



2020 Annual Notice of Change (ANOC)

Partners Health Plan is a managed care plan that contracts with Medicare, the New York State Department of Health (Medicaid) to provide benefits to Participants through the Fully Integrated Duals Advantage for Individuals with intellectual and Developmental Disabilities (FIDA-IDD) Demonstration.

If you have questions, please call PHP Care Complete FIDA-IDD Plan Participant Services at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free.

www.phpcares.org

PHP Care Complete FIDA-IDD Plan (Medicare-Medicaid Plan) offered by Partners Health Plan

Annual Notice of Changes for 2020

Introduction

You are currently enrolled as a Participant of Participant of PHP Care Complete FIDA-IDD Plan. Next year, there will be some changes to the plan’s benefits and rules. This *Annual Notice of Changes* tells you about the changes and where to find more information about them. Key terms and their definitions appear in alphabetical order in the last chapter of the *Participant Handbook*.

Table of Contents

A. Disclaimers 3

B. Reviewing Your Medicare and Medicaid Coverage for Next Year 3

 B1. Additional Resources 4

 B2. Information about PHP Care Complete FIDA-IDD Plan 4

 B3. Important things to do: 6

C. Changes to the network providers and pharmacies 7

D. Changes to benefits for next year 7

 D1. Changes to benefits for medical services 7

 D2. Changes to prescription drug coverage 7

E. How to choose a plan 9

 E1. How to stay in our plan 9

 E2. How to leave PHP Care Complete FIDA-IDD Plan 10

F. How to get help 11

 F1. Getting help from PHP Care Complete FIDA-IDD Plan 11

 F2. Getting help from New York Medicaid Choice 12

 F3. Getting help from the Independent Consumer Advocacy Network (ICAN) 12

 F4. Getting help from the State Health Insurance Assistance Program (SHIP) 12

If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.



F5. Getting help from Medicare12

F6. Getting help from Medicaid.....13



If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

A. Disclaimers

- ❖ The List of Covered Drugs and/or pharmacy and provider networks may change throughout the year. We will send you a notice before we make a change that affects you.
- ❖ The State of New York has created a Participant ombudsman program called the Independent Consumer Advocacy Network (ICAN) to provide Participants free, confidential assistance on any services offered by PHP Care Complete FIDA-IDD Plan. ICAN may be reached toll-free at 1-844-614-8800 (TTY users call 711, then follow the prompts to dial 844-614-8800) or online at icannys.org.

B. Reviewing Your Medicare and Medicaid Coverage for Next Year

It is important to review your coverage now to make sure it will still meet your needs next year. If it does not meet your needs, you may be able to leave the plan. See section G2 for more information.

If you leave our plan, you will still be in the Medicare and Medicaid programs as long as you are eligible.

- You will have a choice about how to get your Medicare benefits (go to pages 11 – 12 to see your choices).
- You will have a choice to get your Medicaid benefits through Medicaid fee-for-service, or a Medicaid managed care plan

NOTE: Effective January 1, 2020, if you're in a drug management program, you may not be able to change plans. See Chapter 5, Section G of your *Participant Handbook* for information about drug management programs.



B1. Additional Resources

- **ATTENTION:** If you speak a language other than English language assistance services, free of charge, are available to you. Call 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free.
- Si usted habla español, se encuentran disponibles para usted servicios sin cargo de asistencia con el idioma. Llame al 1-855-747-5483 y al 711 para los usuarios de TTY de 8:00 a. m. a 8:00 p. m., los siete días de la semana. La llamada es gratuita.
- Если Вы говорите на русском языке, Вам доступна бесплатная языковая поддержка. Звоните по телефону 1-855-747-5483 и 711 для пользователей линии ТТТ/ТДД с 08:00 до 20:00, без выходных. Звонок бесплатный.
- 如果您說中文，您可以獲得免費的語言協助服務。請致電 1-855-747-5483，TTY 使用者請致電 711，服務時間為每週七天，上午 8 時至晚上 8 時。本電話為免付費電話。
- You can get this document for free in other formats, such as large print, braille, or audio. Call 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free.
- If you would like to make a standing request for a preferred language or format, call PHP Care Complete FIDA-IDD Plan Participant Services. The number is 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free.

B2. Information about PHP Care Complete FIDA-IDD Plan

- Partners Health Plan is a managed care plan that contracts with Medicare and the New York State Department of Health (Medicaid) to provide benefits to Participants through the Fully Integrated Duals Advantage for individuals with Intellectual and Developmental Disabilities (FIDA-IDD) Demonstration
- Coverage under PHP Care Complete FIDA-IDD Plan is qualifying health coverage called “minimum essential coverage (MEC).” It satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information on the individual shared responsibility requirement for MEC.



If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

- PHP Care Complete FIDA-IDD Plan is offered by Partners Health Plan. When this *Annual Notice of Changes* says “we,” “us,” or “our,” it means Partners Health Plan. When it says “the plan” or “our plan,” it means PHP Care Complete FIDA-IDD Plan.



B3. Important things to do:

- **Check if there are any changes to our benefits that may affect you.**
 - Are there any changes that affect the services you use?
 - It is important to review benefit changes to make sure they will work for you next year.
 - Look in section D1 for information about benefit changes for our plan.
- **Check if there are any changes to our prescription drug coverage that may affect you.**
 - Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies?
 - It is important to review the changes to make sure our drug coverage will work for you next year.
 - Look in section D2 for information about changes to our drug coverage.
- **Check to see if your providers and pharmacies will be in our network next year.**
 - Are your doctors, including specialists you see regularly, in our network? What about your pharmacy? What about the hospitals or other providers you use?
 - Look in section C for information about our *Provider and Pharmacy Directory*.
- **Think about whether you are happy with our plan.**

If you decide to stay with PHP Care Complete FIDA-IDD Plan:

If you want to stay with us next year, it's easy – you don't need to do anything. If you don't make a change, you will automatically stay enrolled in our plan.

If you decide to PHP Care Complete FIDA-IDD Plan:

If you decide other coverage will better meet your needs, you may be able to switch plans (see section E2 for more information). If you leave our plan, your new coverage will begin on the first day of the following month. Look in section E2, pages 10 – 11 to learn more about your choices.



C. Changes to the network providers and pharmacies

Our provider and pharmacy networks have changed for 2020.

We strongly encourage you to **review our current *Provider and Pharmacy Directory*** to see if your providers or pharmacy are still in our network. An updated *Provider and Pharmacy Directory* is located on our website at www.phpcares.org. You may also call Participant Services at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

It is important that you know that we may also make changes to our network during the year. If your provider does leave the plan, you have certain rights and protections. For more information, see Chapter 3, Section E3 of your *Participant Handbook*.

D. Changes to benefits for next year

D1. Changes to benefits for medical services

We are changing our coverage for certain medical services next year. The following table describes these changes.

	2019 (this year)	2020 (next year)
Vehicle Modification	Vehicle Modification is not covered.	Vehicle Modification will be covered.
Home Delivered/Congregate Meals)	Home Delivered/Congregate Meals) is not covered.	Home Delivered/Congregate Meals) will be covered.
Community Transition Services	Community Transition Services is not covered.	Community Transition Services will be covered.
Moving Assistance	Moving Assistance Services is not covered.	Moving Assistance Services will be covered.

D2. Changes to prescription drug coverage

Changes to our Drug List

An updated *List of Covered Drugs* is located on our website at www.phpcares.org. You may



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PHP Care Complete FIDA-IDD Plan ANNUAL NOTICE OF CHANGES FOR 2020

also call Participant Services at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week, for updated drug information or to ask us to mail you a *List of Covered Drugs*.

The *List of Covered Drugs* is also called the “Drug List.”

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, we encourage you to:

- Work with your doctor (or other prescriber) to find a different drug that we cover.
 - You can call Participant Services at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week, or contact your Care Manager, to ask for a list of covered drugs that treat the same condition
 - This list can help your provider find a covered drug that might work for you.
- Work with your doctor (or other prescriber) and ask the plan to make an exception to cover the drug.
 - You can ask for an exception before next year and we will give you an answer within 72 hours after we get your request (or your prescriber’s supporting statement).
 - To learn what you must do to ask for an exception, see Chapter 9, Section 6.3 of the *2020 Participant Handbook* or call Participant Services at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week.
 - If you need help asking for an exception, you can contact Participant Services or your Care Manager. See Chapter 2 and Chapter 3 of the *Participant Handbook* to learn more about how to contact your Care Manager.

Changes to prescription drug costs

There are no changes to the amount you pay for prescription drugs in 2020. Read below for more information about your prescription drug coverage.

The following table shows your costs for drugs in each of our 3 drug tiers.



If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

	2019 (this year)	2020 (next year)
<p>Drugs in Tier 1 (Generic Drug covered by Medicare Part D.)</p> <p>Cost for a one-month supply of a drug in Tier 1 that is filled at a network pharmacy</p>	<p>Your copay for a one-month (30-day) supply is \$0 per prescription.</p>	<p>Your copay for a one-month (30-day) supply is \$0 per prescription.</p>
<p>Drugs in Tier 2 (Brand Drugs covered by Medicare Part D.)</p> <p>Cost for a one-month supply of a drug in Tier 2 that is filled at a network pharmacy</p>	<p>Your copay for a one-month (30-day) supply is \$0 per prescription.</p>	<p>Your copay for a one-month (30-day) supply is \$0 per prescription.</p>
<p>Drugs in Tier 3 (Non-Medicare Covered Drugs and Non-Medicare Over-The-Counter Drugs [both generic and brand].)</p> <p>Cost for a one-month supply of a drug in Tier 3 that is filled at a network pharmacy</p>	<p>Your copay for a one-month (30-day) supply is \$0 per prescription.</p>	<p>Your copay for a one-month (30-day) supply is \$0 per prescription.</p>

E. How to choose a plan

E1. How to stay in our plan

We hope to keep you as a Participant next year.

You do not have to do anything to stay in your health plan. If you do not sign up for a Medicare Advantage plan or change to Original Medicare, you will automatically stay enrolled as a Participant of our plan for 2020.



If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

E2. How to leave PHP Care Complete FIDA-IDD Plan

You can end your participation at any time during the year. You will go back to getting your Medicare and Medicaid services separately as described below.]

You have three options for getting your Medicare services. By enrolling in one of these options, you will automatically end your participation in PHP Care Complete FIDA-IDD Plan.

<p>1. You can change to:</p> <p>A Medicare health plan, such as a Medicare Advantage Plan or a Program of All-inclusive Care for the Elderly (PACE)</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> • Call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501. <p>You will automatically be disenrolled from PHP Care Complete FIDA-IDD Plan when your new plan’s coverage begins.</p>
<p>2. You can change to:</p> <p>Original Medicare with a separate Medicare prescription drug plan</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> • Call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501. <p>You will automatically be disenrolled from PHP Care Complete FIDA-IDD Plan when your Original Medicare coverage begins.</p>



<p>3. You can change to:</p> <p>Original Medicare without a separate Medicare prescription drug plan</p> <p>NOTE: If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don't want to join.</p> <p>You should only drop prescription drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501.</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> • Call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at 1-800-701-0501. <p>You will automatically be disenrolled from PHP Care Complete FIDA-IDD Plan when your Original Medicare coverage begins.</p>
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If you leave PHP Care Complete FIDA-IDD Plan, you will still be able to get your Medicaid services.

- You will get your long-term services and supports and your Medicaid physical and behavioral health services through Medicaid Fee-for-Service.
- You can see any provider that accepts Medicaid.

F. How to get help

F1. Getting help from PHP Care Complete FIDA-IDD Plan

Questions? We're here to help. Please call Participant Services at 1-855-747-5483 (TTY only, call 711). We are available for phone calls 8AM to 8PM, seven days a week

Your 2020 Participant Handbook

The *2020 Participant Handbook* is the legal, detailed description of your plan benefits. It has details about next year's benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs.

The *2020 Participant Handbook* will be available by October 15. An up-to-date copy of the *2020 Participant Handbook* is always available on our website at www.phpcares.org. You may also



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call Participant Services at 1-855-747-5483 and 711 for TTY users during the hours of 8AM to 8PM, seven days a week to ask us to mail you a *2020 Participant Handbook*.

Our website

You can also visit our website at www.phpcares.org. As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our Drug List (*List of Covered Drugs*).

F2. Getting help from New York Medicaid Choice

New York Medicaid Choice is New York State's managed care enrollment broker. New York Medicaid Choice counselors can tell you about your other options. You can call New York Medicaid Choice at 1-844-FIDA IDD or 1-844-343-2433, Monday through Friday from 8:30 am to 8:00 pm and Saturday from 10:00 am to 6:00 pm. TTY users should call 1-888-329-1541.

F3. Getting help from the Independent Consumer Advocacy Network (ICAN)

ICAN is an ombudsman program that can help you if you are having a problem with PHP Care Complete FIDA-IDD Plan. ICAN's services are free.

- ICAN is an ombudsman program that works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do.
- ICAN makes sure you have information related to your rights and protections and how you can get your concerns resolved.
- ICAN is not connected with us or with any insurance company or health plan. ICAN may be reached toll-free at 1-844-614-8800 or online at icannys.org. (TTY users call 711, then follow the prompts to dial 844-614-8800.)

F4. Getting help from the State Health Insurance Assistance Program (SHIP)

You can also call the State Health Insurance Assistance Program (SHIP). In New York State, the SHIP is called the Health Insurance Information, Counseling, and Assistance Program (HIICAP). HIICAP counselors can help you understand your choices and answer questions about switching plans. HIICAP is not connected with us or with any insurance company or health plan. HIICAP's phone number is 1-800-701-0501.

F5. Getting help from Medicare

To get information directly from Medicare, 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.



If you have questions, please call PHP Care Complete FIDA-IDD Plan at 1-855-747-5483 and 711 for TTY users, 8AM to 8PM, seven days a week. The call is free. **For more information**, visit www.phpcares.org.

Medicare's Website

You can visit the Medicare website (<http://www.medicare.gov>). If you choose to disenroll from your Medicare-Medicaid Plan and enroll in a Medicare Advantage plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare Medicare Advantage plans.

You can find information about Medicare Advantage plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <http://www.medicare.gov> and click on "Find health & drug plans.")

Medicare & You 2020

You can read the *Medicare & You 2020* 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 (<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.

F6. Getting help from Medicaid

To get information directly from Medicaid, call the Medicaid Helpline at 1-800-541-2831 (TTY: 1-877-898-5849). The Medicaid Helpline is available Monday through Friday from 8:00 am to 8:00 pm and Saturday from 9:00 am to 1:00 pm.

