

# **Medicare Plus Blue<sup>SM</sup> PPO – Essential offered by Blue Cross Blue Shield of Michigan**

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

You are currently enrolled as a member of Medicare Plus Blue PPO – Essential. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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

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

- Check the changes to our benefits and costs to see if they affect you.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Sections 1.1 and 1.5 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
  - Will your drugs be covered?
  - Are your drugs in a different tier, with different cost sharing?
  - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
  - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
  - Review the 2021 Drug List and look in Section 1.6 for information about changes to our drug coverage.
  - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit **[go.medicare.gov/drugprices](https://www.go.medicare.gov/drugprices)**. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information.

Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

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

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

- Check coverage and costs of plans in your area.
  - Use the personalized search feature on the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website.
  - Review the list in the back of your Medicare & You handbook.
  - Look in Section 2.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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

- If you don't join another plan by December 7, 2020, you will be enrolled in Medicare Plus Blue PPO – Essential.
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

## 4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2020**

- If you don't join another plan by **December 7, 2020**, you will be enrolled in Medicare Plus Blue PPO – Essential.
- If you join another plan by **December 7, 2020**, your new coverage will start on **January 1, 2021**. You will be automatically disenrolled from your current plan.

## **Additional Resources**

- Please contact our Customer Service number at 1-877-241-2583 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 9 p.m. Eastern time, seven days a week (October 1 through March 31) and from 8 a.m. to 9 p.m. Eastern time, Monday through Friday (April 1 through September 30).
- This information is available for free in a different format, including large print and audio CD. Please call Customer Service at the number listed in Section 6.1 of this booklet.
- **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 Medicare Plus Blue PPO – Essential**

- Medicare Plus Blue PPO is a health plan with a Medicare contract. Enrollment in Medicare Plus Blue PPO depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Blue Cross Blue Shield of Michigan. When it says “plan” or “our plan,” it means Medicare Plus Blue PPO – Essential.
- Out-of-network/non-contracted providers are under no obligation to treat Medicare Plus Blue members, except in emergency situations. Please call our Customer Service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

## Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for Medicare Plus Blue PPO – Essential in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at [www.bcbsm.com/medicare](http://www.bcbsm.com/medicare). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<b>Monthly plan premium*</b>		
*Your premium may be higher or lower than this amount. (See Section 1.1 for details.)		
<b>Region 1</b>	\$7	\$0
Allegan, Barry, Ionia, Kalamazoo, Mason, Muskegon, Newaygo, Oceana and Ottawa counties		
<b>Region 2</b>	\$9	\$0
Berrien, Branch, Calhoun, Eaton, Gratiot, Hillsdale, Ingham, Jackson, Monroe, Montcalm, St. Joseph and Van Buren counties		
<b>Region 3</b>	\$18	\$10
Alcona, Alger, Alpena, Arenac, Baraga, Bay, Charlevoix, Cheboygan, Chippewa, Clare, Crawford, Gladwin, Huron, Iosco, Kalkaska, Keweenaw, Luce, Mackinac, Montmorency, Ogemaw, Ontonagon, Oscoda, Presque Isle, Roscommon, Saginaw, Sanilac, Schoolcraft, Shiawassee and Tuscola counties		
<b>Region 4</b>	\$9	\$0
Antrim, Benzie, Cass, Clinton, Delta, Dickinson, Emmet, Genesee, Gogebic, Grand Traverse, Houghton, Iron, Isabella, Kent, Lake, Lapeer, Leelanau, Lenawee, Livingston, Manistee, Marquette, Mecosta, Menominee, Midland, Missaukee, Osceola, Otsego, St. Clair and Wexford counties		

Cost	2020 (this year)	2021 (next year)
<p><b>Monthly plan premium*</b> <b>(continued)</b></p> <p><b>Region 6</b> Macomb, Oakland, Washtenaw and Wayne counties</p> <p><b>Region 5</b> is not being used at this time</p>	<p>\$9</p>	<p>\$0</p>
<p><b>Deductible</b></p>	<p>Out-of-network: \$160</p>	<p>Out-of-network: \$0</p>
<p><b>Maximum out-of-pocket amounts</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.)</p>	<p>From in-network providers: \$6,400 From in-network and out-of-network providers combined: \$8,100</p>	<p>From in-network providers: \$6,000 From in-network and out-of-network providers combined: \$6,000</p>
<p><b>Doctor office visits</b></p>	<p>Primary care visits: In-network: You pay a \$10 copay per visit.  Specialist visits: In-network: You pay a \$45 copay per visit.</p>	<p>Primary care visits: In-network: You pay a \$0 copay per visit.  Specialist visits: In-network: You pay a \$45 copay per visit.</p>
<p><b>Inpatient hospital stays</b> Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor’s order. The day before you are discharged is your last inpatient day.</p>	<p>In-network: For Medicare-covered hospital stays you pay: \$275 copay per day for days 1 through 6 \$0 copay per day for days 7 through 90 You pay \$0 copay per day beyond 90 days.</p>	<p>In-network: For Medicare-covered hospital stays you pay: \$325 copay per day for days 1 through 6 \$0 copay per day for days 7 through 90. You pay \$0 copay per day beyond 90 days.</p>
<p><b>Part D prescription drug coverage</b> (See Section 1.6 for details.)</p>	<p>Deductible: \$200 Copays/Coinsurance for a one-month supply during the Initial Coverage Stage: <b>Standard</b> retail pharmacy, <b>standard</b></p>	<p>Deductible: \$100 Copays/Coinsurance for a one-month supply during the Initial Coverage Stage: <b>Standard</b> retail pharmacy, <b>standard</b></p>

Cost	2020 (this year)	2021 (next year)
<b>Part D prescription drug coverage (continued)</b>	mail-order pharmacy, network long-term care pharmacies, out-of-network pharmacy: Drug Tier 1: \$8 Drug Tier 2: \$20 Drug Tier 3: \$47 Drug Tier 4: 50% coinsurance Drug Tier 5: 29% coinsurance Drug Tier 6: \$5  <b>Preferred</b> retail and <b>preferred</b> mail-order pharmacy: Drug Tier 1: \$2 Drug Tier 2: \$11 Drug Tier 3: \$42 Drug Tier 4: 50% coinsurance Drug Tier 5: 29% coinsurance Drug Tier 6: \$0	mail-order pharmacy, network long-term care pharmacies, out-of-network pharmacy: Drug Tier 1: \$8 Drug Tier 2: \$20 Drug Tier 3: \$47 Drug Tier 4: 50% coinsurance Drug Tier 5: 31% coinsurance Drug Tier 6: \$5  <b>Preferred</b> retail and <b>preferred</b> mail-order pharmacy: Drug Tier 1: \$2 Drug Tier 2: \$11 Drug Tier 3: \$42 Drug Tier 4: 50% coinsurance Drug Tier 5: 31% coinsurance Drug Tier 6: \$0

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

<b>Summary of Important Costs for 2021</b>	<b>1</b>	
<b>SECTION 1</b>	<b>Changes to Benefits and Costs for Next Year</b>	<b>5</b>
Section 1.1	– Changes to the Monthly Premium	5
Section 1.2	– Changes to Your Maximum Out-of-Pocket Amounts	6
Section 1.3	– Changes to the Provider Network	7
Section 1.4	– Changes to the Pharmacy Network	8
Section 1.5	– Changes to Benefits and Costs for Medical Services	8
Section 1.6	– Changes to Part D Prescription Drug Coverage	18
<b>SECTION 2</b>	<b>Deciding Which Plan to Choose</b>	<b>23</b>
Section 2.1	– If you want to stay in Medicare Plus Blue PPO – Essential	23
Section 2.2	– If you want to change plans	23
<b>SECTION 3</b>	<b>Deadline for Changing Plans</b>	<b>24</b>
<b>SECTION 4</b>	<b>Programs That Offer Free Counseling about Medicare</b>	<b>24</b>
<b>SECTION 5</b>	<b>Programs That Help Pay for Prescription Drugs</b>	<b>25</b>
<b>SECTION 6</b>	<b>Questions?</b>	<b>25</b>
Section 6.1	– Getting Help from Medicare Plus Blue PPO – Essential	25
Section 6.2	– Getting Help from Medicare	26

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

### Section 1.1 – Changes to the Monthly Premium

Cost	2020 (this year)	2021 (next year)
<b>Monthly plan premium</b> (You must also continue to pay Medicare Part B premium.)		
<b>Region 1</b> Allegan, Barry, Ionia, Kalamazoo, Mason, Muskegon, Newaygo, Oceana and Ottawa counties	\$7	\$0
<b>Region 2</b> Berrien, Branch, Calhoun, Eaton, Gratiot, Hillsdale, Ingham, Jackson, Monroe, Montcalm, St. Joseph and Van Buren counties	\$9	\$0
<b>Region 3</b> Alcona, Alger, Alpena, Arenac, Baraga, Bay, Charlevoix, Cheboygan, Chippewa, Clare, Crawford, Gladwin, Huron, Iosco, Kalkaska, Keweenaw, Luce, Mackinac, Montmorency, Ogemaw, Ontonagon, Oscoda, Presque Isle, Roscommon, Saginaw, Sanilac, Schoolcraft, Shiawassee and Tuscola counties	\$18	\$10
<b>Region 4</b> Antrim, Benzie, Cass, Clinton, Delta, Dickinson, Emmet, Genesee, Gogebic, Grand Traverse, Houghton, Iron, Isabella, Kent, Lake, Lapeer, Leelanau, Lenawee, Livingston, Manistee, Marquette, Mecosta, Menominee, Midland, Missaukee, Osceola, Otsego, St. Clair and Wexford counties	\$9	\$0
<b>Region 6</b> Macomb, Oakland, Washtenaw and	\$9	\$0



Cost	2020 (this year)	2021 (next year)
<b>Monthly plan premium (continued)</b> Wayne counties Region 5 is not being used at this time		
<b>Optional supplemental dental and vision package monthly premium</b>	\$28.50	\$21.40

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 5 regarding “Extra Help” from Medicare.

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

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

Cost	2020 (this year)	2021 (next year)
<b>In-network maximum out-of-pocket amount</b>  Your costs for covered medical services (such as copays and deductibles) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$6,400	\$6,000  Once you have paid \$6,000 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.

Cost	2020 (this year)	2021 (next year)
<b>Combined maximum out-of-pocket amount</b>	\$8,100	\$6,000
Your costs for covered medical services (such as copays and deductibles) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.		Once you have paid \$6,000 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or out-of-network providers for the rest of the calendar year.

### Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated *Provider/Pharmacy Directory* is located on our website at [www.bcbsm.com/providersmedicare](http://www.bcbsm.com/providersmedicare). You may also call Customer Service for updated provider information or to ask us to mail you a *Provider/Pharmacy Directory*. **Please review the 2021 *Provider/Pharmacy Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.

## Section 1.4 – Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

Our network has changed more than usual for 2021. An updated *Provider/Pharmacy Directory* is located on our website at [www.bcbsm.com/pharmaciesmedicare](http://www.bcbsm.com/pharmaciesmedicare). You may also call Customer Service for updated provider information or to ask us to mail you a *Provider/Pharmacy Directory*. **We strongly suggest that you review our current *Provider/Pharmacy Directory* to see if your pharmacy is still in our network.**

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

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

Cost	2020 (this year)	2021 (next year)
<b>Acupuncture for chronic low back pain</b>	<p>Effective January 21, 2020.</p> <p><b>In-network:</b> You pay a \$20 copay for Medicare-covered services.</p> <p><b>Out-of-network:</b> You pay 50% of the approved amount, after deductible, for Medicare-covered services.</p>	<p><b>In-network:</b> You pay a \$20 copay for Medicare-covered services.</p> <p><b>Out-of-network:</b> You pay 50% of the approved amount for Medicare-covered services.</p>
<b>Ambulance services</b>	<p><b>In-network:</b> You pay a \$230 copay for each one-way trip.</p> <p><b>Out-of-network:</b> You pay a \$230 copay, after deductible, for each one-way trip.</p>	<p><b>In-network:</b> You pay a \$275 copay for each one-way trip.</p> <p><b>Out-of-network:</b> You pay a \$275 copay for each one-way trip.</p>

Cost	2020 (this year)	2021 (next year)
<p><b>Dental services (Medicare-covered)</b></p>	<p><b>In-network:</b> You pay a \$10 copay for primary care Medicare-covered dental services.</p>	<p><b>In-network:</b> You pay a \$0 copay for primary care Medicare-covered dental services.</p>
<p><b>Dental services (Preventive)</b></p>	<p><b>In-network:</b> Preventive dental services are <u>not</u> covered.</p>	<p><b>In-network:</b> You pay a \$0 copay for cleanings (up to 2 every year), oral exams (up to 2 every year) and dental X-rays (up to 1 every two years).</p> <p><b>Out-of-network:</b> You pay 50% of the approved amount. A provider who does not agree to participate with the network (accept our approved amount) may also charge you the difference between the approved amount and the charged amount.</p>
<p><b>Hearing services</b></p>	<p><b>In-network:</b> You pay a \$10 copay for Medicare-covered hearing exams from a primary care provider.  Routine hearing exams are <u>not</u> covered.</p>	<p><b>In-network:</b> You pay a \$0 copay for Medicare-covered hearing exams from a primary care provider.  Routine hearing exams (one per year).</p> <p><b>In-network:</b> You pay a \$0 copay for services from a primary care provider.  You pay a \$45 copay for services from a specialist.</p> <p><b>Out-of-network:</b> You pay 50% coinsurance for routine hearing exams.</p>

Cost	2020 (this year)	2021 (next year)
<p><b>Hearing services (continued)</b></p>	<p>Hearing aid fitting and evaluation is <u>not</u> covered.</p> <p>Hearing aids and associated tests are <u>not</u> covered.</p>	<p>Hearing aid fitting and evaluation (up to one every three years).</p> <p><b>In-network:</b> You pay a \$0 copay for services from a primary care provider or specialist.</p> <p><b>Out-of-network:</b> You pay 50% of the approved amount.</p> <p><b>In- and Out-of-network:</b> Hearing aid allowance is \$1,500 maximum for both ears (up to \$750 per ear) every three years from any provider.</p> <p>The following tests are covered under the hearing aid benefit:</p> <ul style="list-style-type: none"> <li>• A hearing aid evaluation to determine what type of hearing aid should be prescribed</li> <li>• A test to evaluate the performance of the hearing aid</li> </ul>
<p><b>In-home support services</b></p>	<p>In-home support services are <u>not</u> covered.</p>	<p>The plan is providing this benefit at \$0 for qualified members, for up to 8 hours of time with a Care Team member each month, if eligibility requirements are met.</p> <p>To qualify for this benefit, you must meet the following requirements:</p> <ol style="list-style-type: none"> <li>1. Live alone, and</li> </ol>

Cost	2020 (this year)	2021 (next year)
<p><b>In-home support services (continued)</b></p>		<p>2. Require help with activities related to living independently, such as transportation, light housework, meal preparation, etc.</p>
<p><b>Inpatient hospital stays</b> Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor’s order. The day before you are discharged is your last inpatient day.</p>	<p><b>In-network:</b> For Medicare-covered hospital stays you pay: Days 1-6: \$275 copay per day. Days 7-90: \$0 copay per day. You pay \$0 for Medicare-covered hospital stays after 90 days.</p>	<p><b>In-network:</b> For Medicare-covered hospital stays you pay: Days 1-6: \$325 copay per day. Days 7-90: \$0 copay per day. You pay \$0 for Medicare-covered hospital stays after 90 days.</p>
<p><b>Inpatient mental health care</b></p>	<p><b>In-network:</b> For Medicare-covered hospital stays for mental health care you pay: Days 1-6: \$275 copay per day. Days 7-90: \$0 copay per day. You pay \$0 for Medicare-covered hospital stays for mental health care after 90 days.</p>	<p><b>In-network:</b> For Medicare-covered hospital stays for mental health care you pay: Days 1-6: \$300 copay per day. Days 7-90: \$0 copay per day. You pay \$0 for Medicare-covered hospital stays for mental health care after 90 days.</p>
<p><b>Meal benefit</b></p>	<p>Meal benefits are <u>not</u> covered.</p>	<p>The plan is providing this benefit at \$0 for 28 meals over 14 days if eligibility requirements are met.  Members who have been selected to be a part of our Blue Cross care management program for</p>

Cost	2020 (this year)	2021 (next year)
<b>Meal benefit (continued)</b>		<p>members with special health needs and have been discharged from a hospital may be eligible for a two-week (14 days) meal benefit. Members are eligible for this benefit during the 30-day period after they return home from the hospital.</p> <p>An assessment with your Blue Cross nurse care manager is required to determine eligibility for the meal benefit.</p>
<b>Opioid treatment program services</b>	<p><b>In-network:</b> You pay a \$45 copay for Medicare-covered benefits.</p>	<p><b>In-network:</b> You pay \$0 copay for Medicare-covered benefits.</p>
<b>Outpatient diagnostic procedures and tests</b>	<p><b>In-network:</b> You pay a \$45 copay for Medicare-covered outpatient diagnostic procedures and tests.</p>	<p><b>In-network:</b> You pay \$0 for COVID-19 testing. You pay a \$45 copay for all other Medicare-covered outpatient diagnostic procedures and tests.</p>
<b>Outpatient hospital services</b>	<p><b>In-network:</b> You pay \$125 copay for Medicare-covered arthroplasty knee and hip services in an ambulatory surgical center.</p>	<p><b>In-network:</b> You pay \$0 copay for Medicare-covered arthroplasty knee and hip services in an ambulatory surgical center.</p>
<b>Over-the-counter items (from authorized retailers and vendor catalog only)</b>	<p>You receive \$25 allowance per quarter. Unused amounts do not carry over from one quarter to the next.</p>	<p>You receive \$50 allowance per quarter. Unused amounts do not carry over from one quarter to the next.</p>

Cost	2020 (this year)	2021 (next year)
<p><b>Over-the-counter-items (from authorized retailers and vendor catalog only) (continued)</b></p>		<p>You can access your benefit in the following ways:</p> <ul style="list-style-type: none"> <li>• In-store at participating locations with benefit card provided by authorized vendor.</li> <li>• Online by following the prompts at <a href="http://www.bcbsm.com/medicareotc">www.bcbsm.com/medicareotc</a>.</li> <li>• By phone using requested printed or online catalog provided by authorized vendor.</li> <li>• By mail using catalog provided by authorized vendor.</li> <li>• Additional materials will be mailed to you before beginning of plan year.</li> </ul>
<p><b>Physician/Practitioner services, including doctor’s office visits</b></p>	<p><b>In-network:</b>                      You pay a \$10 copay for Medicare-covered services from a primary care provider.                      You pay a \$10 copay for additional telehealth services provided by a primary care physician.                      You pay a \$40 copay for additional telehealth services provided by a mental health provider.</p>	<p><b>In-network:</b>                      You pay a \$0 copay for Medicare-covered services from a primary care provider.                      You pay a \$0 copay for additional telehealth services provided by a primary care physician.                      You pay a \$0 copay for additional telehealth services provided by a mental health provider.</p>



Cost	2020 (this year)	2021 (next year)
<p><b>Physician/Practitioner services, including doctor’s office visits (continued)</b></p>	<p><b>Out-of-network:</b>                      You pay 50% of the total cost, after deductible, for Medicare-covered services from a primary care provider.</p> <p>You pay 50% of the total cost, after deductible, for Medicare-covered specialty services.</p>	<p><b>Out-of-network:</b>                      You pay a \$25 copay for Medicare-covered services from a primary care provider.</p> <p>You pay a \$50 copay for out-of-network Medicare-specialty services.</p>
<p><b>Special supplemental benefits for the chronically ill</b></p>	<p>Special supplemental benefits for the chronically ill are <u>not</u> covered.</p>	<p>There is no coinsurance or copayment.</p> <p>Plan-identified members with certain health conditions can use their quarterly over-the-counter allowance of \$50 per quarter to buy approved foods. Your OTC account will be loaded automatically with your quarterly benefit allowance on January 1, April 1, July 1 and October 1. Benefit allowance doesn't carry over. This benefit will be available only to plan-identified members who have been diagnosed with:</p> <ul style="list-style-type: none"> <li>• Diabetes</li> <li>• Chronic obstructive pulmonary disease (COPD)</li> <li>• Congestive heart failure (CHF)</li> <li>• Stroke</li> <li>• Hypertension</li> </ul>

Cost	2020 (this year)	2021 (next year)
<p><b>Special supplemental benefits for the chronically ill (continued)</b></p>		<ul style="list-style-type: none"> <li>• Coronary artery disease (CAD)</li> <li>• Rheumatoid arthritis</li> <li>• Have known risk factors associated with exposure to COVID-19</li> </ul>
<p><b>Support for Caregivers of Enrollees</b></p>	<p>Support for Caregivers of Enrollees is <u>not</u> covered.</p>	<p>There is no coinsurance or copayment.</p> <p>Eligible members who have a non-professional caregiver (e.g., a family member who cares for them) may be eligible for access to an online Caregiver Support tool.</p> <p>For a caregiver to qualify for this benefit, the member must meet the following requirements:</p> <ol style="list-style-type: none"> <li>1. Have been selected to be a part of a Blue Cross care management program for members with special health needs</li> <li>2. Be cared for at home by a family member or other person who would benefit from the support, training and coaching this program provides.</li> </ol> <p>An eligibility assessment with a nurse care manager is required to determine eligibility.</p>

Cost	2020 (this year)	2021 (next year)
<b>Transportation services</b>	Transportation services are <u>not</u> covered.	<p>Qualified members pay \$0.</p> <p>For members who reside in Wayne, Oakland, Macomb and Washtenaw counties, transportation is covered for up to 28 days after each acute care hospital discharge.</p>
<b>Urgently needed services</b>	<p><b>In- and Out-of-network:</b> You pay a \$50 copay for each Medicare-covered visit.</p>	<p><b>In- and Out-of-network:</b> You pay a \$50 copay for Medicare-covered services provided in an urgent care center.</p> <p>You pay a \$0 copay for urgently needed Medicare-covered services provided by a primary care physician.</p>
<b>Vision services</b>	Supplemental eye wear is <u>not</u> covered.	<p><b>In-network:</b> Eye wear benefit provides a combined in- and out-of-network maximum benefit up to \$100 every 12 months and may be used for one pair of either (a) elective contact lenses or, (b) frames. One pair of standard eyeglass lenses is covered in full.</p> <p><b>Out-of-network:</b> Eye wear benefit provides a combined in- and out-of-network maximum benefit with 50% of allowed amounts up to \$100 every 12 months and may be used for either (a) elective contact lenses or, (b) one frame.</p>

Cost	2020 (this year)	2021 (next year)
<b>Vision services (continued)</b>		Standard eyeglass lenses are covered at 50% of the approved amount.
<b>Worldwide emergency transportation</b>	Worldwide emergency transportation is <u>not</u> covered.	<b>In- and Out-of-network:</b> You pay 20% of the approved amount.
<p><b>Optional supplemental benefits</b></p> <p>Optional supplemental benefits are non-Medicare-covered dental and vision services available through this plan for an extra premium. For more information, see Chapter 4, Section 2.2, Extra “optional supplemental” benefits you can buy, in your 2021 <i>Evidence of Coverage</i>.</p>		
<b>Optional supplemental dental</b>	<p><b>In-network:</b> Adjunct crown services are <u>not</u> covered.</p> <p><b>Out-of-network:</b> Adjunct crown services are <u>not</u> covered.</p>	<p><b>In-network:</b> You pay 25% coinsurance of the allowed amount for adjunct crown services.</p> <p><b>Out-of-network:</b> You pay 50% coinsurance of the allowed amount for adjunct crown services.</p>
<b>Optional supplemental vision</b>	<p><b>In-network:</b> The optional eye wear benefit provides (in addition to the standard benefit) a combined in- and out-of-network maximum vision benefit up to \$500 every 24 months and may be used for either (a) elective contact lenses or (b) frames.</p> <p><b>Out-of-network:</b> The optional eye wear benefit provides (in addition to the standard benefit) a combined in- and out-of-network maximum vision benefit with 50% coinsurance up</p>	<p><b>In-network:</b> The optional eye wear benefit provides (in addition to the standard benefit) a combined in- and out-of-network maximum vision benefit up to \$250 every 12 months and may be used for either (a) elective contact lenses or (b) frames.</p> <p><b>Out-of-network:</b> The optional eye wear benefit provides (in addition to the standard benefit) a combined in- and out-of-network maximum vision benefit with 50% coinsurance up</p>

Cost	2020 (this year)	2021 (next year)
<b>Optional supplemental vision (continued)</b>	to \$500 every 24 months and may be used for either (a) elective contact lenses or (b) frames.	to \$250 every 12 months and may be used for either (a) elective contact lenses or (b) frames.

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

### Changes to Our Drug List

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

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

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

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

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

If you have a current formulary exception approval, please refer to your approval letter to verify the expiration date for your formulary exception. If your formulary exception expires in 2020, you will need to submit a new formulary exception request for review.

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

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

**Changes to Prescription Drug Costs**

*Note:* If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs does not apply to you.** We have included 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 didn’t receive this insert with this packet, please call Customer Service and ask for the “LIS Rider.”

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

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at [www.bcbsm.com/medicare](http://www.bcbsm.com/medicare). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.)

**Changes to the Deductible Stage**

Stage	2020 (this year)	2021 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, <b>you pay the full cost</b> of your Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug and Tier 5: Specialty Tier drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$200.</p> <p>During this stage, you pay \$8 cost sharing for a 31-day supply at <b>standard</b> retail pharmacies, <b>standard</b> mail-order pharmacies, network long-term care pharmacies and out-of-network pharmacies for all Tier 1: Preferred Generic drugs and \$5 for Tier 6: Select Care Drugs, and the full</p>	<p>The deductible is \$100.</p> <p>During this stage, you pay \$8 cost sharing for a 31-day supply at <b>standard</b> retail pharmacies, <b>standard</b> mail-order pharmacies, network long-term care pharmacies and out-of-network pharmacies for all Tier 1: Preferred Generic drugs, \$20 for Tier 2: Generic drugs and \$5 for Tier 6:</p>

Stage	2020 (this year)	2021 (next year)
<p><b>Stage 1: Yearly Deductible Stage (continued)</b></p>	<p>cost of your Tier 2: Generic drugs, Tier 3: Preferred Brand drugs, Tier 4: Non-Preferred Drug and Tier 5: Specialty Tier drugs until you have reached the yearly deductible.</p> <p>During this stage, you pay \$2 cost sharing for a 31-day supply at <b>preferred</b> retail pharmacies and <b>preferred</b> mail-order pharmacies, for all Tier 1: Preferred Generic drugs and \$0 for Tier 6: Select Care Drugs and the full cost of your Tier 2: Generic drugs, Tier 3: Preferred Brand drugs, Tier 4: Non-Preferred Drug and Tier 5: Specialty Tier drugs until you have reached the yearly deductible.</p>	<p>Select Care Drugs, and the full cost of your Tier 3: Preferred Brand drugs, Tier 4: Non-Preferred Drug and Tier 5: Specialty Tier drugs until you have reached the yearly deductible.</p> <p>During this stage, you pay \$2 cost sharing for a 31-day supply at <b>preferred</b> retail pharmacies and <b>preferred</b> mail-order pharmacies, for all Tier 1: Preferred Generic drugs, \$11 for Tier 2: Generic drugs and \$0 for Tier 6: Select Care Drugs, and the full cost of your Tier 3: Preferred Brand drugs, Tier 4: Non-Preferred Drug and Tier 5: Specialty Tier drugs until you have reached the yearly deductible.</p>

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

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

Stage	2020 (this year)	2021 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your</p>	<p>Your cost for a 31-day supply filled at a network pharmacy:</p>	<p>Your cost for a 31-day supply filled at a network pharmacy:</p>

Stage	2020 (this year)	2021 (next year)
<p><b>Stage 2: Initial Coverage Stage (continued)</b>  <b>drugs and you pay your share of the cost.</b></p> <p>The costs in this row are for a one-month (31-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply, or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p><b>Tier 1 – Preferred Generic:</b></p> <p><i>Standard cost-sharing:</i>                      You pay \$8 per prescription</p> <p><i>Preferred cost-sharing:</i>                      You pay \$2 per prescription</p> <p><b>Tier 2 – Generic:</b></p> <p><i>Standard cost-sharing:</i>                      You pay \$20 per prescription</p> <p><i>Preferred cost-sharing:</i>                      You pay \$11 per prescription</p> <p><b>Tier 3 – Preferred Brand:</b></p> <p><i>Standard cost-sharing:</i>                      You pay \$47 per prescription</p> <p><i>Preferred cost-sharing:</i>                      You pay \$42 per prescription</p> <p><b>Tier 4 – Non-Preferred Drug:</b></p> <p><i>Standard cost-sharing:</i>                      You pay 50% of the total cost</p> <p><i>Preferred cost-sharing:</i>                      You pay 50% of the total cost</p>	<p><b>Tier 1 – Preferred Generic:</b></p> <p><i>Standard cost-sharing:</i>                      You pay \$8 per prescription</p> <p><i>Preferred cost-sharing:</i>                      You pay \$2 per prescription</p> <p><b>Tier 2 – Generic:</b></p> <p><i>Standard cost-sharing:</i>                      You pay \$20 per prescription</p> <p><i>Preferred cost-sharing:</i>                      You pay \$11 per prescription</p> <p><b>Tier 3 – Preferred Brand:</b></p> <p><i>Standard cost-sharing:</i>                      You pay \$47 per prescription</p> <p><i>Preferred cost-sharing:</i>                      You pay \$42 per prescription</p> <p><b>Tier 4 – Non-Preferred Drug:</b></p> <p><i>Standard cost-sharing:</i>                      You pay 50% of the total cost</p> <p><i>Preferred cost-sharing:</i>                      You pay 50% of the total cost</p>



Stage	2020 (this year)	2021 (next year)
<b>Stage 2: Initial Coverage Stage (continued)</b>	<p><b>Tier 5 – Specialty Tier:</b></p> <p><i>Standard cost-sharing:</i> You pay 29% of the total cost</p> <p><i>Preferred cost-sharing:</i> You pay 29% of the total cost</p>	<p><b>Tier 5 – Specialty Tier:</b></p> <p><i>Standard cost-sharing:</i> You pay 31% of the total cost</p> <p><i>Preferred cost-sharing:</i> You pay 31% of the total cost</p>
	<p><b>Tier 6 – Select Care Drugs:</b></p> <p><i>Standard cost-sharing:</i> You pay \$5 per prescription</p> <p><i>Preferred cost-sharing:</i> You pay \$0 per prescription</p>	<p><b>Tier 6 – Select Care Drugs:</b></p> <p><i>Standard cost-sharing:</i> You pay \$5 per prescription</p> <p><i>Preferred cost-sharing:</i> You pay \$0 per prescription</p>
	<hr/> <p>Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage).</p>	<hr/> <p>Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>

## Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.** For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

## SECTION 2 Deciding Which Plan to Choose

### Section 2.1 – If you want to stay in Medicare Plus Blue PPO – Essential

**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 Medicare Plus Blue PPO – Essential.

### Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2021 follow these steps:

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

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

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

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

As a reminder, Blue Cross Blue Shield of Michigan offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost sharing amounts.

#### Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Medicare Plus Blue PPO – Essential.

- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Medicare Plus Blue PPO – Essential.
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are in Section 6.1 of this booklet).
  - – *OR* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

### SECTION 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2021.

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

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

If you enrolled in a Medicare Advantage Plan for January 1, 2021, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2021. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

### SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Michigan, the SHIP is called Michigan Medicare/Medicaid Assistance Program.

Michigan Medicare/Medicaid Assistance Program is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Michigan Medicare/Medicaid Assistance Program 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 Michigan Medicare/Medicaid Assistance Program at 1-800-803-7174. You can learn more about Michigan Medicare/Medicaid Assistance Program by visiting their website ([www.mmapinc.org](http://www.mmapinc.org)).

## SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
  - Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the **Michigan HIV/AIDS Drug Assistance Program (MIDAP)**. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-888-826-6565.

## SECTION 6 Questions?

### Section 6.1 – Getting Help from Medicare Plus Blue PPO – Essential

Questions? We’re here to help. Please call Customer Service at 1-877-241-2583. (TTY only, call 711.) We are available for phone calls from 8 a.m. to 9 p.m. Eastern time, seven days a week from October 1 - March 31 and from 8 a.m. to 9 p.m. Eastern time, Monday through Friday from April 1 - September 30. Calls to these numbers are free.

#### **Read your 2021 Evidence of Coverage (it has details about next year’s benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2021. For details, look in the 2021 *Evidence of Coverage* for Medicare Plus Blue PPO – Essential. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [www.bcbsm.com/medicare](http://www.bcbsm.com/medicare). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

## Visit our Website

You can also visit our website at [www.bcbsm.com/medicare](http://www.bcbsm.com/medicare). As a reminder, our website has the most up-to-date information about our provider network (*Provider/Pharmacy Directory*) and our list of covered drugs (Formulary/Drug List).

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## Section 6.2 – Getting Help from Medicare

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To get information directly from Medicare:

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

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

### Visit the Medicare Website

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

### Read *Medicare & You 2021*

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