

# Important information

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About changes to your  
Medicare drug and health plan

# **Blue Shield Inspire (HMO) offered by California Physicians' Service (dba Blue Shield of California)**

## **Annual Notice of Changes for 2022**

You are currently enrolled as a member of Blue Shield Inspire. 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 1.5 and 1.6 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 2022 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), and click the "dashboards" link in the middle of the second Note toward the bottom of the page. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price

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

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

## 2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area.
  - Use the personalized search feature on the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website.
  - Review the list in the back of your *Medicare & You 2022* handbook.
  - Look in Section 3.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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

- If you don't join another plan by December 7, 2021, you will be enrolled in Blue Shield Inspire.
- 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, 2021**

- If you don't join another plan by **December 7, 2021**, you will be enrolled in Blue Shield Inspire.
- If you join another plan by **December 7, 2021**, your new coverage will start on **January 1, 2022**. You will be automatically disenrolled from your current plan.

### Additional Resources

- This document is available for free in Spanish.

- Please contact our Customer Care number at (800) 776-4466 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., seven days a week, year round.
- If you would like to receive your plan materials via email, log in to your account at [blueshieldca.com/login](https://blueshieldca.com/login), click *My profile* on the top right under your initials, go to Communication preferences and select “Go paperless” as your delivery preference. If you do not have an account, go to [blueshieldca.com/login](https://blueshieldca.com/login) and click *Create account* and you can select your delivery preference as you create your account.
- This information may be available in a different format, including large print. Please call Customer Care 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](https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### **About Blue Shield Inspire**

- Blue Shield of California is an HMO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means California Physicians’ Service (dba Blue Shield of California). When it says “plan” or “our plan,” it means Blue Shield Inspire.

## Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for Blue Shield Inspire 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 [blueshieldca.com/MAPDdocuments2022](https://blueshieldca.com/MAPDdocuments2022). You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
<b>Monthly plan premium*</b> * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$45	\$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.)	\$5,000	\$4,200
<b>Doctor office visits</b>	Primary care visits: \$5 copay per visit  Specialist visits: \$15 copay per visit	Primary care visits: \$0 copay per visit  Specialist visits: \$15 copay per visit
<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.	For each Medicare-covered stay in a network hospital you pay:  \$275 copay per day for days 1 to 5  \$0 copay per day for days 6 and over	For each Medicare-covered stay in a network hospital you pay:  \$250 copay per day for days 1 to 5  \$0 copay per day for days 6 and over

Cost	2021 (this year)	2022 (next year)
<p><b>Part D prescription drug coverage</b> (See Section 1.6 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0 or \$5* copay</li> <li>• Drug Tier 2: \$12 or \$20* copay</li> <li>• Drug Tier 3: \$40 or \$47* copay</li> <li>• Drug Tier 4: \$95 or \$100* copay</li> <li>• Drug Tier 5: 33% coinsurance</li> </ul> <p>* The first copay listed is the amount you will pay if you use a network pharmacy with preferred cost-sharing.</p> <p>The second copay listed is the amount you will pay if you use a network pharmacy with standard cost-sharing. See Section 1.6 below for more information.</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0 or \$5* copay</li> <li>• Drug Tier 2: \$5 or \$12* copay</li> <li>• Drug Tier 3: \$40 or \$47* copay</li> <li>• Drug Tier 4: \$95 or \$100* copay</li> <li>• Drug Tier 5: 33% coinsurance</li> </ul> <p>* The first copay listed is the amount you will pay if you use a network pharmacy with preferred cost-sharing.</p> <p>The second copay listed is the amount you will pay if you use a network pharmacy with standard cost-sharing. See Section 1.6 below for more information.</p>

## ***Annual Notice of Changes for 2022***

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## SECTION 1 Changes to Benefit and Cost for Next Year

### Section 1.1 – Changes to the Monthly Premium

Cost	2021 (this year)	2022 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$45	\$0
<b>Monthly premium for the optional supplemental Dental HMO plan</b>	\$11.60	\$12.40
<b>Monthly premium for the optional supplemental Dental PPO plan</b>	\$40.50	\$41.90

- 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 7 regarding “Extra Help” from Medicare.

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

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



Cost	2021 (this year)	2022 (next year)
<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.	\$5,000	\$4,200 Once you have paid \$4,200 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 Network

There are changes to our network of providers for next year. An updated *Provider Directory* is located on our website at [blueshieldca.com/MAPDdocuments2022](https://blueshieldca.com/MAPDdocuments2022). You may also call Customer Care for updated provider information or to ask us to mail you a *Provider Directory*. **Please review the 2022 *Provider Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

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

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

## Section 1.4 – Changes to the Pharmacy Network

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

There are changes to our network of pharmacies for next year. An updated *Pharmacy Directory* is located on our website at [blueshieldca.com/medpharmacy2022](https://blueshieldca.com/medpharmacy2022). You may also call Customer Care for updated provider information or to ask us to mail you a *Pharmacy Directory*. **Please review the 2022 *Pharmacy Directory* to see which pharmacies are in our network.**

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

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your 2022 *Evidence of Coverage*.

### Opioid treatment program services

Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:

- U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications.
- Dispensing and administration of MAT medications (if applicable)
- Substance use counseling
- Individual and group therapy
- Toxicology testing
- Intake activities
- Periodic assessments

Cost	2021 (this year)	2022 (next year)
<b>Dental services, routine (non-Medicare covered)</b>	Routine dental services are <u>not</u> covered.	Routine dental services are <u>covered</u> . See Chapter 4, Section 2.1 (below the Medical Benefits Chart) of the <i>Evidence of Coverage</i> for more information on covered services and what you pay.

Cost	2021 (this year)	2022 (next year)
<b>Hearing aids</b>	<p>You pay a \$449 copay for each Basic technology level hearing aid plus a \$50 copay per visit for optional in-person appointments.</p> <p>You pay a \$699 copay for each Reserve technology level hearing aid.</p>	<p>You pay a \$449 copay for each Silver technology level hearing aid.</p> <p>You pay a \$699 copay for each Gold technology level hearing aid.</p>
<b>Hearing services</b>	<p>You pay a \$5 copay per visit for services performed in a PCP's office.</p>	<p>You pay a \$0 copay per visit for services performed in a PCP's office.</p>
<b>Inpatient hospital care</b>	<p>For each Medicare-covered stay in a network hospital, you pay a:</p> <ul style="list-style-type: none"> <li>• \$275 copay per day for days 1 to 5</li> <li>• \$0 copay per day for days 6 and over</li> </ul>	<p>For each Medicare-covered stay in a network hospital, you pay a:</p> <ul style="list-style-type: none"> <li>• \$250 copay per day for days 1 to 5</li> <li>• \$0 copay per day for days 6 and over</li> </ul>
<b>Inpatient stay: Covered services received in a SNF during a non-covered skilled nursing facility (SNF) stay</b>	<p>You pay a \$5 copay for each PCP visit.</p>	<p>You pay a \$0 copay for each PCP visit.</p>
<b>Outpatient hospital services</b>	<p>You pay a \$350 copay for each visit to an outpatient hospital facility.</p>	<p>You pay a \$200 copay for each visit to an outpatient hospital facility.</p>
<b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</b>	<p>You pay a \$200 copay for each visit to an ambulatory surgical center and a \$350 copay for each visit to an outpatient hospital facility.</p>	<p>You pay a \$50 copay for each visit to an ambulatory surgical center and a \$200 copay for each visit to an outpatient hospital facility.</p>

Cost	2021 (this year)	2022 (next year)
<b>Over-the-Counter (OTC) items</b>	You can place one order per quarter and cannot roll over your unused allowance into the next quarter. Some limitations may apply. Refer to the OTC items catalog for more information.	You can place two orders per quarter and cannot roll over your unused allowance into the next quarter. Some limitations may apply. Refer to the OTC items catalog for more information.
<b>Physician/Practitioner services, including doctor's office visits</b>	You pay a \$5 copay per visit if performed by your PCP.	You pay a \$0 copay per visit if performed by your PCP.
<b>Services to treat kidney disease</b>	You pay a \$5 copay per visit for kidney disease education services if performed at your PCP's office.	You pay a \$0 copay per visit for kidney disease education services if performed at your PCP's office.
<b>Transportation services (non-Medicare covered)</b>	Transportation services are <u>not</u> covered.	You pay a \$0 copay for each one-way trip to plan-approved health-related locations (limited to 20 one-way trips per year).

Cost	2021 (this year)	2022 (next year)
<b>Urgently needed services</b>	<p>You pay a \$15 copay for each visit to a network urgent care center within plan service area. (This copay is <u>not</u> waived if you are admitted to a hospital within one day for the same condition.)</p> <p>You pay a \$15 copay for each visit to an urgent care center or physician office outside of the plan service area but within the United States and its territories. (This copay is <u>not</u> waived if you are admitted to a hospital within one day for the same condition.)</p> <p>Worldwide urgent coverage: You pay a \$85 copay per visit. (This copay is <u>not</u> waived if you are admitted to a hospital within one day for the same condition.)</p>	<p>You pay a \$15 copay for each visit to a network urgent care center within plan service area. (This copay <u>is</u> waived if you are admitted to a hospital within one day for the same condition.)</p> <p>You pay a \$15 copay for each visit to an urgent care center or physician office outside of the plan service area but within the United States and its territories. (This copay <u>is</u> waived if you are admitted to a hospital within one day for the same condition.)</p> <p>Worldwide urgent coverage: You pay a \$85 copay per visit. (This copay <u>is</u> waived if you are admitted to a hospital within one day for the same condition.)</p>

Cost	2021 (this year)	2022 (next year)
<b>Vision care, non-Medicare covered (obtained from a network provider)</b>		
Routine eye exam	<ul style="list-style-type: none"> <li>You pay a \$10 copay for one exam every 12 months when you use a network provider.</li> </ul>	<ul style="list-style-type: none"> <li>You pay a \$0 copay for one exam every 12 months when you use a network provider.</li> </ul>
Eyeglass frames, eyeglass lenses and contact lenses	<ul style="list-style-type: none"> <li>You pay a \$20 copay for one pair of eyeglass frames (up to a maximum plan benefit coverage amount of \$100) every 24 months when you use a network provider. If you choose eyeglass frames priced above \$100, you are responsible for the difference.</li> <li>You pay a \$20 copay for one pair of prescription eyeglass lenses every 12 months when you use a network provider.</li> <li>Contact lenses are <u>not</u> covered.</li> </ul>	<ul style="list-style-type: none"> <li>You pay a \$0 copay for one pair of eyeglass frames (up to a maximum plan benefit coverage amount of \$150) every 24 months when you use a network provider. If you choose eyeglass frames priced above \$150, you are responsible for the difference.</li> <li>You pay a \$0 copay for <u>either</u> one pair of prescription eyeglass lenses OR for contact lenses (up to a maximum plan benefit coverage amount of \$150 for contact lens services and materials) every 12 months when you use a network provider. If you choose contact lens services and materials priced above \$150, you are responsible for the difference.</li> </ul>

Cost	2021 (this year)	2022 (next year)
<b>Vision care, non-Medicare covered (obtained by a non-network provider)</b>	<ul style="list-style-type: none"> <li>You are reimbursed up to \$35 for one pair of prescription eyeglass lenses (regardless of size or power) every 12 months.</li> <li>Contact lenses are <u>not</u> covered.</li> </ul>	You are reimbursed up to \$35 for <u>either</u> one pair of prescription eyeglass lenses (regardless of size or power) OR for contact lenses every 12 months.

## 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 Care.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Customer Care 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 we make an exception and cover a drug that is not on our drug list, this coverage will expire at the end of your plan benefit year, **unless you were otherwise informed at the time the exception was made**. See Chapter 9 of your *Evidence of Coverage* for details on how to request an exception.

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

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about 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 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. Because you receive “Extra Help” if you haven’t received this insert by September 30, 2021, please call Customer Care 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 [blueshieldca.com/MAPDdocuments2022](http://blueshieldca.com/MAPDdocuments2022). You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.)

### Changes to the Deductible Stage

Stage	2021 (this year)	2022 (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**

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	2021 (this year)	2022 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>During this stage, the plan pays its share of the cost of your drugs and <b>you pay your share of the cost.</b></p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-service 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:</p> <p><b>Tier 1 Preferred Generic Drugs:</b>  <i>Standard cost sharing:</i>            You pay \$5 per prescription.  <i>Preferred cost sharing:</i>            You pay \$0 per prescription.</p> <p><b>Tier 2 Generic Drugs:</b>  <i>Standard cost sharing:</i>            You pay \$20 per prescription.  <i>Preferred cost sharing:</i>            You pay \$12 per prescription.</p> <p><b>Tier 3 Preferred Brand Drugs:</b>  <i>Standard cost sharing:</i>            You pay \$47 per prescription.  <i>Preferred cost sharing:</i>            You pay \$40 per prescription.</p> <p><b>Tier 4 Non-Preferred Drugs:</b>  <i>Standard cost sharing:</i>            You pay \$100 per prescription.  <i>Preferred cost sharing:</i>            You pay \$95 per prescription.</p>	<p>Your cost for a one-month supply filled at a network pharmacy:</p> <p><b>Tier 1 Preferred Generic Drugs:</b>  <i>Standard cost sharing:</i>            You pay \$5 per prescription.  <i>Preferred cost sharing:</i>            You pay \$0 per prescription.</p> <p><b>Tier 2 Generic Drugs:</b>  <i>Standard cost sharing:</i>            You pay \$12 per prescription.  <i>Preferred cost sharing:</i>            You pay \$5 per prescription.</p> <p><b>Tier 3 Preferred Brand Drugs:</b>  <i>Standard cost sharing:</i>            You pay \$47 per prescription.  <i>Preferred cost sharing:</i>            You pay \$40 per prescription.</p> <p><b>Tier 4 Non-Preferred Drugs:</b>  <i>Standard cost sharing:</i>            You pay \$100 per prescription.  <i>Preferred cost sharing:</i>            You pay \$95 per prescription.</p>

Stage	2021 (this year)	2022 (next year)
<b>Stage 2: Initial Coverage Stage (continued)</b>	<p><b>Tier 5 Specialty Tier Drugs:</b>  <i>Standard cost sharing:</i>            You pay 33% of the total cost.  <i>Preferred cost sharing:</i>            You pay 33% of the total cost.</p> <p>Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>	<p><b>Tier 5 Specialty Tier Drugs:</b>  <i>Standard cost sharing:</i>            You pay 33% of the total cost.  <i>Preferred cost sharing:</i>            You pay 33% of the total cost.</p> <p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>

### Changes to the Coverage Gap and Catastrophic Coverage Stages

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

## SECTION 2 Administrative Changes

Description	2021 (this year)	2022 (next year)
Customer Care hours of operation	8 a.m. to 8 p.m., seven days a week, from October 1 through March 31, and 8 a.m. to 8 p.m., weekdays (8 a.m. to 5 p.m., Saturday and Sunday), from April 1 through September 30	8 a.m. to 8 p.m., seven days a week, year round

Description	2021 (this year)	2022 (next year)
Changes to options for paying your plan premium	You can pay your plan premium by check, by automatic payment from your credit card or bank account, or by having your plan premium taken out of your monthly Social Security check.	In addition to the options available in 2021, you will be able to view and/or pay your late enrollment penalty and/or the optional supplemental dental plan premium online or by phone. Please see the plan EOC for additional details.
Dental Plan Administrator (DPA) hours of operation	8 a.m. to 5 p.m., Monday through Friday (excluding holidays)	5 a.m. to 8 p.m., Monday through Friday (excluding holidays)

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 – If you want to stay in Blue Shield Inspire

**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 Blue Shield Inspire.

### 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 2022 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 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read the *Medicare & You 2022* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

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

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

## **SECTION 4 Deadline for Changing Plans**

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2022.

### **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, 2022, 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, 2022. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

## **SECTION 5 Programs That Offer Free Counseling about Medicare**

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In California, the SHIP is called 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 ([www.aging.ca.gov](http://www.aging.ca.gov)).

## SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
  - Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the ADAP in California. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the California ADAP Call Center at (844) 421-7050, 8 a.m. to 5 p.m., Monday through Friday, or visit their website at [https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OA\\_adap\\_eligibility.aspx](https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OA_adap_eligibility.aspx).

## SECTION 7 Questions?

### Section 7.1 – Getting Help from Blue Shield Inspire

Questions? We’re here to help. Please call Customer Care at (800) 776-4466. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m., seven days a week, year round. Calls to these numbers are free.

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**Read your 2022 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 2022. For details, look in the 2022 *Evidence of Coverage* for Blue Shield Inspire. 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 [blueshieldca.com/MAPDdocuments2022](https://blueshieldca.com/MAPDdocuments2022). You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.

**Visit our Website**

You can also visit our website at [blueshieldca.com/medicare](https://blueshieldca.com/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).

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**Section 7.2 – 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](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 [www.medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)).

**Read Medicare & You 2022**

You can read the *Medicare & You 2022* 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](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.

