

# 2022

## ANNUAL NOTICE OF CHANGE

Medicare Advantage

**BayCarePlus Complete (HMO)**

Serving  
Hillsborough, Pasco,  
Pinellas and Polk Counties

## **BayCarePlus Complete (HMO) offered by BayCare Select Health Plans**

# **Annual Notice of Changes for 2022**

You are currently enrolled as a member of **BayCarePlus Complete (HMO)**. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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

#### **1. ASK: Which changes apply to you**

- Check the changes to our benefits and costs to see if they affect you.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Sections 1.5 and 1.6 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
  - Will your drugs be covered?
  - Are your drugs in a different tier, with different cost sharing?
  - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
  - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
  - Review the 2022 Drug List and look in Section 1.6 for information about changes to our drug coverage.
  - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit [go.medicare.gov/drugprices](https://www.go.medicare.gov/drugprices), and click the "dashboards" link in the middle of the second Note toward the bottom of the page. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

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

## 2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area.
  - Use the personalized search feature on the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website.
  - Review the list in the back of your *Medicare & You 2022* handbook.
  - Look in Section 3 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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

- If you don't join another plan by December 7, 2021, you will be enrolled in **BayCarePlus Complete**.
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7, 2021.

## 4. ENROLL: To change plans, join a plan between **October 15** and **December 7, 2021**

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

### Additional Resources

- This document is available for free in Spanish.
- Please contact our Customer Service number at (866) 509-5396 for additional information. (TTY users should call 711.) Hours are 8 am to 8 pm, 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.

- Contacte a nuestro servicio de atención al cliente al (866) 509-5396 (TTY: 711) para más información. El horario de atención es los 7 días de la semana, de 8am a 8pm. Puede dejar un mensaje los fines de semana desde el 1 de abril hasta el 30 de septiembre y los días feriados. Si lo hace, se le devolverá la llamada 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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### **About BayCarePlus Complete**

- BayCare Select Health Plans is an HMO plan with a Medicare contract. Enrollment in BayCare Select Health Plans depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means BayCare Select Health Plans. When it says “plan” or “our plan,” it means **BayCarePlus Complete**.

**Summary of Important Costs for 2022**

The table below compares the 2021 costs and 2022 costs for **BayCarePlus Complete** in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at [Member.BayCarePlus.org](http://Member.BayCarePlus.org). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
<p><b>Monthly plan premium*</b></p> <p>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	\$0	\$0
<p><b>Maximum out-of-pocket amount</b></p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	\$3,500	\$3,500
<p><b>Doctor office visits</b></p>	<p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$15 per visit</p>	<p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$15 per visit</p>
<p><b>Inpatient hospital stays</b></p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor’s order. The day before you are discharged is your last inpatient day.</p>	<p>\$175 copay per day: Days 1-5 for each stay.</p> <p>\$0 copay per day: Days 6 and beyond for each stay.</p>	<p>\$175 copay per day: Days 1-5 for each stay.</p> <p>\$0 copay per day: Days 6 and beyond for each stay.</p>

Cost	2021 (this year)	2022 (next year)
<p><b>Part D prescription drug coverage</b> (See Section 1.6 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 a “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>Deductible: \$0</p> <p>Copay/Coinsurance during the Initial Coverage Stage:</p> <p><b><u>Retail Pharmacy 30-day Supply</u></b></p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0 copay</li> <li>• Drug Tier 2: \$4 copay Select Insulins: Not offered</li> <li>• Drug Tier 3: \$35 copay Select Insulins: Not offered</li> <li>• Drug Tier 4: \$85 copay</li> <li>• Drug Tier 5: 33% coinsurance</li> </ul>	<p>Deductible: \$0</p> <p>Copay/Coinsurance during the Initial Coverage Stage:</p> <p><b><u>Retail Pharmacy 30-day Supply</u></b></p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0 copay</li> <li>• Drug Tier 2: \$4 copay Select Insulins: Offered with a \$4 copay</li> <li>• Drug Tier 3: \$35 copay Select Insulins: Offered with a \$35 copay</li> <li>• Drug Tier 4: \$85 copay</li> <li>• Drug Tier 5: 33% coinsurance</li> </ul>

**Annual Notice of Changes for 2022  
Table of Contents**

**Summary of Important Costs for 2022 ..... 1**

**SECTION 1 Changes to Benefit and Cost for Next Year ..... 4**

    Section 1.1 – Changes to the Monthly Premium ..... 4

    Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount..... 4

    Section 1.3 – Changes to the Provider Network..... 5

    Section 1.4 – Changes to the Pharmacy Network..... 6

    Section 1.5 – Changes to Benefits and Costs for Medical Services ..... 6

    Section 1.6 – Changes to Part D Prescription Drug Coverage ..... 13

**SECTION 2 Administrative Changes ..... 17**

**SECTION 3 Deciding Which Plan to Choose..... 17**

    Section 3.1 – If you want to stay in BayCarePlus Complete ..... 17

    Section 3.2 – If you want to change plans ..... 18

**SECTION 4 Deadline for Changing Plans..... 18**

**SECTION 5 Programs That Offer Free Counseling about Medicare ..... 19**

**SECTION 6 Programs That Help Pay for Prescription Drugs ..... 19**

**SECTION 7 Questions?..... 20**

    Section 7.1 – Getting Help from BayCarePlus Complete..... 20

    Section 7.2 – Getting Help from Medicare..... 21

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

**Section 1.1 – Changes to the Monthly Premium**

Cost	2021 (this year)	2022 (next year)
<p><b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)</p>	\$0	\$0
<p><b>Monthly optional supplemental benefits premium</b> For more information, see Chapter 4, Section 2.2, Extra “optional supplemental” benefits you can buy in your 2022 <i>Evidence of Coverage</i>.</p>	\$14	\$25

- 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 6 regarding “Extra Help” from Medicare.

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

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

Cost	2021 (this year)	2022 (next year)
<p><b>Maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p> <p>There is no change for the upcoming benefit year.</p>	<p>\$3,500</p>	<p style="text-align: center;">\$3,500</p> <p>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.</p>

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### Section 1.3 – Changes to the Provider Network

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

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

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

## Section 1.4 – Changes to the Pharmacy Network

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

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

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

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

### Opioid treatment program services

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

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

Cost	2021 (this year)	2022 (next year)
<b>Dental Services- Comprehensive</b>	Comprehensive dental restorative services are <u>not</u> covered.	You are allowed one filling per calendar year at \$0 cost for restorative services.  Prior authorization and/or referral is <u>not</u> required for restorative services.

Cost	2021 (this year)	2022 (next year)
<p><b>Diabetes self-management training, diabetic services and supplies</b></p>	<p>You pay 10% coinsurance for Medicare-covered diabetic supplies.</p>	<p>You pay 0% coinsurance for Medicare-covered diabetic supplies.</p>
<p><b>Health and wellness education programs</b></p>	<p>You pay \$0 copay for health and wellness education programs through SilverSneakers.</p>	<p>You pay \$0 copay for health and wellness education programs through the Silver&amp;Fit® program.</p> <p>The Silver&amp;Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&amp;Fit is a federally registered trademark of ASH and used with permission herein.</p>

Cost	2021 (this year)	2022 (next year)
<b>Hearing Services</b>	<p>Up to two TruHearing-branded hearing aids every two years (one per ear per period). You must see a TruHearing provider to use this benefit.</p>	<p>Up to two TruHearing-branded hearing aids every two years (one per ear per period). You must see a TruHearing provider to use this benefit.</p>
	<p>Hearing aid purchase includes:</p>	<p>Hearing aid purchase includes:</p>
	<p>\$0 copay for one routine professional exam from an in-network, licensed provider. Two follow-up visits within the first year of hearing aid purchase.</p>	<p>Post-purchase: TruHearing Provider visits for one year following purchase, for fitting and adjusting the hearing aid and educating member on the use of the hearing aid at no cost to the member.</p>
	<p>45-day trial period. 3-year extended warranty. 48 batteries per aid.</p>	<p>60- day return period. 3-year warranty for repairs. 3-year replacement warranty for loss or irreparable damage (manufacturer and reprogramming fees may apply). 1-year supply of batteries per hearing aid (not included with purchase of rechargeable hearing aid).</p>

Cost	2021 (this year)	2022 (next year)
<p><b>Help with Certain Chronic Conditions / Special Supplemental Benefits for the Chronically Ill (Diabetes)</b></p>	<p>You pay \$0 copay for diabetic eye exam.</p>	<p>You pay \$0 copay for diabetic eye exam.</p> <p>If you have a diagnosis of diabetes, you pay \$0 copay for additional diabetic services, including:</p> <p>You receive an additional \$25 per quarter in OTC (over-the-counter) benefits.</p> <p>4 routine Podiatry visits inclusive of toenail trimming.</p> <p>4 additional hours of Nutritional/Dietary Education (in addition to Medicare-covered services).</p> <p>Additional diabetic dental services:</p> <p>1 deep cleaning per year</p> <p>1 additional routine cleaning visit (in addition to the 2 routine cleanings offered 1 every 6 months) resulting in a total of 3 routine cleanings and at least 1 deep cleaning every year.</p> <p>Dental services must be provided through Argus.</p> <p>A referral is <u>not</u> required for the additional benefits.</p>

Cost	2021 (this year)	2022 (next year)
<b>Opioid treatment program services</b>	Prior authorization is required.	Prior authorization is <u>not</u> required.
<b>Outpatient diagnostic tests and therapeutic services and supplies</b>	<p>Prior authorization may be required for any Medicare-covered diagnostic procedure or test.</p> <p>A referral from your PCP may be required for any Medicare-covered diagnostic procedure or test.</p> <p>Prior authorization may be required for any Medicare-covered diagnostic radiological service.</p> <p>A referral from your PCP may be required for any Medicare-covered diagnostic radiological service.</p> <p>A referral from your PCP may be required for any Medicare-covered therapeutic radiological service.</p>	<p>Prior authorization is <u>not</u> required for any Medicare-covered diagnostic procedure or test.</p> <p>A referral from your PCP is <u>not</u> required for any Medicare-covered diagnostic procedure or test.</p> <p>Prior authorization is <u>not</u> required for any Medicare-covered diagnostic radiological service.</p> <p>A referral from your PCP is <u>not</u> required for any Medicare-covered diagnostic radiological service.</p> <p>A referral from your PCP is <u>not</u> required for any Medicare-covered therapeutic radiological service.</p>
<b>Outpatient hospital services</b>	A referral from your PCP is required.	A referral from your PCP is <u>not</u> required.

Cost	2021 (this year)	2022 (next year)
<b>Outpatient mental health care</b>	<p>Prior authorization is required for Medicare-covered mental health individual sessions.</p> <p>Prior authorization is required for Medicare-covered mental health group sessions.</p>	<p>Prior authorization is <u>not</u> required for Medicare-covered mental health individual sessions.</p> <p>Prior authorization is <u>not</u> required for Medicare-covered mental health group sessions.</p>
<b>Over-the-Counter Items</b>	<p>There is a quarterly credit of \$70. No rollover of dollars from quarter to quarter. Services provided through NationsBenefits.</p>	<p>There is a quarterly credit of \$65. Two order maximum per quarter. No rollover of dollars from quarter to quarter. Services provided through NationsBenefits.</p>
<b>Physician/Practitioner services, including doctor’s office visits</b>	<p>Remote access technologies:</p> <p>Benefits available through BayCareAnywhere®. A \$20 copay for virtual doctor visits, limited to 4 visits per year.</p> <p>In addition, telehealth visits are available from select network providers such as PCPs and specialist. An office visit copay applies for these visits.</p>	<p>Additional telehealth benefits:</p> <p>Benefits available through BayCareAnywhere®. A \$20 copay for virtual doctor visits, limited to 4 visits per year.</p> <p>In addition, telehealth visits are available from select primary care and specialist physicians as well as Therapy (Occupational, Physical, Speech), Mental Health, Psychiatry, and Substance Abuse services. Members pay the same copay as if the services were provided in an in-person visit. Same rules apply for prior authorization/referral as do for in-person visit.</p>

Cost	2021 (this year)	2022 (next year)
<p><b>Physician/Practitioner services, including doctor’s office visits (continued)</b></p>	<p>Amounts you pay for virtual doctor visits do not count towards your maximum out-of-pocket amount.</p>	<p>There is no limit to the number of visits.</p> <p>Amounts you pay for virtual doctor visits <u>do</u> count towards your maximum out-of-pocket amount.</p>
<p><b>Transportation – Non-Emergent</b></p>	<p>You pay \$0 copay for each one-way trip to plan approved health-related locations. Services provided through MTM.</p> <p>Services must be scheduled 2 business days in advance.</p>	<p>You pay \$0 copay for each one-way trip to plan approved health-related locations. Services provided through WTS.</p> <p>Services must be scheduled 24-hours in advance.</p>
<p><b>Vision care</b></p>	<p>Upgrades:                      Photochromic lenses: \$40 copay                      Standard progressive lenses: \$50 copay</p> <p>You pay 85% coinsurance for lens treatment upgrades.</p>	<p>Upgrades:                      Photochromic lenses: \$40 copay                      Standard progressive lenses: \$50 copay</p> <p>Member pays all costs for lens treatment upgrades. Talk to your Argus provider for available discounts.</p>
<p><b>Dental services - comprehensive (optional supplemental benefit)*</b></p>	<p>Extractions are not covered.</p>	<p>You pay no copay or coinsurance for extractions only when obtaining complete or partial dentures.</p> <p>Prior authorization is required.</p>

Cost	2021 (this year)	2022 (next year)
<b>Dental services - comprehensive (optional supplemental benefit)* (continued)</b>		Refer to Chapter 4, Section 2.2, Extra “optional supplemental” benefits you can buy, in your <i>2022 Evidence of Coverage</i> , for specific details.

\* **Optional supplemental benefits are available for an extra premium.** For more information about optional supplemental benefits see Chapter 4, Section 2.2 of your *Evidence of Coverage*.

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## Section 1.6 – Changes to Part D Prescription Drug Coverage

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### 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. **You can get the complete Drug List** by calling Customer Service (see the back cover) or visiting our website [Member.BayCarePlus.org](http://Member.BayCarePlus.org).

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

If you are affected by a change in drug coverage, you can:

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

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

Formulary exception approvals are typically valid for 12 months.

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

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

### Changes to Prescription Drug Costs

*Note:* If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs 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. Because you receive “Extra Help” and if you haven’t received this insert by September 30, 2021, please call Customer Service and ask for the “LIS Rider.”

There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at [Member.BayCarePlus.org](http://Member.BayCarePlus.org). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.)

### Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
<b>Stage 1: Yearly Deductible Stage</b>	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

### Changes to Your Cost Sharing in the Initial Coverage Stage

To learn how copays and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2021 (this year)	2022 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>During this stage, the plan pays its share of the cost of your drugs and 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><b>Preferred Generic:</b> <i>Standard cost-sharing:</i> You pay \$0 per prescription.</p> <p><b>Generic:</b> <i>Standard cost-sharing:</i> You pay \$4 per prescription.</p> <p><b>Preferred Brand:</b> <i>Standard cost-sharing:</i> You pay \$35 per prescription.</p> <p><b>Non-Preferred Brand:</b> <i>Standard cost-sharing:</i> You pay \$85 per prescription.</p> <p><b>Specialty Tier:</b> <i>Standard cost-sharing:</i> You pay 33% of the total cost.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Preferred Generic:</b> <i>Standard cost-sharing:</i> You pay \$0 per prescription.</p> <p><b>Generic:</b> <i>Standard cost-sharing:</i> You pay \$4 per prescription. You pay \$4 for Select Insulins.</p> <p><b>Preferred Brand:</b> <i>Standard cost-sharing:</i> You pay \$35 per prescription. You pay \$35 for Select Insulins.</p> <p><b>Non-Preferred Brand:</b> <i>Standard cost-sharing:</i> You pay \$85 per prescription.</p> <p><b>Specialty Tier:</b> <i>Standard cost-sharing:</i> You pay 33% of the total cost.</p>

Stage	2021 (this year)	2022 (next year)
<b>Stage 2: Initial Coverage Stage (continued)</b>	<p>Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>

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

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.** For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*. *BayCarePlus Complete* offers additional gap coverage for Select Insulins. During the Coverage Gap stage, your out-of-pocket costs for Select Insulins will be between \$4 and \$35 for each one-month supply, depending on the tier of the Select Insulin.

## SECTION 2 Administrative Changes

In plan year 2022 there will be changes to how you can make your monthly premium payments. The table below describes these changes. To view your current payment option or to make changes to your payment option, please access [Member.BayCarePlus.org](http://Member.BayCarePlus.org). If you do not have access to a computer, please call Customer Service (phone numbers are in Section 7.1 of this booklet).

Description	2021 (this year)	2022 (next year)
<p><b>Options for paying the monthly premium, Part D late enrollment penalty and/or Optional Supplemental Benefits</b></p>	<p><b>Option 1:</b> Pay by check.</p> <p><b>Option 2:</b> Payment Automatically Withheld through Social Security Administration or the Railroad Retirement Board.</p>	<p><b>Option 1:</b> Pay by check.</p> <p><b>Option 2:</b> Payment Automatically Withheld through Social Security Administration or the Railroad Retirement Board.</p> <p><b>Option 3:</b> Electronic Funds Transfer (EFT)</p> <p>If you choose to have the funds taken directly out of your checking account this is referred to as electronic funds transfer (EFT).</p>

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 – If you want to stay in BayCarePlus Complete

**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 BayCarePlus Complete.

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## Section 3.2 – If you want to change plans

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We hope to keep you as a member next year but if you want to change for 2022 follow these steps:

### Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

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

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

### Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from **BayCarePlus Complete**.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from **BayCarePlus Complete**.
- 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 this (phone numbers are in Section 7.1 of this booklet).
  - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

## SECTION 4 Deadline for Changing Plans

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

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2022, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2022. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

## SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Florida the SHIP is called Serving Health Insurance Needs of Elders (SHINE).

SHINE is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare.

SHINE 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 SHINE at (800) 963-5337 (TTY: 1-800-955-8770). You can learn more about SHINE by visiting their website <http://www.floridashine.org/>.

## SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

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

**AIDS Drugs Assistance Program**

HIV/AIDS Section  
4052 Bald Cypress Way  
Tallahassee, FL 32399  
Phone: (850) 245-4422

Florida HIV/AIDS Hotline:  
English: (800) 352-AIDS (2437)  
Spanish: (800) 545-7432  
Haitian Creole: (800) 243-7101  
TTY: (888) 503-7118

[FloridaHealth.gov/Diseases-and-Conditions/AIDS/ADAP/](https://www.floridahealth.gov/Diseases-and-Conditions/AIDS/ADAP/)  
Email: [DiseaseControl@flhealth.gov](mailto:DiseaseControl@flhealth.gov)

**SECTION 7 Questions?****Section 7.1 – Getting Help from BayCarePlus Complete**

Questions? We're here to help. Please call Customer Service at (866) 509-5396 (TTY 711). We are available 8 am to 8 pm, 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. Calls to these numbers are free.

**Read your 2022 Evidence of Coverage (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2022. For details, look in the 2022 *Evidence of Coverage* for **BayCarePlus Complete**. 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 [Member.BayCarePlus.org](https://Member.BayCarePlus.org). 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 [Member.BayCarePlus.org](https://Member.BayCarePlus.org). As a reminder, our website has the most up-to-date information about our provider network (*Provider/Pharmacy Directory*) and our list of covered drugs (*Formulary/Drug List*).

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## Section 7.2 – Getting Help from Medicare

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To get information directly from Medicare:

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

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

### **Visit the Medicare Website**

You can visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)).

### **Read *Medicare & You 2022***

You can read the *Medicare & You 2022* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website ([www.medicare.gov](http://www.medicare.gov)) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## **BayCare Health Plans**

300 Park Place Blvd.,  
Suite 170,  
Clearwater FL 33759

**Member.BayCarePlus.org**

Toll free: (866) 509-5396  
(TTY: 711)  
8am to 8pm,  
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.

BayCare Select Health Plans is an HMO plan with a Medicare contract. Enrollment in BayCare Select Health Plans depends on contract renewal.

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

