

Blue Shield Promise TotalDual Plan (HMO D-SNP) offered by Blue Shield of California Promise Health Plan

Annual Notice of Changes for 2020

You are currently enrolled as a member of Blue Shield Promise TotalDual Plan. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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 2020 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 <https://go.medicare.gov/drugprices>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.
- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?

- Look in Section 1.3 for information about our Provider Directory.

Think about your overall health care costs.

- How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
- How much will you spend on your premium and deductibles?
- How do your total plan costs compare to other Medicare coverage options?

Think about whether you are happy with our plan.

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

Check coverage and costs of plans in your area.

- Use the personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click “Find health & drug plans.”
- 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 want to **keep** Blue Shield Promise TotalDual Plan you don’t need to do anything. You will stay in Blue Shield Promise TotalDual Plan.
- If you want to **change to a different plan** that may better meet your needs, you can switch plans between October 15 and December 7. Look in section 2.2, page 14 to learn more about your choices.

4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2019**

- If you don’t join another plan by **December 7, 2019**, you will stay in Blue Shield Promise TotalDual Plan.
- If you join another plan between **October 15 and December 7, 2019**, your new coverage will start on **January 1, 2020**.

Additional Resources

- This document is available for free in English and Spanish.
- Please contact our Member Services number at 1-800-544-0088/ for additional information. (TTY users should call 711) Hours are 8 a.m. to 8 p.m., seven days a week, from October 1st – March 31st and 8 a.m. – 8 p.m. weekdays, from April 1st – September 30th.
- Member Services also has free language interpreter services available for non-English speakers.

- Esta información está disponible gratuitamente en otros idiomas. Comuníquese con Servicios para los Miembros: 1-800-544-0088 (Los usuarios de TTY deben llamar al 711). Las horas son 8:00 a.m. a 8:00 p.m., los siete días de la semana, del 1 de octubre al 31 de marzo, y de 8:00 a.m. a 8:00 p.m., de lunes a viernes, del 1 de abril al 30 de septiembre.
- Servicios para los miembros también ofrece un servicio gratuito de interpretación para las personas que no hablan inglés.
- 本資訊可免費提供其他語言版本，請撥打1-800-544-0088（聽障和語障專線：711），服務時間為10月1日至明年3月31日，早上8點至晚上8點，每週七天；4月1日至9月30日，早上8點至晚上8點，週一至週五。
- 會員服務部還為不說英語的人士提供免費的翻譯服務
- You can get this information for free in other formats, such as large print, Braille or audio.
- **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 <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.**

About Blue Shield Promise TotalDual Plan

- Blue Shield of California Promise Health Plan is an HMO and an HMO D-SNP plan with a Medicare contract: The plan also has a written agreement with the California Medi-Cal (Medicaid) program to coordinate your Medi-Cal benefits.
- When this booklet says “we,” “us,” or “our,” it means Blue Shield of California Promise Health Plan. When it says “plan” or “our plan,” it means Blue Shield Promise TotalDual Plan.

Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for Blue Shield Promise TotalDual Plan 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.blueshieldca.com/promise/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$34.80	\$32.00
Doctor office visits	Primary care visits: \$0 copay per visit Specialist visits: \$0 copay per visit	Primary care visits: \$0 copay per visit Specialist visits: \$0 copay per visit
Inpatient hospital stays 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.	Days 1-60: \$1,364 deductible Days 61-90: \$341 per day Days 91-150: \$682 copay per lifetime reserve day (up to 60 days over your lifetime) If you are eligible for Medicare cost-sharing assistance under Medi-Cal (Medicaid), you pay \$0.	Days 1-60: \$1,408 deductible Days 61-90: \$352 per day Days 91-150: \$704 copay per lifetime reserve day (up to 60 days over your lifetime) If you are eligible for Medicare cost-sharing assistance under Medi-Cal (Medicaid), you pay \$0.

Cost	2019 (this year)	2020 (next year)
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Deductible: \$415</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 to \$3.40 copay or 15% or 25% coinsurance • Drug Tier 2: \$0 to \$3.40 copay or 15% or 25% coinsurance • Drug Tier 3: \$0 to \$8.50 copay or 15% or 25% coinsurance • Drug Tier 4: \$0 to \$8.50 copay or 15% or 25% coinsurance • Drug Tier 5: \$0 to \$8.50 copay or 15% or 25% coinsurance 	<p>Deductible: \$435</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 copay • Drug Tier 2: 25% coinsurance • Drug Tier 3: 25% coinsurance • Drug Tier 4: 25% coinsurance • Drug Tier 5: 25% coinsurance
<p>Maximum out-of-pocket amount 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 style="text-align: center;">\$6,700</p> <p>If you are eligible for Medicare cost-sharing assistance under Medi-Cal (Medicaid), you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>	<p style="text-align: center;">\$6,700</p> <p>If you are eligible for Medicare cost-sharing assistance under Medi-Cal (Medicaid), you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>

Annual Notice of Changes for 2020
Table of Contents

Summary of Important Costs for 2020	1
SECTION 1 Changes to Benefits and Costs for Next Year	4
Section 1.1 – Changes to the Monthly Premium	4
Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount.....	5
Section 1.3 – Changes to the Provider Network.....	5
Section 1.4 – Changes to the Pharmacy Network.....	6
Section 1.5 – Changes to Benefits and Costs for Medical Services	5
Section 1.6 – Changes to Part D Prescription Drug Coverage	9
SECTION 2 Administrative Changes	13
SECTION 3 Deciding Which Plan to Choose.....	13
Section 3.1 – If you want to stay in Blue Shield Promise TotalDual Plan	13
Section 3.2 – If you want to change plans	14
SECTION 4 Changing Plans	15
SECTION 5 Programs That Offer Free Counseling about Medicare and Medi-Cal (Medicaid).....	15
SECTION 6 Programs That Help Pay for Prescription Drugs	15
SECTION 7 Questions?.....	16
Section 7.1 – Getting Help from Care1stBlue Shield Promise TotalDual Plan.....	16
Section 7.2 – Getting Help from Medicare.....	17
Section 7.3 – Getting Help from Medi-Cal (Medicaid).....	17

SECTION 1 Changes to Benefits and Costs for Next Year**Section 1.1 – Changes to the Monthly Premium**

Cost	2019 (this year)	2020 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medi-Cal (Medicaid).)	\$34.80	\$32.00

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

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

Cost	2019 (this year)	2020 (next year)
Maximum out-of-pocket amount	\$6,700	\$6,700
<p>Because our members also get assistance from Medi-Cal (Medicaid), very few members ever reach this out-of-pocket maximum. If you are eligible for Medi-Cal (Medicaid) assistance with Part A and Part B copays, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p> <p>Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>		<p>Once you have paid \$6,700 out-of-pocket for covered Part A and Part B services, you will pay nothing for Part A and Part B services for the rest of the calendar year.</p>

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at www.blueshieldca.com/promise/medicare. You may also call Member Services for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2020 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

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

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

Section 1.4 – Changes to the Pharmacy Network

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

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at www.blueshieldca.com/promise/medicare. You may also call Member Services for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2020 Pharmacy Directory to see which pharmacies are in our network.**

Section 1.5 – Changes to Benefits and Costs for Medical Services

Please note that the *Annual Notice of Changes* tells you about changes to your Medicare benefits and costs.

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, *Benefits Chart (what is covered and what you pay)*, in your *2020 Evidence of Coverage*. A copy of the *Evidence of Coverage* is located on our website at www.blueshieldca.com/promise/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Acupuncture	You pay a \$0 copay per visit (up to 15 visits per year).	You pay a \$0 copay per visit (up to 24 visits per year).
Durable Medical Equipment – Blood Glucose Monitors	You pay 20% of the total cost.	You pay a \$0 copay for FreeStyle [®] monitors. You pay 20% of the total cost for monitors from all other manufacturers.
Hearing services	You pay a \$0 copay for up to 2 hearing aids every year with \$1,500 limit every year	You pay a \$0 copay for up to 2 hearing aids every year with \$2,000 limit every year
Inpatient hospital stays	You pay a \$1,364 deductible for days 1-60. You pay \$341 per day for days 61-90. You pay a \$682 copay per lifetime reserve day (up to 60 days over your lifetime) for days 91-150.	You pay a \$1,408 deductible for days 1-60. You pay \$352 per day for days 61-90. You pay a \$704 copay per lifetime reserve day (up to 60 days over your lifetime) for days 91-150.

Cost	2019 (this year)	2020 (next year)
Inpatient mental health care	<p>You pay a \$1,364 deductible for days 1-60.</p> <p>You pay a \$341 copay per day for days 61-90.</p> <p>You pay a \$682 copay per lifetime reserve day (up to 60 days over your lifetime) for days 91-150.</p>	<p>You pay a \$1,408 deductible for days 1-60.</p> <p>You pay a \$352 copay per day for days 61-90.</p> <p>You pay a \$704 copay per lifetime reserve day (up to 60 days over your lifetime) for days 91-150.</p>
Opioid Treatment Program Services	Opioid Treatment Program Services are <u>not</u> covered	You pay a \$0 copay per visit.
Over-the-Counter (OTC) Items	You are entitled to a quarterly allowance of \$170 for OTC drugs and supplies.	You are entitled to a quarterly allowance of \$160 for OTC drugs and supplies.
Personal Emergency Response System (PERS)	Personal Emergency Response System (PERS) is <u>not</u> covered	You pay a \$0 copay
Physician/Practitioner Services Additional Telehealth Services for Primary Care Physician Services (Teledoc)	Additional telehealth services are <u>not</u> covered.	You pay a \$0 copay per visit.
Skilled nursing facility (SNF) care	<p>You pay a \$0 copay per day for days 1-20.</p> <p>You pay a \$170.50 copay per day for days 21-100.</p>	<p>You pay a \$0 copay per day for days 1-20.</p> <p>You pay a \$176 copay per day for days 21-100.</p>

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

For current members whose drug is no longer covered on the formulary, Blue Shield of California Promise Health Plan will cover a transitional supply of the drug for 30 days if the member has had a refill within the last 120 days. Drugs no longer on the formulary due to its generic version being available do not qualify for a transitional supply.

Members who are receiving drugs as a result of an approved formulary exception are provided with a letter informing them when the exception will expire. Upon expiration of the exception, Blue Shield of California Promise Health Plan will evaluate if an extension can be granted. If an extension is granted, the member will be notified of the new expiration date. If an extension is not granted, the original expiration date will stand. Please review the formulary exception notification provided by Blue Shield of California Promise Health Plan.

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

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

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and haven’t received this insert by September 30, 2019, please call Member Services and ask for the “LIS Rider.” Phone numbers for Member Services are in Section 7.1 of this booklet.

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 in your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2019 (this year)	2020 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Part D drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$415.</p> <p>During this stage, you pay the full cost of drugs until you have reached the yearly deductible.</p> <p>Your deductible amount is either \$0 or \$85, or \$415 depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</p>	<p>The deductible is \$435.</p> <p>During this stage, you pay the full cost of drugs until you have reached the yearly deductible.</p> <p>Your deductible amount is either \$0 or \$89, or \$435 depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</p>

Changes to Your Cost-sharing in the Initial Coverage Stage

For drugs on Tier 1, your cost-sharing in the initial coverage stage is changing from coinsurance to copayment. Please see the following chart for the changes from 2019 to 2020.

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	2019 (this year)	2020 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>For 2019 you paid a \$0 to \$3.40 copayment or 15% to 25% coinsurance for drugs on Tier 1. For 2020 you will pay a \$0 copayment for drugs on this tier.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost-sharing. For information about the costs for a long-term supply; or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1 Preferred Generic Drugs: You pay \$0 to \$3.40 per prescription or 15% or 25% of the total cost.</p> <p>Tier 2 Generic Drugs: You pay \$0 to \$3.40 per prescription or 15% or 25% of the total cost.</p> <p>Tier 3 Preferred Brand Drugs: You pay \$0 to \$8.50 per prescription or 15% or 25% of the total cost.</p> <p>Tier 4 Non-Preferred Drugs: You pay \$0 to \$8.50 per prescription or 15% or 25% of the total cost.</p> <p>Tier 5 Specialty Drugs: You pay \$0 to \$8.50 per prescription or 15% or 25% of the total cost.</p> <p>Once your total drug costs have reached \$3,820, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1 Preferred Generic Drugs: You pay \$0 per prescription.</p> <p>Tier 2 Generic Drugs: You pay 25% of the total cost.</p> <p>Tier 3 Preferred Brand Drugs: You pay 25% of the total cost.</p> <p>Tier 4 Non-Preferred Drugs: You pay 25% of the total cost.</p> <p>Tier 5 Specialty Drugs: You pay 25% of the total cost.</p> <p>Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

The Coverage Gap Stage and the Catastrophic Coverage Stage are two other drug coverage stages for people with high drug costs. **Most members do not reach either stage.**

For information about your costs in these stages, look at your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 2 Administrative Changes

Process	2019 (this year)	2020 (next year)
Pharmacy claims processor name change	DST Pharmacy Solutions	SS&C Health Solutions
Quality Improvement Organization (QIO) address change	Livanta BFCC-QIO Program, Area 5 9898 Junction Drive, Suite 10 Annapolis Junction, MD 20701	Livanta BFCC-QIO Program 10820 Guilford Road, Suite 202 Annapolis Junction, MD 20701
Over-the-Counter (OTC) vendor Items change	Convey Health Solutions 1-800-355-7913 Monday - Friday, 8 a.m. to 5 p.m. (Pacific Time)	OTC Health Solutions 1-888-628-2770 (TTY: 711) Monday – Friday, 9 a.m. to 5 p.m. (Pacific Time)

SECTION 3 Deciding Which Plan to Choose

Section 3.1– If you want to stay in Blue Shield Promise TotalDual Plan

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, you will automatically stay enrolled as a member of our plan for 2020.

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2020 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 change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2020*, call your State Health Insurance Assistance Program (see Section 5, or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click “Find health & drug plans.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, Blue Shield of California Promise Health Plan offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To change to a **different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Blue Shield Promise TotalDual Plan.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Blue Shield Promise TotalDual Plan.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).
 - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

If you switch to Original Medicare and do **not** enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

SECTION 4 Changing Plans

If you want to change to a different plan or Original Medicare for next year, you can do it from now until December 7. The change will take effect on January 1, 2020.

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 Medi-Cal (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.

If you enrolled in a Medicare Advantage plan for January 1, 2020, 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, 2020. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare and Medi-Cal (Medicaid)

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

HICAP is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. HICAP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call HICAP at 1-800-434-0222. You can learn more about HICAP by visiting their website (<http://cahealthadvocates.org/about/HICAP.html>).

For questions about your Medi-Cal benefits, contact the California Department of Health Care Services/Health Care Options, at 1-800-430-4263 (TTY users should call 1-800-430-7077), 8:00 am to 5:00 pm Monday thru Friday. Ask how joining another plan or returning to Original Medicare affects how you get your Medi-Cal coverage.

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** Because you have Medi-Cal (Medicaid), you are already enrolled in ‘Extra Help,’ also called the Low Income Subsidy. Extra Help pays some of your prescription drug premiums, annual deductibles and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about Extra Help, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Office of AIDS, <https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OAmain.aspx>. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the California Department of Public Health ADAP at 1-844-421-7050.

SECTION 7 Questions?

Section 7.1 – Getting Help from Blue Shield Promise TotalDual Plan

Questions? We’re here to help. Please call Member Services at 1-800-544-0088. (TTY only, call 711.) We are available for phone calls from 8 a.m. to 8 p.m., seven days a week, from October 1st – March 31st and 8 a.m. – 8 p.m. weekdays, from April 1st – September 30th. Calls to these numbers are free.

Read your 2020 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 2020. For details, look in the 2020 *Evidence of Coverage* for Blue Shield Promise TotalDual Plan. 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.blueshieldca.com/promise/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

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

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

You can visit the Medicare website (<https://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 <https://www.medicare.gov> and click on “Find health & drug plans.”)

Read *Medicare & You 2020*

You can read *Medicare & You 2020* 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 (<https://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.

Section 7.3 – Getting Help from Medi-Cal (Medicaid)

To get information from Medi-Cal (Medicaid), you can call the California Department of Health Care Services/Medi-Cal Managed Care at 1-888-452-8609. TTY users should call 711.