



Annual Notice of Change

MEDICARE ADVANTAGE | 2023

ESSENCE ADVANTAGE GOLD (HMO)



Serving the California counties of Alameda and San Mateo

Essence Advantage Gold (HMO) offered by Essence Healthcare of California, Inc.

Annual Notice of Changes for 2023

You are currently enrolled as a member of Essence Advantage Gold. Next year, there will be changes to the plan's costs and benefits. *Please see page 6 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 www.EverythingEssence.com. You can also review the separately mailed *Evidence of Coverage* to see if other benefit or cost changes affect you. You may also call Customer Service 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 Essence Advantage Gold.
- 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 Essence Advantage Gold.
- 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 Service at 1-855-996-8422 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., seven days a week. You may reach a messaging service on weekends from April 1 through September 30 and holidays. Please leave a message, and your call will be returned the next business day.
- Comuníquese con nuestro Servicio al Cliente al 1-855-996-8422 para obtener información adicional. (Los usuarios de TTY deben llamar al 711). El horario es de 8 a.m. a 8 p.m., los siete días de la semana. Puede comunicarse con un servicio de mensajería los fines de semana del 1 de abril al 30 de septiembre y días festivos. Por favor, deje un mensaje, y su llamada será devuelta el siguiente día hábil.
- This document may be available in other formats such as braille, large print, or other alternate formats.
- **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 Essence Advantage Gold

- Essence Healthcare is an HMO plan with a Medicare contract. Enrollment in Essence Healthcare depends on contract renewal.
- Essence Healthcare es un plan HMO con un contrato con Medicare. La inscripción en Essence Healthcare depende de la renovación del contrato.
- When this document says "we," "us," or "our," it means Essence Healthcare of California, Inc. When it says "plan" or "our plan," it means Essence Advantage Gold.

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-996-8422 (TTY:711). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-855-996-8422 (TTY:711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-855-996-8422 (TTY:711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-855-996-8422 (TTY:711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-855-996-8422 (TTY:711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-855-996-8422 (TTY:711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-855-996-8422 (TTY:711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-855-996-8422 (TTY:711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-855-996-8422 (TTY:711)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-855-996-8422 (TTY:711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (TTY: 711) 1-855-996-8422. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा योजना के बारे में आपके किसी भी पश्नर् का उत्तर देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएं हैं। दुभाषिया प्राप्त करने के लिए, बस हमें 1-855-996-8422 (TTY: 711) पर कॉल करें। अंगरेजी/भाषा बोलने वाला कोई व्यक्ति आपकी मदद कर सकता है। यह एक निशुल्क सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-855-996-8422 (TTY:711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-855-996-8422 (TTY:711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-855-996-8422 (TTY:711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-855-996-8422 (TTY:711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-855-996-8422 (TTY:711)にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。

Annual Notice of Changes for 2023

Table of Contents

Summary of Important Costs for 2023	6
SECTION 1 Changes to Benefits and Costs for Next Year	8
Section 1.1 – Changes to the Monthly Premium.....	8
Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount.....	9
Section 1.3 – Changes to the Provider and Pharmacy Networks.....	9
Section 1.4 – Changes to Benefits and Costs for Medical Services.....	10
Section 1.5 – Changes to Part D Prescription Drug Coverage	14
SECTION 2 Deciding Which Plan to Choose	18
Section 2.1 – If you want to stay in Essence Advantage Gold.....	18
Section 2.2 – If you want to change plans.....	18
SECTION 3 Deadline for Changing Plans	19
SECTION 4 Programs That Offer Free Counseling about Medicare	20
SECTION 5 Programs That Help Pay for Prescription Drugs.....	20
SECTION 6 Questions?	21
Section 6.1 – Getting Help from Essence Advantage Gold	21
Section 6.2 – Getting Help from Medicare.....	21

Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for Essence Advantage Gold 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 or lower than this amount. See Section 1.1 for details.	\$59	\$57
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$5,900	\$5,900
Doctor office visits	Primary care visits: \$5 per visit Specialist visits: \$35 per visit	Primary care visits: \$5 per visit Specialist visits: \$35 per visit
Inpatient hospital stays	\$315 copay per day, per stay: Days 1-7 \$0 copay per day, per stay: Days 8 and beyond	\$315 copay per day, per stay: Days 1-7 \$0 copay per day, per stay: Days 8 and beyond

Cost	2022 (this year)	2023 (next year)
<p>Part D prescription drug coverage</p> <p>(See Section 1.5 for details.)</p> <p>To find out which drugs are Select Insulins, review the most recent Drug List we provided electronically. You can identify Select Insulins by looking for an “SI” label on the Drug List. If you have questions about the Drug List, you can also call Customer Service (phone numbers for Customer Service are printed on the back cover of this booklet).</p> <p>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, even if the insulin is <u>not</u> considered a Select Insulin under the plan’s Prescription Drug Formulary.</p>	<p>Deductible: \$0</p> <p>Copay/Coinsurance during the Initial Coverage Stage:</p> <p>Standard Cost Share Pharmacy 30-day Supply</p> <ul style="list-style-type: none"> • Drug Tier 1: \$5 copay • Drug Tier 2: \$15 copay Select Insulins: Offered with a \$15 copay • Drug Tier 3: \$47 copay Select Insulins: Offered with a \$35 copay • Drug Tier 4: \$100 copay • Drug Tier 5: 33% coinsurance • Drug Tier 6: \$0 copay 	<p>Deductible: \$0</p> <p>Copay/Coinsurance during the Initial Coverage Stage:</p> <p>Standard Cost Share Pharmacy 30-day Supply</p> <ul style="list-style-type: none"> • Drug Tier 1: \$5 copay • Drug Tier 2: \$15 copay Select Insulins: Offered with a \$15 copay • Drug Tier 3: \$47 copay Select Insulins: Offered with a \$35 copay • Drug Tier 4: \$100 copay • Drug Tier 5: 33% coinsurance • Drug Tier 6: \$0 copay

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – 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.)	\$59	\$57
Monthly optional supplemental benefits premium For more information, see Chapter 4, Section 2.2, <i>Extra “optional supplemental” benefits you can buy, in your 2023 Evidence of Coverage.</i>	\$20 for OSB Package 1 (Dental (DHMO) and Vision) \$38 for OSB Package 2 (Dental (PPO) and Vision)	\$20 for OSB (Dental (DHMO) and Vision (formerly known as OSB Package 1)) OSB Package 2 (Dental (PPO) and Vision) is discontinued effective 12/31/2022 and will no longer be offered by this plan.

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

Section 1.2 – Changes to Your Maximum Out-of-Pocket 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	\$5,900	\$5,900
Your costs for covered medical services (such as copays count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount. There is no change for the upcoming benefit year.		Once you have paid \$5,900 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 and Pharmacy Networks

Updated directories are also located on our website at www.EverythingEssence.com. You may also call Customer Service 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/Pharmacy 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 Provider/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 Service so we may assist.

Section 1.4 – 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)
Cardiac rehabilitation services	You pay a \$30 copay per day for Medicare-covered cardiac rehabilitation services.	You pay a \$20 copay per day for Medicare-covered cardiac rehabilitation services.
	You pay a \$30 copay per day for Medicare-covered intensive cardiac rehabilitation services.	You pay a \$20 copay per day for Medicare-covered intensive cardiac rehabilitation services.
Emergency care	You pay a \$90 copay for Medicare-covered emergency care services.	You pay a \$110 copay for Medicare-covered emergency care services.
	You pay a \$90 copay for worldwide emergency coverage.	You pay a \$110 copay for worldwide emergency coverage.

Cost	2022 (this year)	2023 (next year)
Physician/Practitioner services, including doctor's office visits	<p>Prior authorization <u>is not</u> required for Medicare-covered physician specialist services.</p> <p>Web/phone/virtual/telemedicine visits with select, contracted network providers, such as PCPs and Specialists, are not covered.</p> <p>You pay a \$10 copay for PCP telehealth visits through third party vendor, Teladoc.</p>	<p>Prior authorization <u>may be</u> required for certain Medicare-covered physician specialist services.</p> <p>Members have access to web/phone/virtual/telemedicine visits with select, contracted network providers, such as PCPs and Specialists. The same copay, prior authorization requirements, and referral requirements for in-person visits apply to virtual/telehealth visits with select contracted network providers.</p> <p>You pay a \$10 copay for PCP telehealth visits through third party vendor, Teladoc. There is no change to this benefit, the coverage of PCP telehealth visits through Teladoc.</p>
Pulmonary rehabilitation services	You pay a \$30 copay per day for Medicare-covered pulmonary rehabilitation services.	You pay a \$20 copay per day for Medicare-covered pulmonary rehabilitation services.
Supervised Exercise Therapy (SET)	You pay a \$30 copay per day for Medicare-covered Supervised Exercise Therapy (SET) services.	You pay a \$20 copay per day for Medicare-covered Supervised Exercise Therapy (SET) services.
Urgently Needed Services	You pay a \$90 copay for worldwide urgent coverage.	You pay a \$110 copay for worldwide urgent coverage.

Cost	2022 (this year)	2023 (next year)
Optional supplemental benefits	<p>Essence Advantage Gold offers <u>two</u> Optional Supplemental Benefit (OSB) Packages:</p> <p><u>OSB Package 1 (Dental (DHMO) and Vision)</u></p> <p><u>OSB Package 2 (Dental (PPO) and Vision)</u></p> <p><u>Vision:</u> \$25 copay for routine eye exam.</p> <p>\$25 copay applies to eyeglasses, eyeglass lenses, eyeglass frames, and contact lenses every other calendar year.</p> <p>\$60 maximum copay for contact lens fitting every other calendar year.</p> <p>\$275 allowance for either eyeglass frames or contact lenses every other calendar year.</p> <p>\$55 copay for standard progressive lenses every other calendar year.</p> <p>\$95 - \$105 copay for premium progressive lenses every other calendar year.</p> <p>\$150 - \$175 copay for custom progressive lenses every other calendar year.</p>	<p>Essence Advantage Gold offers the Optional Supplemental Benefit (OSB) Package:</p> <p><u>Dental (DHMO) and Vision</u> (formerly known as OSB Package 1)</p> <p>There are no benefit changes to the Dental (DHMO) and Vision offering.</p> <p><u>OSB Package 2 (Dental (PPO) and Vision)</u></p> <p>OSB Package 2 (Dental (PPO) and Vision) is discontinued effective 12/31/2022 and will no longer be offered by this plan.</p> <p>Refer to Chapter 4, Section 2.2, Extra “optional supplemental” benefits you can buy in your 2023 Evidence of Coverage, for specific details.</p>

Cost	2022 (this year)	2023 (next year)
Optional supplemental benefits (continued)	<p>\$39 copay for retinal screening as an enhancement to a WellVision exam.</p> <p><u>Dental:</u></p> <p>Preventive: Diagnostic and Preventive Services 0% coinsurance for preferred provider services. 20% coinsurance for non-preferred provider services.</p> <p>Preventive: Sealants 40% coinsurance for preferred provider services. 50% coinsurance for non-preferred provider services.</p> <p>Comprehensive: Diagnostic Services 0% coinsurance for preferred providers services. 20% coinsurance for non- preferred provider services.</p> <p>Comprehensive: Basic Restorative 40% coinsurance for preferred provider services. 50% coinsurance for non-preferred provider services.</p> <p>Comprehensive: Major Restorative 60% coinsurance for preferred provider services. 60% coinsurance for non-preferred provider services.</p> <p>Comprehensive: Endodontics, Periodontics, Extractions, Prosthodontics, other</p>	

Cost	2022 (this year)	2023 (next year)
Optional supplemental benefits (continued)	<p>Oral/Maxillofacial Surgery, and other comprehensive services 40% - 60% coinsurance for preferred provider services.</p> <p>50% - 60% coinsurance for non-preferred provider services.</p> <p>\$1,500 maximum allowance for preventive and comprehensive dental services.</p>	

Section 1.5 – 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.**

Please note the following changes regarding excluded prescription drug coverage:

Plan Year 2022	Plan Year 2023
We covered the following excluded prescription drugs: limited quantities of certain oral generic drugs used for treatment of erectile dysfunction (ED) at Tier-2 cost-sharing level.	We will cover the following excluded prescription drugs: Cough (Benzonatate), certain vitamins (Cyanocobalamin (Vitamin B-12) 1000mcg/ml, Ergocalciferol (Vitamin D2) 1250 mcg capsule, and Folic Acid 1 mg tablet) and limited quantities of select oral generic drugs used for treatment of erectile dysfunction (ED) at a tier-2 cost-sharing level.

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 Service for more information.

We have made changes to the list of insulin drugs that will be covered as Select Insulins at a lower cost-sharing. To find out which drugs are Select Insulins, review the most recent Drug List we provided electronically. You can identify Select Insulins by looking for an “SI” label on the Drug List. If you have questions about the Drug List, you can also call Customer Service (Phone numbers for Customer Service are printed on the back cover of this booklet).

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 October 15, 2022, please call Customer Service 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.)

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you. Call Customer Service 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, even if the insulin is not considered a Select Insulin under the plan’s Prescription Drug Formulary.

Getting Help from Medicare - If you chose this plan because you were looking for insulin coverage at \$35 a month or less, it is important to know that you may have other options available to you for 2023 at even lower costs because of changes to the Medicare Part D program. Contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week for help comparing your options. TTY users should call 1-877-486-2048.

Additional Resources to Help – Please contact our Customer Service number at 1-855-996-8422 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., seven days a week. You may reach a messaging service on weekends from April 1 through September 30 and holidays. Please leave a message, and your call will be returned the next business day.

Changes to the Deductible Stage

Stage	2022 (this year)	2023 (next year)
Stage 1: Yearly Deductible Stage	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

Stage	2022 (this year)	2023 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>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 that provides standard cost sharing. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Preferred Generic: Standard cost-sharing: You pay \$5 per prescription.</p> <p>Generic: Standard cost-sharing: You pay \$15 per prescription. You pay \$15 for Select Insulins*.</p> <p>Preferred Brand: Standard cost-sharing: You pay \$47 per prescription. You pay \$35 for Select Insulins*.</p> <p>Non-Preferred Brand: Standard cost-sharing: You pay \$100 per prescription.</p> <p>Specialty Tier: Standard cost-sharing: You pay 33% of the total cost.</p> <p>Select Care** Tier: Standard cost-sharing: You pay \$0 per prescription.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Preferred Generic: Standard cost-sharing: You pay \$5 per prescription.</p> <p>Generic: Standard cost-sharing: You pay \$15 per prescription. You pay \$15 for Select Insulins*.</p> <p>Preferred Brand: Standard cost-sharing: You pay \$47 per prescription. You pay \$35 for Select Insulins*.</p> <p>Non-Preferred Brand: Standard cost-sharing: You pay \$100 per prescription.</p> <p>Specialty Tier: Standard cost-sharing: You pay 33% of the total cost.</p> <p>Select Care** Tier: Standard cost-sharing: You pay \$0 per prescription.</p>

Stage	2022 (this year)	2023 (next year)
Stage 2: Initial Coverage Stage (continued)	Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).	Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).

***Select Insulins:** Insulins that are part of the Insulin Savings Program and, therefore, will incur low consistent copays through the coverage gap phase. For information regarding which insulins are Select Insulins under the plan's benefit, refer to the plan's Prescription Drug Formulary. See the Evidence of Coverage for more information regarding Select Insulins, including the full cost-sharing information.

****Select Care:** Are all tier 6 drugs, and are used for the treatment of diabetes, high cholesterol, and high blood pressure.

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in Essence Advantage Gold

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 Essence Advantage Gold.

Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change 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 1.1 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 4), or call Medicare (see Section 6.2). As a reminder, Essence Healthcare 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 Essence Advantage Gold.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Essence Advantage Gold.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do 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 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 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 4 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 HICAP which stands for Health Insurance Counseling & Advocacy Program.

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

https://www.Aging.Ca.gov/Programs_and_Services/Medicare_Counseling/.

SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. 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 California AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the California AIDS Drug Assistance Program at: 844-421-7050 or visit <https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OAadap.aspx>.

SECTION 6 Questions?

Section 6.1 – Getting Help from Essence Advantage Gold

Questions? We're here to help. Please call Customer Service at 1-855-996-8422. (TTY only, call 711). We are available for phone calls seven days a week from 8 a.m. to 8 p.m. You may reach a messaging service on weekends from April 1 through September 30 and holidays. Please leave a message and your call will be returned the next business day. 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 Essence Advantage Gold. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.EverythingEssence.com. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.EverythingEssence.com. 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 6.2 – 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.

Update: Inflation Reduction Act of 2022 — Medicare Part B Prescription Drugs

As part of the Inflation Reduction Act of 2022, there are some important upcoming changes to make your Medicare Part B prescription drugs more affordable.

- **Starting April 1, 2023, lower coinsurance for certain Part B prescription drugs.** Starting April 1, 2023, if a Part B prescription drug's price has increased at a rate faster than the rate of inflation, we'll reduce your coinsurance for that drug by a certain amount as directed by the Centers for Medicare & Medicaid Services (CMS). CMS will tell Essence Healthcare what your coinsurance should be for that drug. Your coinsurance will never exceed 20 percent but could be lower based on information we receive from CMS.
- **Starting July 1, 2023, a cap on Part B insulin cost share.** For part B insulin (insulin administered through a durable medical equipment pump), you won't pay more than \$35 for a one-month supply beginning July 1, 2023.

If you have any questions or concerns, or would like additional information, please contact Essence Healthcare Customer Service at 1-855-996-8422 (TTY: 711), 8 a.m. to 8 p.m., seven days a week. You may reach a messaging service on weekends from April 1 through September 30 and holidays. Please leave a message, and your call will be returned the next business day.

Essence Healthcare includes HMO, HMO-POS and PPO plans with Medicare contracts. Essence Healthcare also includes an HMO D-SNP plan with a contract with Medicare and the state Medicaid program. Enrollment in Essence Healthcare depends on contract renewal.



Essence Healthcare is an HMO plan with a Medicare contract. Enrollment in Essence Healthcare depends on contract renewal.

Essence Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Toll-free: 1-855-996-8422 (TTY: 711)

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

You may reach a messaging service on weekends from April 1 through September 30 and holidays. Please leave a message, and your call will be returned the next business day.



P.O. Box 5904
Troy, MI 48007
EverythingEssence.com