

# 2025 Annual Notice of Changes



---

**CareAccess (HMO)**  
H1019-144

---

**Central and North Florida**  
Select Counties in Florida

**CarePlus**  
HEALTH PLANS®



## Thank you for being a CarePlus member.

We appreciate the trust you put in us for your healthcare needs. CarePlus is committed to offering benefits and services our members find the most useful to help them save money and be their healthiest.

This booklet is a comparison of your 2024 benefits to your 2025 benefits. If you would like to keep your current plan, you don't need to do anything.

### The information you need is just a click away

Starting October 15, 2024, you can find these 2025 documents online at [CarePlusHealthPlans.com/Plans](https://CarePlusHealthPlans.com/Plans):

- **Evidence of Coverage**  
Complete details of your CarePlus plan, including benefits and costs
- **Prescription Drug Guide (Drug List)**  
List of drugs covered in your plan
- **Provider Directory**  
List of doctors, pharmacies and other providers in your network

If you prefer to have a printed copy of these documents mailed to you, fill out our online request form at: [CarePlusHealthPlans.com/PrintRequest](https://CarePlusHealthPlans.com/PrintRequest). You can also call **1-800-794-5907 (TTY: 711)**. From October 1 - March 31, we are open 7 days a week, 8 a.m. to 8 p.m. From April 1 - September 30, we are open Monday - Friday, 8 a.m. to 8 p.m. You may always leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within one business day.

## Annual Notice of Changes for 2025

You are currently enrolled as a member of CareAccess (HMO). Next year, there will be changes to the plan's costs and benefits. **Please see page 6 for a Summary of Important Costs, including Premium.**

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [CarePlusHealthPlans.com/Plans](https://www.CarePlusHealthPlans.com/Plans). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

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

### What to do now

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

- Check the changes to our benefits and costs to see if they affect you.
  - Review the changes to Medical care costs (doctor, hospital).
  - Review the changes to our drug coverage, including coverage restrictions and cost sharing.
  - Think about how much you will spend on premiums, deductibles, and cost sharing.
  - Check the changes in the 2025 “Drug Guide” to make sure the drugs you currently take are still covered.
  - Compare the 2024 and 2025 plan information to see if any of these drugs are moving to a different cost-sharing tier or will be subject to different restrictions, such as prior authorization, step therapy, or a quantity limit, for 2025.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies will be in our network next year.
- Check if you qualify for help paying for prescription drugs. People with limited incomes may qualify for “Extra Help” from Medicare.
- Think about whether you are happy with our plan.

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

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at [www.medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

#### 3. CHOOSE: Decide whether you want to change your plan

- If you don't join another plan by December 7, 2024, you will stay in CareAccess (HMO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2025**. This will end your enrollment with CareAccess (HMO).
- If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare

prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

### **Additional Resources**

- This document is available for free in Spanish.
- Please contact our Member Services number at 1-800-794-5907 for additional information. (TTY users should call 711.) From October 1 - March 31, we are open 7 days a week, 8 a.m. to 8 p.m. From April 1 - September 30, we are open Monday - Friday, 8 a.m. to 8 p.m. You may always leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within one business day. This call is free.
- This information is available in different formats, including braille, large print, and audio. Please call Member Services at the number listed above if you need plan information in another format.
- **Coverage under this plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### **About CareAccess (HMO)**

- CareAccess (HMO) is an HMO plan with a Medicare contract. Enrollment in CarePlus depends on contract renewal.
- When this document says "we," "us," or "our," it means CarePlus Health Plans, Inc. When it says "plan" or "our plan," it means CareAccess (HMO).
- Out-of-network/non-contracted providers are under no obligation to treat CareAccess (HMO) members, except in emergency situations. Please call our Member Services number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

H1019\_ANOC\_MAPD\_HMO\_144000\_2025\_M

OMB Approval 0938-1051 (Expires: August 31, 2026)

## **Annual Notice of Changes for 2025 Table of Contents**

<b>Summary of Important Costs for 2025 .....</b>	<b>6</b>
<b>SECTION 1 Changes to Benefits and Costs for Next Year.....</b>	<b>9</b>
Section 1.1 - Changes to the Monthly Premium.....	9
Section 1.2 - Changes to Your Maximum Out-of-Pocket Amount.....	9
Section 1.3 - Changes to the Provider and Pharmacy Networks.....	9
Section 1.4 - Changes to Benefits and Costs for Medical Services .....	10
Section 1.5 - Changes to Part D Prescription Drug Coverage.....	16
<b>SECTION 2 Administrative Changes.....</b>	<b>19</b>
<b>SECTION 3 Deciding Which Plan to Choose .....</b>	<b>19</b>
Section 3.1 - If you want to stay in CareAccess (HMO).....	19
Section 3.2 - If you want to change plans .....	19
<b>SECTION 4 Deadline for Changing Plans.....</b>	<b>20</b>
<b>SECTION 5 Programs That Offer Free Counseling about Medicare .....</b>	<b>20</b>
<b>SECTION 6 Programs That Help Pay for Prescription Drugs.....</b>	<b>21</b>
<b>SECTION 7 Questions?.....</b>	<b>21</b>
Section 7.1 - Getting Help from CareAccess (HMO) .....	21
Section 7.2 - Getting Help from Medicare .....	22
<b>Exhibit A. State Agency Contact Information .....</b>	<b>23</b>
Lists the names, addresses, phone numbers, and other contact information for a variety of helpful resources in your state.	

## Summary of Important Costs for 2025

The table below compares the 2024 costs and 2025 costs for CareAccess (HMO) in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
	In-Network	In-Network
<b>Monthly plan premium*</b> * Your premium may be higher than this amount. See Section 1.1 for details.	\$0	\$0
<b>Maximum out-of-pocket amount</b> This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$3,500	\$4,900
<b>Doctor office visits</b>	Primary care visits: <b>\$0</b> copayment per visit  Specialist visits: <b>\$35</b> copayment per visit	Primary care visits: <b>\$0</b> copayment per visit  Specialist visits: <b>\$30</b> copayment per visit
<b>Inpatient hospital stays</b>	<b>\$100</b> copayment per day for days 1 – 5  <b>\$0</b> copayment per day for days 6 – 90	<b>\$225</b> copayment per day for days 1 – 7  <b>\$0</b> copayment per day for days 8 – 90
<b>Part D prescription drug coverage</b> (See Section 1.5 for details.)	Deductible: <b>\$0</b>  Copayment/Coinsurance during the Initial Coverage Stage:	Deductible: <b>\$0</b>  Copayment/Coinsurance during the Initial Coverage Stage:

Cost	2024 (this year)	2025 (next year)
	In-Network	In-Network
	<p>For a 30-day supply from a <b>retail pharmacy</b>:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: <b>\$0</b></li> <li>• Drug Tier 2: <b>\$5</b> You pay <b>\$5</b> per month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 3: <b>\$47</b> You pay <b>\$35</b> per month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 4: <b>\$85</b></li> <li>• Drug Tier 5: <b>33%</b> You pay <b>\$35</b> per month supply of each covered insulin product on this tier.</li> </ul>	<p>For a 30-day supply from a <b>retail pharmacy</b>:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: <b>\$0</b></li> <li>• Drug Tier 2: <b>\$0</b> You pay <b>\$0</b> per month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 3: <b>\$30</b> You pay <b>\$30</b> per month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 4: <b>35%</b></li> <li>• Drug Tier 5: <b>33%</b> You pay <b>\$35</b> per month supply of each covered insulin product on this tier.</li> </ul>
	<p>For a 90-day supply from a <b>mail-order pharmacy</b> with preferred cost-sharing:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: <b>\$0</b></li> <li>• Drug Tier 2: <b>\$0</b> You pay <b>\$0</b> per 3-month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 3: <b>\$131</b> You pay <b>\$105</b> per 3-month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 4: <b>\$245</b></li> <li>• Drug Tier 5: Not available</li> </ul>	<p>For a 100-day supply from a <b>mail-order pharmacy</b> with preferred cost-sharing:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: <b>\$0</b></li> <li>• Drug Tier 2: <b>\$0</b> You pay <b>\$0</b> per 3-month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 3: <b>\$60</b> You pay <b>\$60</b> per 3-month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 4: <b>35%</b></li> <li>• Drug Tier 5: Not available</li> </ul>

Cost	2024 (this year)	2025 (next year)
	In-Network	In-Network
	<p>For a 90-day supply from a <b>mail-order pharmacy</b> with standard cost-sharing:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: <b>\$6</b></li> <li>• Drug Tier 2: <b>\$48</b> You pay <b>\$48</b> per 3-month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 3: <b>\$141</b> You pay <b>\$105</b> per 3-month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 4: <b>\$300</b></li> <li>• Drug Tier 5: Not available</li> </ul>	<p>For a 100-day supply from a <b>mail-order pharmacy</b> with standard cost-sharing:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: <b>\$6</b></li> <li>• Drug Tier 2: <b>\$48</b> You pay <b>\$48</b> per 3-month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 3: <b>\$141</b> You pay <b>\$105</b> per 3-month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 4: <b>50%</b></li> <li>• Drug Tier 5: Not available</li> </ul>
	<p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays the full cost for your covered Part D drugs <b>and for excluded drugs that are covered under our enhanced benefit.</b> You pay nothing.</li> </ul>	<p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, you pay nothing for your covered Part D drugs <b>and for excluded drugs that are covered under our enhanced benefit.</b></li> </ul>



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

### Section 1.1 - Changes to the Monthly Premium

Cost	2024 (this year)	2025 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$0	\$0

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.

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

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

Cost	2024 (this year)	2025 (next year)
	In-Network	In-Network
<b>Maximum out-of-pocket amount</b> Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$3,500	\$4,900 Once you have paid <b>\$4,900</b> out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

### Section 1.3 - Changes to the Provider and Pharmacy Networks

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

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

There are changes to our network of providers for next year. **Please review the 2025 Provider Directory ([CarePlusHealthPlans.com/Directories](https://CarePlusHealthPlans.com/Directories)) to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2025 Provider Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

## Section 1.4 - Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Services received at Rural Health Clinics, Federally Qualified Health Clinics, and Critical Access Hospitals may be subject to the Primary Care Physician or Specialist copay or coinsurance, as applicable, for 2025.

Cost	2024 (this year)	2025 (next year)
	In-Network	In-Network
<b>Acupuncture for chronic low back pain</b>	<b>\$35</b> copayment for acupuncture for chronic low back pain visits up to 20 visit(s) per year.	<b>\$30</b> copayment for acupuncture for chronic low back pain visits up to 20 visit(s) per year.
<b>Acupuncture (routine)</b>	Not Covered	<b>\$0</b> copayment for acupuncture visits up to 25 visit(s) per year.
<b>Ambulance services</b> • For each Medicare-covered emergency transportation by ground, you pay:	<b>\$250</b> copayment per trip	<b>\$240</b> copayment per trip
<b>Cardiac rehabilitation services</b> – at a specialist's office – at a hospital facility as an outpatient	<b>\$35</b> copayment <b>\$35</b> copayment	<b>\$30</b> copayment <b>\$30</b> copayment
<b>Continuous Glucose Monitor</b> – at a durable medical equipment provider – at a network retail pharmacy	<b>10%</b> of the total cost <b>10%</b> of the total cost	<b>20%</b> of the total cost <b>20%</b> of the total cost
<b>Dental services</b> • For Medicare-covered dental services at a specialist's office, you pay: • Supplemental dental benefits:	<b>\$35</b> copayment <b>DEN131</b> <b>\$0</b> copayment for comprehensive oral exam up to 1 every 3 years.	<b>\$30</b> copayment <b>DEN116</b> <b>\$0</b> copayment for comprehensive oral exam, panoramic film up to 1 every 3 years.

Cost	2024 (this year)	2025 (next year)
	In-Network	In-Network
	<p><b>\$0</b> copayment for partial or complete dentures up to 1 set(s) every 5 years.</p> <p><b>\$0</b> copayment for scaling and root planing (deep cleaning) up to 1 per quadrant per year.</p> <p><b>\$0</b> copayment for bitewing x-rays up to 1 set(s) per year.</p> <p><b>\$0</b> copayment for denture reline, panoramic film up to 1 per year.</p> <p><b>\$0</b> copayment for amalgam and/or composite filling, fluoride treatment, periodic oral exam, prophylaxis (cleaning) up to 2 per year.</p> <p><b>\$0</b> copayment for simple or surgical extraction up to 3 per year.</p> <p><b>\$0</b> copayment for periodontal maintenance up to 4 per year.</p> <p><b>\$0</b> copayment for extractions for dentures, necessary anesthesia with covered service up to unlimited per year. Unlimited extractions are covered only for the purpose of member receiving dentures, all other extractions are limited to 3 per year.</p>	<p><b>\$0</b> copayment for scaling and root planing (deep cleaning) up to 1 per quadrant per year.</p> <p><b>\$0</b> copayment for bitewing x-rays up to 1 set(s) per year.</p> <p><b>\$0</b> copayment for amalgam or composite filling, simple or surgical extraction up to 1 per year.</p> <p><b>\$0</b> copayment for emergency diagnostic exam, periodic oral exam, prophylaxis (cleaning) up to 2 per year.</p> <p><b>\$0</b> copayment for necessary anesthesia with covered service up to unlimited per year.</p>
<p><b>Durable medical equipment (DME) and related supplies</b></p> <ul style="list-style-type: none"> <li>For each high cost Medicare-covered item, you pay:</li> <li>For all other Medicare-covered items, you pay:</li> </ul>	<p><b>20%</b> of the total cost for electric or customized wheelchairs, motorized scooters, bone growth stimulators, voice boxes, insulin pumps, liquid oxygen systems, wearable cardioverter defibrillators, and high frequency chest wall oscillation devices.</p> <p><b>10%</b> of the total cost</p>	<p>No Change</p> <p><b>20%</b> of the total cost</p>
<p><b>Emergency care</b></p> <ul style="list-style-type: none"> <li>For each Medicare-covered emergency room visit, you pay:</li> </ul>	<p><b>\$135</b> copayment waived if admitted within 24 hours.</p>	<p><b>\$125</b> copayment waived if admitted within 24 hours.</p>
<p><b>Hearing services</b></p>		

Cost	2024 (this year)	2025 (next year)
	In-Network	In-Network
<ul style="list-style-type: none"> <li>For Medicare-covered hearing services at a specialist's office, you pay:</li> <li>Supplemental hearing benefits:</li> </ul>	<p><b>\$35</b> copayment</p> <p><b>HER904</b>  <b>\$0</b> copayment for fitting/evaluation, routine hearing exams up to 1 per year.  <b>\$750</b> maximum benefit coverage amount for each prescription hearing aids (all types) up to 1 per ear per year.  Note: Includes 1 month battery supply and 1 year warranty.</p>	<p><b>\$30</b> copayment</p> <p><b>HER722</b>  <b>\$0</b> copayment for fitting/evaluation, routine hearing exams up to 1 per year.  <b>\$250</b> maximum benefit coverage amount for each prescription hearing aids (all types) up to 1 per ear per year.  Note: Includes 1 month battery supply and 2 year warranty.</p>
<p><b>Inpatient hospital care</b></p> <ul style="list-style-type: none"> <li>For a Medicare-covered stay at a hospital, you pay:</li> </ul>	<p><b>\$100</b> copayment per day for days 1 - 5  <b>\$0</b> copayment per day for days 6 - 90</p>	<p><b>\$225</b> copayment per day for days 1 - 7  <b>\$0</b> copayment per day for days 8 - 90</p>
<p><b>Inpatient mental health care</b></p> <ul style="list-style-type: none"> <li>For a Medicare-covered stay at a hospital, you pay:</li> <li>For a Medicare-covered stay at an inpatient psychiatric facility, you pay:</li> </ul>	<p><b>\$100</b> copayment per day for days 1 - 5  <b>\$0</b> copayment per day for days 6 - 90</p> <p><b>\$100</b> copayment per day for days 1 - 5  <b>\$0</b> copayment per day for days 6 - 90</p>	<p><b>\$225</b> copayment per day for days 1 - 7  <b>\$0</b> copayment per day for days 8 - 90</p> <p><b>\$225</b> copayment per day for days 1 - 7  <b>\$0</b> copayment per day for days 8 - 90</p>
<p><b>Opioid treatment program services</b></p> <ul style="list-style-type: none"> <li>For each Medicare-covered opioid treatment services visit, you pay: <ul style="list-style-type: none"> <li>at a specialist's office</li> <li>at a hospital facility for partial hospitalization</li> <li>at a hospital facility as an outpatient</li> </ul> </li> </ul>	<p><b>\$35</b> copayment</p> <p><b>\$35</b> copayment</p> <p><b>\$35</b> copayment</p>	<p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p>
<p><b>Outpatient diagnostic tests, therapeutic services and supplies</b></p> <ul style="list-style-type: none"> <li>For diagnostic procedures and tests, you pay: <ul style="list-style-type: none"> <li>at a specialist's office</li> <li>at an urgent care center</li> </ul> </li> <li>For advanced imaging services (MRI, MRA, PET, or CT Scan), you pay: <ul style="list-style-type: none"> <li>at your primary care provider's office</li> </ul> </li> </ul>	<p><b>\$35</b> copayment</p> <p><b>\$35</b> copayment</p> <p><b>\$50</b> copayment</p>	<p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p> <p><b>\$175</b> copayment</p>

Cost	2024 (this year)	2025 (next year)
	In-Network	In-Network
<ul style="list-style-type: none"> <li>– at a specialist's office</li> <li>– at a freestanding radiology facility</li> <li>– at a hospital facility as an outpatient</li> </ul>	<ul style="list-style-type: none"> <li><b>\$50</b> copayment</li> <li><b>\$50</b> copayment</li> <li><b>\$75</b> copayment</li> </ul>	<ul style="list-style-type: none"> <li><b>\$175</b> copayment</li> <li><b>\$175</b> copayment</li> <li><b>\$225</b> copayment</li> </ul>
<ul style="list-style-type: none"> <li>• For basic radiological services, you pay: <ul style="list-style-type: none"> <li>– at a specialist's office</li> <li>– at a hospital facility as an outpatient</li> <li>– at a freestanding radiology facility</li> <li>– at an urgent care center</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>\$35</b> copayment</li> <li><b>\$50</b> copayment</li> <li><b>\$35</b> copayment</li> <li><b>\$35</b> copayment</li> </ul>	<ul style="list-style-type: none"> <li><b>\$30</b> copayment</li> <li><b>\$125</b> copayment</li> <li><b>\$50</b> copayment</li> <li><b>\$30</b> copayment</li> </ul>
<ul style="list-style-type: none"> <li>• For radiation therapy, you pay: <ul style="list-style-type: none"> <li>– at a specialist's office</li> <li>– at a freestanding radiology facility</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>\$35</b> copayment</li> <li><b>\$35</b> copayment</li> </ul>	<ul style="list-style-type: none"> <li><b>\$30</b> copayment</li> <li><b>\$30</b> copayment</li> </ul>
<ul style="list-style-type: none"> <li>• For nuclear medicine services, you pay: <ul style="list-style-type: none"> <li>– at a freestanding radiology facility</li> <li>– at a hospital facility as an outpatient</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>\$50</b> copayment</li> <li><b>\$75</b> copayment</li> </ul>	<ul style="list-style-type: none"> <li><b>\$175</b> copayment</li> <li><b>\$225</b> copayment</li> </ul>
<ul style="list-style-type: none"> <li>• For sleep study services, you pay: <ul style="list-style-type: none"> <li>– at a specialist's office</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>\$35</b> copayment</li> </ul>	<ul style="list-style-type: none"> <li><b>\$30</b> copayment</li> </ul>
<ul style="list-style-type: none"> <li>• For wound care, you pay: <ul style="list-style-type: none"> <li>– at a hospital facility as an outpatient</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>\$35</b> copayment</li> </ul>	<ul style="list-style-type: none"> <li><b>\$30</b> copayment</li> </ul>
<ul style="list-style-type: none"> <li>• For medical supplies, you pay:</li> </ul>	<ul style="list-style-type: none"> <li><b>\$0</b> copayment</li> </ul>	<ul style="list-style-type: none"> <li><b>20%</b> of the total cost</li> </ul>
<p><b>Outpatient mental health care</b></p> <ul style="list-style-type: none"> <li>• For each Medicare-covered individual/group therapy visit, you pay: <ul style="list-style-type: none"> <li>– at a specialist's office</li> <li>– for a virtual visit</li> <li>– at a hospital facility for partial hospitalization</li> <li>– at a hospital facility as an outpatient</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>\$35</b> copayment</li> <li><b>\$0</b> copayment</li> <li><b>\$35</b> copayment</li> <li><b>\$35</b> copayment</li> </ul>	<ul style="list-style-type: none"> <li><b>\$30</b> copayment</li> <li><b>\$30</b> copayment</li> <li><b>\$30</b> copayment</li> <li><b>\$30</b> copayment</li> </ul>
<p><b>Outpatient rehabilitation services</b></p> <ul style="list-style-type: none"> <li>• For Medicare-covered physical therapy, you pay: <ul style="list-style-type: none"> <li>– at a specialist's office</li> <li>– at a Comprehensive Outpatient Rehabilitation Facility (CORF)</li> <li>– at a hospital facility as an outpatient</li> </ul> </li> <li>• For Medicare-covered occupational therapy or speech/language therapy, you pay:</li> </ul>	<ul style="list-style-type: none"> <li><b>\$35</b> copayment</li> <li><b>\$35</b> copayment</li> <li><b>\$35</b> copayment</li> </ul>	<ul style="list-style-type: none"> <li><b>\$30</b> copayment</li> <li><b>\$30</b> copayment</li> <li><b>\$30</b> copayment</li> </ul>

Cost	2024 (this year)	2025 (next year)
	In-Network	In-Network
<ul style="list-style-type: none"> <li>– at a specialist's office</li> <li>– at a Comprehensive Outpatient Rehabilitation Facility (CORF)</li> <li>– at a hospital facility as an outpatient</li> </ul>	<p><b>\$35</b> copayment</p> <p><b>\$35</b> copayment</p> <p><b>\$35</b> copayment</p>	<p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p>
<p><b>Outpatient substance abuse services</b></p> <ul style="list-style-type: none"> <li>• For each Medicare-covered individual/group therapy visit, you pay: <ul style="list-style-type: none"> <li>– at a specialist's office</li> <li>– for a virtual visit</li> <li>– at a hospital facility for partial hospitalization</li> <li>– at a hospital facility as an outpatient</li> </ul> </li> </ul>	<p><b>\$35</b> copayment</p> <p><b>\$0</b> copayment</p> <p><b>\$35</b> copayment</p> <p><b>\$35</b> copayment</p>	<p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p>
<p><b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</b></p> <ul style="list-style-type: none"> <li>• For each Medicare-covered surgical services visit, you pay: <ul style="list-style-type: none"> <li>– at a specialist's office</li> <li>– at an ambulatory surgical facility</li> <li>– at a hospital facility as an outpatient</li> </ul> </li> </ul>	<p><b>\$35</b> copayment</p> <p><b>\$55</b> copayment</p> <p><b>\$75</b> copayment</p>	<p><b>\$30</b> copayment</p> <p><b>\$175</b> copayment</p> <p><b>\$225</b> copayment</p>
<b>Over-the-counter (OTC) mail order</b>	Covered	Not Covered
<p><b>Podiatry services</b></p> <ul style="list-style-type: none"> <li>• For each Medicare-covered visit (medically necessary foot care), you pay: <ul style="list-style-type: none"> <li>– at a specialist's office</li> </ul> </li> <li>• For each routine visit</li> </ul>	<p><b>\$35</b> copayment</p> <p><b>\$35</b> copayment for routine podiatry visits up to unlimited visit(s) per year.</p>	<p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment for routine podiatry visits up to unlimited visit(s) per year.</p>
<p><b>Physician/Practitioner services, including doctor's office visits</b></p> <ul style="list-style-type: none"> <li>• For each office visit for Medicare-covered services, you pay: <ul style="list-style-type: none"> <li>– at a specialist's office</li> <li>– for a specialist's office-virtual visit</li> </ul> </li> </ul>	<p><b>\$35</b> copayment</p> <p><b>\$35</b> copayment</p>	<p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p>
<p><b>Pulmonary rehabilitation services</b></p> <ul style="list-style-type: none"> <li>– at a specialist's office</li> <li>– at a hospital facility as an outpatient</li> </ul>	<p><b>\$20</b> copayment</p> <p><b>\$20</b> copayment</p>	<p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p>
<b>Special Supplemental Benefits for the Chronically Ill</b>		

Cost	2024 (this year)	2025 (next year)
	In-Network	In-Network
<ul style="list-style-type: none"> <li>CareEssentials™ Allowance</li> </ul> <p>The <b>CarePlus Spending Account Card</b> is what you use to spend this allowance.</p> <ul style="list-style-type: none"> <li>If your 2024 and 2025 plans have a <b>CarePlus Spending Account Card</b>, please keep using the same card.</li> <li>If you do not have a card, one will be mailed to you and your 2025 allowance will load automatically, once you qualify.</li> <li>Allowance amounts cannot be combined with other benefit allowances.</li> <li>Limitations and restrictions may apply.</li> </ul>	Not Covered	<p>Members diagnosed with a qualifying chronic health condition may receive a <b>\$50</b> monthly allowance on a prepaid card to use for essentials you need to support your health. This allowance can be used to buy approved products from participating retail locations (like groceries, personal care items, home supplies, etc.) or pay for approved services (monthly living expenses like rent, non-medical transportation costs like a taxi, Uber, Lyft, etc.). Allowance amount cannot be combined with other allowances which may be on the Card. Unused amount rolls over to the next month and expires at the end of the plan year.</p>
<p><b>Supervised Exercise Therapy (SET)</b></p> <ul style="list-style-type: none"> <li>at a specialist's office</li> <li>at a hospital facility as an outpatient</li> </ul>	<p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p>	<p><b>\$25</b> copayment</p> <p><b>\$25</b> copayment</p>
<p><b>Urgently needed services</b></p> <ul style="list-style-type: none"> <li>For Medicare-covered urgently needed services, you pay:                             <ul style="list-style-type: none"> <li>at a specialist's office</li> <li>at an urgent care center</li> <li>for an urgent care-virtual visit</li> </ul> </li> </ul>	<p><b>\$35</b> copayment</p> <p><b>\$35</b> copayment</p> <p><b>\$35</b> copayment</p>	<p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p> <p><b>\$30</b> copayment</p>
<p><b>Vision care</b></p> <ul style="list-style-type: none"> <li>For Medicare-covered vision services at a specialist's office, you pay:</li> <li>Routine vision services:</li> </ul>	<p><b>\$35</b> copayment</p> <p><b>VIS840</b>  <b>\$0</b> copayment for refraction and dilation (if necessary) with routine exam up to 1 per year.  <b>\$200</b> maximum benefit coverage amount per year for contact lenses or eyeglasses-lenses and frames plus fitting; or 2 pairs of select eyeglasses per year at no cost.</p>	<p><b>\$30</b> copayment</p> <p><b>VIS894</b>  <b>\$0</b> copayment for refraction and dilation (if necessary) with routine exam up to 1 per year.  <b>\$100</b> maximum benefit coverage amount per year for contact lenses or eyeglasses-lenses and frames plus fitting; or 1 pair of select eyeglasses per year at no cost.</p>

Cost	2024 (this year)	2025 (next year)
	In-Network	In-Network
	May choose prescription sunglasses as 1 pair. Eyeglasses include ultraviolet protection and scratch-resistant coating.	Eyeglasses include ultraviolet protection and scratch-resistant coating.
<b>Worldwide coverage</b>		
• For each emergency room visit, you pay:	<b>\$135</b> copayment waived if admitted within 24 hours.	<b>\$125</b> copayment waived if admitted within 24 hours.
• For each urgent care center visit, you pay:	<b>\$35</b> copayment	<b>\$30</b> copayment

## Section 1.5 - Changes to Part D Prescription Drug Coverage

### Changes to Our Drug Guide

Our list of covered drugs is called a Formulary or Drug Guide. A copy of our Drug Guide is provided electronically. **You can also get the Drug Guide** by calling Member Services (see the back cover) or visiting our website ([CarePlusHealthPlans.com/DrugGuide](https://www.careplushealthplans.com/DrugGuide)).

We made changes to our "Drug Guide," which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs, or moving them to a different cost-sharing tier. **Review the Drug Guide to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug Guide are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the plan year. We update our online Drug Guide at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you are taking, we will send you a notice about the change.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your *Evidence of Coverage* and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception, and/or working to find a new drug. You can also contact Member Services for more information.

We currently can immediately remove a brand name drug on our Drug Guide if we replace it with a new generic drug version on the same or a lower cost-sharing tier and with the same or fewer restrictions as the brand name drug it replaces. Also, when adding a new generic, we may also decide to keep the brand name drug on our Drug Guide, but immediately move it to a different cost-sharing tier or add new restrictions or both.

Starting in 2025, we can immediately replace original biological products with certain biosimilars. This means, for instance, if you are taking an original biological product that is being replaced by a biosimilar, you may not get notice of the change 30 days before we make it or get a month's supply of your original biological product at a network pharmacy. If you are taking the original biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of drug types, please see Chapter 12 of your *Evidence of Coverage*. The Food and Drug Administration (FDA) also provides consumer information on drugs. See FDA website: <https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients>.



You may also contact Member Services or ask your health care provider, prescriber, or pharmacist for more information.

## Changes to Prescription Drug Benefits and Costs

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

Beginning in 2025, there are three **drug payment stages**: the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit.

The Coverage Gap Discount Program will also be replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

### Changes to the Deductible Stage

Stage	2024 (this year)	2025 (next year)
<b>Stage 1: Yearly Deductible Stage</b>	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

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

For drugs on Tier 4 – Non-Preferred Drug, your cost-sharing in the Initial Coverage Stage is changing from a copayment to coinsurance. Please see the following chart for the changes from 2024 to 2025.

Stage	2024 (this year)	2025 (next year)
<p><b>Stage 2: Initial Coverage Stage</b> During this stage, the plan pays its share of the cost of your drugs and <b>you pay your share of the cost.</b></p> <p>We changed the tier for some of the drugs on our Drug Guide. To see if your drugs will be in a different tier, look them up on the Drug Guide.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p>	<p>The number of days in a one-month supply is 30.</p> <p>Your cost for a one-month supply with standard cost sharing is:</p>	<p>The number of days in a one-month supply is 30.</p> <p>Your cost for a one-month supply with standard cost sharing is:</p>

Stage	2024 (this year)	2025 (next year)
	<b>Preferred Generic:</b> You pay <b>\$0</b> per prescription. Your cost for a one-month mail-order prescription is <b>\$2</b>	<b>Preferred Generic:</b> You pay <b>\$0</b> per prescription. Your cost for a one-month mail-order prescription is <b>\$2</b>
	<b>Generic:</b> You pay <b>\$5</b> per prescription. You pay <b>\$5</b> per month supply of each covered insulin product on this tier. Your cost for a one-month mail-order prescription is <b>\$16</b>	<b>Generic:</b> You pay <b>\$0</b> per prescription. You pay <b>\$0</b> per month supply of each covered insulin product on this tier. Your cost for a one-month mail-order prescription is <b>\$16</b>
	<b>Preferred Brand:</b> You pay <b>\$47</b> per prescription. You pay <b>\$35</b> per month supply of each covered insulin product on this tier. Your cost for a one-month mail-order prescription is <b>\$47</b>	<b>Preferred Brand:</b> You pay <b>\$30</b> per prescription. You pay <b>\$30</b> per month supply of each covered insulin product on this tier. Your cost for a one-month mail-order prescription is <b>\$47</b>
For 2024 you paid a <b>\$85</b> copayment for drugs on the Non-Preferred Drug tier. For 2025 you will pay <b>35%</b> coinsurance for drugs on this tier.	<b>Non-Preferred Drug:</b> You pay <b>\$85</b> per prescription. Your cost for a one-month mail-order prescription is <b>\$100</b>	<b>Non-Preferred Drug:</b> You pay <b>35%</b> per prescription. Your cost for a one-month mail-order prescription is <b>50%</b>
	<b>Specialty Tier:</b> You pay <b>33%</b> per prescription. You pay <b>\$35</b> per month supply of each covered insulin product on this tier. Your cost for a one-month mail-order prescription is <b>33%</b>	<b>Specialty Tier:</b> You pay <b>33%</b> per prescription. You pay <b>\$35</b> per month supply of each covered insulin product on this tier. Your cost for a one-month mail-order prescription is <b>33%</b>
	Once your total drug costs have reached <b>\$5,030</b> , you will move to the next stage (the Coverage Gap Stage).	Once you have paid <b>\$2,000</b> out of pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

### Changes to your VBID Part D Benefit

Reduced cost sharing on select maintenance inhalers as part of the COPD Inhaler Support Program is **no** longer covered.

### Changes to the Catastrophic Coverage Stage

The Catastrophic Coverage Stage is the third and final stage. Beginning in 2025, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

**If you reach the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.**

For specific information about your costs in the Catastrophic Coverage Stage, look at Chapter 6, Section 6, in your *Evidence of Coverage*.

## SECTION 2 Administrative Changes

Description	2024 (this year)	2025 (next year)
<b>Medicare Prescription Payment Plan</b>	Not applicable	The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across <b>monthly payments that vary throughout the year</b> (January – December). To learn more about this payment option, please visit <b>CarePlusHealthPlans.com/RxCostHelp</b> , contact us at the Member Services number on the back of your CarePlus Member ID card or visit Medicare.gov.

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 - If you want to stay in CareAccess (HMO)

**To stay in our plan, you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our CareAccess (HMO).

### Section 3.2 - If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2025 follow these steps:

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

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

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2025* handbook, call your State Health Insurance Assistance Program (SHIP) (see Section 5), or call Medicare (see Section 7.2).

## Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from CareAccess (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from CareAccess (HMO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Member Services if you need more information on how to do so.
  - *OR* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

## SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2025.

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

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get "Extra Help" paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2025, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2025.

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

## SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state.

It is a state program 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 with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call your State Health Insurance Assistance Program at the number listed in "Exhibit A" in the back of this document.

## SECTION 6 Programs That Help Pay for Prescription Drugs

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

- **"Extra Help" from Medicare.** People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, yearly deductibles, and coinsurance. Additionally, those who qualify will not have a late enrollment penalty. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day, 7 days a week;
  - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
  - Your State Medicaid Office.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the ADAP program. For information on eligibility criteria, covered drugs, how to enroll in the program or if you are currently enrolled how to continue receiving assistance, call the ADAP program (the name and phone numbers for this organization are in "Exhibit A" in the back of this document). Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.
- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a new payment option to help you manage your out-of-pocket drug costs, starting in 2025. This new payment option works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January - December). **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

"Extra Help" from Medicare and help from your ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in this payment option, regardless of income level, and all Medicare drug plans and Medicare health plans with drug coverage must offer this payment option. To learn more about this payment option, please visit [CarePlusHealthPlans.com/RxCostHelp](https://www.CarePlusHealthPlans.com/RxCostHelp), contact us at the Member Services number on the back of your CarePlus Member ID card or visit Medicare.gov.

## SECTION 7 Questions?

### Section 7.1 - Getting Help from CareAccess (HMO)

Questions? We're here to help. Please call Member Services at 1-800-794-5907. (TTY only, call 711.) We are available for phone calls from 8 a.m. to 8 p.m., seven days a week from Oct. 1 – Mar. 31 and 8 a.m. to 8 p.m. Monday-Friday from Apr. 1 – Sept. 30. You may always leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within one business day. Calls to these numbers are free.

---

**Read your 2025 Evidence of Coverage (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2025. For details, look in the *2025 Evidence of Coverage* for CareAccess (HMO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [CarePlusHealthPlans.com/Plans](https://www.CarePlusHealthPlans.com/Plans). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

**Visit Our Website**

You can also visit our website at [CarePlusHealthPlans.com](https://www.CarePlusHealthPlans.com). As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*) and our *List of Covered Drugs (Formulary/Drug Guide)*.

---

**Section 7.2 - Getting Help from Medicare**

---

To get information directly from Medicare:

**Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

**Visit the Medicare Website**

Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

**Read Medicare & You 2025**

Read the *Medicare & You 2025* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

**Exhibit A - State Agency Contact Information****Exhibit A- State Agency Contact Information**

This section provides the contact information for the state agencies referenced in this Annual Notice of Changes. If you have trouble locating the information you seek, please contact Member Services at the phone number on the back cover of this booklet.

<b>FLORIDA</b>	
<b>SHIP Name and Contact Information</b>	Serving Health Insurance Needs of Elders (SHINE) Department of Elder Affairs 4040 Esplanade Way, Suite 270 Tallahassee, FL 32399-7000 1-800-963-5337 (toll free) 1-800-955-8770 (TTY) 1-850-414-2150 (fax) 1-800-963-5337 <a href="http://www.floridaSHINE.org">http://www.floridaSHINE.org</a>
<b>Quality Improvement Organization</b>	Acentra Health 5201 W. Kennedy Blvd. Suite 900 Tampa, FL 33609 1-888-317-0751 711 (TTY) 1-844-878-7921 (Fax) <a href="https://www.keproqio.com/">https://www.keproqio.com/</a>
<b>State Medicaid Office</b>	Florida Medicaid 2727 Mahan Drive Tallahassee, FL 32308-5407 1-888-419-3456 (toll free) 1-850-412-4000 (local) 1-850-922-2993 (fax) 1-800-955-8771 (TTY) <a href="https://ahca.myflorida.com">https://ahca.myflorida.com</a>
<b>AIDS Drug Assistance Program</b>	Florida AIDS Drug Assistance Program (ADAP) HIV/AIDS Section 4052 Bald Cypress Way Tallahassee, FL 32399 1-850-245-4422 1-800-545-7432 (1-800-545-SIDA) (Spanish) 1-800-2437-101 (1-800-AIDS-101) (Creole) 1-888-503-7118 (TTY) <a href="http://www.floridahealth.gov/diseases-and-conditions/aids/adap/index.html">http://www.floridahealth.gov/diseases-and-conditions/aids/adap/index.html</a>

# Insurance ACE

## Notice of Privacy Practices

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

**The privacy of your personal and health information is important. You do not need to do anything unless you have a request or complaint.**

This Notice of Privacy Practices applies to all entities that are part of the Insurance ACE, an Affiliated Covered Entity under HIPAA. The ACE is a group of legally separate covered entities that are affiliated and have designated themselves as a single covered entity for purposes of HIPAA. A complete list of the members of the ACE is available at <https://huma.na/insuranceace>

We may change our privacy practices and the terms of this notice at any time, as allowed by law, including information we created or received before we made the changes. When we make a significant change in our privacy practices, we will change this notice and send the notice to our health plan subscribers.

### **What is nonpublic personal or health information?**

Nonpublic personal or health information includes both medical information and personal information, like your name, address, telephone number, Social Security number, account numbers, payment information, or demographic information. The term “information” in this notice includes any nonpublic personal and health information. This includes information created or received by a healthcare provider or health plan. The information relates to your physical or mental health or condition, providing healthcare to you, or the payment for such healthcare.

### **How do we collect information about you?**

We collect information about you and your family when you complete applications and forms. We also collect information from your dealings with us, our affiliates, or others. For example, we may receive information about you from participants in the healthcare system, such as your doctor or hospital, as well as from employers or plan administrators, credit bureaus, and the Medical Information Bureau.

### **What information do we receive about you?**

The information we receive may include such items as your name, address, telephone number, date of birth, Social Security number, premium payment history, and your activity on our website. This also includes information regarding your medical benefit plan, your health benefits, and health risk assessments.

### **How do we protect your information?**

We have a responsibility to protect the privacy of your information in all formats including electronic, and oral information. We have administrative, technical, and physical safeguards in place to protect your information in various ways including:

- Limiting who may see your information
- Limiting how we use or disclose your information
- Informing you of our legal duties about your information
- Training our employees about our privacy program and procedures

### **How do we use and disclose your information?**

We use and disclose your information:

- To you or someone who has the legal right to act on your behalf
- To the Secretary of the Department of Health and Human Services

We have the right to use and disclose your information:

- To a doctor, a hospital, or other healthcare provider so you can receive medical care.

















