

Important information

About changes to your
Medicare drug and health plan

Blue Shield AdvantageOptimum Plan 1 (HMO) offered by California Physicians' Service (dba Blue Shield of California)

Annual Notice of Changes for 2023

You are currently enrolled as a member of Blue Shield Coordinated Choice Plan. Next year, there will be changes to the plan's costs and benefits. *Please see page 4 for a Summary of Important Costs, including Premium.*

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at blueshieldca.com/MAPDdocuments2023. You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.

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

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2023 Drug List to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2023* handbook.

- 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, 2022, you will stay in Blue Shield AdvantageOptimum Plan 1.
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2023**. This will end your enrollment with Blue Shield AdvantageOptimum Plan 1.
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

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.
- If you would like to receive your plan materials online, log in to your account at 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 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 for more information.

About Blue Shield AdvantageOptimum Plan 1

- Blue Shield of California is an HMO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal.
- When this document 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 AdvantageOptimum Plan 1.

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Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for Blue Shield AdvantageOptimum Plan 1 in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
Monthly plan premium* * Your premium may be higher than this amount. See Section 2.1 for details.	\$33.20	\$0
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 2.2 for details.)	\$6,700	\$3,500
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

Cost	2022 (this year)	2023 (next year)
<p>Inpatient hospital stays</p>	<p>You pay:</p> <ul style="list-style-type: none"> • \$1,556 deductible per benefit period • \$0 copay per day for days 1 to 60 of each benefit period • \$389 copay per day for days 61 to 90 of each benefit period • \$778 copay per “lifetime reserve day” for days 91 to 150 of each benefit period • 100% of all costs beyond day 151 of each benefit period <p>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 consecutive days.</p>	<p>For each Medicare-covered stay in a network hospital you pay:</p> <ul style="list-style-type: none"> • \$125 copay per day for days 1 to 7 • \$0 copay per day for days 8 and over

Cost	2022 (this year)	2023 (next year)
<p>Part D prescription drug coverage (See Section 2.5 for details.)</p>	<p>Deductible: \$480 (does not apply to Tier 1 drugs)</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>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 or \$3* copay • Drug Tier 2: \$5 or \$10* copay • Drug Tier 3: \$40 or \$47* copay • Drug Tier 4: \$95 or \$100* copay • Drug Tier 5: 33% coinsurance <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 2.5 below for more information.</p>

SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in *Blue Shield AdvantageOptimum Plan 1* in 2023

On January 1, 2023, California Physicians' Service (dba Blue Shield of California) will be transitioning you from Blue Shield Coordinated Choice Plan to Blue Shield AdvantageOptimum Plan 1. The information in this document tells you about the differences between your current benefits in Blue Shield Coordinated Choice Plan and the benefits you will have on January 1, 2023 as a member of Blue Shield AdvantageOptimum Plan 1.

If you do nothing by December 7, 2022, we will automatically enroll you in our Blue Shield AdvantageOptimum Plan 1. This means starting January 1, 2023, you will be getting your medical and prescription drug coverage through Blue Shield AdvantageOptimum Plan 1. If you want to change plans or switch to Original Medicare, you must do so between October 15 and December 7. If you are eligible for "Extra Help," you may be able to change plans during other times.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2022 (this year)	2023 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$33.20	\$0

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

Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount

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

Cost	2022 (this year)	2023 (next year)
Maximum out-of-pocket amount 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.	\$6,700	\$3,500 Once you have paid \$3,500 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 2.3 – Changes to the Provider and Pharmacy Networks

Updated directories are also located on our website at blueshieldca.com/MAPDdocuments2023 for Provider Directories and blueshieldca.com/medpharmacy2023 for Pharmacy Directories. You may also call Customer Care for updated provider and/or pharmacy information or to ask us to mail you a *directory*.

There are changes to our network of providers for next year. **Please review the 2023 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2023 Pharmacy Directory to see which pharmacies are in our network.**

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

Section 2.4 – Changes to Benefits and Costs for Medical Services

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

Cost	2022 (this year)	2023 (next year)
Acupuncture for chronic low back pain (Medicare-covered)	You pay 20% of the total cost per visit for all Medicare-covered services.	You pay a \$0 copay per visit for all Medicare-covered services.
Acupuncture services (non-Medicare covered)	You pay a \$0 copay per visit for up to 24 visits per year.	Acupuncture services (non-Medicare covered) are <u>not</u> covered.
Ambulance services	You pay 20% of the total cost per trip (each way).	You pay a \$250 copay per trip (each way) for Medicare-covered ground ambulance services (waived if you are admitted to the hospital). You pay 20% of the total cost per trip (each way) for Medicare-covered air ambulance services (waived if you are admitted to the hospital).
Cardiac Rehabilitation Services	You pay 20% of the total cost per visit.	You pay a \$10 copay per visit.

Cost	2022 (this year)	2023 (next year)
Chiropractic services (Medicare-covered)	You pay 20% of the total cost for Medicare-covered services.	You pay a \$0 copay for all Medicare-covered services.
Diabetes self-management training, diabetic services and supplies	<p>You pay a \$0 copay for all training, services and supplies, except for blood glucose monitors and Medicare-covered diabetic therapeutic shoes or inserts</p> <p>You pay 20% of the total cost for Medicare-covered diabetic therapeutic shoes.</p>	You pay a \$0 copay for all training, services and supplies except blood glucose monitors.
Emergency care	<p>You pay 20% of the total cost per visit to an emergency room (waived if you are admitted to the hospital within one day for the same condition).</p> <p>Worldwide emergency coverage: You pay 20% of the total cost (waived if admitted to the hospital within one day for the same condition).</p> <p>There is no combined annual limit for covered emergency care or urgently needed care services outside the United States and its territories. Services outside the United States and its territories do not apply to the plan's maximum out-of-pocket limit.</p>	<p>You pay a \$125 copay per visit to an emergency room (waived if you are admitted to the hospital within one day for the same condition).</p> <p>Worldwide emergency coverage: You pay a \$125 copay per visit for worldwide emergency coverage (waived if you are admitted to a hospital within one day for the same condition).</p> <p>There is a \$25,000 combined annual limit for covered emergency care or urgently needed care services outside the United States and its territories. Services outside the United States and its territories do not apply to the plan's maximum out-of-pocket limit.</p>

Cost	2022 (this year)	2023 (next year)
<p>Hearing services</p> <p>Diagnostic hearing and balance evaluations</p> <p>Routine (non-Medicare covered) hearing exams</p> <p>Hearing aids</p>	<p>You pay 20% of the total cost for Medicare-covered diagnostic hearing exams.</p> <p>You pay a \$0 copay per visit (limited to one per year).</p> <p>You pay a \$0 copay for up to 2 hearing aids (all types, both ears combined) priced up to \$2,000 every year. If you choose hearing aids priced above \$2,000, you are responsible for the difference.</p>	<p>You pay a \$10 copay per visit.</p> <p>You pay a \$10 copay per visit (limited to one per year).</p> <p>You pay a \$0 copay for up to 2 hearing aids (all types, both ears combined) priced up to \$600 every year. If you choose hearing aids priced above \$600, you are responsible for the difference.</p>
<p>Home meal delivery</p>	<p>You pay a \$0 copay for each covered home meal delivery.</p>	<p>Home meal delivery is <u>not</u> covered.</p>

Cost	2022 (this year)	2023 (next year)
<p>Inpatient hospital care</p>	<p>You pay a:</p> <ul style="list-style-type: none"> • \$1,556 deductible per benefit period • \$0 copay per day for days 1 to 60 of each benefit period • \$389 copay per day for days 61 to 90 of each benefit period • \$778 copay per “lifetime reserve day” for days 91 to 150 of each benefit period • 100% of all costs beyond day 151 of each benefit period <p>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 consecutive days.</p>	<p>For each Medicare-covered stay in a network hospital you pay a:</p> <ul style="list-style-type: none"> • \$125 copay per day for days 1 to 7 • \$0 copay per day for days 8 and over

Cost	2022 (this year)	2023 (next year)
<p>Inpatient mental health care</p>	<p>You pay a:</p> <ul style="list-style-type: none"> • \$1,556 deductible per benefit period • \$0 copay per day for days 1 to 60 of each benefit period • \$389 copay per day for days 61 to 90 of each benefit period • \$778 copay per “lifetime reserve day” for days 91 to 150 of each benefit period (up to 60 days over your lifetime) • 100% of all costs after day 151 <p>You are covered for 150 days per benefit period, up to the 190-day lifetime limit.</p> <p>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.</p>	<p>For each Medicare-covered stay in a network hospital, you pay a:</p> <ul style="list-style-type: none"> • \$200 copay per day for days 1 to 8. • \$0 copay per day for days 9 to 90. <p>You are covered for 90 days per admission, up to the 190-day lifetime limit.</p>

Cost	2022 (this year)	2023 (next year)
<p>Inpatient stay: Covered services received in a skilled nursing facility (SNF) during a non-covered SNF stay</p>		
Surgical dressings	You pay 20% of the total cost.	You pay a \$0 copay for items covered by Medicare.
Splints, casts and other devices used to reduce fractures and dislocations	You pay 20% of the total cost.	You pay a \$0 copay for items covered by Medicare.
Physical therapy, speech therapy, and occupational therapy	You pay 20% of the total cost.	You pay a \$0 copay for each visit.

Cost	2022 (this year)	2023 (next year)
<p>Outpatient diagnostic tests & therapeutic services and supplies</p>	<p>You pay a \$0 copay for Medicare-covered lab services.</p> <p>You pay a 20% of the total cost for Medicare-covered diagnostic procedures/tests, diagnostic radiological services, therapeutic radiological services, blood services and medical supplies.</p>	<p>You pay a \$0 copay for basic diagnostic tests, X-ray services, EKGs, supplies, blood and laboratory services</p> <p>You pay a \$20 copay for each diagnostic radiology service. Diagnostic radiology services include, but are not limited to, ultrasound, MRI scans, PET scans, nuclear medicine studies, CT scans, cardiac stress tests, SPECT, myelogram, cystogram and angiogram. The copay is applicable to the global and technical components of the diagnostic radiology services only.</p> <p>You pay 20% of the total cost for therapeutic radiology services. Therapeutic radiology services include, but are not limited to, radiation therapy, radium and isotope therapy. The 20% coinsurance is applicable to the global, technical and professional components of the therapeutic radiology services.</p>

Cost	2022 (this year)	2023 (next year)
<p>Outpatient hospital services</p> <p>Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery</p> <p>Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it</p> <p>Medical supplies such as splints and casts</p>	<p>You pay 20% of the total cost for each visit to an emergency room or outpatient hospital facility.</p> <p>You pay 20% of the total cost.</p> <p>You pay 20% of the total cost.</p>	<p>You pay a \$125 copay for each visit to an emergency room (waived if you are admitted to the hospital within one day for the same condition).</p> <p>You pay a \$200 copay for each visit to an outpatient hospital facility.</p> <p>You pay a \$0 copay for each partial hospitalization visit and a \$20 copay for each outpatient mental health visit.</p> <p>You pay a \$0 copay for items covered by Medicare.</p>
<p>Outpatient substance abuse services</p>	<p>You pay 20% of the total cost for each individual or group therapy visit.</p>	<p>You pay a \$20 copay for each individual or group therapy visit.</p>
<p>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</p>	<p>You pay 20% of the total cost for each visit to an ambulatory surgical center and outpatient hospital facility.</p>	<p>You pay a \$50 copay for each visit to an ambulatory surgical center.</p> <p>You pay a \$200 copay for each visit to an outpatient hospital facility.</p>

Cost	2022 (this year)	2023 (next year)
Over-the-Counter (OTC) Items	You have a \$200 allowance per quarter for 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.	You have a \$105 allowance per quarter for 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.
Partial Hospitalization Services (Mental Health)	You pay 20% of the total cost.	You pay a \$0 copay per visit.
Podiatry services		
Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs)	You pay 20% of the total cost for each Medicare-covered visit.	You pay a \$0 copay for each Medicare-covered visit.
Routine (Medicare-covered) foot care for members with certain medical conditions affecting the lower limbs	You pay 20% of the total cost for each Medicare-covered visit.	You pay a \$0 copay for each Medicare-covered visit.
Routine (non-Medicare covered) foot care	You pay a \$0 copay per visit (limited to 1 visit per month).	You pay a \$0 copay per visit (unlimited visits per year).
Pulmonary rehabilitation services	You pay 20% of the total cost for each visit.	You pay a \$10 copay for each visit.

Cost	2022 (this year)	2023 (next year)
Services to treat kidney disease		
Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area)	You pay 20% of the total cost for each treatment billed by a qualified, Medicare-approved dialysis provider.	You pay \$25 copay for each treatment billed by a qualified, Medicare-approved dialysis provider.
Self-dialysis training (including training for you and anyone helping you with your home dialysis treatments)	You pay 20% of the total cost for self-dialysis training.	You pay a \$25 copay for self-dialysis training.
Home dialysis equipment and supplies	You pay 20% of the total cost for home dialysis equipment and supplies.	You pay a \$25 copay for home dialysis equipment and supplies.
Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply)	You pay 20% of the total cost for certain home support services.	You pay a \$25 copay for certain home support services.

Cost	2022 (this year)	2023 (next year)
<p>Skilled nursing facility (SNF) care</p>	<p>For each Medicare-covered stay in a SNF, you pay a:</p> <ul style="list-style-type: none"> • \$0 copay for days 1 to 20 of each benefit period • \$194.50 copay per day for days 21 to 100 of each benefit period • 100% of all costs for days 101 and beyond <p>There is a limit of 100 days for each benefit period if your condition requires additional rehabilitation services, other types of daily skilled nursing, or other skilled care. If you go over the 100-day limit, you will be responsible for all costs.</p> <p>A benefit period begins the day you go into a hospital or SNF and ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row.</p>	<p>For each stay in a Medicare-certified skilled nursing facility, you pay a:</p> <ul style="list-style-type: none"> • \$0 copay per day for days 1 to 20. • \$140 copay per day for days 21 to 100. <p>If you go over the 100-day limit, you will be responsible for all costs.</p>
<p>Supervised Exercise Therapy (SET)</p>	<p>You pay 20% of the total cost per visit.</p>	<p>You pay a \$10 copay per visit.</p>
<p>Transportation services (non-Medicare covered)</p>	<p>You pay a \$0 copay for each one-way trip to plan-approved health-related locations (unlimited one-way trips per year).</p>	<p>You pay a \$0 copay for each one-way trip to plan-approved health-related locations (limited to 30 one-way trips per year).</p>

Cost	2022 (this year)	2023 (next year)
Urgently needed services	<p>You pay 20% of the total cost per visit (waived if admitted to a hospital within one day for the same condition).</p> <p>Worldwide urgent coverage: You pay 20% of the total cost (waived if you are admitted to the hospital within one day for the same condition).</p> <p>There is no combined annual limit for covered emergency care or urgently needed care services outside the United States and its territories. Services outside the United States and its territories do not apply to the plan's maximum out-of-pocket limit.</p>	<p>You pay a \$0 copay for each visit to a network urgent care center within the plan service area.</p> <p>You pay a \$25 copay for each visit to an out-of-network urgent care center or physician office outside of the plan service area but within the United States and its territories (waived if you are admitted to the hospital within one day for the same condition)</p> <p>You pay a \$125 copay for each visit to an emergency room, urgent care center, or physician office outside of the plan service area but within the United States and its territories. (This copay is waived if you are admitted to the hospital within one day for the same condition.)</p> <p>There is a \$25,000 combined annual limit for covered emergency care or urgently needed care services outside the United States and its territories. Services outside the United States and its territories do not apply to the plan's maximum out-of-pocket limit.</p>

Cost	2022 (this year)	2023 (next year)
Vision care (Medicare covered)		
<p>Outpatient physician services for diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts.</p>	<p>You pay 20% of the total cost.</p>	<p>You pay a \$0 copay per visit.</p>
<p>For people with diabetes, screening for diabetic retinopathy is covered once per year.</p>	<p>You pay 20% of the total cost.</p>	<p>You pay a \$0 copay.</p>
Vision care, non-Medicare covered (obtained from a network provider)		
<p>Contact lenses or eyeglasses (frames and lenses)</p>	<p>You pay \$0 for <u>either</u> contact lenses OR for one pair of eyeglasses (frames and lenses) priced up to \$500 every two years. If you choose contact lenses or eyeglasses (frames and lenses) priced above \$500, you are responsible for the difference.</p>	<p>You pay \$0 for <u>either</u> contact lenses OR for one pair of eyeglasses (frames and lenses) priced up to \$290 every year. If you choose contact lenses or eyeglasses (frames and lenses) priced above \$290, you are responsible for the difference.</p>

Section 2.5 – 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.**

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. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug List to provide the most up to date list of drugs.

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

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 you haven’t received this insert by September 30, 2022, please call Customer Care and ask for the “LIS Rider.”

There are four “drug payment stages.”

The information below shows the changes 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.)

Changes to the Deductible Stage

Stage	2022 (this year)	2023 (next year)
Stage 1: Yearly Deductible Stage	<p>The deductible is \$480 (does not apply to Tier 1: Preferred Generic Drugs).</p> <p>During this stage, you pay \$0 cost sharing for drugs on Tier 1: Preferred Generic Drugs and the full cost of drugs on Tier 2: Generic Drugs, Tier 3: Preferred Brand Drugs, Tier 4: Non-Preferred Drugs and Tier 5: Specialty Tier Drugs until you have reached the yearly deductible.</p>	<p>Because we have no deductible, this payment stage does not apply to you.</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2022 (this year)	2023 (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>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 with standard cost sharing:</p> <p>Tier 1 Preferred Generic Drugs: You pay \$0 per prescription.</p> <p>Drug Tier 2 Generic Drugs: You pay 25% of the total cost.</p> <p>Drug Tier 3 Preferred Brand Drugs: You pay 25% of the total cost.</p> <p>Drug Tier 4 Non-Preferred Drugs: You pay 25% of the total cost.</p> <p>Drug Tier 5 Specialty Tier Drugs: You pay 25% 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>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1 Preferred Generic Drugs: <i>Standard cost sharing:</i> You pay \$3 per prescription. <i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <p>Tier 2 Generic Drugs: <i>Standard cost sharing:</i> You pay \$10 per prescription. <i>Preferred cost sharing:</i> You pay \$5 per prescription.</p> <p>Tier 3 Preferred Brand Drugs: <i>Standard cost sharing:</i> You pay \$47 per prescription. <i>Preferred cost sharing:</i> You pay \$40 per prescription.</p> <p>Tier 4 Non-Preferred Drugs: <i>Standard cost sharing:</i> You pay \$100 per prescription. <i>Preferred cost sharing:</i> You pay \$95 per prescription.</p> <p>Tier 5 Specialty Tier Drugs: <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 \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>

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.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Blue Shield AdvantageOptimum Plan 1

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 Blue Shield AdvantageOptimum Plan 1.

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2023 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2). 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 AdvantageOptimum Plan 1.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Blue Shield AdvantageOptimum Plan 1.
- 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 so.

- – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2023.

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

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

If you enrolled in a Medicare Advantage plan for January 1, 2023, 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, 2023.

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

SECTION 5 Programs That Offer Free Counseling about Medicare

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

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://www.cahealthadvocates.org/hicap/>).

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. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
- Your State Medicaid Office (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 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.

SECTION 7 Questions?

Section 7.1 – Getting Help from Blue Shield AdvantageOptimum Plan 1

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. Calls to these numbers are free.

Read your 2023 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 2023. For details, look in the *2023 Evidence of Coverage* for Blue Shield AdvantageOptimum Plan 1. 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/MAPDdocuments2023. 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. 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

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

Read *Medicare & You 2023*

Read the *Medicare & You 2023* handbook. Every 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 document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

