIN A09, Tallahassee, FL 32399
WEBSITE https://www.floridahealth.gov/individual-family-health/injury-prevention-wellness/hiv-aids/hiv-aids-management/

Georgia

Georgia AIDS Assistance Program

CALL 1-404-656-9805
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Georgia AIDS Assistance Program, Georgia Department of Public Health, 200 Piedmont Avenue SE, Atlanta, GA 30334
WEBSITE https://dph.georgia.gov/hiv-care/aids-drug-assistance-program-adap

Hawaii

Hawaii AIDS Drug Assistance Program

CALL 1-808-733-9360
HOURS Hours are Mon. – Fri. 9:00 a.m. – 4:00 p.m.
WRITE Hawaii AIDS Drug Assistance Program, Hawaii Department of Health, Harm Reduction Services Branch, 3627 Kilauea Avenue, Suite 306, Honolulu, HI 96816
WEBSITE https://health.hawaii.gov/harmreduction/about-us/hiv-programs/hiv-medical-management-services/

Idaho

Idaho AIDS Drug Assistance Program

CALL 1-208-985-3019 or 1-800-926-2588
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Idaho AIDS Drug Assistance Program, Ryan White Part B Program, Dept. of Health & Welfare, 450 W. State Street, P.O. Box 83720, Boise, ID 83720-0036
WEBSITE https://healthandwelfare.idaho.gov/health-wellness/diseases-conditions/human-immunodeficiency-virus-hiv

Illinois

Illinois AIDS Drug Assistance Program

CALL 1-217-782-4977 or 1-800-325-3518
TTY 1-800-547-0466
HOURS Hours are Mon. – Fri. 8:30 a.m. – 5:00 p.m.
WRITE Illinois AIDS Drug Assistance Program, Illinois Department of Public Health, Illinois ADAP Office, 525 West Jefferson Street, Springfield, IL 62761
WEBSITE https://www.dph.illinois.gov/topics-services/diseases-and-conditions/hiv-aids/ryan-white-care-and-hopwa-services

Indiana

Indiana AIDS Drug Assistance Program

CALL 1-866-588-4948 or 1-800-382-9480
HOURS Hours are Mon. – Fri. 8:15 a.m. – 4:45 p.m.
WRITE Indiana AIDS Drug Assistance Program, Indiana State Department of Health, 2 North Meridian Street, Suite 6C, Indianapolis, IN 46204
WEBSITE https://www.in.gov/health/hiv-std-viral-hepatitis/hiv-services/

Iowa

Ryan White Benefits and Drug Assistance Program (Iowa ADAP)

CALL 1-800-972-2017
TTY 711 or 1-800-735-2942
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Ryan White Benefits and Drug Assistance Program, Iowa Department of Health and Human Services, Lucas Building, 321 East 12th Street, Des Moines, IA 50319
WEBSITE https://hhs.iowa.gov/health-prevention/hiv-sti-and-hepatitis/hivaids-program

Kansas

Kansas AIDS Drug Assistance Program

CALL 1-785-296-1086
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Kansas AIDS Drug Assistance Program, Kansas Department of Health and Environment, Division of Public Health, 1000 SW Jackson, Suite 540, Topeka, KS 66612
WEBSITE https://www.kdhe.ks.gov/359/AIDS-Drug-Assistance-Program

Kentucky

Kentucky AIDS Drug Assistance Program

CALL 1-502-564-6539 or 1-866-510-0005
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Kentucky AIDS Drug Assistance Program, Kentucky Cabinet for Health and Family Services, Department for Public Health, HIV/AIDS Branch, 275 E. Main St. HS2E-C, Frankfort, KY 40621
WEBSITE https://www.chfs.ky.gov/agencies/dph/dehp/hab/Pages/services.aspx

Louisiana

Louisiana Health Access Program (LA HAP)

CALL 1-504-568-7474
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Louisiana Health Access Program (LA HAP), 1450 Poydras Street, Suite 2136, New Orleans, LA 70112
WEBSITE http://www.lahap.org/

Maine

Maine AIDS Drug Assistance Program

CALL 1-207-287-3747 or 1-207-287-3707
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Maine AIDS Drug Assistance Program, Department of Health and Human Services, 109 Capitol Street, 11 State House Station, Augusta, ME 04333
WEBSITE https://www.maine.gov/dhhs/mecdc/diseases-conditions/sexually-transmitted-diseases/hiv-aids/ryan-white

Maryland

Maryland AIDS Drug Assistance Program

CALL 1-410-767-6535 or 1-800-205-6308
HOURS Hours are Mon. – Fri. 8:30 a.m. – 4:30 p.m.
WRITE Maryland AIDS Drug Assistance Program, Client Services, 1223 W. Pratt Street, Baltimore, MD 21223
WEBSITE https://health.maryland.gov/phpa/IDPHSB/Pages/MADAP.aspx

Massachusetts

Massachusetts HIV Drug Assistance Program (HDAP)

CALL 1-617-502-1700 or 1-800-228-2714
HOURS Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m.
WRITE Massachusetts HIV Drug Assistance Program (HDAP), Community Research Initiative of New England, The Schrafft's City Center, 529 Main Street, Suite 301, Boston, MA 02129
WEBSITE https://crihealth.org/drug-assistance/hdap/

Michigan

Michigan Drug Assistance Program

CALL 1-888-826-6565
HOURS Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m.
WRITE Michigan Drug Assistance Program, HIV Care Section, Bureau of HIV and STI Programs, Michigan Department of Health and Human Services, P.O. Box 30727, Lansing, MI 48909
WEBSITE https://www.michigan.gov/mdhhs/keep-mi-healthy/chronicdiseases/hivsti/michigan-drug-assistance-program

Minnesota

Minnesota AIDS Drug Assistance Program

CALL 1-651-431-2414 or 1-800-657-3761
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Minnesota AIDS Drug Assistance Program, Minnesota Department of Human Services, HIV/AIDS Division, P.O. Box 64972, St. Paul, MN 55164-0972
WEBSITE http://mn.gov/dhs/people-we-serve/adults/health-care/hiv-aids/programs-services/medications.jsp

Mississippi

Mississippi AIDS Drug Assistance Program

CALL 1-601-362-4879 or 1-888-343-7373
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Mississippi AIDS Drug Assistance Program, Mississippi State Department of Health, Office of STD/HIV, P.O. Box 1700, Jackson, MS 39215-1700
WEBSITE http://msdh.ms.gov/msdhsite/_static/14,13047,150.html

Missouri

Missouri AIDS Drug Assistance Program

CALL 1-888-252-8045
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Missouri AIDS Drug Assistance Program, Missouri Department of Health & Senior Services, Bureau of HIV, STD, and Hepatitis, P.O. Box 570, Jefferson City, MO 65102-0570
WEBSITE http://health.mo.gov/living/healthcondiseases/communicable/hivaids/casemgmt.php

Montana

Montana AIDS Drug Assistance Program

CALL 1-406-444-3565
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Montana AIDS Drug Assistance Program, Department of Public Health and Human Services, Public Health and Safety Division, 1400 Broadway, Helena, MT 59620-2951
WEBSITE https://dphhs.mt.gov/publichealth/hivstd/treatment/mtryanwhiteprog

Nebraska

Nebraska AIDS Drug Assistance Program

CALL 1-402-471-2101 or 1-402- 471-3121
TTY 1-800-833-7352
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Nebraska AIDS Drug Assistance Program, Ryan White Program, NE Division of Public Health, Department of Health & Human Services, P.O. Box 95206, Lincoln, NE 68509-5026
WEBSITE https://dhhs.ne.gov/Pages/HIV-Care.aspx

Nevada

Nevada AIDS Drug Assistance Program

CALL 1-702-486-0768
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Nevada AIDS Drug Assistance Program, Ryan White Program, 2290 S. Jones Boulevard, Suite 110, Las Vegas, NV 89146
WEBSITE https://endhivnevada.org/ryan-white-care/

New Hampshire

New Hampshire AIDS Drug Assistance Program

CALL 1-603-271-4496
TTY 1-800-735-2964
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:00 p.m.
WRITE New Hampshire AIDS Drug Assistance Program, Bureau of Infectious Disease Control, 29 Hazen Drive, Concord, NH 03301-3852
WEBSITE https://www.dhhs.nh.gov/programs-services/disease-prevention/infectious-disease-control/nh-ryan-white-care-program/nh-aids

New Jersey

New Jersey AIDS Drug Distribution Program (ADDP)

CALL 1-877-613-4533 or 1-800-353-3232
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE New Jersey AIDS Drug Distribution Program (ADDP), New Jersey Department of Health, P.O. Box 722, Trenton, NJ 08625
WEBSITE https://www.nj.gov/health/hivstdtb/hiv-aids/medications.shtml

New Mexico

New Mexico AIDS Drug Assistance Program

CALL 1-505-476-3628 or 1-833-796-8773
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE New Mexico AIDS Drug Assistance Program, NM Health, Harold Runnels Building, 1190 S. St. Francis Drive, Suite S-1200, Santa Fe, NM 87505
WEBSITE https://nmhealth.org/about/phd/idb/hats/

New York

New York AIDS Drug Assistance Program

CALL 1-844-682-4058 or 1-800-542-2437
TTY 1-518-459-0121
HOURS Hours are Mon. – Fri. 9:00 a.m. – 5:00 p.m.
WRITE New York AIDS Drug Assistance Program, New York Department of Health, HIV Uninsured Care Programs, Empire Station, P.O. Box 2052, Albany, NY 12220-0052
WEBSITE http://www.health.ny.gov/diseases/aids/general/resources/adap/index.htm

North Carolina

North Carolina HIV Medication Assistance Program (HMAP)

CALL 1-919-733-9161 or 1-877-466-2232
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE North Carolina HIV Medication Assistance Program (HMAP), NC Department of Health and Human Services, Communicable Disease Branch, Epidemiology Section, Division of Public Health, 1902 Mail Service Center, Raleigh, NC 27699-1902
WEBSITE https://epi.dph.ncdhhs.gov/cd/hiv/hmap.html

North Dakota

North Dakota AIDS Drug Assistance Program

CALL 1-701-328-2378 or 1-800-472-2180
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE North Dakota AIDS Drug Assistance Program, North Dakota Department of Health, HIV/AIDS Program, 600 E. Boulevard Avenue, Dept. 325, Bismarck, ND 58505-0250
WEBSITE https://www.hhs.nd.gov/health/diseases-conditions-and-immunization/HIV/LivingwithHIV/RyanWhite

Ohio

Ohio HIV Drug Assistance Program
CALL 1-800-777-4775
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Ohio HIV Drug Assistance Program, Ohio Department of Health, HIV Care Services Section, 246 North High Street, Columbus, OH 43215
WEBSITE https://odh.ohio.gov/know-our-programs/Ryan-White-Part-B-HIV-Client-Services/AIDS-Drug-Assistance-Program

Oklahoma

Oklahoma HIV Drug Assistance Program (HDAP)
CALL 1-405-426-8400
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Oklahoma HIV Drug Assistance Program (HDAP), Oklahoma State Department of Health, Sexual Health and Harm Reduction Services, 123 Robert S. Kerr Ave., Suite 1702, Oklahoma City, OK 73102-6406
WEBSITE https://oklahoma.gov/health/services/personal-health/sexual-health-and-harm-reduction-service/community-resources---partners.html

Oregon

CAREAssist
CALL 1-971-673-0144
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE CAREAssist, Oregon Health Authority, HIV Care and Treatment Program, 800 NE Oregon Street, Suite 1105, Portland, OR 97232
WEBSITE https://www.oregon.gov/oha/PH/DiseasesConditions/HIVSTDViralHepatitis/HIVCareTreatment/Pages/index.aspx

Pennsylvania

Special Pharmaceutical Benefits Program
CALL 1-800-922-9384
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Pennsylvania Department of Health, Special Pharmaceutical Benefits Program, P.O. Box 8808, Harrisburg, PA 17105-8808
WEBSITE https://www.pa.gov/agencies/health/diseases-conditions/infectious-disease/hiv/special-pharmaceutical-benefits.html

Puerto Rico

Programa Ryan White Parte B/ADAP
CALL 1-787-765-2929 or 1-787-522-3963
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Departamento de Salud, SASSI/SPCEIT, Programa Ryan White Parte B/ADAP, P.O. Box 70184, San Juan, PR 00936-8184
WEBSITE https://www.salud.pr.gov/CMS/137

Rhode Island

Rhode Island AIDS Drug Assistance Program
CALL 1-401-462-3295 or 1-401-462-5274
HOURS Hours are Mon. – Fri. 8:30 a.m. – 4:00 p.m.
WRITE Rhode Island AIDS Drug Assistance Program, RI Executive Office of Health & Human Services, 3 West Road, Cranston, RI 02920
WEBSITE https://eohhs.ri.gov/Consumer/Adults/RyanWhiteHIVAIDS.aspx

South Carolina

South Carolina AIDS Drug Assistance Program
CALL 1-800-856-9954
HOURS Hours are Mon. – Fri. 8:30 a.m. – 5:00 p.m.
WRITE South Carolina AIDS Drug Assistance Program, South Carolina Department of Public Health, P.O. Box 2046. West Columbia, SC 29171
WEBSITE https://dph.sc.gov/diseases-conditions/infectious-diseases/hivaids/aids-drug-assistance-program

South Dakota

Ryan White Part B CARE Program

CALL 1-605-367-4795 or 1-800-592-1861
HOURS Hours are Mon. – Fri. 8:30 a.m. – 5:00 p.m.
WRITE Ryan White Part B CARE Program, South Dakota Department of Health, 615 E. 4th Street, Pierre, SD 57501-1700
WEBSITE https://doh.sd.gov/topics/disease-prevention-services/hivaids/ryan-white-part-b-program/

Tennessee

Tennessee Ryan White Part B Program

CALL 1-615-253-3937 or 1-615-741-3111
HOURS Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE Tennessee Ryan White Part B Program, Tennessee Department of Health, 710 James Robertson Parkway, Nashville, TN 37243
WEBSITE https://www.tn.gov/health/rwb.html

Texas

Texas HIV Medication Program

CALL 1-800-255-1090
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Texas HIV Medication Program, MSJA, MC 1873, P.O. Box 149347, Austin, TX 78714-9347
WEBSITE http://www.dshs.texas.gov/hivstd/meds/

Utah

Utah AIDS Drug Assistance Program

CALL 1-801-538-6191
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Utah AIDS Drug Assistance Program, Utah Department of Health & Human Services, Cannon Health Building, 288 N 1460 W, Salt Lake City, UT 84116
WEBSITE https://epi.utah.gov/ryan-white/

Vermont

Vermont Medication Assistance Program (VMAP)

CALL 1-802-951-4005 or 1-800-464-4343
HOURS Hours are Mon. – Fri. 7:45 a.m. – 4:30 p.m.
WRITE Vermont Medication Assistance Program (VMAP), Vermont Department of Health, 108 Cherry Street, P.O. Box 70, Burlington, VT 05402-0070
WEBSITE https://www.healthvermont.gov/disease-control/sexual-health-and-sexually-transmitted-infections/hiv-treatment-and-care

Virginia

Virginia Medication Assistance Program (VA MAP)

CALL 1-855-362-0658
TTY 711.0
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Virginia Medication Assistance Program (VA MAP) Virginia Department of Health, HCS Unit, 1st Floor, James Madison Building, 109 Governor Street, Richmond, VA 23219
WEBSITE https://www.vdh.virginia.gov/disease-prevention/vamap/

Washington

Early Intervention Program (EIP)

CALL 1-360-236-3426 or 1-877-376-9316
HOURS Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE Early Intervention Program (EIP), Washington State Department of Health, Client Services, P.O. Box 47841, Olympia, WA 98504-7841
WEBSITE https://doh.wa.gov/you-and-your-family/illness-and-disease-z/hiv/hiv-care-client-services/early-intervention-program

West Virginia

West Virginia AIDS Drug Assistance Program

CALL 1-304-232-6822
HOURS Hours are Mon. – Fri. 8:30 a.m. – 4:30 p.m.
WRITE West Virginia AIDS Drug Assistance Program, Attn: Jay Adams - HIV Care Coordinator, P.O. Box 6360, Wheeling, WV 26003
WEBSITE https://oeps.wv.gov/ryan-white-program

Wisconsin

Wisconsin HIV Drug Assistance Program (HDAP)

CALL	1-608-267-6875 or 1-800-991-5532
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 4:30 p.m.
WRITE	Wisconsin HIV Drug Assistance Program (HDAP), Wisconsin Division of Public Health, Attn: ADAP, 201 E. Washington Avenue, P.O. Box 2659, Madison, WI 53701-2659
WEBSITE	https://www.dhs.wisconsin.gov/hiv/hdap-clients.htm

Wyoming

Wyoming Communicable Disease HIV Treatment Program

CALL	1-307-777-6563 or 1-866-571-0944
HOURS	Hours are Mon. – Fri. 8:00 a.m. – 5:00 p.m.
WRITE	Wyoming Communicable Disease HIV Treatment Program, Wyoming Department of Health, 122 West 25th Street, 3rd Floor West, Cheyenne, WY 82002
WEBSITE	https://health.wyo.gov/publichealth/communicable-disease-unit/hiv-treatment-program/hiv-treatment-resources-for-patients/

HealthSpring℠

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English:	ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call the plan for more information or speak to your provider.
Español (Spanish):	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También puede solicitar, sin costo alguno, servicios o herramientas especiales para acceder a la información en formatos accesibles. Llame al plan para obtener más información o hable con su proveedor.
中文 (Chinese Mandarin):	注意：如果您说中文，我们可以为您免费提供语言协助服务。我们还免费提供适当的辅助设备和服务，以无障碍格式提供信息。请致电计划以获取更多信息或与您的服务提供者联系。
中文 (Chinese Cantonese):	注意：如果您說中文，我們將免費為您提供語言協助服務。我們還免費提供適當的輔助工具和服務，以無障礙格式提供資訊。請致電本計劃查詢更多資訊或諮詢您的醫療服務提供者。
Tagalog (Tagalog):	PAGBIGAY-PANSIN: Kung nagsasalita ka ng wikang tagalog, available para sa iyo ang mga serbisyo ng libreng tulong sa wika. Available din nang walang bayad ang mga wastong dagdag na tulong at serbisyo na makapagbibigay-impormasyon sa mga naa-access na format. Balikan ang plano para sa higit pang impormasyon o makipag-usap sa iyong provider.
Français (French):	ATTENTION : Si vous parlez français, des services d'assistance linguistique gratuits peuvent être mis à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez votre régime d'assurance maladie pour obtenir des informations supplémentaires, ou adressez-vous à votre prestataire.
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Deutsch (German):	BITTE BEACHTEN: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Hilfsdienstleistungen zur Verfügung. Geeignete Hilfsmittel und Dienstleistungen zur Bereitstellung von Informationen in barrierefreien Formaten sind ebenfalls kostenlos verfügbar. Für weitere Informationen wenden Sie sich bitte an den Kundendienst Ihrer Versicherung bzw. an Ihren Versicherungsberater.

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हिंदी (Hindi):	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उचित सहायक साधन और सेवाएं भी निःशुल्क उपलब्ध हैं। प्लान के बारे में अधिक जानकारी के लिए कॉल करें या अपने प्रदाता से बात करें।
Italiano (Italian):	ATTENZIONE: Se parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi adeguati per fornire informazioni in formati accessibili. Chiami il numero corrispondente al Suo piano per ulteriori informazioni o si rivolga al Suo fornitore.
Português (Portuguese):	ATENÇÃO: Se fala português, tem à sua disposição serviços gratuitos de assistência linguística. Também estão disponíveis equipamentos e serviços de assistência adequados que lhe permitem ter acesso às informações em formatos acessíveis, de forma gratuita. Contacte o plano para obter mais informações ou fale com o seu prestador.
Kreyòl Ayisyen (Haitian Creole):	ATANSYON: Si ou pale kreyòl ayisyen, w ap jwenn sèvis asistans lengwistik gratis. Gen èd ak sèvis oksilyè ki apwopriye pou bay enfòmasyon nan fòma ki aksesib, ki disponib gratis tou. Rele plan an pou jwenn plis enfòmasyon oswa pou w pale ak pwofesyonèl swen sante w la.
Polski (Polish):	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Odpowiednie wsparcie i usługi pomocnicze w celu zapewnienia informacji w przystępnych formatach są również dostępne bezpłatnie. Dodatkowe informacje można uzyskać dzwoniąc do planu lub rozmawiając ze świadczeniodawcą.
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HealthSpring Assurance Rx (PDP) Customer Service

Method	Customer Service – Contact Information
CALL	1-800-222-6700 Calls to this number are free. Hours are 8 a.m.–8 p.m., local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1–September 30. Customer Service also has free language interpreter services available for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Hours are 8 a.m.–8 p.m., local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1–September 30.
FAX	1-800-735-1469
WRITE	HealthSpring Medicare Prescription Drug Plans, P.O. Box 269005, Weston, FL 33326-9927
WEBSITE	www.healthspring.com

State Health Insurance Assistance Program

The State Health Insurance Assistance Program (SHIP) is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

You can find contact information for the State Health Insurance Assistance Program (SHIP) in your state in Appendix A in the back of this booklet.

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