

2023 Summary of Benefits

Blue Shield Inspire (HMO D-SNP)

Medicare Advantage Prescription Drug Plan

Fresno, San Joaquin, Stanislaus and Merced Counties

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Effective January 1, 2023 – December 31, 2023

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please refer to the **Evidence of Coverage (EOC)** at blueshieldca.com/MAPDdocuments2023 or by calling Customer Care at **(800) 452-4413** [TTY: 711], 8 a.m. to 8 p.m., seven days a week. **Note: The EOC will be available on our website by October 15, 2022.**

Blue Shield Inspire includes Part D coverage, which provides prescription drug coverage, offering you the convenience of having both your medical and prescription drugs covered through one plan.

To join **Blue Shield Inspire**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. **Our service area includes Fresno, San Joaquin, Stanislaus and Merced Counties.**

If you want to know more about the coverage and costs of Original Medicare, look in your current **"Medicare & You"** handbook. View it online at www.medicare.gov or get a copy 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**.

Our plan Provider Directory is located on our website at blueshieldca.com/find-a-doctor.

Our plan Pharmacy Directory is located on our website at blueshieldca.com/medpharmacy2023.

To get the most complete and current information about which drugs are covered, you can visit our website at blueshieldca.com/medformulary2023.

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Premiums and benefits	You pay	What you should know
Monthly plan premium	\$38.90	You must continue to pay your Medicare Part B premium in addition to the plan premium, if applicable.
Deductible	\$0	
Annual out-of-pocket maximum amount	\$8,300	Does not include Part D prescription drugs. This is the most you would pay for the year for in-network covered Medicare Part A and Part B services.
Inpatient hospital care	\$1,600 deductible per benefit period Days 1-60: \$0 per day Days 61-90: \$400 per day Days 91-150: \$800 per day	A benefit period begins the day you go into a hospital or skilled nursing facility (SNF) and ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row.
Outpatient hospital services • Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery	20% coinsurance for each visit to an outpatient hospital facility or an emergency room \$0 copay for observation services	Our plan covers medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.
Outpatient surgery	20% coinsurance for each visit to an ambulatory surgical center or outpatient hospital facility	
Doctor visits • Primary care physician • Specialists	\$0 copay per visit \$0 copay per visit	A referral from your doctor may be required for Specialist visits.
Preventive care	\$0 copay	Any additional preventive services approved by Medicare during the contract year will be covered.

Summary of benefits (cont'd)

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Emergency care	<p>20% coinsurance</p> <p>You have no combined annual limit for emergency care and urgently needed services outside the United States and its territories every year. Services outside the United States and its territories do not apply to the plan's maximum out-of-pocket limit.</p>	<p>This coinsurance is waived if you are admitted to the hospital within one day for the same condition.</p> <p>Worldwide coverage.</p>
Urgently needed services	<p>20% coinsurance</p> <p>No combined annual limit for emergency care and urgently needed services outside the United States and its territories every year. Services outside the United States and its territories do not apply to the plan's maximum out-of-pocket limit.</p>	<p>This copay is waived if you are admitted to the hospital within one day for the same condition.</p> <p>Worldwide coverage.</p>
<p>Diagnostic services, labs, and imaging</p> <ul style="list-style-type: none"> • Diagnostic radiology services (such as MRIs, CT scans, PET scans, etc.) • Lab services • Diagnostic tests and procedures • Outpatient X-rays • Therapeutic radiology services (such as radiation treatment for cancer) 	<p>20% coinsurance for each diagnostic radiology service</p> <p>\$0 copay</p> <p>20% coinsurance</p> <p>20% coinsurance</p> <p>20% coinsurance for each therapeutic radiology service</p>	<p>A referral from your doctor may be required for diagnostic services, labs and imaging services.</p> <p>Covered according to Medicare guidelines.</p> <p>While you pay 20% coinsurance for therapeutic radiology services, you will never pay more than your \$ 8,300 total out-of-pocket maximum for the year.</p>

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Premiums and benefits	You pay	What you should know
Hearing services <ul style="list-style-type: none"> • Hearing exam (Medicare-covered) • Routine (non-Medicare covered) hearing exam • Hearing aids 	20% coinsurance per visit \$0 copay \$0 copay	A referral from your doctor may be required for hearing services. Routine hearing exams are limited to one exam every year. Our plan pays up to \$2,000 for 2 hearing aids every year (both ears combined).
Dental services (non-Medicare covered) <ul style="list-style-type: none"> • Prophylaxis (cleaning) • Fluoride • Oral exam 	\$0 copay \$0 copay \$0 copay	Two visits per calendar year. Two visits per calendar year for fluoride. One every three calendar years, per provider or location for oral exam.
Vision services <ul style="list-style-type: none"> • Exam to diagnose and treat diseases and conditions of the eye • Routine (non-Medicare covered) eye exam and refraction • Eyeglasses (lenses and frames) or contact lenses 	20% coinsurance for each Medicare-covered visit \$0 copay \$0 copay	A referral from your doctor may be required for an exam to diagnose and treat diseases and conditions of the eye. One visit every 12 months with network provider. Our plan pays up to \$350 for either eyeglasses (frames and lenses) or for contact lenses every 12 months when obtained from a network provider.
Mental health services <ul style="list-style-type: none"> • Inpatient mental health care • Outpatient group therapy visit • Outpatient individual therapy visit 	\$1,600 deductible per benefit period Days 1-60: \$0 per day Days 61-90: \$400 per day Days 91-150: \$800 per day 20% coinsurance 20% coinsurance	A referral from your doctor may be required for mental health services. You are covered for 150 days per benefit period, up to the 190-day lifetime limit. A benefit period starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care.

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Skilled nursing facility (SNF) care	\$0 copay per day for days 1 - 20 \$200 copay per day for days 21 - 100	A referral from your doctor may be required for skilled nursing facility care. If you go over the 100-day limit, you will be responsible for all costs; no prior hospitalization required with network provider.
Rehabilitation Services • Occupational therapy • Physical therapy and speech and language therapy	20% coinsurance per visit 20% coinsurance per visit	A referral from your doctor may be required for rehabilitation services.
Ambulance	20% coinsurance per trip (each way)	
Transportation	\$0 copay	Unlimited one-way trips to plan-approved health-related locations every 12 months..
Medicare Part B Drugs	20% coinsurance	Some Part B drugs may require a prior authorization from your provider.
Annual Physical Exam	\$0 copay	One every 12 months.
Special Supplemental Benefits for the Chronically Ill: Healthy Grocery	You have a \$50 per month allowance to spend on covered items	This is a Special Supplemental Benefit for the Chronically Ill (SSBCI) which requires eligibility determination. You must meet one or more qualifying conditions to receive this benefit. Please see the plan EOC for additional details.
Special Supplemental Benefits for the Chronically Ill: Independence and Safe Mobility with AAA	\$0 copay	This is a Special Supplemental Benefit for the Chronically Ill (SSBCI) which requires eligibility determination. You must meet one or more qualifying conditions to receive this benefit. Please see the plan EOC for additional details.
Opioid Treatment Program Services	\$0 copay	

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Premiums and benefits	You pay	What you should know
Additional telehealth services	\$0 copay	Teladoc Physicians can diagnose and treat basic medical conditions and can also prescribe certain medication.
Foot care (podiatry services) <ul style="list-style-type: none"> • Foot exams and treatment • Routine (non-Medicare covered) foot care 	20% coinsurance for each Medicare-covered visit \$0 copay	A referral from your doctor may be required for foot care services.
Diabetic Supplies & Services <ul style="list-style-type: none"> • Blood glucose monitors • Diabetes self-management training, diabetic services and supplies 	\$0 copay for FreeStyle® blood glucose monitors and 20% coinsurance for blood glucose monitors from all other manufacturers \$0 copay for all training, services and supplies except blood glucose monitors (see "Blood glucose monitors" above)	A referral from your doctor may be required for diabetic supplies & services. Prior authorization from the plan may be required for blood glucose monitors and test strips. See the plan EOC for more information.

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Additional benefits included in your plan

Premiums and benefits	You pay	What you should know
Durable Medical Equipment (DME) and Related Supplies <ul style="list-style-type: none"> Durable medical equipment (e.g., wheelchairs, oxygen) 	20% coinsurance	A referral from your doctor may be required for DME and related supplies. Prior authorization from the plan may be required for DME. See the plan EOC for more information.
Prosthetics/Medical Supplies <ul style="list-style-type: none"> Prosthetics (e.g., braces, artificial limbs) Medical supplies (e.g., splints, casts) 	20% coinsurance 20% coinsurance	A referral from your doctor may be required for prosthetics/medical supplies.
Health and Wellness programs <ul style="list-style-type: none"> Basic gym access through SilverSneakers Fitness NurseHelp 24/7SM (telephone and online support) Personal Emergency Response System (PERS) (24/7 medical alert) 	\$0 copay \$0 copay \$0 copay	
Over-the-Counter (OTC) Items	You have a \$200 allowance per quarter to spend on covered items	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.
Acupuncture (non Medicare-covered)	\$0 copay per visit	Limited to 12 visits per year.
Routine (non-Medicare covered) chiropractic services	\$0 copay per visit	Limited to 12 visits per year.

Important Message About What You Pay for Vaccines: Our plan covers most Part D vaccines at no cost to you. Call Customer Care for more information.

Important Message About What You Pay for Insulin: You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

You may pay up to 20% coinsurance for select Medicare Part B drugs, which can change each quarter as established by CMS. Beginning April 1, 2023, coinsurance for select Part B rebatable drugs will be reduced, if the drug's price has increased at a rate faster than the rate of inflation. The list of Part B rebatable drugs as well as the coinsurance amount for those drugs could change each quarter, as established by CMS.

Prescription drug coverage

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You pay the following:

Part D prescription drug benefit			
Stage 1: Annual Deductible Stage	You pay \$505 (Tier 1 excluded)		
Stage 2: Initial Coverage Stage	Standard retail cost-sharing (in-network)^		
	30-day supply	90-day supply ^{NDS}	100-day supply ^{NDS}
Tier 1: Preferred Generic Drugs	\$0 copay	See 100-day supply	\$0 copay
Tier 2: Generic Drugs	25% coinsurance	25% coinsurance	Not Covered
Tier 3: Preferred Brand Drugs	25% coinsurance	25% coinsurance	Not Covered
Tier 4: Non- Preferred Drugs	25% coinsurance	25% coinsurance	Not Covered
Tier 5: Specialty Tier Drugs	25% coinsurance	Not Covered	Not Covered

^If you reside in a long-term care facility, you pay the same as at an in-network standard retail cost-sharing pharmacy. There are limited situations where you may be able to get drugs from an out-of-network pharmacy at the same cost as an in network standard retail cost-sharing pharmacy.

For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please refer to the plan EOC.

*90- and 100-day supply cost-sharing also applies to Blue Shield's mail service pharmacy.

NDS A long-term (up to a 90- or 100-day) supply is not available for select drugs. The drugs that are not available for a long-term supply are marked with the symbol NDS in our Drug List.

Prescription drug coverage (cont'd)

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Part D prescription drug benefit		
Stage 3: Coverage Gap Stage	Coverage for outpatient prescription drugs after the total yearly drug costs paid by both you and Blue Shield reach \$4,660, until your yearly out-of-pocket drug costs reach \$7,400.	Tier 1: Preferred Generic Drugs are covered at the copays described above. For all other tiers, you pay 25% of the price for brand- name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs until your year-to-date out-of-pocket drug costs total \$7,400, which is the end of the coverage gap stage. Whether a drug is considered generic or brand can be determined using the plan formulary.
Stage 4: Catastrophic Coverage	<p>After your yearly out-of-pocket drug costs (including drugs you bought through your retail pharmacy and through mail service) reach \$7,400, you pay the greater of:</p> <ul style="list-style-type: none">• 5% of the cost, or• \$4.15 copay for a generic drug (including brand-name drugs treated as generic) and a \$10.35 copay for all other drugs <p>(This stage protects you from any additional costs once you have paid your yearly out-of-pocket drug costs.)</p>	

Mail Service Pharmacy

CVS Caremark® is our network mail service pharmacy where you can get a 90- or 100-day supply of maintenance drugs at a lower cost share. Your order will be delivered to your home or office with no charge for standard shipping. After enrolling in your Blue Shield Medicare plan, you can log in to your Blue Shield of California member account at blueshieldca.com/login. Tier 5 drugs are limited to a 30-day supply by mail service.

Medi-Cal Covered benefits

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Medi-Cal Covered Benefits Chart

This plan is a Dual Eligible Special Needs Plan (D-SNP) for people who have both Medicare and Medi-Cal. How much Medi-Cal covers depends on your income, resources, and other factors.

You can only access the full list of Medi-Cal benefits if you are in one of these Medi-Cal categories:

- **Qualified Medicare Beneficiary Plus (QMB+):** You are eligible for full Medi-Cal benefits and Medi-Cal pays your Part A and Part B premiums, deductibles, coinsurance, and copayment amounts. You pay nothing, except for Part D prescription drug copays.
- **Specified Low-Income Medicare Beneficiary (SLMB+):** You are eligible for full Medi-Cal benefits and Medi-Cal pays your Part B premium. Generally, your cost share is \$0 when the service is covered by both Medicare and Medi-Cal. There may be cases where a service or benefit is not covered by Medi-Cal, in which case you will have to pay a cost share.
- **Full Benefits Dual Eligible (FBDE):** You are eligible for full Medi-Cal benefits and Medi-Cal may provide limited cost-sharing assistance for Medicare. Generally, your cost share is \$0 when the service is covered by both Medicare and Medi-Cal. There may be cases where a service or benefit is not covered by Medi-Cal, in which case you will have to pay a cost share.
- If your category of Medi-Cal eligibility changes, your cost share and access to the below services may also change. You must recertify your Medi-Cal enrollment each year to continue your enrollment in our plan.

The following services are covered by your Medi-Cal Managed Care Plan or Medi-Cal Fee-For-Service. When services are covered by both Medi-Cal and Blue Shield Inspire Plan, Blue Shield will pay first and Medi-Cal will pay second. Blue Shield will work with your Medi-Cal carrier to coordinate access to your full scope of benefits as a dual-eligible, but Blue Shield is not responsible for the authorization, referral, or reimbursement of the Medi-Cal covered services listed below.

The benefits listed below may have exclusions and/or limitations. For more details on Medi-Cal covered services, contact your Medi-Cal Managed Care Plan or the Department of Health Care Services' Office of the Ombudsman at **(888) 452-8609**, Monday through Friday, 8 a.m. to 5 p.m. PST, excluding holidays.

Medi-Cal Covered benefits (cont'd)

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Benefit/Service	Medi-Cal	Blue Shield Inspire
Acupuncture	Covered	Covered
Ambulance services	Covered	Covered
Anesthesiology services	Covered	Covered
Blood and blood derivatives	Covered	Covered
Chiropractic services	Covered	Covered
Chronic hemodialysis and dialysis	Covered	Covered
Community-Based Adult Services	Covered	Not Covered
Dental services	Covered	Covered
Diabetes Prevention Program	Covered	Covered
Durable Medical Equipment	Covered	Covered
Emergency and urgent services	Covered	Covered
Enhanced Case Management	Covered	Covered
Eyeglasses and contact lenses	Covered	Covered
Federally Qualified Health Center (FQHC) services	Covered	Covered
Hearing aids	Covered	Covered
Home and community-based waiver services	Covered	Not Covered
Home health agency services	Covered	Covered
Home health aide services	Covered	Covered
Hospice care	Covered	Covered
Hospital outpatient services	Covered	Covered
Human Immunodeficiency Virus and AIDS drugs	Covered	Covered
Indian health services	Covered	Not Covered
In-home Supportive Services (IHSS)	Covered	Not Covered
Inpatient hospital services	Covered	Covered
Intermediate care facility services for the developmentally disabled	Covered	Not Covered
Intermediate care services	Covered	Not Covered
Laboratory, radiological and radioisotope services	Covered	Covered
Licensed Midwife services	Covered	Covered
Long-term care	Covered	Not Covered
Multipurpose Senior Services Program (MSSP)	Covered	Not Covered
Nursing facility services	Covered	Covered
Optometry Services	Covered	Covered
Organ Transplant Services	Covered	Covered

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Benefit/Service	Medi-Cal	Blue Shield Inspire
Outpatient clinic services	Covered	Covered
Outpatient detox services	Covered	Covered
Outpatient mental health	Covered	Covered
Over-the-counter (OTC) items	Covered	Covered
Pharmaceutical and prescription drug services	Covered	Covered
Physician and specialist services	Covered	Covered
Podiatry services	Covered	Covered
Prosthetics and Orthotics	Covered	Covered
Physical, occupational, speech and audiological therapy services	Covered	Covered
Rehabilitation center services	Covered	Covered
Rural health clinic services	Covered	Covered
Skilled Nursing Facility Services	Covered	Covered
Specialty mental health services	Covered	Not Covered
Substance Use Disorder Services	Covered	Covered
Transportation services	Covered	Covered
Virtual care	Covered	Covered

We're here to help

Contact Blue Shield at **(888) 534-4263** [TTY: 711]

8 a.m. to 8 p.m., seven days a week.

Blue Shield of California is an HMO and an HMO D-SNP plan with a Medicare contract and a contract with the California State Medicaid Program. Enrollment in Blue Shield of California depends on contract renewal.

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