

January 1 – December 31, 2027

## Evidence of Coverage for 2027:

**Your Medicare Health Benefits and Services as a Member of** *[insert 2027 plan name] [insert plan type]*

*[Optional: Insert member name]*

*[Optional: Insert member address]*

This document gives the details of your Medicare health coverage from January 1 – December 31, 2027. **This is an important legal document. Keep it in a safe place.**

This document explains your benefits and rights. Use this document to understand:

- Our plan premium and cost sharing
- Our medical and drug benefits
- How to file a complaint if you're not satisfied with a service or treatment
- How to contact us
- Other protections required by Medicare law

**For questions about this document, call Member Services at** *[insert Member Services number]* (TTY users call *[insert TTY number]*). Hours are *[insert days and hours of operation]*. **This call is free.**

This plan, *[insert 2027 plan name]*, is offered by *[insert MAO name] [insert DBA names in parentheses, as applicable, after listing required MAO names throughout this document]*. (When this Evidence of Coverage says “we,” “us,” or “our,” it means *[insert MAO name] [insert DBA names in parentheses, as applicable, after listing required MAO names]*. When it says “plan” or “our plan,” it means *[insert 2027 plan name]*.)

*[Plans that meet the 5% alternative language threshold insert: This document is available for free in [insert languages that meet the 5% threshold]. [Plans must insert language about availability of alternate formats (e.g., braille, large print, audio).]*

*[Per the final rule CMS-4205-F released on April 4, 2024, §§ 422.2267(e)(31)(ii) and 423.2267(e)(33)(ii), plans must provide a Notice of Availability of language assistance services and auxiliary aids and services that at a minimum states that our plan provides language assistance services and appropriate auxiliary aids and services free of charge. Our plan must provide the notice in English and at least the 15 languages most commonly spoken by people with limited English proficiency in the relevant state or states in our plan's service area and*

*must provide the notice in alternate formats for people with disabilities who require auxiliary aids and services to ensure effective communication.]*

*[Remove terms as needed to reflect plan benefits]* Benefits, premiums, deductibles, and/or deposit may change on January 1, 2027.

*[Standardized materials must be used by all MAOs, PDPs, and Cost Plans exactly as provided, unless otherwise indicated below and/or in the instructions within the EOC.*

*Permissible Alterations/Modifications or Deletions of Standardized Language:*

- *Correct minor grammatical or punctuation changes, update/correct phone numbers, and/or references).*
- *Recreate graphics and/or tables, add plan logos, correct formatting (e.g., font style, margins), provided changes meet regulations at 42 C.F.R. §§ [422 Subpart V](#) and [423 Subpart V](#), the [CMS Medicare Communications and Marketing Guidelines \(MCMG\)](#), and other CMS guidance. The standardized text must be used in the same order as the standardized material.*
- *Correct web addresses or URLs if inaccessible or broken.*
- *Delete plan instructions in blue text when populating the materials.*
- *Modify or delete, as necessary, all references under “all Plan Types” not relevant to the plan.*
- *Modify, or delete, as necessary, all references to primary care providers (PCP), referrals, etc. if the organization uses an open access model,*
- *Modify language related to network providers, as necessary, to clarify when a POS benefit may furnish coverage.*
- *Change any references to Member Services, Pharmacy Directory, Provider Directory, Membership Identification (ID) card, and Formulary to the term used by the plan*
- *Change references to TTY to TDD or TTY/TDD to reflect the correct communication technology.*
- *Delete all step therapy references if any Part B and/or Part D drugs don’t require step therapy.*
- *Remove all ANOC references for new enrollees with effective dates of January 1 and later since only the EOC must be distributed to these enrollees.*
- *Include multiple benefit packages within one EOC and clearly differentiate one from another to ensure that enrollees easily understand the information for the plan in which they are enrolled.*
- *Include multiple benefit packages for the same plan type only and all benefit packages must either offer, or not offer, Part D coverage. Examples: 1) Include all MA-only HMOs or all MA-PD HMOs in one EOC, and 2) An MA-only HMO may not be included with an MA-PD HMO, and an MA-only HMO may not be included with an MA-only or MA-PD PPO.*

Go to **Appendix A** for Operational Guidance.]

*[Insert Material ID: (H, R, S, or Y) number\_description of choice (M or C)]*

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# CHAPTER 1:

## Get started as a member

### SECTION 1     You're a member of [\[insert 2027 plan name\]](#)

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#### Section 1.1     You're enrolled in [\[insert 2027 plan name\]](#), which is a Medicare Medical Savings Account Plan

You're covered by Medicare, and you chose to get your Medicare health through our plan, [\[insert 2027 plan name\]](#). Our plan covers all Part A and Part B services. However, cost sharing and provider access in this plan are different from Original Medicare.

[\[Insert 2027 plan name\]](#) is a Medicare Advantage Medical Savings Account (MSA) Plan. This plan doesn't include Part D drug coverage. Like all Medicare health plans, this Medicare MSA Plan is approved by Medicare and run by a private company. If you're interested in enrolling in a Medicare drug plan or want to see what plans are available in your area, visit [www.Medicare.gov](http://www.Medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. Generally, unless you're new to Medicare or meet a special exception, you can only join during the Medicare Open Enrollment Period, which occurs from October 15 to December 7. **If this is your first time enrolling in an MSA plan, you may cancel this enrollment by December 15, 2026.**

#### Section 1.2     Legal information about the *Evidence of Coverage*

This *Evidence of Coverage* is part of our contract with you about how [\[insert 2027 plan name\]](#) covers your care. Other parts of this contract include your enrollment form and any notices you get from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called *riders* or *amendments*.

The contract is in effect for the months you're enrolled in [\[insert 2027 plan name\]](#) between January 1, 2027, and December 31, 2027.

Medicare allows us to make changes to our plans we offer each calendar year. This means we can change the costs and benefits of [\[insert 2027 plan name\]](#) after December 31, 2027. We can also choose to stop offering our plan in your service area, after December 31, 2027.

**Chapter 1 Get started as a member**

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Medicare (the Centers for Medicare & Medicaid Services) must approve *[insert 2027 plan name]* each year. You can continue to get Medicare coverage as a member of our plan as long as we choose to continue offering our plan and Medicare renews approval of our plan.

**SECTION 2 Plan eligibility requirements**

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**Section 2.1 Eligibility requirements**

*You're eligible for membership in our plan as long as you meet all these conditions:*

- You have both Medicare Part A and Medicare Part B.
- You live in our geographic service area (described in Section 2.2). *[Plans with grandfathered members who were outside of area prior to January 1999, insert: If you've been a member of our plan continuously since before January 1999 and you were living outside our service area before January 1999, you're still eligible for our plan as long as you haven't moved since before January 1999.]* People who are incarcerated aren't considered to be living in the geographic service area even if they're physically located in it.
- You must live in the United States for 183 or more days during the year in which the enrollment becomes effective.
- You're a United States citizen or lawfully present in the United States.
- You aren't currently getting hospice care. (If you begin hospice care after you enroll, you can stay a member of our plan.)
- You **don't** have the following types of additional health benefits:
  - You don't have other health coverage that would pay the MSA plan deductible, including benefits under an employer or union group health plan,
  - You don't get benefits from the Department of Defense (TRICARE) or the Veterans Health Administration (VA),
  - You aren't a retired federal government employee and part of the Federal Employee Health Benefits Program (FEHBP), or
  - You aren't eligible for Medicaid (a joint federal and state program that helps with medical costs for some people with limited income and resources).

**Section 2.2 Plan service area for *[insert 2027 plan name]***

*[Insert 2027 plan name]* is only available to people who live in our plan service area. To stay a member of our plan, you *[if a continuation area is offered under 42 CFR 422.54, insert: generally here and add a sentence describing the continuation area]* must continue to live in our service



**Chapter 1 Get started as a member**

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area. The service area is described *[insert as appropriate: below OR in an appendix to this Evidence of Coverage]*.

*[Insert plan service area here or within an appendix. Plans may include references to territories, as appropriate. Use the county name only if approved for the entire county. For an approved partial county, use the county name plus the approved zip code(s). Examples of the format for describing the service area are provided below. If needed, plans may insert more than one row to describe its service area.]*

Our service area includes all 50 states

Our service area includes these states: *[insert states]*

Our service area includes these counties in *[insert state]*: *[insert counties]*

Our service area includes these parts of counties in *[insert state]*: *[insert county]*, the following zip codes only *[insert zip codes]*

*[Optional information: multi-state plans can include the following: We offer coverage in [insert as applicable: several OR all] states [insert if applicable: and territories]. However, there may be cost or other differences between our plans we offer in each state. If you move out of state [insert if applicable: or territory] and into a state [insert if applicable: or territory] that's still within our service area, you must call Member Services at [insert Member Services number] (TTY users call [insert TTY number]) to update your information. [National plans may delete this paragraph.]]*

If you move out of our plan's service area, you can't stay a member of this plan. Call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*) to see if we have a plan in your new area.

If you move or change your mailing address, it's also important to call Social Security. Call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

**Section 2.3 U.S. citizen or lawful presence**

You must be a U.S. citizen or lawfully present in the United States to be a member of a Medicare health plan. Medicare (the Centers for Medicare & Medicaid Services) will notify *[insert 2027 plan name]* if you're not eligible to stay a member of our plan on this basis. *[Insert 2027 plan name]* must disenroll you if you don't meet this requirement.

**SECTION 3 Important membership materials**

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**3.1 Our plan membership card**

**Chapter 1 Get started as a member**

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Use your membership card whenever you get services covered by our plan. If you don't use our plan membership card when getting services, you'll have to submit a claim to our plan. (For information about submitting a claim, go to Chapter 5, *Asking us to pay our share of a bill for covered medical services*.) You should also show the provider your Medicaid card, if you have one. Sample membership card:

*[Insert picture of front and back of member ID card. Mark it as a sample card (for example, by superimposing the word sample on the image of the card).]*

DON'T use your red, white, and blue Medicare card for covered medical services while you're a member of this plan. If you use your Medicare card instead of your *[insert 2027 plan name]* membership card, you may have to pay the full cost of medical services yourself. Keep your Medicare card in a safe place. You may be asked to show it if you need hospital services, hospice services, or participate in Medicare-approved clinical research studies (also called clinical trials).

You'll also get a *[insert: bank or debit]* card to use to pay for qualified medical expenses with money from your MSA savings account.

*[Insert picture of front and back of bank/debit card. Mark it as a sample card (for example, by superimposing the word sample on the image of the card).]*

If our plan membership card or *[insert: bank or debit]* card is damaged, lost, or stolen, call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*) right away and we'll send you a new card.

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**SECTION 4      Summary of Important Costs for 2027**

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	Your Costs in 2027
<b>Monthly plan premium*</b> <i>[Plans with no optional supplemental benefits delete the following.]</i> Go to Section 4.1 <i>[edit section number as needed]</i> for details.	<i>[Insert 2027 premium amount]</i>
<b>Yearly deposit</b>	<i>[Insert 2027 deposit amount]</i>
<b>Yearly deductible</b>	<i>[Insert 2027 deductible amount]</i>

**Chapter 1 Get started as a member**

	<b>Your Costs in 2027</b>
<b>All Medicare-covered services</b>	<p><b>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</b></p> <p><b>After you meet your deductible, you pay \$0 for Medicare-covered services.</b></p>

*[Delete Optional Supplemental Benefit Premium bullet if our plan doesn't offer optional supplemental benefits. Renumber remaining sections as appropriate.]*

Your costs may include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)
- Optional Supplemental Benefit Premium (Section 4.3)

**Section 4.1 Plan premium**

You don't pay a separate monthly plan premium for *[insert 2027 plan name]*. (You must continue to pay your Medicare Part B premium).

*[Plans that don't offer optional supplemental benefits can omit this subsection.]*

If you signed up for extra benefits, also called *optional supplemental benefits*, you pay an additional premium each month for these extra benefits. If you have questions about our plan premiums, call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*). *[If our plan describes optional supplemental benefits within Chapter 4, then our plan must include the premium amounts for those benefits in this section.]*

Medicare Part B premiums differ for people with different incomes. If you have questions about these premiums, check your copy of *Medicare & You 2027* handbook, the section called *2027 Medicare Costs*. Download a copy from the Medicare website ([www.Medicare.gov/medicare-and-you](http://www.Medicare.gov/medicare-and-you)) or order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

**Section 4.2 Monthly Medicare Part B Premium****Many members are required to pay other Medicare premiums**

*[Plans that include a Part B premium reduction benefit can describe the benefit within this section.]*

**Chapter 1 Get started as a member**

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**You must continue paying your Medicare premiums to stay a member of our plan.** This includes your premium for Part B. You may also pay a premium for Part A if you aren't eligible for premium-free Part A.

Many members are required to pay other Medicare premiums. As explained above to be eligible for our plan, you must have both Medicare Part A and Medicare Part B. Some plan members (who aren't eligible for premium-free Part A) pay a premium for Medicare Part A. Most plan members pay a premium for Medicare Part B.

Your copy of the *Medicare & You 2027* handbook gives information about these premiums in the section called *2027 Medicare Costs*. This explains how the Medicare Part B premium differs for people with different incomes. Everyone with Medicare gets a copy of the *Medicare & You 2027* handbook each year. Those new to Medicare get it within a month after first signing up. Download a copy of the *Medicare & You 2027* handbook from the Medicare website ([www.Medicare.gov/medicare-and-you](http://www.Medicare.gov/medicare-and-you)) or order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

**Section 4.3 Optional Supplemental Benefit Premium**

If you signed up for extra benefits, also called *optional supplemental benefits*, you pay an additional premium each month for these extra benefits. Go to Chapter 4, Section 2.1 for details. *[If our plan describes optional supplemental benefits within Chapter 4, then our plan must include the premium amounts for those benefits in this section.]*

*[Delete Chapter 1, Section 4.3 if our plan doesn't offer optional supplemental benefits. Renumber remaining sections as appropriate.]*

**SECTION 5 Keep our plan membership record up to date**

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*[In the heading and this section, plans should substitute the name used for this file if different from membership record.]*

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage *[insert as appropriate: including your Primary Care Provider/Medical Group/IPA]*.

We use information in your membership record to provide your coverage. Because of this, it's very important that you help to keep your information up to date.

**If you have any of these changes, let us know:**

- Changes to your name, address, or phone number

**Chapter 1 Get started as a member**

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- Changes in any other health coverage you have (such as from your employer, your spouse or domestic partner's employer, workers' compensation, or Medicaid)
- Any liability claims, such as claims from an automobile accident
- If you're admitted to a nursing home
- If you get care in an out-of-area hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you participate in a clinical research study (**Note:** You're not required to tell our plan about clinical research studies you intend to participate in, but we encourage you to do so.)

If any of this information changes, let us know by calling Member Services at [\[insert Member Services number\]](#) (TTY users call [\[insert TTY number\]](#)). [\[Plans that allow members to update this information on-line can describe that option here.\]](#)

It's also important to contact Social Security if you move or change your mailing address. Call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

## CHAPTER 2:

# Phone numbers and resources

### SECTION 1 *[Insert 2027 plan name]* contacts

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For help with claims, billing, or member card questions, call or write to *[insert 2027 plan name]* Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*). We'll be happy to help you.

#### Member Services – Contact Information

<b>Call</b>	<i>[Insert phone number(s)]</i>  Calls to this number are free. <i>[Insert days and hours of operation, including information on the use of alternative technologies.]</i>  Member Services <i>[insert Member Services number]</i> (TTY users call <i>[insert TTY number]</i> ) also has free language interpreter services for non-English speakers.
<b>TTY</b>	<i>[Insert number]</i>  <i>[Insert if plan uses a direct TTY number: This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.]</i>  Calls to this number are free. <i>[Insert days and hours of operation.]</i>
<b>Fax</b>	<i>[Optional: insert fax number]</i>
<b>Write</b>	<i>[Insert address]</i>  <i>[Note: plans can add email addresses here.]</i>
<b>Website</b>	<i>[Insert URL]</i>

#### How to contact the *[insert name of MSA trustee]*

For questions about your MSA savings account and debit card, call *[insert 2027 plan name]* Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*) and we can connect you to *[insert name of MSA trustee]*'s *[insert name of customer service]*

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*department]*. If you prefer, you may contact *[insert name of trustee]* directly at the telephone number or address listed below.

***[Insert name of MSA trustee] [insert name of customer service department] –  
Contact Information***

<b>Call</b>	<i>[Insert phone number(s)]</i>  Calls to this number are <i>[insert if applicable: not]</i> free. <i>[Insert days and hours of operation, including information on the use of alternative technologies.]</i>
<b>TTY</b>	<i>[Insert number]</i>  <i>[Insert if MSA trustee uses a direct TTY number: This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.]</i>  Calls to this number are <i>[insert if applicable: not]</i> free. <i>[Insert days and hours of operation.]</i>
<b>Fax</b>	<i>[Insert fax number]</i>
<b>Write</b>	<i>[Insert address]</i>  <b><i>[Note: plans can add email addresses here.]</i></b>
<b>Website</b>	<i>[Insert URL]</i>

**Note:** *[Insert name of MSA trustee]* or the trustee you've chosen can only assist you with your MSA account and/or debit card. They're unable to assist you with any benefit issues. For benefit issues, call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*).

For more information about your MSA trustee services provided by *[MSA trustee name]*, refer to your deposit agreement and disclosure statement.

***[Note: If our plan uses the same contact information for the Part C issues indicated below, you can combine the appropriate sections.]***

**Chapter 2 Phone numbers and resources****How to ask for a coverage decision or appeal about your medical care**

A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your medical services. An appeal is a formal way of asking us to review and change a coverage decision. For more information on how to ask for coverage decisions or appeals about your medical care, go to Chapter 7.

*[If our plan has different phone numbers for coverage decisions and appeals or for medical care, our plan should duplicate the chart as necessary, labeling appropriately.]*

**Coverage Decisions and Appeals for Medical Care – Contact Information**

<b>Call</b>	<i>[Insert phone number]</i>  Calls to this number are <i>[insert if applicable: not]</i> free. <i>[Insert days and hours of operation]</i> <b>[Note: You can also include reference to 24-hour lines here.]</b> <b>[Note: If you have a different number for accepting expedited organization determinations, also include that number here.]</b>
<b>TTY</b>	<i>[Insert number]</i>  <i>[Insert if plan uses a direct TTY number: This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.]</i>  Calls to this number are free. <i>[Insert days and hours of operation]</i> <b>[Note: If you have a different TTY number for accepting expedited organization determinations, also include that number here.]</b>
<b>Fax</b>	<i>[Optional: insert fax number]</i> <b>[Note: If you have a different fax number for accepting expedited organization determinations, also include that number here.]</b>
<b>Write</b>	<i>[Insert address]</i> <b>[Note: If you have a different address for accepting expedited organization determinations, also include that address here.]</b>  <b>[Note: plans can add email addresses here.]</b>
<b>Website</b>	<i>[Optional: Insert URL]</i>

**How to make a complaint about your medical care**

You can make a complaint about us *[Plans with network providers insert: or one of our network providers]*, including a complaint about the quality of your care. This type of complaint doesn't involve coverage or payment disputes. For more information on how to make a complaint about your medical care, go to Chapter 7.



**Chapter 2 Phone numbers and resources****Complaints about Medical Care – Contact Information**

<b>Call</b>	<p><i>[Insert phone number]</i></p> <p>Calls to this number are <i>[insert if applicable: not]</i> free. <i>[Insert days and hours of operation]</i> <b>Note:</b> You can also include reference to 24-hour lines here.] <b>Note:</b> If you have a different number for accepting expedited grievances, also include that number here.]</p>
<b>TTY</b>	<p><i>[Insert number]</i></p> <p><i>[Insert if plan uses a direct TTY number: This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.]</i></p> <p>Calls to this number are free. <i>[Insert days and hours of operation]</i> <b>Note:</b> If you have a different TTY number for accepting expedited grievances, also include that number here.]</p>
<b>Fax</b>	<i>[Optional: insert fax number]</i> <b>Note:</b> If you have a different fax number for accepting expedited grievances, also include that number here.]
<b>Write</b>	<p><i>[Insert address]</i> <b>Note:</b> If you have a different address for accepting expedited grievances, also include that address here.]</p> <p><b>Note:</b> plans can add email addresses here.]</p>
<b>Medicare website</b>	To submit a complaint about <i>[insert 2027 plan name]</i> directly to Medicare, go to <a href="http://www.Medicare.gov/my/medicare-complaint">www.Medicare.gov/my/medicare-complaint</a> .

**How to ask us to pay our share of the cost for medical care you got**

If you got a bill or paid for services (like a provider bill) you think we should pay for, you may need to ask us for reimbursement or to pay the provider bill. Go to Chapter 5 for more information.

If you send us a payment request and we deny any part of your request, you can appeal our decision. Go to Chapter 7 for more information.

**Payment Requests – Contact Information**

<b>Call</b>	<p><i>[Optional: Insert phone number and days and hours of operation]</i></p> <p><b>Note:</b> You're required to accept payment requests in writing and may choose to also accept payment requests by phone.]</p> <p>Calls to this number are <i>[insert if applicable: not]</i> free.</p>
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**Chapter 2 Phone numbers and resources**

<b>TTY</b>	<i>[Optional: Insert number]</i> <b>[Note:</b> You're required to accept payment requests in writing and can choose to also accept payment requests by phone. <b>]</b>  <i>[Insert if plan uses a direct TTY number: This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.]</i>  Calls to this number are free. <i>[Insert days and hours of operation]</i>
<b>Fax</b>	<i>[Optional: Insert fax number]</i>
<b>Write</b>	<i>[Insert address]</i>  <b>[Note:</b> plans can add email addresses here. <b>]</b>
<b>Website</b>	<i>[Optional: Insert URL]</i>

**SECTION 2 Get help from Medicare**

Medicare is the federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (CMS). This agency contracts with Medicare Advantage organizations including our plan.

**Medicare – Contact Information**

<b>Call</b>	1-800-MEDICARE (1-800-633-4227)  Calls to this number are free.  24 hours a day, 7 days a week.
<b>TTY</b>	1-877-486-2048  This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.  Calls to this number are free.
<b>Chat Live</b>	Chat live at <a href="http://www.Medicare.gov/talk-to-someone">www.Medicare.gov/talk-to-someone</a> .
<b>Write</b>	Write to Medicare at PO Box 1270, Lawrence, KS 66044
<b>Website</b>	<a href="http://www.Medicare.gov">www.Medicare.gov</a>

**Chapter 2 Phone numbers and resources**

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- Get information about the Medicare health and drug plans in your area, including what they cost and what services they provide.
- Find Medicare-participating doctors or other health care providers and suppliers.
- Find out what Medicare covers, including preventive services (like screenings, shots or vaccines, and yearly “Wellness” visits).
- Get Medicare appeals information and forms.
- Get information about the quality of care provided by plans, nursing homes, hospitals, doctors, home health agencies, dialysis facilities, hospice centers, inpatient rehabilitation facilities, and long-term care hospitals.
- Look up helpful websites and phone numbers.

You can also visit [www.Medicare.gov](http://www.Medicare.gov) to tell Medicare about any complaints you have about *[insert 2027 plan name]*.

**To submit a complaint to Medicare,** go to [www.Medicare.gov/my/medicare-complaint](http://www.Medicare.gov/my/medicare-complaint). Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

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**SECTION 3      State Health Insurance Assistance Program (SHIP)**

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*[Organizations offering plans in multiple states: Revise the second and third paragraphs in this section to use the generic name (State Health Insurance Assistance Program or SHIP), and include a list of names, phone numbers, and addresses for all SHIPs in your service area. Plans have the option of including a separate exhibit to list information for all states in which our plan is filed and should refer to that exhibit below.]*

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state that offers free help, information, and answers to your Medicare questions. *[Multiple state plans inserting information in an exhibit, replace the rest of this paragraph with a sentence referencing the exhibit where members will find SHIP information.]* *[Multiple-state plans inserting information in the EOC add: Here is a list of the State Health Insurance Assistance Programs in each state we serve:]* *[Multiple-state plans inserting information in the EOC use bullets for the following sentence, inserting separate bullets for each state.]* In *[insert state]*, the SHIP is called *[insert state-specific SHIP name]*.

*[Insert state-specific SHIP name]* is an independent state program (not connected with any insurance company or health plan) that gets money from the federal government to give free local health insurance counseling to people with Medicare.

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*[Insert state-specific SHIP name]* counselors can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and straighten out problems with your Medicare bills. *[Insert state-specific SHIP name]* counselors can also help you with Medicare questions or problems, help you understand your Medicare plan choices, and answer questions about switching plans.

***[Insert state-specific SHIP name]* [If the SHIP's name doesn't include the name of the state, add: (*[insert state name]* SHIP)] – Contact Information**

<b>Call</b>	<i>[Insert phone number(s)]</i>
<b>TTY</b>	<i>[Insert number, if available. Or delete this row.]</i>
	<i>[Insert if the SHIP uses a direct TTY number: This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.]</i>
<b>Write</b>	<i>[Insert address]</i>
	<i>[Note: plans can add email addresses here.]</i>
<b>Website</b>	<i>[Insert URL]</i>

## **SECTION 4      Quality Improvement Organization (QIO)**

*[Organizations offering plans in multiple states: Revise the second and third paragraphs of this section to use the generic name (Quality Improvement Organization) when necessary, and include a list of names, phone numbers, and addresses for all QIOs in your service area. Plans have the option of including a separate exhibit to list the QIOs in all states, or in all states in which our plan is filed and should refer to that exhibit below.]*

A designated Quality Improvement Organization (QIO) serves people with Medicare in each state. *[Multi-state plans inserting information in an exhibit, replace the rest of this paragraph with a sentence referencing the exhibit where members will find QIO information.]* *[Multiple state plans inserting information in the EOC add: Here is a list of the Quality Improvement Organizations in each state we serve:]* *[Multiple state plans inserting information in the EOC use bullets for the following sentence, inserting separate bullets for each state.]* For *[insert state]*, the Quality Improvement Organization is called *[insert state-specific QIO name]*.

*[Insert state-specific QIO name]* has a group of doctors and other health care professionals paid by Medicare to check on and help improve the quality of care for people with Medicare. *[Insert state-specific QIO name]* is an independent organization. It's not connected with our plan.

Contact *[insert state-specific QIO name]* in any of these situations:

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- You have a complaint about the quality of care you got. Examples of quality-of-care concerns include getting the wrong medication, unnecessary tests or procedures, or a misdiagnosis.
- You think coverage for your hospital stay is ending too soon.
- You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services is ending too soon.

**[Insert state-specific QIO name] [If the QIO's name doesn't include the name of the state, add: ([insert state name]'s Quality Improvement Organization)] – Contact Information**

<b>Call</b>	<i>[Insert phone number(s) and days and hours of operation]</i>
<b>TTY</b>	<i>[Insert number, if available. Or delete this row.]</i> <i>[Insert if the QIO uses a direct TTY number: This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.]</i>
<b>Write</b>	<i>[Insert address]</i> <i>[Note: plans can add email addresses here.]</i>
<b>Website</b>	<i>[Insert URL]</i>

**SECTION 5 Social Security**

Social Security determines eligibility and handles Medicare enrollment.

If you move or change your mailing address, contact Social Security to let them know.

**Social Security– Contact Information**

<b>Call</b>	1-800-772-1213 Calls to this number are free. Available 8 am to 7 pm, Monday through Friday. Use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.
<b>TTY</b>	1-800-325-0778 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.

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	Available 8 am to 7 pm, Monday through Friday.
<b>Website</b>	<a href="http://www.SSA.gov">www.SSA.gov</a>

**SECTION 6 Medicaid**

*[Organizations offering plans in multiple states: Revise this section to include a list of agency names, phone numbers, days and hours of operation, and addresses for all states in your service area. Plans have the option of including a separate exhibit to list Medicaid information in all states or in all states in which our plan is filed and should refer to that exhibit below.]*

*[Plans can adapt this generic discussion of Medicaid to reflect the name or features of the Medicaid program in our plan's state or states.]*

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid.

Medicaid offers programs to help people with Medicare pay their Medicare costs, such as their Medicare premiums. These **Medicare Savings Programs** include:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)
- **Qualifying Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

To find out more about Medicaid and Medicare Savings Program, contact *[insert state-specific Medicaid agency]*. (Note that people with Medicaid coverage aren't eligible for a Medicare MSA plan.)

***[Insert state-specific Medicaid agency] [If the agency's name doesn't include the name of the state, add: ([insert state name]'s Medicaid program)] – Contact Information***

<b>Call</b>	<i>[Insert phone number(s) and days and hours of operation]</i>
<b>TTY</b>	<i>[Insert number, if available. Or delete this row.]</i>

**Chapter 2 Phone numbers and resources**

	<i>[Insert if the state Medicaid program uses a direct TTY number: This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.]</i>
<b>Write</b>	<i>[Insert address]</i>  <i>[Note: plans can add email addresses here.]</i>
<b>Website</b>	<i>[Insert URL]</i>

**SECTION 7 Railroad Retirement Board (RRB)**

The Railroad Retirement Board is an independent federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you get your Medicare through the Railroad Retirement Board, let them know if you move or change your mailing address. For questions about your benefits from the Railroad Retirement Board, contact the agency.

**Railroad Retirement Board (RRB) – Contact Information**

<b>Call</b>	1-877-772-5772  Calls to this number are free.  Press “0” to speak with an RRB representative from 9 am to 3:30 pm, Monday, Tuesday, Thursday, and Friday, and from 9 am to 12 pm on Wednesday.  Press “1” to access the automated RRB HelpLine and get recorded information 24 hours a day, including weekends and holidays.
<b>TTY</b>	1-312-751-4701  This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.  Calls to this number aren't free.
<b>Website</b>	<a href="https://RRB.gov">https://RRB.gov</a>

**SECTION 8 If you have group insurance or other health insurance from an employer**

If you (or your spouse or domestic partner) get benefits from your (or your spouse or domestic partner's) employer or retiree group as part of this plan, call the employer/union benefits administrator or Member Services at *[insert Member Services number]* (TTY users call

**Chapter 2 Phone numbers and resources**

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*[insert TTY number]*) with any questions. You can ask about your (or your spouse or domestic partner's) employer or retiree health benefits, premiums, or the enrollment period. You can call 1-800-MEDICARE (1-800-633-4227) with questions about your Medicare coverage under this plan. TTY users call (1-877-486-2048).



## CHAPTER 3:

# Using our plan for your medical services

### SECTION 1      How to get medical care as a member of our plan

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This chapter explains what you need to know about using our plan to get your medical care covered. For details on what medical care our plan covers and how much you pay when you get care, go to the Medical Benefits Chart in Chapter 4.

#### Section 1.1      [\[Insert if applicable: Network\]](#) providers and covered services

- **Providers** are doctors and other health care professionals licensed by the state to provide medical services and care. The term “providers” also includes hospitals and other health care facilities.
- **Covered services** include all the medical care, health care services, supplies, and equipment that are covered by our plan. Your covered services for medical care are listed in the Medical Benefits Chart in Chapter 4.

#### Section 1.2      Basic rules for your medical care to be covered by our plan

As a Medicare health plan, [\[insert 2027 plan name\]](#) must cover all services covered by Original Medicare and follow Original Medicare’s coverage rules.

[\[Insert 2027 plan name\]](#) will generally cover your medical care as long as:

- **The care you get is included in our plan’s Medical Benefits Chart** in Chapter 4.
- **The care you get is considered medically necessary.** Medically necessary means that the services, supplies, equipment, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- **You get your care from a provider in the United States who is eligible to provide services under Original Medicare.**
  - You must show our plan membership card every time you visit a provider. A provider can decide at each visit whether to accept the payment amount, and

thus whether to treat you. You may get plan services and equipment from any licensed provider in the United States. [\[Plans with network providers insert: However, the lowest cost sharing you'll pay will be from the providers listed in the directory.\]](#)

[\[Insert 2027 plan name\]](#) **doesn't** require you to get approval in advance for medically necessary covered services. If you have any questions about whether we'll pay for any medical service that you're considering, ask us whether we'll cover it before you get it.

### **Section 1.3 Medical savings accounts and drug coverage**

The law doesn't allow Medicare Advantage MSA plans to offer Medicare drug coverage. If you have a Medicare MSA plan, you can also join a Medicare drug plan to get coverage. Money you use from your MSA savings account on drug plan deductibles or cost sharing **won't** count towards your MSA plan deductible, but it'll count towards your drug plan's out-of-pocket costs. If you're interested in enrolling in a Medicare drug plan or want to see what plans are available in your area, visit [www.Medicare.gov](http://www.Medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. Generally, unless you're new to Medicare or meet a special exception, you can only join during the Medicare Open Enrollment Period, which occurs from October 15 to December 7.

Note that even if you aren't enrolled in a Medicare drug plan, money spent from your MSA savings account on prescription drugs are considered "qualified medical expenses" for tax-reporting purposes and aren't taxed. Go to the discussion on tax-reporting responsibilities for members of MSAs in Chapter 6, Section 2.1 for more information on qualified medical expenses.

## **SECTION 2 How to use the money in your medical savings account**

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### **Section 2.1 How the medical savings account works**

Our plan makes the deposit into your medical savings account at the beginning of each calendar year. (Members who become entitled to Medicare in the middle of the year and enroll in our plan at that time will get their deposit in the first month they're covered under our plan.) Only our plan can make deposits into your account; you can't deposit your own money. The deposit amount will be less than your deductible amount.

You can use the money in your account to pay for medical expenses, but only Medicare Part A and Part B covered services count toward your deductible (go to Section 2.2 for more information).

- If you use all the money in your account and haven't met your deductible, you must pay for all your medical expenses out of pocket until you reach your deductible.
- If you don't use all the money in your account, the money left in your account at the end of the year will stay in your account. If you stay with our plan next year, a new deposit will be added to any leftover amount.

Once you get your initial deposit, you may move the deposit to a savings account that's offered through your own bank or financial institution. If you move your deposit, you'll be responsible for keeping track of your account balance.

### **How can I access the money in my account?**

*[Plans must describe how members can access the money in the account (e.g., through debit/credit cards, checks, etc.).]*

### **Section 2.2 Types of expenses the money in the account can be used for**

You can use the money in your account to pay for medical expenses, but **only Medicare Part A and Part B covered services count toward your deductible**. You're responsible for handling the money in your account. This includes deciding which types of expenses to pay.

To avoid taxes and penalties, you must use the money in your account for Qualified Medical Expenses. Qualified Medical Expenses are the same types of services and products that could be deducted as medical expenses on your yearly income tax return. Again, only Medicare Part A and B covered services count toward your deductible:

- Some services, like doctors' visits, lab tests, and hospital stays, are Qualified Medical Expenses and are covered by Medicare Part A or Part B. If you use the money in your account for this type of expense, the money won't be taxed, *and* it'll count toward our plan deductible.
- Other services, like dental care, vision care, and Part D drugs, are Qualified Medical Expenses, but aren't covered by Medicare Part A or Part B. If you use the money in your account for this type of expense, the money won't be taxed. However, these expenses won't count toward your deductible.

**To avoid a tax on withdrawals from your account, you need to file Form 1040, U.S. Individual Income Tax Return, and Form 8853 each year to report your Qualified Medical Expenses.** For a complete list of the services and products that count as Qualified Medical Expenses and for other tax information, call the Internal Revenue Service at 1-800-TAX-FORM (1-800-829-3676). Ask for a free copy of the IRS publication #502, *Medical and Dental Expenses*. Request the IRS publication #969 to get more information about the tax Form 8853 or visit [www.irs.gov](http://www.irs.gov) and select *Forms and Publications* to view or print copies.

**If you use the money in your account for non-qualified expenses, it'll be taxed as part of your income and subject to an additional 50% tax penalty.** Each year, you get a 1099-SA form from your MSA trustee that includes all the withdrawals from your account. You'll need to show that you have had qualified medical expenses in at least this amount, or you may have to pay taxes and additional penalties.

For more information about your tax reporting responsibilities, go to Chapter 6, Section 2.1.

### **Section 2.3 How to keep track of your expenses**

Keep health care bills or receipts you get in one place to make it easy to summarize your account usage for tax purposes.

If you keep your deposit in the trustee we have selected, you'll get a monthly statement that lists your account activity. You can also get information on whether your expenses count toward your deductible.

If you move your deposit to a different trustee or financial institution, you're responsible for tracking your own expenses.

## **SECTION 3 How to get services in an emergency or disaster**

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### **Section 3.1 Get care if you have a medical emergency**

A **medical emergency** is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that's quickly getting worse.

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You don't need to get approval from our plan. You don't need to use a network doctor. You can get covered emergency medical care whenever you need it, anywhere in the United States or its territories, and from any provider with an appropriate state license even if they're not part of our network [\[Plans can modify this sentence to identify whether this coverage is within the U.S. or world-wide emergency/urgent coverage\]](#).
- [\[Plans add if applicable: As soon as possible, make sure our plan has been told about your emergency.](#) We need to follow up on your emergency care. You or

someone else should call to tell us about your emergency care, usually within 48 hours. *[Plans must provide either the phone number and days and hours of operation or explain where to find the number (e.g., on the back of our plan membership card).]*

### **Covered services in a medical emergency**

Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. We also cover medical services during the emergency.

The doctors giving you emergency care will decide when your condition is stable, and when the medical emergency is over.

*[Plans can modify this paragraph as needed to address the post-stabilization care for our plan.]*

After the emergency is over, you're entitled to follow-up care to be sure your condition continues to be stable. Your doctors will continue to treat you until your doctors contact us and make plans for additional care. Your follow-up care will be covered by our plan.

### **Section 3.2 Get care during a disaster**

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you're still entitled to care from our plan.

Visit the following website: *[insert website]* for information on how to get needed care during a disaster.

## **SECTION 4 What if you're billed directly for the full cost of covered services?**

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Before you reach your deductible, you must pay the full cost of your covered services. Even though you must pay for the services, you must submit a claim to our plan so that we can count your expenses towards your deductible.

After you meet the deductible, we'll pay for your covered services. If you get a bill, you shouldn't pay it –submit the bill to us for payment. If you have already paid the bill, submit a payment request to us so that we can pay you back.

If you paid for your covered services, or if you got a bill for the full cost of covered medical services, you can ask us to pay our share of the cost of covered services. Go to Chapter 5 for information about what to do.

## **Section 4.1 If services aren't covered by our plan, you must pay the full cost**

[\[Insert 2027 plan name\]](#) covers all medically necessary services as listed in the Medical Benefits Chart in Chapter 4. If you get services that aren't covered by our plan or you get services out-of-network and without authorization, you're responsible for paying the full cost of services.

For covered services that have a benefit limitation, you also pay the full cost of any services you get after you use up your benefit for that type of covered service. [\[Plans should explain whether paying for costs once a benefit limit has been reached will count toward an out-of-pocket maximum.\]](#)

If you have questions about whether we'll pay for any medical service or care that you're considering, you have the right to ask us whether we'll cover it before you get it. You also have the right to ask for this in writing. If we say we won't cover your services, you have the right to appeal our decision not to cover your care.

Go to Chapter 7 for more information on what to do if you want a coverage decision from us or want to appeal a decision we already made.

## **SECTION 5 Medical services in a clinical research study**

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### **Section 5.1 What is a clinical research study**

A clinical research study (also called a *clinical trial*) is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. Certain clinical research studies are approved by Medicare. Clinical research studies approved by Medicare typically ask for volunteers to participate in the study. When you're in a clinical research study, you may stay enrolled in our plan and continue to get the rest of your care (care that's not related to the study) through our plan.

**If you participate in a Medicare-approved study, Original Medicare pays most of the costs for covered services you get as part of the study.** If you tell us you're in a qualified clinical trial, you're only responsible for the in-network cost sharing for the services in that trial. If you paid more—for example, if you already paid the Original Medicare cost-sharing amount—we'll reimburse the difference between what you paid and the in-network cost sharing. You'll need to provide documentation to show us how much you paid.

If you want to participate in any Medicare-approved clinical research study, you don't need to tell us or get approval from us [\[plans that don't use PCPs can delete the rest of this sentence\]](#) or your PCP. The providers that deliver your care as part of the clinical research study don't need to be part of our plan's network. (This doesn't apply to covered benefits that require a clinical

trial or registry to assess the benefit, including certain benefits requiring coverage with evidence development (NCDs-CED) and investigational device exemption (IDE) studies. These benefits may also be subject to prior authorization and other plan rules.)

While you don't need our plan's permission to be in a clinical research study, we encourage you to notify us in advance when you choose to participate in Medicare-qualified clinical trials.

*[For plans that offer its own studies insert the paragraph: Our plan also covers some clinical research studies. For these studies, we have to approve your participation. Participation in the clinical research study is voluntary.]*

If you participate in a study not approved by Medicare *[plans that conduct or cover clinical trials that aren't approved by Medicare insert: or our plan]*, you'll be responsible for paying all costs for your participation in the study.

## **Section 5.2 Who pays for services in a clinical research study**

Once you join a Medicare-approved clinical research study, Original Medicare covers the routine items and services you get as part of the study, including:

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- An operation or other medical procedure if it's part of the research study.
- Treatment of side effects and complications of the new care.

After Medicare pays its share of the cost for these services, our plan will pay the difference between the cost sharing in Original Medicare and your in-network cost sharing as a member of our plan. This means you'll pay the same amount for services you get as part of the study as you would if you got these services from our plan. Therefore, if you have met your yearly deductible, you'll pay nothing for the items and services you get as part of the study. However, you must submit documentation showing how much cost sharing you paid. Go to Chapter 5 for more information on submitting requests for payments.

When you're in a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare won't pay for the new item or service the study is testing unless Medicare would cover the item or service even if you weren't in a study.
- Items or services provided only to collect data and not used in your direct health care. For example, Medicare won't pay for monthly CT scans done as part of a study if your medical condition would normally require only one CT scan.

- Items and services provided by the research sponsors free of charge for people in the trial.

### **Get more information about joining a clinical research study**

Get more information about joining a clinical research study in the Medicare publication *Medicare and Clinical Research Studies*, available at [www.Medicare.gov/sites/default/files/2019-09/02226-medicare-and-clinical-research-studies.pdf](http://www.Medicare.gov/sites/default/files/2019-09/02226-medicare-and-clinical-research-studies.pdf). You can also call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

## **SECTION 6 Rules for getting care in a religious non-medical health care institution**

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### **Section 6.1 A religious non-medical health care institution**

A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we'll instead cover care in a religious non-medical health care institution. This benefit is provided only for Part A inpatient services (non-medical health care services).

### **Section 6.2 How to get care from a religious non-medical health care institution**

To get care from a religious non-medical health care institution, you must sign a legal document that says you're conscientiously opposed to getting medical treatment that is **non-excepted**.

- **Non-excepted** medical care or treatment is any medical care or treatment that's *voluntary* and *not required* by any federal, state, or local law.
- **Excepted** medical treatment is medical care or treatment you get that's *not* voluntary or *is required* under federal, state, or local law.

To be covered by our plan, the care you get from a religious non-medical health care institution must meet the following conditions:

- The facility providing the care must be certified by Medicare.
- Our plan only covers *non-religious* aspects of care.
- If you get services from this institution provided to you in a facility, the following [\[insert as applicable: conditions apply OR condition applies\]](#):



**Chapter 3 Using our plan for your medical services**

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- You must have a medical condition that would allow you to get covered services for inpatient hospital care or skilled nursing facility care.
- *[Omit this bullet if not applicable]* – and – you must get approval in advance from our plan before you're admitted to the facility, or your stay won't be covered.

*[Plans must explain whether Medicare Inpatient Hospital coverage limits apply (include a reference to the Medical Benefits Chart in Chapter 4) or whether there's unlimited coverage for this benefit.]*

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**SECTION 7      Rules for ownership of durable medical equipment**

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**Section 7.1    You won't own the durable medical equipment after making a certain number of payments under our plan**

*[Plans that allow transfer of ownership of certain DME items to members must modify this section to explain the conditions under which and when the member can own specified DME.]*

Durable medical equipment (DME) includes items like oxygen equipment and supplies, wheelchairs, walkers, powered mattress systems, crutches, diabetic supplies, speech generating devices, IV infusion pumps, nebulizers, and hospital beds ordered by a provider for members to use in the home. The member always owns some DME items, like prosthetics. Other types of DME you must rent.

In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. **As a member of *[insert 2027 plan name]*, however, you *[insert if our plan sometimes allows ownership: usually]* won't get ownership of rented DME items no matter how many copayments you make for the item while a member of our plan.** You won't get ownership even if you made up to 12 consecutive payments for the DME item under Original Medicare before you joined our plan. *[Insert if our plan sometimes allows transfer of ownership for items other than prosthetics: Under some limited circumstances we'll transfer ownership of the DME item to you. Call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*) for more information.]*

**What happens to payments you made for durable medical equipment if you switch to Original Medicare?**

If you didn't get ownership of the DME item while in our plan, you'll have to make 13 new consecutive payments after you switch to Original Medicare to own the DME item. The payments made while enrolled in our plan don't count towards these 13 payments.

**Chapter 3 Using our plan for your medical services**

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Example 1: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. The payments you made in Original Medicare don't count. [\[If our plan allows ownership insert: You'll have to make 13 payments to our plan before owning the item.\]](#) [\[Plans that want to honor former payments should state so.\]](#)

Example 2: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. You didn't get ownership of the item while in our plan. You then go back to Original Medicare. You'll have to make 13 consecutive new payments to own the item once you rejoin Original Medicare. Any payments you already made (whether to our plan or to Original Medicare) don't count.

**Section 7.2 Rules for oxygen equipment, supplies, and maintenance**

If you qualify for Medicare oxygen equipment coverage [\[insert 2027 plan name\]](#) will cover:

- Rental of oxygen equipment
- Delivery of oxygen and oxygen contents
- Tubing and related oxygen accessories for the delivery of oxygen and oxygen contents
- Maintenance and repairs of oxygen equipment

If you leave [\[insert 2027 plan name\]](#) or no longer medically require oxygen equipment, then the oxygen equipment must be returned.

**What happens if you leave our plan and return to Original Medicare?**

Original Medicare requires an oxygen supplier to provide you services for 5 years. During the first 36 months, you rent the equipment. For the remaining 24 months, the supplier provides the equipment and maintenance (you're still responsible for the copayment for oxygen). After 5 years, you can choose to stay with the same company or go to another company. At this point, the 5-year cycle starts over again, even if you stay with the same company, and you're again required to pay copayments for the first 36 months. If you join or leave our plan, the 5-year cycle starts over.

# CHAPTER 4:

## Medical Benefits Chart

### (what's covered and what you pay)

#### **SECTION 1      Understanding your out-of-pocket costs for covered services**

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The Medical Benefits Chart lists your covered services and shows how much you pay for each covered service as a member of *[insert 2027 plan name]*. This section also gives information about medical services that aren't covered. *[Insert if applicable: and explains limits on certain services.] [If applicable, you can mention other places where benefits, limitations, and exclusions are described, such as optional additional benefits, or addenda.]*

##### **Section 1.1      Out-of-pocket costs you may pay for covered services**

The only type of out-of-pocket cost you have in our plan is your yearly deductible. The **deductible** is the amount you must pay for medical services before our plan begins to pay its share. Go to Section 1.2 for more information about your yearly deductible.

##### **Section 1.2      Your yearly deposit and plan deductible**

*[Plans must disclose its deposit and deductible. If there's a network, any differential cost sharing must be disclosed.]*

Our plan makes a yearly deposit into your medical savings account. Our plan also has a deductible that you must meet before our plan pays for your covered services. The table below provides more information about the deposit and deductible.

#### **Deposit and Deductible Amounts *[Plans can edit table heading as needed]***

<b>Deposit/Deductible</b>	<b>Amount</b>
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**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

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**Yearly Deposit**

This is the amount that Medicare deposits into your medical savings account. You can use the money in your account to pay your health care costs, including health care costs that aren't covered by Medicare. (But only funds used to pay for Medicare Part A and Part B services will count toward your yearly deductible.)

[\[Insert 2027 deposit amount\]](#)

This is how much our plan deposits in your medical savings account.

**Yearly Deductible**

This is the amount you have to pay out of pocket for covered Medicare Part A and Part B services before our plan will pay for your covered services.

Until you have paid the deductible amount, you must pay the full cost of your covered services. Once you meet your deductible, our plan will pay 100% of the costs for covered Part A and Part B services for the rest of the calendar year.

[\[Insert 2027 deductible amount\]](#)

This is how much you must pay for your Part A and Part B services before our plan will pay for your covered services.

**Section 1.3 Providers aren't allowed to balance bill you**

As a member of [\[insert 2027 plan name\]](#), you have an important protection because once you meet your deductible, we don't allow providers to bill you for any additional charges for services covered under our plan (called **balance billing**). This protection applies even if we pay the provider less than the provider charges for a service, and even if there's a dispute and we don't pay certain provider charges.

**SECTION 2 The Medical Benefits Chart shows your medical benefits and costs**

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The Medical Benefits Chart on the next pages lists the services [\[insert 2027 plan name\]](#) covers and what you pay out of pocket for each service. The services listed in the Medical Benefits Chart are covered only when these are met:

- Your Medicare-covered services must be provided according to the Medicare coverage guidelines.
- Your services (including medical care, services, supplies, equipment, and Part B drugs) *must* be medically necessary. *Medically necessary* means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

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- Prior authorization, prior notification, or referral aren't required as a condition of coverage when you get medically necessary plan covered.
- *[Insert as applicable: We may also charge you administrative fees for missed appointments or for not paying your required cost sharing at the time of service. Call Member Services at [insert Member Services number] (TTY users call [insert TTY number]) if you have questions about these administrative fees.]*

Other important things to know about our coverage:

- Like all Medicare health plans, we cover everything that Original Medicare covers. For some of these benefits, you pay *more* in our plan than you would in Original Medicare. For others, you pay *less*. (To learn more about the coverage and costs of Original Medicare, go to your *Medicare & You 2027* handbook. View it online at [www.Medicare.gov](http://www.Medicare.gov) or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.)
- If Medicare adds coverage for any new services during 2027, either Medicare or our plan will cover those services.

*[Instructions to plans offering Value Based Insurance Design (VBID) Model benefits for enrollees with certain chronic conditions:]*

- *Plans can deliver to each clinically targeted enrollee a written summary of those benefits so that such enrollees are notified of VBID benefits for which they're eligible. For VBID plans that choose to deliver a written notice, VBID plans must follow the VBID guidance on communications for delivering a written notice when offering targeted supplemental or VBID benefits. (See CY 2027 Value Based Insurance Design Communications and Marketing Guidelines).*
- *If applicable, plans must update the Medical Benefits Chart and include a supplemental benefits chart including a column that details the exact targeted reduced cost-sharing amount for each specific service, and/or the additional supplemental benefits being offered. Specific services should include details as it relates to VBID benefits.*
- *If applicable, plans with VBID should mention reduced cost sharing for their MA benefits, as well as that members may qualify for a reduction or elimination of their cost sharing for Part D drugs in plans with VBID may include the reduction or elimination of their cost sharing for Part D drugs in Chapter 6, Section 2.]*
- *[Insert if offering VBID Model benefits:]*

Important Benefit Information for People with Certain Chronic Conditions

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

- ~~If you're diagnosed by a plan provider with any of the chronic condition(s) listed below and meet certain medical criteria, you may be eligible for targeted supplemental benefits and/or reduced cost sharing:~~

- ~~[List all applicable chronic conditions here.]~~

- ~~[As applicable, plans offering benefits under VBID that require participation in a health and wellness program or to see a high-value provider, include those limitations and then direct the enrollee that they will be provided additional information with how to take advantage of these additional supplemental benefits. (See CY 2025 Value-Based Insurance Design Communications and Marketing Guidelines).]~~

- ~~For more detail, go to the **VBID** row in the below Medical Benefits Chart below.]~~

~~[Instructions to plans offering Value-Based Insurance Design (VBID) Model benefits for enrollees living in certain geographic areas:~~

- ~~Plans can deliver to each geographically targeted enrollee a written summary of those benefits so that such enrollees are notified of VBID benefits for which they're eligible. For VBID plans that choose to deliver a written notice, VBID plans must follow the VBID guidance on communications for delivering such a written notice when offering targeted supplemental or VBID benefits. (See CY 2025 Value-Based Insurance Design Communications and Marketing Guidelines).~~

- ~~Plans that choose to reduce cost sharing for an item or service, must include a summary of the additional supplemental benefits the enrollee would get as well as the activities and/or programs the member must complete to get the benefit.~~

- ~~If applicable, plans must update the Medical Benefits Chart and include a supplemental benefits chart including a column that details the exact targeted reduced cost-sharing amount for each specific service, and/or the additional supplemental benefits being offered. Specific services should include details as it relates to VBID.]~~

- ~~[Insert if offering VBID Model benefits:~~

- ~~Important Benefit Information for People Living in Certain Geographic Areas~~

- ~~If you live in certain geographic areas listed below, you may be eligible for targeted supplemental benefits and/or reduced cost sharing:~~

- ~~[List all applicable census tracts and blocks groups here (e.g., Census Tract 9800—Block Group 1); organize by county for readability].~~

- ~~[Insert a phone number for enrollees to call for help with identifying eligibility and determining the enrollee's Census Tract and Block Group, include the plan~~

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

~~*web address for more information on supplemental benefits and/or reduced cost sharing for enrollees living in certain geographic areas.*~~

~~*○ [As applicable, plans can enter an explanation of how enrollees can identify the census tract and block group they live in. For example, plans can provide the link and instructions/video on how to locate your own census tract and block by entering their address in*~~

~~*<https://geocoding.geo.census.gov/geocoder/geographies/address?form.>*~~

~~*○ [As applicable, plans offering benefits under VBID that require participation in a health and wellness program or to see a high-value provider, include those limitations and instruct the enrollee they will be provided additional information on how to take advantage of these additional supplemental benefits. (See CY 2025 Value-Based Insurance Design Communications and Marketing Guidelines).]*~~

~~*○ For more detail, go to the **VBID** row in the Medical Benefits Chart below.]*~~

[Important Benefit Information for People Who Qualify for Extra Help:

- ~~*● If you get Extra Help to pay your Medicare drug coverage costs, you may be eligible for other targeted supplemental benefits and/or targeted reduced cost sharing.*~~
- ~~*● For more detail, go to the **VBID** row in the Medical Benefits Chart below.]*~~

[Instructions to plans offering VBID benefits for LIS Targeted Enrollees:

- ~~*● Plans can deliver to each LIS targeted enrollee a written summary of those benefits so that such enrollees are notified of VBID benefits for which they're eligible. For VBID plans that choose to deliver a written notice, VBID plans must follow the VBID guidance on communications for delivering such a written notice when offering targeted supplemental or VBID benefits. (See CY 2025 Value-Based Insurance Design Communications and Marketing Guidelines).*~~
- ~~*● Plans who choose to reduce cost sharing for an item or service, including Part D drugs covered by MA-PD plan through member participation in a plan-sponsored disease management or similar program, must include a summary of the additional supplemental benefits they would get as well as the activities and/or programs the member must complete in order to get the benefit.*~~
- ~~*● If applicable, plans must update the Medical Benefits Chart and include a supplemental benefits chart including a column that details the exact targeted reduced cost sharing amount for each specific service, and/or the additional supplemental benefits being offered. Specific services should include details as it relates to VBID benefits.*~~

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

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- ~~• If applicable, plans with VBID should mention that members may qualify for a reduction or elimination of their cost sharing for Part D drugs in Chapter 6, Section 2.~~



This apple shows preventive services in the Medical Benefits Chart.

*/Instructions on completing the Medical Benefits Chart:*

- Plans may format the chart to accommodate page breaks and determine the appropriate location of the "Benefit" title if an existing benefit continues to the next page.*
- For all preventive care and screening test benefit information, plans that cover a richer benefit than Original Medicare don't need to include given description (unless still applicable) and can instead describe plan benefit.*
- Optional supplemental benefits aren't permitted within the chart; plans can describe these benefits within Section 2.2.*
- Plans with out-of-network services must clearly indicate for each service, both the in-network and out-of-network cost.*
- Plans that have tiered cost sharing of medical benefits based on contracted providers should clearly indicate for each service the cost sharing for each tier, in addition to defining what each tier means and how it corresponds to the special characters and/or footnotes indicating such in the provider directory (When one reads the provider directory, it's clear what the special character and/or footnote means when reading this section of the EOC. Refer to the current Medicare Advantage and Section 1876 Cost Plan Provider Directory Model for more information.).*
- Plans can insert any additional benefits information based on our plan's approved bid that is not captured in the Medical Benefits Chart or in the exclusions section. Additional benefits should be placed alphabetically in the chart.*
- Plans must describe any restrictive policies, limitations, or monetary limits that might impact a member's access to services within the chart.*
- Plans can add references to the list of exclusions in Section 3 as appropriate.*
- Plans must make it clear for members (in the sections where member cost sharing is shown) whether their hospital copayments or coinsurance apply on the date of admission and/or on the date of discharge.]*


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**Medical Benefits Chart**



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**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
 <b>Abdominal aortic aneurysm screening</b> A one-time screening ultrasound for people at risk. Our plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist. <a href="#">[Also list any additional benefits offered.]</a>	Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.
<b>Acupuncture for chronic low back pain</b> Covered services include: Up to 12 visits in 90 days are covered under the following circumstances: For the purpose of this benefit, chronic low back pain is defined as: <ul style="list-style-type: none"> <li>• Lasting 12 weeks or longer;</li> <li>• nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious disease, etc.);</li> <li>• not associated with surgery; and</li> <li>• not associated with pregnancy.</li> </ul> An additional 8 sessions will be covered for patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually. Treatment must be discontinued if the patient is not improving or is regressing. <b>Provider Requirements:</b> Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act)) may furnish acupuncture in accordance with applicable state requirements. Physician assistants (PAs), nurse practitioners (NPs)/clinical nurse specialists (CNSs) (as identified in 1861(aa) (5) of the Act), and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have: <ul style="list-style-type: none"> <li>• a master's or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the</li> </ul>	Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.



**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p>Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and,</p> <ul style="list-style-type: none"> <li>a current, full, active, and unrestricted license to practice acupuncture in a State, Territory, or Commonwealth (i.e., Puerto Rico) of the United States, or District of Columbia.</li> </ul> <p>Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations at 42 CFR §§ 410.26 and 410.27.</p> <p><a href="#">[Also list any additional benefits offered.]</a></p>	
<p><b>Ambulance services</b></p> <p>Covered ambulance services, whether for an emergency or non-emergency situation, include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care if they're furnished to a member whose medical condition is such that other means of transportation could endanger the person's health or if authorized by our plan. If the covered ambulance services aren't for an emergency situation, it should be documented that the member's condition is such that other means of transportation could endanger the person's health and that transportation by ambulance is medically required.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services</p>
<p> <b>Annual wellness visit</b></p> <p>If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months.</p> <p><b>Note:</b> Your first annual wellness visit can't take place within 12 months of your <i>Welcome to Medicare</i> preventive visit. However, you don't need to have had a <i>Welcome to Medicare</i> visit to be covered for annual wellness visits after you've had Part B for 12 months.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p> <b>Bone mass measurement</b></p> <p>For qualified people (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p>


**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p>bone loss, or determine bone quality, including a physician's interpretation of the results.</p> <p><i>[Also list any additional benefits offered.]</i></p>	<p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p> <b>Breast cancer screening (mammograms)</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• One baseline mammogram between the ages of 35 and 39</li> <li>• One screening mammogram every 12 months for women aged 40 and older</li> <li>• Clinical breast exams once every 24 months</li> </ul> <p><i>[Also list any additional benefits offered.]</i></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Cardiac rehabilitation services</b></p> <p>Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor's <i>[insert as appropriate: referral OR order]</i>.</p> <p>Our plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.</p> <p><i>[Also list any additional benefits offered.]</i></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p> <b>Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</b></p> <p>We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating healthy.</p> <p><i>[Also list any additional benefits offered.]</i></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p> <b>Cardiovascular disease screening tests</b></p> <p>Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).</p> <p><i>[Also list any additional benefits offered.]</i></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p>



**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
	After you meet your deductible, you pay \$0 for Medicare-covered services.
 <b>Cervical and vaginal cancer screening</b> Covered services include: <ul style="list-style-type: none"> <li>For all women: Pap tests and pelvic exams are covered once every 24 months</li> <li>If you're at high risk of cervical or vaginal cancer or you're of childbearing age and have had an abnormal Pap test within the past 3 years: one Pap test every 12 months</li> </ul> <i>[Also list any additional benefits offered.]</i>	Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.
<b>Chiropractic services</b> Covered services include: <ul style="list-style-type: none"> <li><i>[If our plan only covers manual manipulation, insert: We cover only]</i> Manual manipulation of the spine to correct subluxation</li> </ul> <i>[Also list any additional benefits offered.]</i>	Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.
<b>Chronic pain management and treatment services</b> Covered monthly services for people living with chronic pain (persistent or recurring pain lasting longer than 3 months). Services may include pain assessment, medication management, and care coordination and planning.	Cost sharing for this service will vary depending on individual services provided under the course of treatment.  <i>[List copayment / coinsurance / deductible]</i>
 <b>Colorectal cancer screening</b> The following screening tests are covered: <ul style="list-style-type: none"> <li>Colonoscopy has no minimum or maximum age limitation and is covered once every 120 months (10 years) for patients not at high risk, or 48 months after a previous flexible sigmoidoscopy for patients who aren't at high risk for colorectal cancer, and once every 24 months for high-risk patients after a previous screening colonoscopy.</li> </ul>	There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening exam. If your doctor finds and removes a polyp or other tissue during the colonoscopy or flexible sigmoidoscopy, the screening exam becomes a

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<ul style="list-style-type: none"> <li>• Computed tomography colonography for patients 45 year and older who are not at high risk of colorectal cancer and is covered when at least 59 months have passed following the month in which the last screening computed tomography colonography was performed or 47 months have passed following the month in which the last screening flexible sigmoidoscopy or screening colonoscopy was performed. For patients at high risk for colorectal cancer, payment may be made for a screening computed tomography colonography performed after at least 23 months have passed following the month in which the last screening computed tomography colonography or the last screening colonoscopy was performed.</li> <li>• Flexible sigmoidoscopy for patients 45 years and older. Once every 120 months for patients not at high risk after the patient got a screening colonoscopy. Once every 48 months for high-risk patients from the last flexible sigmoidoscopy or computed tomography colonography.</li> <li>• Screening fecal-occult blood tests for patients 45 years and older. Once every 12 months.</li> <li>• Multitarget stool DNA for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years.</li> <li>• Blood-based Biomarker Tests for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years.</li> <li>• Colorectal cancer screening tests include a follow-on screening colonoscopy after a Medicare-covered non-invasive stool-based colorectal cancer screening test returns a positive result.</li> <li>• Colorectal cancer screening tests include a planned screening flexible sigmoidoscopy or screening colonoscopy that involves the removal of tissue or other matter, or other procedure furnished in connection with, as a result of, and in the same clinical encounter as the screening test.</li> </ul> <p><i>[Also list any additional benefits offered.]</i></p>	<p>diagnostic exam <i>[and subject to copayment/coinsurance]</i>.  <i>[Our plan should list applicable copayment and coinsurance.]</i></p> <p><i>[If applicable, list copayment and/or coinsurance charged for barium enema.]</i></p>
 <b>Depression screening</b>	<p>Until you meet your yearly deductible, you pay up to</p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p>We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment and/or referrals.</p> <p><i>[Also list any additional benefits offered.]</i></p>	<p>100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p> <b>Diabetes screening</b></p> <p>We cover this screening (includes fasting glucose tests) if you have any of these risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes.</p> <p>You may be eligible for up to 2 diabetes screenings every 12 months following the date of your most recent diabetes screening test.</p> <p><i>[Also list any additional benefits offered.]</i></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p> <b>Diabetes self-management training, diabetic services, and supplies</b></p> <p><i>[Plans can put items listed under a single bullet or in separate bullets if our plan charges different copays. However, all items in the bullets must be included.]</i> For all people who have diabetes (insulin and non-insulin users). Covered services include:</p> <ul style="list-style-type: none"> <li>• Supplies to monitor your blood glucose: blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors.</li> <li>• For people with diabetes who have severe diabetic foot disease: one pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and 2 additional pairs of inserts, or one pair of depth shoes and 3 pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting.</li> </ul>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<ul style="list-style-type: none"> <li>Diabetes self-management training is covered under certain conditions.</li> </ul> <p><i>[Also list any additional benefits offered.]</i></p>	
<p><b>Durable medical equipment (DME) and related supplies</b> (For a definition of durable medical equipment, go to Chapter 10 and Chapter 3.)</p> <p>Covered items include, but aren't limited to, wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, and walkers.</p> <p><i>[Plans that don't limit the DME brands and manufacturers that you'll cover insert: We cover all medically necessary DME covered by Original Medicare. If our supplier in your area doesn't carry a particular brand or manufacturer, you can ask them if they can special order it for you. [Insert as applicable: We included a copy of our DME supplier directory in the envelope with this document.] The most recent list of suppliers is [insert as applicable: also] available on our website at [insert URL].]</i></p> <p><i>[Plans that limit the DME brands and manufacturers that you'll cover insert: With this Evidence of Coverage document, we sent you [insert 2027 plan name]'s list of DME. The list shows the brands and manufacturers of DME we cover. [Insert as applicable: We included a copy of our DME supplier directory in the envelope with this document]. This most recent list of brands, manufacturers, and suppliers is also available on our website at [insert URL].]</i></p> <p>Generally, <i>[insert 2027 plan name]</i> covers any DME covered by Original Medicare from the brands and manufacturers on this list. We won't cover other brands and manufacturers unless your doctor or other provider tells us that the brand is appropriate for your medical needs. If you're new to <i>[insert 2027 plan name]</i> and using a brand of DME not on our list, we'll continue to cover this brand for you for up to 90 days. During this time, you should talk with your doctor to decide what brand is medically appropriate after this 90-day period. (If you</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>




**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p>disagree with your doctor, you can ask them to refer you for a second opinion.)</p> <p>If you (or your provider) don't agree with our plan's coverage decision, you or your provider can file an appeal. You can also file an appeal if you don't agree with your provider's decision about what product or brand is appropriate for your medical condition. (For more information about appeals, go to Chapter 7.)</p>	
<p><b>Emergency care</b></p> <p>Emergency care refers to services that are:</p> <ul style="list-style-type: none"> <li>• Furnished by a provider qualified to furnish emergency services, and</li> <li>• Needed to evaluate or stabilize an emergency medical condition.</li> </ul> <p>A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that's quickly getting worse.</p> <p><i>[Plans with a network insert: Cost sharing for necessary emergency services you get out-of-network is the same as when you get these services in-network.]</i></p> <p><i>[Also identify whether this coverage is only covered within the U.S. as required or whether emergency care is also available as a supplemental benefit that provides world-wide emergency/urgent coverage.]</i></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Hearing services</b></p> <p>Diagnostic hearing and balance evaluations performed by your <i>[insert as applicable: PCP OR provider]</i> to determine if you need medical treatment are covered as outpatient care when you get them from a physician, audiologist, or other qualified provider.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>



**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p> <b>HIV screening</b></p> <p>For people who ask for an HIV screening test or are at increased risk for HIV infection, we cover:</p> <ul style="list-style-type: none"> <li>One screening exam every 12 months.</li> </ul> <p>For women who are pregnant, we cover:</p> <ul style="list-style-type: none"> <li>Up to 3 screening exams during a pregnancy.</li> </ul> <p><i>[Also list any additional benefits offered.]</i></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Home health agency care</b></p> <p><i>[If needed, plans can revise language related to the doctor certification requirement.]</i> Before you get home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> <li>Part-time or intermittent skilled nursing and home health aide services (to be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week)</li> <li>Physical therapy, occupational therapy, and speech therapy</li> <li>Medical and social services</li> <li>Medical equipment and supplies</li> </ul>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Home infusion therapy</b></p> <p>Home infusion therapy involves the intravenous or subcutaneous administration of drugs or biologicals to a person at home. The components needed to perform home infusion include the drug (for example, antivirals, immune globulin), equipment (for example, a pump), and supplies (for example, tubing and catheters).</p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> <li>Professional services, including nursing services, furnished in accordance with our plan of care</li> </ul>	<p><i>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</i></p> <p><i>After you meet your deductible</i></p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<ul style="list-style-type: none"> <li>• Patient training and education not otherwise covered under the durable medical equipment benefit</li> <li>• Remote monitoring</li> <li>• Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier</li> </ul> <p><i>[Also list any additional benefits offered.]</i></p>	
<p><b>Hospice care</b></p> <p>You're eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. You can get care from any Medicare-certified hospice program. Our plan is obligated to help you find Medicare-certified hospice programs in our plan's service area, including programs we own, control, or have a financial interest in. Your hospice doctor can be a network provider or an out-of-network provider.</p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Drugs for symptom control and pain relief</li> <li>• Short-term respite care</li> <li>• Home care</li> </ul> <p>When you're admitted to a hospice, you have the right to stay in our plan; if you stay in our plan you must continue to pay plan premiums.</p> <p><b>For hospice services and services covered by Medicare Part A or B that are related to your terminal prognosis:</b> Original Medicare (rather than our plan) will pay your hospice provider for your hospice services and any Part A and Part B services related to your terminal prognosis. While you're in the hospice program, your hospice provider will bill Original Medicare for the services Original Medicare pays for. You'll be billed Original Medicare cost sharing.</p> <p><b>For services that are not related to your terminal prognosis:</b> You pay our plan cost-sharing amount for these services.</p>	<p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not <i>[insert 2027 plan name]</i>.</p> <p><i>[Include information about cost sharing for hospice consultation services if applicable.]</i></p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p><b>Note:</b> If you need non-hospice care (care that is not related to your terminal prognosis), you should contact us to arrange the services.</p> <p><i>[Insert if applicable, edit as appropriate: Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit.]</i></p>	
<p> <b>Immunizations</b></p> <p>Covered Medicare Part B services include:</p> <ul style="list-style-type: none"><li>• Pneumonia vaccines</li><li>• Flu/influenza shots (or vaccines), once each flu/influenza season in the fall and winter, with additional flu/influenza shots (or vaccines) if medically necessary</li></ul>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>


**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<ul style="list-style-type: none"> <li>Hepatitis B vaccines if you're at high or intermediate risk of getting Hepatitis B</li> <li>COVID-19 vaccines</li> <li>Other vaccines if you're at risk and they meet Medicare Part B coverage rules</li> </ul> <p><a href="#">[Also list any additional benefits offered.]</a></p>	
<p><b>Inpatient hospital care</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're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day.</p> <p><a href="#">[List days covered and any restrictions that apply.]</a> Covered services include but aren't limited to:</p> <ul style="list-style-type: none"> <li>Semi-private room (or a private room if medically necessary)</li> <li>Meals including special diets</li> <li>Regular nursing services</li> <li>Costs of special care units (such as intensive care or coronary care units)</li> <li>Drugs and medications</li> <li>Lab tests</li> <li>X-rays and other radiology services</li> <li>Necessary surgical and medical supplies</li> <li>Use of appliances, such as wheelchairs</li> <li>Operating and recovery room costs</li> <li>Physical, occupational, and speech language therapy</li> <li>Inpatient substance abuse services</li> </ul>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Inpatient hospital care (continued)</b></p> <ul style="list-style-type: none"> <li>Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we'll arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you're a candidate for a transplant. <a href="#">[If [insert 2027 plan name] provides transplant services at a location</a></li> </ul>	


**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p>outside the pattern of care for transplants in your community and you choose to get transplants at this distant location, we'll arrange or pay for appropriate lodging and transportation costs for you and a companion.] <i>[Plans can further define the specifics of transplant travel coverage.]</i></p> <ul style="list-style-type: none"> <li>• Blood - including storage and administration. Coverage of whole blood and packed red cells starts only with the fourth pint of blood you need. You must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. All other components of blood are covered starting with the first pint. <i>[Modify as necessary if our plan begins coverage with an earlier pint.]</i></li> <li>• Physician services</li> </ul> <p><b>Note:</b> To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you're not sure if you're an inpatient or an outpatient, ask the hospital staff.</p> <p>Get more information in the Medicare fact sheet <i>Medicare Hospital Benefits</i>. This fact sheet is available at <a href="http://www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf">www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf</a> or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.</p>	
<p><b>Inpatient services in a psychiatric hospital</b></p> <p>Covered services include mental health care services that require a hospital stay. <i>[List days covered, restrictions such as 190-day lifetime limit for inpatient services in a psychiatric hospital. The 190-day limit doesn't apply to inpatient mental health services provided in a psychiatric unit of a general hospital.]</i></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Inpatient stay: Covered services you get in a hospital or SNF during a non-covered inpatient stay</b></p> <p><i>[Plans with no day limitations on a plan's hospital or SNF coverage can modify or delete this row as appropriate.]</i></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p>If you've used up your inpatient benefits or if the inpatient stay isn't reasonable and necessary, we won't cover your inpatient stay. In some cases, we'll cover certain services you get while you're in the hospital or the skilled nursing facility (SNF). Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> <li>• Physician services</li> <li>• Diagnostic tests (like lab tests)</li> <li>• X-ray, radium, and isotope therapy including technician materials and services</li> <li>• Surgical dressings</li> <li>• Splints, casts, and other devices used to reduce fractures and dislocations</li> <li>• Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices</li> <li>• Leg, arm, back, and neck braces; trusses, and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition</li> <li>• Physical therapy, speech therapy, and occupational therapy</li> </ul>	<p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p> <b>Medical nutrition therapy</b></p> <p>This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when <a href="#">[insert as appropriate: referred OR ordered]</a> by your doctor.</p> <p>We cover 3 hours of one-on-one counseling services during the first year you get medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to get more hours of treatment with a physician's <a href="#">[insert as appropriate: referral OR order]</a>. A physician must prescribe these services and renew their <a href="#">[insert as appropriate: referral OR order]</a> yearly if your treatment is needed into the next calendar year.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**


Covered Service	What you pay
<p><a href="#">[Also list any additional benefits offered.]</a></p> <p> <b>Medicare Diabetes Prevention Program (MDPP)</b>  <b>MDPP services are covered for eligible people under all Medicare health plans.</b>  MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.  After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Medicare Part B drugs</b>  <a href="#">[MA plans that will be or expect to use Part B step therapy should include the Part B drug categories below that can or will be subject to Part B step therapy as well as a link to a list of drugs that will be subject to Part B step therapy. The link can be updated throughout the year and any changes need to be added at least 30 days prior to implementation per 42 CFR 422.111(d)]</a>  <b>These drugs are covered under Part B of Original Medicare. Members of our plan get coverage for these drugs through our plan. Covered drugs include:</b></p> <ul style="list-style-type: none"> <li>• Drugs that usually aren't self-administered by the patient and are injected or infused while you get physician, hospital outpatient, or ambulatory surgical center services</li> <li>• Insulin furnished through an item of durable medical equipment (such as a medically necessary insulin pump)</li> <li>• Other drugs you take using durable medical equipment (such as nebulizers) that were authorized by our plan</li> <li>• The Alzheimer's drug, Leqembi® (generic name lecanemab), which is administered intravenously. In addition to medication costs, you may need additional scans and tests before and/or during treatment that could add to your overall costs. Talk to your doctor about what scans and tests you may need as part of your treatment.</li> <li>• Clotting factors you give yourself by injection if you have hemophilia</li> </ul>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.  After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<ul style="list-style-type: none"> <li>• Transplant/immunosuppressive drugs: Medicare covers transplant drug therapy if Medicare paid for your organ transplant. You must have Part A at the time of the covered transplant, and you must have Part B at the time you get immunosuppressive drugs.</li> <li>• Injectable osteoporosis drugs, if you're homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and can't self-administer the drug</li> <li>• Some antigens: Medicare covers antigens if a doctor prepares them and a properly instructed person (who could be you, the patient) gives them under appropriate supervision</li> <li>• Certain oral anti-cancer drugs: Medicare covers some oral cancer drugs you take by mouth if the same drug is available in injectable form or the drug is a prodrug (an oral form of a drug that, when ingested, breaks down into the same active ingredient found in the injectable drug) of the injectable drug.</li> <li>• Oral anti-nausea drugs: Medicare covers oral anti-nausea drugs you use as part of an anti-cancer chemotherapeutic regimen if they're administered before, at, or within 48 hours of chemotherapy or are used as a full therapeutic replacement for an intravenous anti-nausea drug</li> <li>• Certain oral End-Stage Renal Disease (ESRD) drugs covered under Medicare Part B</li> <li>• Calcimimetic and phosphate binder medications under the ESRD payment system, including the intravenous medication Parsabiv® and the oral medication Sensipar®</li> <li>• Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary and topical anesthetics</li> <li>• Erythropoiesis-stimulating agents: Medicare covers erythropoietin by injection if you have End-Stage Renal Disease (ESRD) or you need this drug to treat anemia related to certain other conditions. <a href="#">[plans can delete any of the following drugs that aren't covered under our plan]</a> (such as Epogen®, Procrit®, Retacrit®, Epoetin Alfa, Aranesp®, Darbepoetin Alfa, Mircera®, or Methoxy polyethylene glycol-epoetin beta)</li> </ul>	



**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<ul style="list-style-type: none"> <li>• Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases</li> <li>• Parenteral and enteral nutrition (intravenous and tube feeding)</li> </ul>	
<p> <b>Obesity screening and therapy to promote sustained weight loss</b></p> <p>If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.</p> <p><a href="#">[Also list any additional benefits offered.]</a></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Opioid treatment program services</b></p> <p>Members of our plan with opioid use disorder (OUD) can get coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:</p> <ul style="list-style-type: none"> <li>• U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications</li> <li>• Dispensing and administration of MAT medications (if applicable)</li> <li>• Substance use counseling</li> <li>• Individual and group therapy</li> <li>• Toxicology testing</li> <li>• Intake activities</li> <li>• Periodic assessments</li> </ul> <p><a href="#">[Plans can include other covered items and services as appropriate (not to include meals and transportation).]</a></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Outpatient diagnostic tests and therapeutic services and supplies</b></p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> <li>• X-rays</li> </ul>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<ul style="list-style-type: none"> <li>• Radiation (radium and isotope) therapy including technician materials and supplies <a href="#">[List separately any services for which a separate copayment/coinsurance applies over and above the outpatient radiation therapy copayment /coinsurance.]</a></li> <li>• Surgical supplies, such as dressings</li> <li>• Splints, casts, and other devices used to reduce fractures and dislocations</li> <li>• Laboratory tests</li> <li>• Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the fourth pint of blood that you need - you must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. All other components of blood are covered beginning with the first pint used <a href="#">[Modify as necessary if our plan begins coverage with an earlier pint.]</a></li> <li>• Diagnostic non-laboratory tests such as CT scans, MRIs, EKGs, and PET scans when your doctor or other health care provider orders them to treat a medical problem.</li> <li>• Other outpatient diagnostic tests <a href="#">[Plans can include other covered tests as appropriate.]</a></li> </ul>	<p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Outpatient hospital observation</b></p> <p>Observation services are hospital outpatient services given to determine if you need to be admitted as an inpatient or can be discharged.</p> <p>For outpatient hospital observation services to be covered, they must meet Medicare criteria and be considered reasonable and necessary. Observation services are covered only when provided by the order of a physician or another person by state licensure law and hospital staff bylaws to admit patients to the hospital or order outpatient tests.</p> <p><b>Note:</b> Unless the provider has written an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p>considered an outpatient. If you aren't sure if you're an outpatient, ask the hospital staff.</p> <p>Get more information in the Medicare fact sheet <i>Medicare Hospital Benefits</i>. This fact sheet is available at <a href="http://www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf">www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf</a> or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.</p>	
<p><b>Outpatient hospital services</b></p> <p>We cover medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> <li>• Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery</li> <li>• Laboratory and diagnostic tests billed by the hospital</li> <li>• Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it</li> <li>• X-rays and other radiology services billed by the hospital</li> <li>• Medical supplies such as splints and casts</li> <li>• Certain drugs and biologicals you can't give yourself</li> </ul> <p><b>Note:</b> Unless the provider has written an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you aren't sure if you're an outpatient, ask the hospital staff.</p> <p><i>[Also list any additional benefits offered.]</i></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Outpatient mental health care</b></p> <p>Covered services include:</p> <p>Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, licensed professional counselor (LPC), licensed marriage and family therapist</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p>(LMFT), nurse practitioner (NP), physician assistant (PA), or other Medicare-qualified mental health care professional as allowed under applicable state laws.</p> <p><i>[Also list any additional benefits offered.]</i></p>	
<p><b>Outpatient rehabilitation services</b></p> <p>Covered services include physical therapy, occupational therapy, and speech language therapy.</p> <p>Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Outpatient substance use disorder services</b></p> <p><i>[Describe our plan's benefits for outpatient substance abuse services.]</i></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</b></p> <p><b>Note:</b> If you're having surgery in a hospital facility, you should check with your provider about whether you'll be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an outpatient.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Partial hospitalization services and Intensive outpatient services</b></p> <p><i>Partial hospitalization</i> is a structured program of active psychiatric treatment provided as a hospital outpatient service or by a community mental health center that's more intense than care you get in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>


**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p>professional counselor's office and is an alternative to inpatient hospitalization.</p> <p><i>Intensive outpatient service</i> is a structured program of active behavioral (mental) health therapy treatment provided in a hospital outpatient department, a community mental health center, a Federally Qualified Health Center, or a rural health clinic that's more intense than care you get in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed professional counselor's office but less intense than partial hospitalization.</p> <p><a href="#">[Network plans that don't have an in-network community mental health center can add: <b>Note:</b> Because there are no community mental health centers in our network, we cover partial hospitalization only as a hospital outpatient service.]</a></p>	
<p><b>Physician/Practitioner services, including doctor's office visits</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Medically necessary medical care or surgery services you get in a physician's office, certified ambulatory surgical center, hospital outpatient department, or any other location</li> <li>• Consultation, diagnosis, and treatment by a specialist</li> <li>• Basic hearing and balance exams performed by your <a href="#">[insert as applicable: PCP OR specialist]</a>, if your doctor orders it to see if you need medical treatment</li> <li>• <a href="#">[Insert if providing any MA additional telehealth benefits consistent with 42 CFR § 422.135 in our plan's CMS-approved Plan Benefit Package submission: Certain telehealth services, including: <a href="#">[insert general description of covered MA additional telehealth benefits, i.e., the specific Part B service(s) our plan has identified as clinically appropriate to furnish through electronic exchange when the provider is not in the same location as the enrollee. Plans may want to refer enrollees to their medical coverage policy here.]</a></a></li> </ul> <ul style="list-style-type: none"> <li>○ <a href="#">You have the option of getting these services through an in-person visit or by telehealth. If you choose to get</a></li> </ul>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>


**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p>one of these services by telehealth, you must use a network provider who offers the service by telehealth. <i>[Modify as necessary if plan benefits include out-of-network coverage of additional telehealth services as mandatory supplemental benefits.]</i></p> <ul style="list-style-type: none"> <li>○ <i>[List the available means of electronic exchange used for each Part B service offered as an MA additional telehealth benefit along with any other access instructions that may apply.]</i></li> <li>• <i>[Insert if our plan's service area and providers/locations qualify for telehealth services under original Medicare requirements in section 1834(m) of the Act: Some telehealth services including consultation, diagnosis, and treatment by a physician or practitioner, for patients in certain rural areas or other places approved by Medicare]</i></li> <li>• Telehealth services for monthly end-stage renal disease-related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility, or the member's home</li> <li>• Telehealth services to diagnose, evaluate, or treat symptoms of a stroke, regardless of your location</li> <li>• Telehealth services for members with a substance use disorder or co-occurring mental health disorder, regardless of their location</li> <li>• Telehealth services for diagnosis, evaluation, and treatment of mental health disorders if:             <ul style="list-style-type: none"> <li>○ You have an in-person visit within 6 months prior to your first telehealth visit</li> <li>○ You have an in-person visit every 12 months while getting these telehealth services</li> <li>○ Exceptions can be made to the above for certain circumstances</li> </ul> </li> <li>• Telehealth services for mental health visits provided by Rural Health Clinics and Federally Qualified Health Centers</li> <li>• Virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes <b>if:</b></li> </ul>	

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**




Covered Service	What you pay
<ul style="list-style-type: none"> <li>○ You're not a new patient <b>and</b></li> <li>○ The check-in isn't related to an office visit in the past 7 days <b>and</b></li> <li>○ The check-in doesn't lead to an office visit within 24 hours or the soonest available appointment</li> </ul> <ul style="list-style-type: none"> <li>• Evaluation of video and/or images you send to your doctor, and interpretation and follow-up by your doctor within 24 hours <b>if</b>: <ul style="list-style-type: none"> <li>○ You're not a new patient <b>and</b></li> <li>○ The evaluation isn't related to an office visit in the past 7 days <b>and</b></li> <li>○ The evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment</li> </ul> </li> <li>• Consultation your doctor has with other doctors by phone, internet, or electronic health record</li> <li>• Second opinion <a href="#">[Insert if appropriate: by another network provider]</a> prior to surgery</li> </ul> <p><a href="#">[Also list any additional benefits offered.]</a></p>	
<p><b>Podiatry services</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs)</li> <li>• Routine foot care for members with certain medical conditions affecting the lower limbs</li> </ul> <p><a href="#">[Also list any additional benefits offered.]</a></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p> <b>Pre-exposure prophylaxis (PrEP) for HIV prevention</b></p> <p>If you don't have HIV, but your doctor or other health care practitioner determines you're at an increased risk for HIV, we cover pre-exposure prophylaxis (PrEP) medication and related services.</p> <p>If you qualify, covered services include:</p>	<p>There is no coinsurance, copayment, or deductible for the PrEP benefit.</p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**


Covered Service	What you pay
<ul style="list-style-type: none"> <li>• FDA-approved oral or injectable PrEP medication. If you're getting an injectable drug, we also cover the fee for injecting the drug.</li> <li>• Up to 8 individual counseling sessions (including HIV risk assessment, HIV risk reduction, and medication adherence) every 12 months.</li> <li>• Up to 8 HIV screenings every 12 months.</li> </ul> <p>A one-time hepatitis B virus screening.</p>	
<p> <b>Prostate cancer screening exams</b></p> <p>For men aged 50 and older, covered services include the following once every 12 months:</p> <ul style="list-style-type: none"> <li>• Digital rectal exam</li> <li>• Prostate Specific Antigen (PSA) test</li> </ul> <p><a href="#">[Also list any additional benefits offered.]</a></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Prosthetic and orthotic devices and related supplies</b></p> <p>Devices (other than dental) that replace all or part of a body part or function. These include but aren't limited to testing, fitting, or training in the use of prosthetic and orthotic devices; as well as colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic and orthotic devices, and repair and/or replacement of prosthetic and orthotic devices. Also includes some coverage following cataract removal or cataract surgery – go to <i>Vision Care</i> later in this table for more detail.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Pulmonary rehabilitation services</b></p> <p>Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and <a href="#">[insert as appropriate: a referral OR an order]</a> for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.</p> <p><a href="#">[Also list any additional benefits offered.]</a></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>



**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
 <b>Screening and counseling to reduce alcohol misuse</b> We cover one alcohol misuse screening for adults (including pregnant women) who misuse alcohol but aren't alcohol dependent.  If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.  <a href="#">[Also list any additional benefits offered.]</a>	Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.
 <b>Screening for lung cancer with low dose computed tomography (LDCT)</b> For qualified people, a LDCT is covered every 12 months.  <b>Eligible members are</b> people age 50 – 77 who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 20 pack-years and who currently smoke or have quit smoking within the last 15 years, who get an order for LDCT during a lung cancer screening counseling and shared decision-making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner.  <i>For LDCT lung cancer screenings after the initial LDCT screening:</i> the members must get an order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision-making visit for later lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.	Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.
 <b>Screening for Hepatitis C Virus infection</b> We cover one Hepatitis C screening if your primary care doctor or other qualified health care provider orders one and you meet one of these conditions: <ul style="list-style-type: none"> <li>You're at high risk because you use or have used illicit injection drugs.</li> </ul>	There is no coinsurance, copayment, or deductible for the Medicare-covered screening for the Hepatitis C Virus.


**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<ul style="list-style-type: none"> <li>You had a blood transfusion before 1992.</li> <li>You were born between 1945-1965.</li> </ul> <p>If you were born between 1945-1965 and aren't considered high risk, we pay for a screening once. If you're at high risk (for example, you've continued to use illicit injection drugs since your previous negative Hepatitis C screening test), we cover yearly screenings.</p>	
 <b>Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</b> <p>We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>We also cover up to 2 individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor's office.</p> <p><a href="#">[Also list any additional benefits offered.]</a></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Services to treat kidney disease</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to 6 sessions of kidney disease education services per lifetime</li> <li>Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, or when your provider for this service is temporarily unavailable or inaccessible)</li> <li>Inpatient dialysis treatments (if you're admitted as an inpatient to a hospital for special care)</li> </ul>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>


**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<ul style="list-style-type: none"> <li>• Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments)</li> <li>• Home dialysis equipment and supplies</li> <li>• Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply)</li> </ul> <p>Certain drugs for dialysis are covered under Medicare Part B. For information about coverage for Part B Drugs, go to <b>Medicare Part B drugs</b> in this table.</p>	
<p><b>Skilled nursing facility (SNF) care</b></p> <p>(For a definition of skilled nursing facility care, go to Chapter 12. Skilled nursing facilities are sometimes called SNFs.)</p> <p><a href="#">[List days covered and any restrictions that apply, including whether any prior hospital stay is required.]</a> Covered services include but aren't limited to:</p> <ul style="list-style-type: none"> <li>• Semiprivate room (or a private room if medically necessary)</li> <li>• Meals, including special diets</li> <li>• Skilled nursing services</li> <li>• Physical therapy, occupational therapy and speech therapy</li> <li>• Drugs administered to you as part of our plan of care (this includes substances that are naturally present in the body, such as blood clotting factors.)</li> <li>• Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the fourth pint of blood you need - you must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. All other components of blood are covered beginning with the first pint used. <a href="#">[Modify as necessary if our plan begins coverage with an earlier pint.]</a></li> <li>• Medical and surgical supplies ordinarily provided by SNFs</li> <li>• Laboratory tests ordinarily provided by SNFs</li> <li>• X-rays and other radiology services ordinarily provided by SNFs</li> </ul>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>


**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<ul style="list-style-type: none"> <li>• Use of appliances such as wheelchairs ordinarily provided by SNFs</li> <li>• Physician/Practitioner services</li> </ul> <p><a href="#">[Insert if applicable: Generally, you'll get your SNF care from network facilities. Under certain conditions listed below, you may be able to pay in-network cost sharing for a facility that isn't a network provider, if the facility accepts our plan's amounts for payment.</a></p> <ul style="list-style-type: none"> <li>• <a href="#">A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care).</a></li> <li>• <a href="#">A SNF where your spouse or domestic partner is living at the time you leave the hospital.]</a></li> </ul>	
<p> <b>Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</b></p> <p>Smoking and tobacco use cessation counseling is covered for outpatient and hospitalized patients who meet these criteria:</p> <ul style="list-style-type: none"> <li>• Use tobacco, regardless of whether they exhibit signs or symptoms of tobacco-related disease</li> <li>• Are competent and alert during counseling</li> <li>• A qualified physician or other Medicare-recognized practitioner provides counseling</li> </ul> <p>We cover 2 cessation attempts per year (each attempt may include a maximum of 4 intermediate or intensive sessions, with the patient getting up to 8 sessions per year.)</p> <p><a href="#">[Also list any additional benefits offered.]</a></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p><b>Supervised Exercise Therapy (SET)</b></p> <p>SET is covered for members who have symptomatic peripheral artery disease (PAD) <a href="#">[Optional: and a referral for PAD from the physician responsible for PAD treatment]</a>.</p> <p>Up to 36 sessions over a 12-week period are covered if the SET program requirements are met.</p> <p>The SET program must:</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<ul style="list-style-type: none"> <li>• Consist of sessions lasting 30-60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication</li> <li>• Be conducted in a hospital outpatient setting or a physician's office</li> <li>• Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms and who are trained in exercise therapy for PAD</li> <li>• Be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist who must be trained in both basic and advanced life support techniques</li> </ul> <p>SET may be covered beyond 36 sessions over 12 weeks for an additional 36 sessions over an extended period of time if deemed medically necessary by a health care provider.</p> <p><a href="#">[Also list any additional benefits offered.]</a></p>	
<p><b>Urgently needed services</b></p> <p>A plan-covered service requiring immediate medical attention that's not an emergency is an urgently needed service if either you're temporarily outside our plan's service area, or, even if you're inside our plan's service area, it's unreasonable given your time, place, and circumstances to get this service from network providers. Our plan must cover urgently needed services and only charge you in-network cost sharing. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. Medically necessary routine provider visits (like annual checkups) aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable. <a href="#">[Include in-network benefits. Also identify whether this coverage is within the U.S. or as a supplemental world-wide emergency/urgent coverage.]</a></p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p> <b>Vision care</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original</li> </ul>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p>

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

Covered Service	What you pay
<p>Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts.</p> <ul style="list-style-type: none"> <li>• For people who are at high risk for glaucoma, we cover one glaucoma screening each year. People at high risk of glaucoma include people with a family history of glaucoma, people with diabetes, African Americans who are age 50 and older and Hispanic Americans who are 65 or older.</li> <li>• For people with diabetes, screening for diabetic retinopathy is covered once per year</li> <li>• One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. If you have 2 separate cataract operations, you can't reserve the benefit after the first surgery and purchase 2 eyeglasses after the second surgery.</li> </ul>	<p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>
<p> <b>Welcome to Medicare preventive visit</b></p> <p>Our plan covers the one-time <i>Welcome to Medicare</i> preventive visit. The visit includes a review of your health, as well as education and counseling about preventive services you need (including certain screenings and shots (or vaccines)), and referrals for other care if needed.</p> <p><b>Important:</b> We cover the <i>Welcome to Medicare</i> preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor's office know you want to schedule your <i>Welcome to Medicare</i> preventive visit.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount. After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

**Section 2.1 Extra optional supplemental benefits you can buy**

[\[Include this section if you offer optional supplemental benefits in our plan and describe benefits below. You can include this section either in the EOC or as an insert to the EOC.\]](#)

Our plan offers some extra benefits that aren't covered by Original Medicare and not included in your benefits package. These extra benefits are called **Optional Supplemental Benefits**. If you want these optional supplemental benefits, you must sign up for them [\[insert if applicable: and you may have to pay an additional premium for them\]](#). The optional

**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

supplemental benefits described in *[insert as applicable: this section OR the enclosed insert]* are subject to the same appeals process as any other benefits.

*[Insert plan specific optional benefits, premiums, deductible, copayments and coinsurance and rules using a chart like the Medical Benefits Chart above. Insert plan specific procedures on how to elect optional supplemental coverage, including application process and effective dates and on how to discontinue optional supplemental coverage, including refund of premiums. Also insert any restrictions on members' re-applying for optional supplemental coverage (e.g., must wait until next Open Enrollment Period).]*

### **SECTION 3      Services that aren't covered by our plan (exclusions)**

This section tells you what services are excluded from Medicare coverage and therefore, aren't covered by this plan.

The chart below lists services and items that either aren't covered under any condition or are covered only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself except under the specific conditions listed below. Even if you get the excluded services at an emergency facility, the excluded services are still not covered, and our plan won't pay for them. The only exception is if the service is appealed and decided upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we made to not cover a medical service, go to Chapter 7, Section 5.3.)

*[The services listed in the chart below are excluded from Original Medicare's benefit package. If any services below are covered supplemental benefits, delete them from this list. When plans partially exclude services excluded by Medicare, they don't need to delete the item completely but can revise the text accordingly to describe the extent of the exclusion. Plans can add parenthetical references to the Medical Benefits Chart for descriptions of covered services/items as appropriate. Plans can reorder the below excluded services alphabetically if they want. Plans can also add exclusions as needed.]*

<b>Services not covered by Medicare</b>	<b>Covered only under specific conditions</b>
<b>Acupuncture</b>	Available for people with chronic low back pain under certain circumstances
<b>Cosmetic surgery or procedures</b>	Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member



**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

<b>Services not covered by Medicare</b>	<b>Covered only under specific conditions</b>
	Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance
<b>Custodial care</b>  Custodial care is personal care that doesn't require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing	Not covered under any condition
<b>Experimental medical and surgical procedures, equipment, and medications</b>  Experimental procedures and items are those items and procedures determined by Original Medicare to not be generally accepted by the medical community	May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan  (Go to Chapter 3, Section 5 for more information on clinical research studies)
<b>Fees charged for care by your immediate relatives or members of your household</b>	Not covered under any condition
<b>Full-time nursing care in your home</b>	Not covered under any condition
<b>Home-delivered meals</b>	Not covered under any condition
<b>Homemaker services include basic household help, including light housekeeping or light meal preparation.</b>	Not covered under any condition
<b>Naturopath services (uses natural or alternative treatments)</b>	Not covered under any condition
<b>Non-routine dental care</b>	Dental care required to treat illness or injury may be covered as inpatient or outpatient care
<b>Orthopedic shoes or supportive devices for the feet</b>	Shoes that are part of a leg brace and are included in the cost of the brace. Orthopedic or therapeutic shoes for people with diabetic foot disease
<b>Personal items in your room at a hospital or a skilled nursing</b>	Not covered under any condition



**Chapter 4 Medical Benefits Chart (what's covered and what you pay)**

<b>Services not covered by Medicare</b>	<b>Covered only under specific conditions</b>
<b>facility, such as a telephone or a television</b>	
<b>Private room in a hospital</b>	Covered only when medically necessary
<b>Reversal of sterilization procedures and or non-prescription contraceptive supplies</b>	Not covered under any condition
<b>Routine chiropractic care</b>	Manual manipulation of the spine to correct a subluxation is covered
<b>Routine dental care, such as cleanings, fillings, or dentures</b>	Not covered under any condition
<b>Routine eye examinations, eyeglasses, radial keratotomy, LASIK surgery, and other low vision aids</b>	One pair of eyeglasses with standard frames (or one set of contact lenses) covered after each cataract surgery that implants an intraocular lens.
<b>Routine foot care</b>	Some limited coverage provided according to Medicare guidelines (e.g., if you have diabetes)
<b>Routine hearing exams, hearing aids, or exams to fit hearing aids</b>	Not covered under any condition
<b>Services considered not reasonable and necessary, according to Original Medicare standards</b>	Not covered under any condition

## **CHAPTER 5:**

# **Asking us to pay our share of a bill for covered medical services**

### **SECTION 1      Situations when you should ask us to pay our share for covered services**

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[\[Plans can modify this section as needed.\]](#) When you get care, you should ask the provider to bill our plan for your services. We'll look at the bill and decide whether the services should be covered and will let you know who should pay for them.

If you get a bill for an item or services, send the bill to us. Examples for when you should send us a bill:

#### **1. When you get a bill for an item or services even though you haven't yet met your deductible**

Before you reach your deductible, you must pay the full cost of your covered services. Even though you're responsible for the cost, still send our plan the bill us before you pay it so we can make sure you've been billed the correct amount. After you pay a bill, send us a copy of the bill and your payment so that we can count your expenses towards your deductible.

#### **2. When you get a bill for an item or services after you have met your deductible**

After you meet the deductible, our plan will pay for your covered services. If you get a bill, you shouldn't pay it. Submit it with a payment request to us. We'll look at the bill and decide whether the services should be covered. If we decide they should be covered and you haven't paid the bill, we'll pay the provider directly. If we decide they should be covered and you've already paid the bill, we'll mail you your reimbursement.

After you meet your deductible, you don't have to pay anything for services covered by our plan. We don't allow providers to add additional separate charges, called *balance billing*. This protection applies even if we pay the provider less than the provider charges for a service and even if there's a dispute and we don't pay certain provider charges. For more information about *balance billing*, go to Chapter 4, Section 1.3.

### 3. If you're retroactively enrolled in our plan

Sometimes a person's enrollment in our plan is retroactive. (This means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan and you paid out of pocket for any of your covered services after your enrollment date, you can ask us to pay you back for our share of the costs. You need to submit paperwork, such as receipts and bills, for us to handle the reimbursement.

*[Plans should insert additional circumstances under which they will accept a paper claim from a member.]*

When you send us a request for payment, we'll review your request and decide whether the service or drug should be covered. This is called making a **coverage decision**. If we decide it should be covered, we'll pay *[insert if our plan has cost sharing: for our share of the cost]* for the service or drug. If we deny your request for payment, you can appeal our decision. Chapter 7 has information about how to make an appeal.

## **SECTION 2      How to ask us to pay a bill or to count your expenses toward your deductible**

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When you want us to pay a bill or to pay you back for a bill you've already paid, send us a request for payment, along with your bill and documentation of any payment you made. Even if you haven't met your deductible for the year, still send us your bill and documentation of your payment so we can count your expenses toward your deductible. It's a good idea to make a copy of your bill and receipts for your records.

*[If our plan has developed a specific form for asking for payment, insert the following language: To make sure you're giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.]*

- You don't have to use the form, but it will help us process the information faster.  
*[Insert the required data needed to make a decision (e.g., name, date of services, item, etc.)]*
- Download a copy of the form from our website (*[insert URL]*) or call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*) and ask for the form.]

**Chapter 5 Asking us to pay our share of a bill for covered medical services**

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Mail your request for payment together with any bills or paid receipts to us at this address:

*[Insert address]*

*[If our plan allows members to submit oral payment requests, insert the following language: You may also call our plan to request payment. For details, go to Chapter 2, Section 1 and look for the section called, *[plans can edit section title as necessary]* Where to send a request asking us to pay for our share of the cost for medical care you got.]*

*[Insert if applicable: **You must submit your claim to us within *[insert timeframe]*** of the date you got the service or item.]*

Call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*) if you have questions. If you don't know what you should have paid, or you get bills and you don't know what to do about those bills, we can help. You can also call if you want to give us more information about a request for payment you've already sent to us.

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**SECTION 3 We'll consider your request for payment and say yes or no**

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When we get your request for payment, we'll let you know if we need any additional information from you. Otherwise, we'll consider your request and make a coverage decision.

- If we decide that the medical care is covered and you followed all the rules for getting the care, we'll pay for our share of the cost.
  - If you met your yearly deductible and already paid for the service, we'll mail your reimbursement to you.
  - If you met your yearly deductible and haven't paid for the service yet, we'll mail the payment directly to the provider.
  - If you haven't met your deductible yet, we'll tell you how much you should be billed by the provider.
- If we decide the medical care is *not* covered, or you did *not* follow the rules, we won't pay for our share of the cost. Instead, we'll send you a letter that explains the reasons why we aren't sending the payment you've asked for and your rights to appeal that decision.

**Section 3.1 If we tell you that we won't pay for all or part of the medical care, you can make an appeal**

If you think we made a mistake in turning down your request for payment or the amount we're paying, you can make an appeal. If you make an appeal, it means you're asking us to

**Chapter 5 Asking us to pay our share of a bill for covered medical services**

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change the decision we made when we turned down your request for payment or when we turned down your request to count medical expenses you've paid (either with money from your MSA account or out of pocket) toward our plan deductible. You may also appeal if you believe that, before meeting the deductible, you've been required to pay more for a service than the Medicare allowable amount. For the details on how to make this appeal, go to Chapter 7.

# CHAPTER 6:

## Your rights and responsibilities

*[Note: Plans can add to or revise this chapter as needed to reflect NCQA-required language.]*

### SECTION 1      Our plan must honor your rights and cultural sensitivities

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**Section 1.1**      *[Plans can edit the section heading and content to reflect the types of alternate format materials available to plan members. Plans can't edit references to language except as noted below.]* **We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, braille, large print, or other alternate formats, etc.)**

*[Plans must insert a translation of Section 1.1 in all languages that meet the language threshold.]*

Our plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how our plan may meet these accessibility requirements include, but aren't limited to, provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. *[If applicable, plans can insert information about the availability of written materials in languages other than English.]* We can also give you materials in *[insert if required to provide materials in any non-English languages per 42 CFR § 422.2267(a): in languages other than English including <required languages> and]* braille, in large print, or other alternate formats at no cost if you need it. We're required to give you information about our plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*).

Our plan is required to give female enrollees the option of direct access to a women's health specialist within the network for women's routine and preventive health care services.

If providers in our plan's network for a specialty aren't available, it's our plan's responsibility to locate specialty providers outside the network who will provide you with the necessary care. In this case, you'll only pay in-network cost sharing. If you find yourself

**Chapter 6 Your rights and responsibilities**

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in a situation where there are no specialists in our plan's network that cover a service you need, call our plan for information on where to go to get this service at in-network cost sharing.

If you have any trouble getting information from our plan in a format that's accessible and appropriate for you, seeing a women's health specialist or finding a network specialist, call to file a grievance with [\[insert plan contact information\]](#). You can also file a complaint with Medicare by calling 1-800-MEDICARE (1-800-633-4227) or directly with the Office for Civil Rights 1-800-368-1019 or TTY 1-800-537-7697.

**Section 1.2 We must ensure you get timely access to covered services**

You may seek care from any provider in the United States who is eligible to provide services under Original Medicare. You should always (except possibly in emergencies) show the provider your MSA plan membership card.

You don't need a referral or prior approval from our plan to get covered services.

[\[Insert if applicable: You have the right to choose a \[insert as appropriate: primary care provider \(PCP\) OR provider\] in our plan's network to provide and arrange for your covered services.\]](#)

[\[Insert if plan has a network: You have the right to get appointments and covered services from our plan's network of providers \*within a reasonable amount of time\*. \[Insert if applicable: This includes the right to get timely services from specialists when you need that care.\]\]](#)

If you think you aren't getting your medical care within a reasonable amount of time, Chapter 7 tells what you can do.

**Section 1.3 We must protect the privacy of your personal health information**

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your *personal health information* includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.
- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a *Notice of Privacy Practice*, that tells about these rights and explains how we protect the privacy of your health information. [\[Plans are permitted to include the Notice of Privacy Practices as required under the HIPAA Privacy Rule \(45 C.F.R. § 164.520\).\]](#)

**Chapter 6 Your rights and responsibilities**

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**How do we protect the privacy of your health information?**

- We make sure that unauthorized people don't see or change your records.
- Except for the circumstances noted below, if we intend to give your health information to anyone who isn't providing your care or paying for your care, *we're required to get written permission from you or someone you have given legal power to make decisions for you first.*
- There are certain exceptions that don't require us to get your written permission first. These exceptions are allowed or required by law.
  - We're required to release health information to government agencies that are checking on quality of care.
  - Because you're a member of our plan through Medicare, we're required to give Medicare your health information. If Medicare releases your information for research or other uses, this will be done according to federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

**You can see the information in your records and know how it's been shared with others**

You have the right to look at your medical records held at our plan, and to get a copy of your records. We're allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we'll work with your health care provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that aren't routine.

If you have questions or concerns about the privacy of your personal health information, call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*).

*[Note: Plans can insert custom privacy practices.]*

**Section 1.4 We must give you information about our plan *[insert if applicable: our network of providers,]* and your covered services**

**[Plans can edit the section to reflect the types of alternate format materials available to plan members and/or language primarily spoken in our plan service area.]**

As a member of *[insert 2027 plan name]*, you have the right to get several kinds of information from us.



## Chapter 6 Your rights and responsibilities

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If you want any of the following kinds of information, call Member Services at [\[insert Member Services number\]](#) (TTY users call [\[insert TTY number\]](#)):

- **Information about our plan.** This includes, for example, information about our plan's financial condition.
- [\[Insert if applicable: Information about our network providers. You have the right to get information about the qualifications of the providers in our network and how we pay the providers in our network.\]](#)
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information regarding medical services.
- **Information about why something is not covered and what you can do about it.** Chapter 7 provides information on asking for a written explanation on why a medical service isn't covered or if your coverage is restricted. Chapter 7 also provides information on asking us to change a decision, also called an appeal.

### Section 1.5 You have the right to know your treatment options and participate in decisions about your care

You have the right to get full information from your doctors and other health care providers. Your providers must explain your medical condition and your treatment choices *in a way that you can understand*.

You also have the right to participate fully in decisions about your health care. To help you make decisions with your doctors about what treatment is best for you, your rights include the following:

- **To know about all your choices.** You have the right to be told about all treatment options recommended for your condition, no matter what they cost or whether they're covered by our plan.
- **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say "no."** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. If you refuse treatment, you accept full responsibility for what happens to your body as a result.

## **You have the right to give instructions about what's to be done if you can't make medical decisions for yourself**

*[Note: Plans that would like to provide members with state-specific information about advanced directives, including contact information for the appropriate state agency, can do so.]*

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you're in this situation. This means, *if you want to*, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

Legal documents you can use to give directions in advance in these situations are called **advance directives**. Documents like a **living will** and **power of attorney for health care** are examples of advance directives.

### **How to set up an advance directive to give instructions:**

- **Get a form.** You can get an advance directive form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare. *[Insert if applicable: You can also call Member Services to ask for the forms.]*
- **Fill out the form and sign it.** No matter where you get this form, it's a legal document. Consider having a lawyer help you prepare it.
- **Give copies of the form to the right people.** Give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

If you know ahead of time that you're going to be hospitalized, and you signed an advance directive, **take a copy with you to the hospital.**

- The hospital will ask whether you signed an advance directive form and whether you have it with you.
- If you didn't sign an advance directive form, the hospital has forms available and will ask if you want to sign one.

**Filling out an advance directive is your choice** (including whether you want to sign one if you're in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you signed an advance directive.

### **If your instructions aren't followed**

If you sign an advance directive and you believe that a doctor or hospital didn't follow the instructions in it, you can file a complaint with *[insert appropriate state-specific agency (such as the State Department of Health)]*. *[Plans also have the option to include a separate exhibit to list the state-specific agency in all states, or in all states in which our plan is filed and then should revise the previous sentence to refer to that exhibit.]*

### **Section 1.6 You have the right to make complaints and ask us to reconsider decisions we made**

If you have any problems, concerns, or complaints and need to ask for coverage, or make an appeal, Chapter 7 of this document tells what you can do. Whatever you do—ask for a coverage decision, make an appeal, or make a complaint—**we're required to treat you fairly.**

### **Section 1.7 If you believe you're being treated unfairly, or your rights aren't being respected**

If you believe you've been treated unfairly or your rights haven't been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, or national origin, call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY users call 1-800-537-7697), or call your local Office for Civil Rights.

If you believe you've been treated unfairly or your rights haven't been respected *and it's not* about discrimination, you can get help dealing with the problem you're having from these places:

- **Call Member Services** at *[insert Member Services number]* (TTY users call *[insert TTY number]*)
- **Call your local SHIP** at *[Insert phone number(s)]*
- **Call Medicare** at 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048).

### **Section 1.8 How to get more information about your rights**

Get more information about your rights from these places:

- **Call Member Services** at *[insert Member Services number]* (TTY users call *[insert TTY number]*)
- **Call your local SHIP** at *[Insert phone number(s)]*
- **Contact Medicare**

**Chapter 6 Your rights and responsibilities**

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- Visit [www.Medicare.gov](http://www.Medicare.gov) to read the publication *Medicare Rights & Protections* (available at: [www.Medicare.gov/publications/11534-medicare-rights-and-protections.pdf](http://www.Medicare.gov/publications/11534-medicare-rights-and-protections.pdf))
- Call 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048)

**SECTION 2      Your responsibilities as a member of our plan**

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Things you need to do as a member of our plan are listed below. For questions, call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*).

- **Get familiar with your covered services and the rules you must follow to get these covered services.** Use this *Evidence of Coverage* to learn what's covered and the rules you need to follow to get covered services.
  - Chapters 3 and 4 give details about medical services.
- **If you have any other health coverage in addition to our plan, or separate drug coverage, you're required to tell us.** Chapter 1 tells you about coordinating these benefits.
- **Tell your doctor and other health care providers that you're enrolled in our plan.** Show our plan membership card whenever you get medical care.
- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
  - To help get the best care, tell your doctors and other health providers about your health problems. Follow the treatment plans and instructions you and your doctors agree on.
  - Make sure your doctors know all the drugs you're taking, including over-the-counter drugs, vitamins, and supplements.
  - If you have questions, be sure to ask and get an answer you can understand.
- **Be considerate.** We expect our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor's office, hospitals, and other offices.
- **Pay what you owe.** As a plan member, you're responsible for these payments:
  - You must continue to pay a premium for your Medicare Part B to stay a member of our plan.
  - Until you meet your yearly deductible, you must pay up to 100% of the Medicare-approved amount for your covered Part A and Part B services.

**Chapter 6 Your rights and responsibilities**

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- **If you move *within* our plan service area, we need to know** so we can keep your membership record up to date and know how to contact you.
- **If you move *outside* of our plan service area, you** [\[if a continuation area is offered, insert: \*\*generally, here and then explain the continuation area\*\*\]](#) **can't stay a member of our plan.**
- **If you move, tell Social Security (or the Railroad Retirement Board).**

**Section 2.1 Special tax-reporting responsibilities of members of a Medicare MSA plan**

Our plan is a Medicare MSA plan. MSA members must file Form 1040, U.S. Individual Income Tax Return, along with Form 8853, *Archer MSAs and Long-Term Care (LTC) Insurance Contracts*, to the Internal Revenue Service (IRS) for any year that distributions are made from their Medicare MSA account to ensure that they're not taxed on their MSA account withdrawals.

These tax forms must be filed for any year in which a MSA account withdrawal is made even if the member has no taxable income or any other reason for filing Form 1040. MSA account withdrawals for qualified medical expenses are tax-free, while account withdrawals for non-medical expenses are subject to both income tax and a 50% tax penalty.

- You'll get a statement (Form 1099-SA) from your MSA trustee reporting your MSA savings account distributions by January 31 each year. The trustee is also required to report this information to the IRS.
  - You must file tax forms 1040 and 8853 even if you aren't otherwise required to file an income tax return to avoid owing taxes on MSA account withdrawals.
  - Form 8853, *Archer MSAs and Long-Term Care (LTC) Insurance Contracts*, Section B, is the place to report both your Medicare MSA account withdrawals (which the IRS calls distributions) and on your qualified medical expenses for the year.
  - Form 8853 and Form 8853 Instructions are available at [www.irs.gov](http://www.irs.gov) or from 1-800-TAX-FORM (1-800-829-3676). On the Web, look up forms by number at **Forms**. (**Note:** IRS tax code considers Medicare MSAs as a type of *Archer* MSA, therefore, IRS references to *Archer* MSAs include Medicare MSAs.)
- You must file by April 15 of the following year unless you request an extension on your tax return.

Information reported to the IRS on MSA account withdrawals for qualified medical expenses is **not** the same expense information that will count towards your MSA plan deductible. Only Medicare Part A and Part B expenses will count towards your MSA plan deductible. Therefore, you'll also want to keep track of your qualified medical expenses that are also Part A and Part B expenses and that will count towards your MSA plan deductible.

**Chapter 6 Your rights and responsibilities**

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**Helpful MSA-related publications related to tax-reporting requirements**

These 2 IRS publications related to Medicare MSAs are available at [www.irs.gov](http://www.irs.gov) (look up publications by number) or from 1-800-TAX-FORM (1-800 829-3676):

- IRS Publication 502 (*Medical and Dental Expenses*) defines what types of services generally count as qualified medical expenses for IRS tax purposes.
- IRS Publication 969 (*Health Savings Accounts and Other Tax-Favored Health Plans*) includes information on medical savings accounts, including Medicare MSAs. Publication 969 provides more items and services (in addition to those in Publication 502) that are qualified medical expenses for MSAs.

**For more information or help preparing your tax return**

Call the IRS toll-free for live telephone help from Monday – Friday, 7 am – 10 pm local time, or visit your local IRS office.

- For people: 1-800-829-1040
- For people with hearing impairments: 1-800-829-4059 (TDD)

Face-to-Face Help: In certain areas, IRS also has local offices. Find your local office at [www.irs.gov/help/contact-your-local-irs-office](http://www.irs.gov/help/contact-your-local-irs-office).

# CHAPTER 7:

## If you have a problem or complaint (coverage decisions, appeals, complaints)

*[Plans should ensure that the text or section heading immediately preceding each “Legal Terms” box is kept on the same page as the box.]*

### **SECTION 1      What to do if you have a problem or concern**

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This chapter explains 2 types of processes for handling problems and concerns:

- For some problems, you need to use the **process for coverage decisions and appeals**.
- For other problems, you need to use the **process for making complaints** (also called grievances).

Both processes have been approved by Medicare. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

The information in this chapter will help you identify the right process to use and what to do.

#### **Section 1.1      Legal terms**

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand. To make things easier, this chapter:

Uses more familiar words in place of some legal terms. However, it's sometimes important to know the correct legal terms. To help you know which terms to use to get the right help or information, we include these legal terms when we give details for handling specific situations.

### **SECTION 2      Where to get more information and personalized help**

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We're always available to help you. Even if you have a complaint about our treatment of you, we're obligated to honor your right to complain. You should always call Member Services at

**Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**

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*[insert Member Services number]* (TTY users call *[insert TTY number]*) for help. In some situations, you may also want help or guidance from someone who is not connected with us. Two organizations that can help are:

**State Health Insurance Assistance Program (SHIP)**

Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you're having. They can also answer questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. *[Insert SHIP name and contact information. Plans providing SHIP contact information in an exhibit should direct members to that exhibit.]*

**Medicare**

You can also contact Medicare for help. To contact Medicare:

- Call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.
- Visit [www.Medicare.gov](http://www.Medicare.gov).

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**SECTION 3 Which process to use for your problem**

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**Is your problem or concern about your benefits or coverage?**

This includes problems about whether medical care (medical items, services and/or Part B drugs) are covered or not, the way they're covered, and problems related to payment for medical care.

**Yes.**

Go to **Section 4, A guide to coverage decisions and appeals.**

**No.**

Go to **Section 9, How to make a complaint about quality of care, waiting times, customer service or other concerns.**



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## Coverage decisions and appeals

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### **SECTION 4     A guide to coverage decisions and appeals**

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Coverage decisions and appeals deal with problems related to your benefits and coverage for your medical care (services, items, and Part B drugs, including payment). To keep things simple, we generally refer to medical items, services, and Medicare Part B drugs as **medical care**. You use the coverage decision and appeals process for issues such as whether something is covered or not and the way in which something is covered.

#### **Asking for coverage decisions before you get services**

If you want to know if we'll cover medical care before you get it, you can ask us to make a coverage decision for you. A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your medical care. For example, our plan network doctor makes a (favorable) coverage decision for you whenever you get medical care from them or if your network doctor refers you to a medical specialist. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we'll cover a particular medical service or refuses to provide medical care you think that you need.

In limited circumstances a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

We make a coverage decision whenever we decide what's covered for you and how much we pay. In some cases, we might decide medical care isn't covered or is no longer covered for you. If you disagree with this coverage decision, you can make an appeal.

#### **Making an appeal**

If we make a coverage decision, whether before or after you get a benefit, and you aren't satisfied, you can **appeal** the decision. An appeal is a formal way of asking us to review and change a coverage decision we made. Under certain circumstances, you can ask for an expedited or **fast appeal** of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

**Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**

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When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we properly followed the rules. When we complete the review, we give you our decision.

In limited circumstances an appeal request will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete if someone makes the request on your behalf but isn't legally authorized to do so, or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we say no to all or part of your Level 1 appeal for medical care, your appeal will automatically go on to a Level 2 appeal conducted by an independent review organization not connected to us.

- You don't need to do anything to start a Level 2 appeal. Medicare rules require we automatically send your appeal for medical care to Level 2 if we don't fully agree with your Level 1 appeal.
- Go to **Section 6.4** of this chapter for more information about Level 2 appeals.

If you aren't satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal (this chapter explains the Level 3, 4, and 5 appeals processes).

**Section 4.1 Get help asking for a coverage decision or making an appeal**

Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- **Call Member Services** at *[insert Member Services number]* (TTY users call *[insert TTY number]*)
- **Get free help** from your State Health Insurance Assistance Program.
- **Your doctor can make a request for you.** If your doctor helps with an appeal past Level 2, they need to be appointed as your representative. Call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*) and ask for the *Appointment of Representative* form. (The form is also available on Medicare's website at [www.CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf](http://www.CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf) *[plans can also insert: or on our website at [insert website or link to form]]*.)
  - For medical care or Part B drugs, your doctor can ask for a coverage decision or a Level 1 appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2.

**Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**

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- **You can ask someone to act on your behalf.** You can name another person to act for you as your *representative* to ask for a coverage decision or make an appeal.
  - If you want a friend, relative, or other person to be your representative, call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*) and ask for the *Appointment of Representative* form. (The form is also available at [www.CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf](http://www.CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf) *[plans can also insert: or on our website at [insert website or link to form]]*.) This form gives that person permission to act on your behalf. It must be signed by you and by the person you want to act on your behalf. You must give us a copy of the signed form.
  - We can accept an appeal request from a representative without the form, but we can't begin or complete our review until we get it. If we don't get the form before our deadline for making a decision on your appeal, your appeal request will be dismissed. If this happens, we'll send you a written notice explaining your right to ask the independent review organization to review our decision to dismiss your appeal.
- **You also have the right to hire a lawyer.** You can contact your own lawyer or get the name of a lawyer from your local bar association or other referral service. There are groups that will give you free legal services if you qualify. However, **you aren't required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

**Section 4.2 Rules and deadlines for different situations**

There are 3 different situations that involve coverage decisions and appeals. Each situation has different rules and deadlines. We give the details for each of these situations:

- **Section 5:** Your medical care: How to ask for a coverage decision or make an appeal
- **Section 6:** How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon
- **Section 7:** How to ask us to keep covering certain medical services if you think your coverage is ending too soon (*Applies only to these services:* home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services)

If you're not sure which information applies to you, call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*). You can also get help or information from your SHIP.

## **SECTION 5      Medical care: How to ask for a coverage decision or make an appeal**

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### **Section 5.1      What to do if you have problems getting coverage for medical care or want us to pay you back for our share of the cost of your care**

Your benefits for medical care are described in Chapter 4 in the Medical Benefits Chart. In some cases, different rules apply to a request for a Part B drug. In those cases, we'll explain how the rules for Part B drugs are different from the rules for medical items and services.

This section tells what you can do if you're in any of the 5 following situations:

1. You aren't getting certain medical care you want, and you believe this care is covered by our plan. **Ask for a coverage decision. Section 5.2.**
2. Our plan won't approve the medical care your doctor or other medical provider wants to give you, and you believe that this care is covered by our plan. **Ask for a coverage decision. Section 5.2.**
3. You got medical care that you believe should be covered by our plan, but we said we won't pay for this care. **Make an appeal. Section 5.3.**
4. You got and paid for medical care that you believe should be covered by our plan, and you want to ask our plan to reimburse you for this care. **Send us the bill. Section 5.5**
5. You're told that coverage for certain medical care you've been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health. **Make an appeal. Section 5.3**

**Note: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services, go to Sections 6 and 7. Special rules apply to these types of care.**

### **Section 5.2      How to ask for a coverage decision**

#### **Legal Terms:**

A coverage decision that involves your medical care is called an **organization determination**.

A fast coverage decision is called an **expedited determination**.

**Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**

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**Step 1: Decide if you need a standard coverage decision or a fast coverage decision.**

**A standard coverage decision is usually made within 7 calendar days when the medical item or service is subject to our prior authorization rules, 14 calendar days for all other medical items and services, or 72 hours for Part B drugs. A fast coverage decision is generally made within 72 hours for medical services and within 24 hours for Part B drugs. To get a fast coverage decision, you must meet 2 requirements:**

- You may *only ask* for coverage for medical care items and/or services (not requests for payment for items and/or services you already got).
- You can get a fast coverage decision *only* if using the standard deadlines could cause serious harm to your health or hurt your ability to regain function.

**If your doctor tells us that your health requires a fast coverage decision, we'll automatically agree to give you a fast coverage decision.**

**If you ask for a fast coverage decision on your own, without your doctor's support, we'll decide whether your health requires that we give you a fast coverage decision.** If we don't approve a fast coverage decision, we'll send you a letter that:

- Explains that we'll use the standard deadlines.
- Explains if your doctor asks for the fast coverage decision, we'll automatically give you a fast coverage decision.
- Explains that you can file a *fast complaint* about our decision to give you a standard coverage decision instead of the fast coverage decision you asked for.

**Step 2: Ask our plan to make a coverage decision or fast coverage decision**

- Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this. Chapter 2 has contact information.

**Step 3: We consider your request for medical care coverage and give you our answer.**

***For standard coverage decisions we use the standard deadlines.***

**This means we'll give you an answer within 7 calendar days after we get your request for a medical item or service that is subject to our prior authorization rules. If your requested medical item or service is not subject to our prior authorization rules, we'll give you an answer within 14 calendar days after we get your request. If your request is for a Part B drug, we'll give you an answer within 72 hours after we get your request.**

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.

**Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**

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- If you believe we *shouldn't* take extra days, you can file a *fast complaint*. We'll give you an answer to your complaint as soon as we make the decision. (The process for making a complaint is different from the process for coverage decisions and appeals. Go to Section 9 of this chapter for information on complaints.)

***For fast coverage decisions we use an expedited timeframe.***

**A fast coverage decision means we'll answer within 72 hours if your request is for a medical item or service. If your request is for a Part B drug, we'll answer within 24 hours.**

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days**. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.
- If you believe we *shouldn't* take extra days, you can file a *fast complaint*. (Go to Section 9 for information on complaints.) We'll call you as soon as we make the decision.
- If our answer is no to part or all of what you asked for, we'll send you a written statement that explains why we said no.

**Step 4: If we say no to your request for coverage for medical care, you can appeal.**

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the medical care coverage you want. If you make an appeal, it means you're going on to Level 1 of the appeals process.

### **Section 5.3      How to make a Level 1 appeal**

#### **Legal Terms:**

An appeal to our plan about a medical care coverage decision is called a plan **reconsideration**.

A fast appeal is also called an **expedited reconsideration**.

**Step 1: Decide if you need a standard appeal or a fast appeal.**

**A standard appeal is usually made within 30 calendar days or 7 calendar days for Part B drugs. A fast appeal is generally made within 72 hours.**

- If you're appealing a decision, we made about coverage for care, you and/or your doctor need to decide if you need a fast appeal. If your doctor tells us that your health requires a fast appeal, we'll give you a fast appeal.

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- The requirements for getting a fast appeal are the same as those for getting a fast coverage decision in Section 5.2.

**Step 2: Ask our plan for an appeal or a fast appeal**

- **If you're asking for a standard appeal, submit your standard appeal in writing.** *[If our plan accepts oral requests for standard appeals, insert: You may also ask for an appeal by calling us.]* Chapter 2 has contact information.
- **If you're asking for a fast appeal, make your appeal in writing or call us.** Chapter 2 has contact information.
- **You must make your appeal request within 65 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for asking for an appeal.
- **You can ask for a copy of the information regarding your medical decision. You and your doctor may add more information to support your appeal.** *[If a fee is charged, insert: We're allowed to charge a fee for copying and sending this information to you.]*

**Step 3: We consider your appeal, and we give you our answer.**

- When our plan is reviewing your appeal, we take a careful look at all the information. We check to see if we were following all the rules when we said no to your request.
- We'll gather more information if needed and may contact you or your doctor.

***Deadlines for a fast appeal***

- For fast appeals, we must give you our answer **within 72 hours after we get your appeal**. We'll give you our answer sooner if your health requires us to.
  - If you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time if your request is for a Part B drug.
  - If we don't give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we're required to automatically send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.4 explains the Level 2 appeal process.

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- **If our answer is yes to part or all of what you asked for**, we must authorize or provide the coverage we agreed to within 72 hours after we get your appeal.
- **If our answer is no to part or all of what you asked for**, we'll automatically forward your appeal to the independent review organization for a Level 2 appeal. The independent review organization will notify you in writing when it gets your appeal.

***Deadlines for a standard appeal***

- For standard appeals, we must give you our answer **within 30 calendar days** after we get your appeal. If your request is for a Part B drug you didn't get yet, we'll give you our answer **within 7 calendar days** after we get your appeal. We'll give you our decision sooner if your health condition requires us to.
  - **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days to make the decision, we'll tell you in writing. We can't take extra time if your request is for a Part B drug.
  - If you believe we shouldn't take extra days, you can file a *fast complaint*. When you file a fast complaint, we'll give you an answer to your complaint within 24 hours. (Go to Section 9 of this chapter for information on complaints.)
  - If we don't give you an answer by the deadline (or by the end of the extended time period), we'll send your request to a Level 2 appeal, where an independent review organization will review the appeal. Section 5.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must authorize or provide the coverage within 30 calendar days if your request is for a medical item or service, or **within 7 calendar days** if your request is for a Part B drug.
- **If our plan says no to part or all of your appeal**, we'll automatically send your appeal to the independent review organization for a Level 2 appeal.

**Section 5.4 The Level 2 appeal process****Legal Term:**

The formal name for the independent review organization is the **Independent Review Entity**. It's sometimes called the **IRE**.

The **independent review organization is an independent organization hired by Medicare**. It isn't connected with us and isn't a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.



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**Step 1: The independent review organization reviews your appeal.**

- We'll send the information about your appeal to this organization. This information is called your **case file**. **You have the right to ask us for a copy of your case file.** [\[If a fee is charged, insert: We're allowed to charge you a fee for copying and sending this information to you.\]](#)
- You have a right to give the independent review organization additional information to support your appeal.
- Reviewers at the independent review organization will take a careful look at all the information about your appeal.

***If you had a fast appeal at Level 1, you'll also have a fast appeal at Level 2.***

- For the fast appeal the independent review organization must give you an answer to your Level 2 appeal **within 72 hours** of when it gets your appeal.
- If your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Part B drug.

***If you had a standard appeal at Level 1, you'll also have a standard appeal at Level 2.***

- For the standard appeal, if your request is for a medical item or service, the independent review organization must give you an answer to your Level 2 appeal **within 30 calendar days** of when it gets your appeal. If your request is for a Part B drug, the independent review organization must give you an answer to your Level 2 appeal **within 7 calendar days** of when it gets your appeal.
- If your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Part B drug.

**Step 2: The independent review organization gives you its answer.**

The independent review organization will tell you its decision in writing and explain the reasons for it.

- **If the independent review organization says yes to part or all of a request for a medical item or service**, we must authorize the medical care coverage within **72 hours** or provide the service within 14 calendar days after we get the decision from the independent review organization for **standard requests**. For **expedited requests**, we have **72 hours** from the date we get the decision from the independent review organization.

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- **If the independent review organization says yes to part or all of a request for a Part B drug**, we must authorize or provide the Part B drug within **72 hours** after we get the decision from the independent review organization for **standard requests**. For **expedited requests**, we have **24 hours** from the date we get the decision from the independent review organization.
- **If this organization says no to part or all of your appeal**, it means they agree with us that your request (or part of your request) for coverage for medical care shouldn't be approved. (This is called **upholding the decision** or **turning down your appeal**). In this case, the independent review organization will send you a letter that:
  - Explains the decision.
  - Lets you know about your right to a Level 3 appeal if the dollar value of the medical care coverage meets a certain minimum. The written notice you get from the independent review organization will tell you the dollar amount you must meet to continue the appeals process.
  - Tells you how to file a Level 3 appeal.

**Step 3: If your case meets the requirements, you choose whether you want to take your appeal further.**

- There are 3 additional levels in the appeals process after Level 2 (for a total of 5 levels of appeal). If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 explains the Level 3, 4, and 5 appeals processes.

**Section 5.5 If you're asking us to pay for our share of a bill you got for medical care**

Chapter 5 describes when you may need to ask for reimbursement or to pay a bill you got from a provider. It also tells how to send us the paperwork that asks us for payment.

**Asking for reimbursement is asking for a coverage decision from us**

If you send us the paperwork asking for reimbursement, you're asking for a coverage decision. To make this decision, we'll check to see if the medical care you paid for is covered. We'll also check to see if you followed the rules for using your coverage for medical care.

- **If we say yes to your request:** If the medical care is covered and you followed the rules, we'll send you the payment for our share of the cost typically within 30 calendar days, but no later than 60 calendar days after we get your request. If you haven't paid for the medical care, we'll send the payment directly to the provider.

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- **If we say no to your request:** If the medical care is *not* covered, or you did *not* follow all the rules, we won't send payment. Instead, we'll send you a letter that says we won't pay for the medical care and the reasons why.

If you don't agree with our decision to turn you down, **you can make an appeal**. If you make an appeal, it means you're asking us to change the coverage decision we made when we turned down your request for payment.

**To make this appeal, follow the process for appeals described in Section 5.3.** For appeals concerning reimbursement, note:

- We must give you our answer within 60 calendar days after we get your appeal. If you're asking us to pay you back for medical care you've already got and paid for, you aren't allowed to ask for a fast appeal.
- If the independent review organization decides we should pay, we must send you or the provider the payment within 30 calendar days. If the answer to your appeal is yes at any stage of the appeals process after Level 2, we must send the payment you asked for to you or the provider within 60 calendar days.

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**SECTION 6      How to ask us to cover a longer inpatient hospital stay if you think you're being discharged too soon**

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When you're admitted to a hospital, you have the right to get all covered hospital services necessary to diagnose and treat your illness or injury.

During your covered hospital stay, your doctor and the hospital staff will work with you to prepare for the day you leave the hospital. They'll help arrange for care you may need after you leave.

- The day you leave the hospital is called your **discharge date**.
- When your discharge date is decided, your doctor or the hospital staff will tell you.
- If you think you're being asked to leave the hospital too soon, you can ask for a longer hospital stay, and your request will be considered.

**Section 6.1      During your inpatient hospital stay, you'll get a written notice from Medicare that tells you about your rights**

Within 2 calendar days of being admitted to the hospital, you'll be given a written notice called *An Important Message from Medicare about Your Rights*. Everyone with Medicare gets a copy of this notice. If you don't get the notice from someone at the hospital (for example, a caseworker or nurse), ask any hospital employee for it. If you need help, call Member Services

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at [\[insert Member Services number\]](#) (TTY users call [\[insert TTY number\]](#)) or 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

**1. Read this notice carefully and ask questions if you don't understand it.** It tells you:

- Your right to get Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.
- Your right to be involved in any decisions about your hospital stay.
- Where to report any concerns you have about quality of your hospital care.
- Your right to **request an immediate review** of the decision to discharge you if you think you're being discharged from the hospital too soon. This is a formal, legal way to ask for a delay in your discharge date, so we'll cover your hospital care for a longer time.

**2. You'll be asked to sign the written notice to show that you got it and understand your rights.**

- You or someone who is acting on your behalf will be asked to sign the notice.
- Signing the notice shows *only* that you got the information about your rights. The notice doesn't give your discharge date. Signing the notice **doesn't mean** you're agreeing on a discharge date.

**3. Keep your copy** of the notice so you have the information about making an appeal (or reporting a concern about quality of care) if you need it.

- If you sign the notice more than 2 calendar days before your discharge date, you'll get another copy before you're scheduled to be discharged.
- To look at a copy of this notice in advance, call Member Services at [\[insert Member Services number\]](#) (TTY users call [\[insert TTY number\]](#)) or 1-800 MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can also get the notice online at [www.CMS.gov/Medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im](http://www.CMS.gov/Medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im).

## **Section 6.2 How to make a Level 1 appeal to change your hospital discharge date**

To ask us to cover inpatient hospital services for a longer time, use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**

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- **Ask for help if you need it.** If you have questions or need help, call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*). Or call your State Health Insurance Assistance Program (SHIP) for personalized help. *[Insert SHIP name and contact information. Plans providing SHIP contact information in an exhibit should direct members to that exhibit.]* SHIP contact information is available in Chapter 2, Section 3.

**During a Level 1 appeal, the Quality Improvement Organization reviews your appeal.** It checks to see if your planned discharge date is medically appropriate for you. The **Quality Improvement Organization** is a group of doctors and other health care professionals paid by the federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare. These experts aren't part of our plan.

**Step 1: Contact the Quality Improvement Organization for your state and ask for an immediate review of your hospital discharge. You must act quickly.**

***How can you contact this organization?***

- The written notice you got (*An Important Message from Medicare About Your Rights*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

***Act quickly:***

- To make your appeal, you must contact the Quality Improvement Organization *before* you leave the hospital and **no later than midnight the day of your discharge**.
  - **If you meet this deadline**, you can stay in the hospital *after* your discharge date *without paying for it* while you wait to get the decision from the Quality Improvement Organization.
  - **If you don't meet this deadline, contact us.** If you decide to stay in the hospital after your planned discharge date, *you may have to pay all the costs* for hospital care you get after your planned discharge date.
- Once you ask for an immediate review of your hospital discharge the Quality Improvement Organization will contact us. By noon of the day after we're contacted, we'll give you a **Detailed Notice of Discharge**. This notice gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it's right (medically appropriate) for you to be discharged on that date.
- You can get a sample of the **Detailed Notice of Discharge** by calling Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*) or 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. Or you can get a sample

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notice online at [www.CMS.gov/Medicare/forms-notice/beneficiary-notice-initiative/ffs-ma-im](http://www.CMS.gov/Medicare/forms-notice/beneficiary-notice-initiative/ffs-ma-im).

**Step 2: The Quality Improvement Organization conducts an independent review of your case.**

- Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you (or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you can if you want to.
- The reviewers will also look at your medical information, talk with your doctor, and review information that we and the hospital gave to them.
- By noon of the day after the reviewers told us of your appeal, you'll get a written notice from us that gives your planned discharge date. This notice also explains in detail the reasons why your doctor, the hospital, and we think it's right (medically appropriate) for you to be discharged on that date.

**Step 3: Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.*****What happens if the answer is yes?***

- If the independent review organization says **yes**, **we must keep providing your covered inpatient hospital services for as long as these services are medically necessary**.
- You'll have to keep paying your share of the costs (such as deductibles or copayments if these apply). In addition, there may be limitations on your covered hospital services.

***What happens if the answer is no?***

- If the independent review organization says **no**, they're saying that your planned discharge date is medically appropriate. If this happens, **our coverage for your inpatient hospital services will end** at noon on the day *after* the Quality Improvement Organization gives you its answer to your appeal.
- If the independent review organization says **no** to your appeal and you decide to stay in the hospital, **you may have to pay the full cost** of hospital care you get after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

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**Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal**

- If the Quality Improvement Organization said *no* to your appeal, *and* you stay in the hospital after your planned discharge date, you can make another appeal. Making another appeal means you're going to *Level 2* of the appeals process.

**Section 6.3      How to make a Level 2 appeal to change your hospital discharge date**

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at its decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your stay after your planned discharge date.

**Step 1: Contact the Quality Improvement Organization again and ask for another review**

- You must ask for this review **within 60 calendar days** after the day the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you stay in the hospital after the date your coverage for the care ended.

**Step 2: The Quality Improvement Organization does a second review of your situation**

- Reviewers at the Quality Improvement Organization will take another careful look at all the information about your appeal.

**Step 3: Within 14 calendar days of receipt of your request for a Level 2 appeal, the reviewers will decide on your appeal and tell you it's decision.*****If the independent review organization says yes:***

- **We must reimburse you** for our share of the costs of hospital care you got since noon on the day after the date your first appeal was turned down by the Quality Improvement Organization. **We must continue providing coverage for your inpatient hospital care for as long as it's medically necessary.**
- You must continue to pay your share of the costs and coverage limitations may apply.

***If the independent review organization says no:***

- It means they agree with the decision they made on your Level 1 appeal. This is called *upholding the decision*.
- The notice you get will tell you in writing what you can do if you want to continue with the review process.

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**Step 4: If the answer is no, you need to decide whether you want to take your appeal further by going to Level 3**

- There are 3 additional levels in the appeals process after Level 2 (for a total of 5 levels of appeal). If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

**SECTION 7      How to ask us to keep covering certain medical services if you think your coverage is ending too soon**

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When you're getting covered **home health services, skilled nursing care, or rehabilitation care (Comprehensive Outpatient Rehabilitation Facility)**, you have the right to keep getting your services for that type of care for as long as the care is needed to diagnose and treat your illness or injury.

When we decide it's time to stop covering any of the 3 types of care for you, we're required to tell you in advance. When your coverage for that care ends, *we'll stop paying our share of the cost for your care.*

If you think we're ending the coverage of your care too soon, **you can appeal our decision.** This section tells you how to ask for an appeal.

**Section 7.1      We'll tell you in advance when your coverage will be ending****Legal Term:**

**Notice of Medicare Non-Coverage.** It tells you how you can ask for a **fast-track appeal**. Asking for a fast-track appeal is a formal, legal way to request a change to our coverage decision about when to stop your care.

- 1. You get a notice in writing** at least 2 calendar days before our plan is going to stop covering your care. The notice tells you:
  - The date when we'll stop covering the care for you.
  - How to request a fast-track appeal to ask us to keep covering your care for a longer period of time.
- 2. You, or someone who is acting on your behalf, will be asked to sign the written notice to show that you got it.** Signing the notice shows *only* that you got the



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information about when your coverage will stop. **Signing it doesn't mean you agree** with our plan's decision to stop care.

**Section 7.2      How to make a Level 1 appeal to have our plan cover your care for a longer time**

If you want to ask us to cover your care for a longer period of time, you'll need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are:

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help, call Member Services at [\[insert Member Services number\]](#) (TTY users call [\[insert TTY number\]](#)). Or call your State Health Insurance Assistance Program (SHIP) for personalized help. [\[Insert SHIP name and contact information. Plans providing SHIP contact information in an exhibit should direct members to that exhibit.\]](#) SHIP contact information is available in Chapter 2, Section 3.

**During a Level 1 appeal, the Quality Improvement Organization reviews your appeal.** It decides if the end date for your care is medically appropriate. The **Quality Improvement Organization** is a group of doctors and other health care experts paid by the federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing plan decisions about when it's time to stop covering certain kinds of medical care. These experts aren't part of our plan.

**Step 1: Make your Level 1 appeal: contact the Quality Improvement Organization and ask for a *fast-track appeal*. You must act quickly.**

***How can you contact this organization?***

- The written notice you got (*Notice of Medicare Non-Coverage*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

***Act quickly:***

- You must contact the Quality Improvement Organization to start your appeal **by noon of the day before the effective date** on the *Notice of Medicare Non-Coverage*.
- If you miss the deadline, and you want to file an appeal, you still have appeal rights. Contact the Quality Improvement Organization using the contact information on the Notice of Medicare Non-coverage. The name, address, and phone number of the Quality Improvement Organization for your state may also be found in Chapter 2.

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**Step 2: The Quality Improvement Organization conducts an independent review of your case.****Legal Term:**

**Detailed Explanation of Non-Coverage.** Notice that gives details on reasons for ending coverage.

***What happens during this review?***

- Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you, or your representative why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you can if you want to.
- The independent review organization will also look at your medical information, talk with your doctor, and review information our plan gave them.
- By the end of the day the reviewers tell us of your appeal, you'll get the *Detailed Explanation of Non-Coverage* from us that explains in detail our reasons for ending our coverage for your services.

**Step 3: Within one full day after they have all the information they need; the reviewers will tell you it's decision.*****What happens if the reviewers say yes?***

- If the reviewers say yes to your appeal, then **we must keep providing your covered services for as long as it's medically necessary.**
- You'll have to keep paying your share of the costs (such as deductibles or copayments, if these apply). There may be limitations on your covered services.

***What happens if the reviewers say no?***

- If the reviewers say *no*, then **your coverage will end on the date we told you.**
- If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* this date when your coverage ends, **you'll have to pay the full cost** of this care yourself.

**Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.**

- If reviewers say *no* to your Level 1 appeal – and you choose to continue getting care after your coverage for the care has ended – then you can make a Level 2 appeal.

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**Section 7.3      How to make a Level 2 appeal to have our plan cover your care for a longer time**

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at the decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end.

**Step 1: Contact the Quality Improvement Organization again and ask for another review.**

- You must ask for this review **within 60 calendar days** after the day when the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you continued getting care after the date your coverage for the care ended.

**Step 2: The Quality Improvement Organization does a second review of your situation.**

- Reviewers at the Quality Improvement Organization will take another careful look at all the information about your appeal.

**Step 3: Within 14 calendar days of receipt of your appeal request, reviewers will decide on your appeal and tell you it's decision.*****What happens if the independent review organization says yes?***

- **We must reimburse you** for our share of the costs of care you got since the date when we said your coverage would end. **We must continue providing coverage** for the care for as long as it's medically necessary.
- You must continue to pay your share of the costs and there may be coverage limitations that apply.

***What happens if the independent review organization says no?***

- It means they agree with the decision made to your Level 1 appeal.
- The notice you get will tell you in writing what you can do if you want to continue with the review process. It will give you details about how to go on to the next level of appeal, which is handled by an Administrative Law Judge or attorney adjudicator.

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**Step 4: If the answer is no, you'll need to decide whether you want to take your appeal further.**

- There are 3 additional levels of appeal after Level 2, for a total of 5 levels of appeal. If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

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## **SECTION 8 Taking your appeal to Levels 3, 4, and 5**

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### **Section 8.1 Appeal Levels 3, 4, and 5 for Medical Service Requests**

This section may be right for you if you made a Level 1 appeal and a Level 2 appeal, and both of your appeals were turned down.

If the dollar value of the item or medical service you appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you can't appeal any further. The written response you get to your Level 2 appeal will explain how to make a Level 3 appeal.

For most situations that involve appeals, the last 3 levels of appeal work in much the same way as the first 2 levels. Here's who handles the review of your appeal at each of these levels.

#### **Level 3 appeal**

An **Administrative Law Judge** or an attorney adjudicator who works for the federal government will review your appeal and give you an answer.

- **If the Administrative Law Judge or attorney adjudicator says yes to your appeal, the appeals process *may* or *may not* be over.** Unlike a decision at a Level 2 appeal, we have the right to appeal a Level 3 decision that's favorable to you. If we decide to appeal, it will go to a Level 4 appeal.
  - If we decide *not* to appeal, we must authorize or provide you with the medical care within 60 calendar days after we get the Administrative Law Judge's or attorney adjudicator's decision.
  - If we decide to appeal the decision, we'll send you a copy of the Level 4 appeal request with any accompanying documents. We may wait for the Level 4 appeal decision before authorizing or providing the medical care in dispute.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may* or *may not* be over.**

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- If you decide to accept the decision that turns down your appeal, the appeals process is over.
- If you don't want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

**Level 4 appeal**

The **Medicare Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the federal government.

- **If the answer is yes, or if the Council denies our request to review a favorable Level 3 appeal decision, the appeals process *may or may not* be over.** Unlike a decision at Level 2, we have the right to appeal a Level 4 decision that is favorable to you. We'll decide whether to appeal this decision to Level 5.
  - If we decide *not* to appeal the decision, we must authorize or provide you with the medical care within 60 calendar days after getting the Council's decision.
  - If we decide to appeal the decision, we'll let you know in writing.
- **If the answer is no or if the Council denies the review request, the appeals process *may or may not* be over.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you don't want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go to a Level 5 appeal and how to continue with a Level 5 appeal.

**Level 5 appeal**

A judge at the **Federal District Court** will review your appeal.

- A judge will review all the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

## Making complaints

### SECTION 9 How to make a complaint about quality of care, waiting times, customer service, or other concerns

#### Section 9.1 What kinds of problems are handled by the complaint process?

The complaint process is *only* used for certain types of problems. This includes problems about quality of care, waiting times, and customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example
<b>Quality of your medical care</b>	<ul style="list-style-type: none"> <li>Are you unhappy with the quality of the care you got (including care in the hospital)?</li> </ul>
<b>Respecting your privacy</b>	<ul style="list-style-type: none"> <li>Did someone not respect your right to privacy or share confidential information?</li> </ul>
<b>Disrespect, poor customer service, or other negative behaviors</b>	<ul style="list-style-type: none"> <li>Has someone been rude or disrespectful to you?</li> <li>Are you unhappy with our Member Services?</li> <li>Do you feel you're being encouraged to leave our plan?</li> </ul>
<b>Waiting times</b>	<ul style="list-style-type: none"> <li>Are you having trouble getting an appointment, or waiting too long to get it?</li> <li>Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by our Member Services or other staff at our plan?               <ul style="list-style-type: none"> <li>Examples include waiting too long on the phone, in the waiting or exam room, or getting a prescription.</li> </ul> </li> </ul>
<b>Cleanliness</b>	<ul style="list-style-type: none"> <li>Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor's office?</li> </ul>
<b>Information you get from us</b>	<ul style="list-style-type: none"> <li>Did we fail to give you a required notice?</li> <li>Is our written information hard to understand?</li> </ul>
<b>Timeliness</b> (These types of complaints are about the <i>timeliness</i> of our actions related to	<p>If you asked for a coverage decision or made an appeal, and you think we aren't responding quickly enough, you can make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> <li>You asked us for a <i>fast coverage decision</i> or a <i>fast appeal</i>, and we said no; you can make a complaint.</li> </ul>

**Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**

Complaint	Example
coverage decisions and appeals)	<ul style="list-style-type: none"> <li>You believe we aren't meeting the deadlines for coverage decisions or appeals; you can make a complaint.</li> <li>You believe we aren't meeting deadlines for covering or reimbursing you for certain medical items or services or drugs that were approved; you can make a complaint.</li> <li>You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.</li> </ul>

**Section 9.2 How to make a complaint****Legal Terms:**

A **complaint** is also called a **grievance**.

**Making a complaint** is called **filing a grievance**.

**Using the process for complaints** is called **using the process for filing a grievance**.

A **fast complaint** is called an **expedited grievance**.

**Step 1: Contact us promptly – either by phone or in writing.**

- **Calling Member Services at [\[insert Member Services number\]](#) (TTY users call [\[insert TTY number\]](#)) is usually the first step.** If there's anything else you need to do, Member Services will let you know.
- **If you don't want to call (or you called and weren't satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we'll respond to your complaint in writing.
- *[\[Insert description of the procedures \(including time frames\) and instructions about what members need to do if they want to use the process for making a complaint. Describe expedited grievance time frames for grievances about decisions to not conduct expedited organization/coverage determinations or reconsiderations/redeterminations.\]](#)*
- The **deadline** for making a complaint is 60 calendar days from the time you had the problem you want to complain about.

**Step 2: We look into your complaint and give you our answer.**

- **If possible, we'll answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call.

**Chapter 7 If you have a problem or complaint (coverage decisions, appeals, complaints)**

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- **Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, **we can take up to 14 more calendar days** (44 calendar days total) to answer your complaint. If we decide to take extra days, we'll tell you in writing.
- **If you're making a complaint because we denied your request for a fast coverage decision or a fast appeal, we'll automatically give you a fast complaint.** If you have a *fast complaint*, it means we'll give you **an answer within 24 hours**.
- **If we don't agree** with some or all of your complaint or don't take responsibility for the problem you're complaining about, we'll include our reasons in our response to you.

**Section 9.3 You can also make complaints about quality of care to the Quality Improvement Organization**

When your complaint is about *quality of care*, you have 2 extra options:

- **You can make your complaint directly to the Quality Improvement Organization.**
  - The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.

*Or*

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

**Section 9.4 You can also tell Medicare about your complaint**

You can submit a complaint about [\[insert 2027 plan name\]](#) directly to Medicare. To submit a complaint to Medicare, go to [www.Medicare.gov/my/medicare-complaint](http://www.Medicare.gov/my/medicare-complaint). You can also call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users call 1-877-486-2048.



# CHAPTER 8:

## Ending membership in our plan

### SECTION 1 Ending your membership in our plan

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Ending your membership in [\[insert 2027 plan name\]](#) may be **voluntary** (your own choice under permitted situations) or **involuntary** (not your own choice):

- You might leave our plan because you decide you *want* to leave. Sections 2 and 3 give information on ending your membership voluntarily.
- There are also limited situations where we're required to end your membership. Section 6 tells you about situations when we must end your membership.

If you're leaving our plan, our plan must continue to provide your medical care, and you'll continue to pay your cost share until your membership ends.

### SECTION 2 When can you end your membership in our plan?

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#### Section 2.1 You can end your membership during the Open Enrollment Period

You can end your membership in our plan during the **Open Enrollment Period** each year. You may also be eligible to leave our plan at other times of the year. If this is your first time enrolling in an MSA plan, you may cancel this enrollment by December 15, 2026.

- **The Open Enrollment Period** is from **October 15 to December 7**.
- **Choose to keep your current coverage or make changes to your coverage for the upcoming year.** If you decide to change to a new plan, you can choose any of the following types of plans:
  - Keep your Medicare Savings Account (MSA) plan and enroll in a separate drug plan (or enroll in a new prescription drug plan if you don't currently have one),
  - Another Medicare health plan, with or without drug coverage,
  - Original Medicare *with* a separate Medicare drug plan, or
  - Original Medicare *without* a separate Medicare drug plan.
- **Your membership will end in our plan** when your new plan's coverage begins on January 1.

**Chapter 8 Ending membership in our plan**

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**Section 2.2 In certain situations, you can end your membership during a Special Enrollment Period**

In certain limited situations, members of *[insert 2027 plan name]* may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

**You may be eligible to end your membership during a Special Enrollment Period** if any of the following situations apply to you. These are just examples. For the full list you can contact our plan, call Medicare, or visit [www.Medicare.gov](http://www.Medicare.gov).

- Usually, when you move
- If we violate our contract with you
- If you're getting care in an institution, such as a nursing home or long-term care (LTC) hospital
- *[Plans in states with PACE, insert: If you enroll in the Program of All-inclusive Care for the Elderly (PACE)]*
- If you have a change in your Medicaid status. (Note that people with Medicaid coverage aren't eligible to enroll in a Medicare MSA plan.)

**Enrollment time periods vary** depending on your situation.

**To find out if you're eligible for a Special Enrollment Period**, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. If you're eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and drug coverage. You can choose:

- Another Medicare health plan with or without drug coverage,
- Original Medicare *with* a separate Medicare drug plan (or enroll in a new prescription drug plan if you don't currently have one), or
- Original Medicare *without* a separate Medicare drug plan.

**Your membership will usually end** on the first day of the month after we get your request to change our plan.

**If you get Extra Help from Medicare to pay your drug coverage costs:** If you switch to Original Medicare and don't enroll in a separate Medicare drug plan, Medicare may enroll you in a drug plan, unless you opt out of automatic enrollment.

**Section 2.3 Get more information about when you can end your membership**

If you have questions about ending your membership you can:

- **Call Member Services at *[insert Member Services number]*** (TTY users call *[insert TTY number]*)

**Chapter 8 Ending membership in our plan**

- Find the information in the **Medicare & You 2027** handbook
- Call **Medicare** at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048

**SECTION 3 If you leave our plan in the middle of the year****Section 3.1 What happens to the money in your account if you leave our plan**

If you leave our plan in the middle of the year, part of the current year's deposit will be refunded to Medicare. The amount recovered and refunded to Medicare depends on the number of months left in the current calendar year. For example, if you get a \$1,200 deposit in your account in January and you leave our plan in March, we'll recover \$900 to return to Medicare.

Funds remaining in your account from any previous year belong to you. Recovery applies only to funds deposited into your account for the current year. If you have any questions, call Member Services at [\[insert Member Services number\]](#) (TTY users call [\[insert TTY number\]](#)).

**SECTION 4 How to end your membership in our plan**

The table below explains how you can end your membership in our plan during permitted timeframes:

To switch from our plan to:	Here's what to do:
<b>Another Medicare health plan</b>	<ul style="list-style-type: none"> <li>• Enroll in the new Medicare health plan.</li> <li>• You'll automatically be disenrolled from <a href="#">[insert 2027 plan name]</a> when your new plan's coverage starts.</li> </ul>
<b>Original Medicare <i>with</i> a separate Medicare drug plan</b>	<ul style="list-style-type: none"> <li>• Enroll in the new Medicare drug plan.</li> <li>• You'll automatically be disenrolled from <a href="#">[insert 2027 plan name]</a> when your new plan's coverage starts.</li> </ul>
<b>Original Medicare <i>without</i> a separate Medicare drug plan</b>	<ul style="list-style-type: none"> <li>• <b>Send us a written request to disenroll</b> <a href="#">[insert if organization has complied with CMS guidelines for online disenrollment: or visit our website to disenroll online]</a>. Call Member Services at <a href="#">[insert Member Services number]</a> (TTY users call <a href="#">[insert TTY number]</a>) if you need more information on how to do this.</li> </ul>

**Chapter 8 Ending membership in our plan**

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- You can also call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users call 1-877-486-2048.
  - You'll be disenrolled from [\[insert 2027 plan name\]](#) when your coverage in Original Medicare starts.
- 

**Note:** If you also have creditable drug coverage (e.g., standalone Medicare prescription drug plan) and disenroll from that coverage, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later after going without creditable drug coverage for 63 days or more in a row.

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**SECTION 5      Until your membership ends, you must keep getting your medical items and services through our plan**

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Until your membership ends, and your new Medicare coverage starts, you must continue to get your medical services and items through our plan.

- [\[Non-network plans can eliminate\]](#) **Continue to use our network providers to get medical care.**
- **If you're hospitalized on the day your membership ends, your hospital stay will be covered by our plan until you're discharged** (even if you're discharged after your new health coverage starts).

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**SECTION 6      [\[insert 2027 plan name\]](#) must end our plan membership in certain situations**

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[\[insert 2027 plan name\]](#) **must end your membership in our plan if any of the following happen:**

- If you no longer have Medicare Part A and Part B
- If you get other insurance (to include supplemental policies) that covers all or part of the annual Medicare MSA deductible such as through insurance primary to Medicare, or retirement health benefits
- If you move out of our service area
- If you're away from our service area for more than 6 months
  - If you move or take a long trip, call Member Services at [\[insert Member Services number\]](#) (TTY users call [\[insert TTY number\]](#)) to find out if the place you're moving or traveling to is in our plan's area

**Chapter 8 Ending membership in our plan**

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- If you become incarcerated (go to prison)
- If you're no longer a United States citizen or lawfully present in the United States
- *[Omit if not applicable]* If you intentionally give us incorrect information when you're enrolling in our plan, and that information affects your eligibility for our plan. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
- *[Omit bullet if not applicable]* If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
- *[Omit bullet and sub-bullet if not applicable]* If you let someone else use your membership card to get medical care. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
  - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General
- *[Omit bullet if not applicable. Plans with one or more optional supplemental benefits must edit this bullet as necessary to reflect its policies.]* If you don't pay the premium(s) for *[describe optional benefits, such as vision, hearing or dental]* we'll reduce your coverage to exclude *[insert as applicable: this benefit OR these benefits]*
- If you no longer meet MSA's eligibility criteria due to a mid-year change in eligibility

If you have questions or want more information on when we can end your membership, call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*).

**Section 6.1 We can't ask you to leave our plan for any health-related reason**

*[Insert 2027 plan name]* is not allowed to ask you to leave our plan for any health-related reason.

**What should you do if this happens?**

If you're being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

**Section 6.2 You have the right to make a complaint if we end your membership in our plan**

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint (also called a grievance) about our decision to end your membership.

# CHAPTER 9:

## Legal notices

### **SECTION 1      Notice about governing law**

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The principal law that applies to this *Evidence of Coverage* document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services (CMS). In addition, other federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws aren't included or explained in this document.

### **SECTION 2      Notice about nondiscrimination**

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*[Plans may add language describing additional categories covered under state human rights laws.]* **We don't discriminate** based on race, ethnicity, national origin, color, religion, sex, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare Advantage plans, like our plan, must obey federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at [www.HHS.gov/ocr/index.html](http://www.HHS.gov/ocr/index.html).

If you have a disability and need help with access to care, call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*). If you have a complaint, such as a problem with wheelchair access, Member Services can help.

### **SECTION 3      Notice about Medicare Secondary Payer subrogation rights**

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We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108

**Chapter 9 Legal notices**

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and 423.462, *[insert 2027 plan name]*, as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any state laws.

*[Note: You may include other legal notices, such as a notice of member non-liability or a notice about third-party liability. These notices may only be added if they conform to Medicare laws and regulations. Plans may also include Medicaid-related legal notices.]*

## CHAPTER 10:

# Definitions

*[Plans should insert definitions as appropriate to our plan type described in the EOC. You may insert definitions not included in this model and exclude model definitions not applicable to our plan, or to your contractual obligations with CMS or people enrolled in Medicare.]*

*[If allowable revisions to terminology (e.g., changing Member Services to Customer Service) affect glossary terms, plans should re-label the term and alphabetize it within the glossary.]*

*[If you use any of the following terms in your EOC, you must add a definition of the term to the first section where you use it and here in Chapter 10 with a reference from the section where you use it: IPA, network, PHO, plan medical group, Point of Service.]*

**Ambulatory Surgical Center** – An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center doesn't exceed 24 hours.

**Appeal** – An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services or payment for services you already got. You may also make an appeal if you disagree with our decision to stop services that you're getting.

**Balance Billing** – When a provider (such as a doctor or hospital) bills a patient more than our plan's allowed cost-sharing amount. As a member of *[insert 2027 plan name]*, you only have to pay our plan's cost-sharing amounts when you get services covered by our plan. We don't allow providers to **balance bill** or otherwise charge you more than the amount of cost sharing our plan says you must pay.

**Benefit Period** – *[Modify definition as needed if plan uses benefit periods for SNF stays but not for inpatient hospital stays.]* The way that *[insert if applicable: both our plan and]* Original Medicare measures your use of hospital and skilled nursing facility (SNF) services. *[Plans that offer a more generous benefit period, revise the following sentences to reflect our plan's benefit period.]* A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't gotten any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. *[Insert if applicable: You must pay the inpatient hospital deductible for each benefit period.]* There's no limit to the number of benefit periods.



**Chapter 10 Definitions**

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**Centers for Medicare & Medicaid Services (CMS)** – The Federal agency that administers Medicare.

**Chronic-Care Special Needs Plan (C-SNP)** – C-SNPs are SNPs that restrict enrollment to MA eligible people who have specific severe and chronic diseases.

**Coinsurance** – An amount you may be required to pay, expressed as a percentage (for example 20%) as your share of the cost for services after you pay any deductibles.

**Complaint** – The formal name for making a complaint is **filing a grievance**. The complaint process is used *only* for certain types of problems. This includes problems about quality of care, waiting times, and the customer service you get. It also includes complaints if our plan doesn't follow the time periods in the appeal process.

**Comprehensive Outpatient Rehabilitation Facility (CORF)** – A facility that mainly provides rehabilitation services after an illness or injury, including physical therapy, social or psychological services, respiratory therapy, occupational therapy and speech-language pathology services, and home environment evaluation services.

**Copayment (or copay)** – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or a prescription. A copayment is a set amount (for example \$10), rather than a percentage.

**Cost Sharing** – Cost sharing refers to amounts that a member has to pay when services are gotten. Cost sharing includes any combination of the following 3 types of payments: 1) any deductible amount a plan may impose before services are covered; 2) any fixed copayment amount that a plan requires when a specific service is gotten; or 3) any coinsurance amount, a percentage of the total amount paid for a service, that a plan requires when a specific service is gotten.

**Covered Services** – The term we use to mean all the health care services and supplies that are covered by our plan.

**Creditable Prescription Drug Coverage** – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty if they decide to enroll in Medicare prescription drug coverage later.

**Custodial Care** – Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you don't need skilled medical care or skilled nursing care. Custodial care provided by people who don't have professional skills or training, includes help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or

**Chapter 10 Definitions**

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chair, moving around, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn't pay for custodial care.

**Deductible** – The amount you must pay for health care before our plan pays.

**Disenroll** or **Disenrollment** – The process of ending your membership in our plan.

**Dual Eligible Special Needs Plans (D-SNP)** – D-SNPs enroll people who are entitled to both Medicare (Title XVIII of the Social Security Act) and medical assistance from a state plan under Medicaid (Title XIX). States cover some Medicare costs, depending on the state and the person's eligibility.

**Dually Eligible Individual** – A person who is eligible for Medicare and Medicaid coverage.

**Durable Medical Equipment (DME)** – Certain medical equipment that is ordered by your doctor for medical reasons. Examples include walkers, wheelchairs, crutches, powered mattress systems, diabetic supplies, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, or hospital beds ordered by a provider for use in the home.

**Emergency** – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

**Emergency Care** – Covered services that are: 1) provided by a provider qualified to furnish emergency services; and 2) needed to treat, evaluate, or stabilize an emergency medical condition.

**Evidence of Coverage (EOC) and Disclosure Information** – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

**Extra Help** – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

**Grievance** – A type of complaint you make about our plan or providers including a complaint concerning the quality of your care. This doesn't involve coverage or payment disputes.

**Chapter 10 Definitions**

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**Home Health Aide** – A person who provides services that don't need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises).

**Hospice** - A benefit that provides special treatment for a member who has been medically certified as terminally ill, meaning having a life expectancy of 6 months or less. Our plan must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums, you're still a member of our plan. You can still get all medically necessary services as well as the supplemental benefits we offer.

**Hospital Inpatient Stay** – A hospital stay when you've been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an outpatient.

**Initial Enrollment Period** – When you're first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you're eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

**Institutional Special Needs Plan (I-SNP)** – I-SNPs restrict enrollment to MA eligible people who live in the community but need the level of care a facility offers, or who live (or are expected to live) for at least 90 days straight in certain long-term facilities. I-SNPs include the following types of plans: Institutional-equivalent SNPs (IE-SNPs) Hybrid Institutional SNPs (HI-SNPs), and Facility-based Institutional SNPs (FI-SNPs).

**Institutional-Equivalent Special Needs Plan (IE-SNP)** – An IE-SNP restricts enrollment to MA eligible people who live in the community but need the level of care a facility offers.

**Low Income Subsidy (LIS)** – Go to Extra Help.

*[Include if applicable: **Maximum Out-of-Pocket Amount (MOOP)** – The most that you pay out of pocket during the calendar year for covered *[insert if applicable: Part A and Part B]* services. Amounts you pay for Medicare Part A and Part B premiums don't count toward the maximum out-of-pocket amount. *[Plans with service category MOOPs insert: In addition to the maximum out-of-pocket amount for covered *[insert if applicable: Part A and Part B]* medical services, we also have a maximum out-of-pocket amount for certain types of services.]**

**Medicaid (or Medical Assistance)** – A joint federal and state program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid. You can't be a member of our Medicare Medical Savings Account (MSA) plan if you have Medicaid.

**Chapter 10 Definitions**

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**Medically Necessary** – Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

**Medicare** – The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant).

**Medicare Advantage (MA) Plan** – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be i) an HMO, ii) a PPO, iii) a Private Fee-for-Service (PFFS) plan, or iv) a Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP). In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**.

*[Insert Cost Plan definition only if you're a Medicare Cost Plan or there's one in your service area:*

**Medicare Cost Plan** – A Medicare Cost Plan is a plan operated by a Health Maintenance Organization (HMO) or Competitive Medical Plan (CMP) in accordance with a cost-reimbursed contract under section 1876(h) of the Act.]

**Medicare-Covered Services** – Services covered by Medicare Part A and Part B. All Medicare health plans must cover all the services that are covered by Medicare Part A and B. The term Medicare-Covered services doesn't include the extra benefits, such as vision, dental, or hearing, that a Medicare Advantage plan may offer.

**Medicare Health Plan** – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in our plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Special Needs Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

**Medicare Medical Savings Account (MSA) Plan** – A type of Medicare Advantage Plan that combines a high-deductible health insurance plan with a medical savings account that members can use to pay for their health care costs.

**Medicare Drug Coverage (Medicare Part D)** – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

**Chapter 10 Definitions**

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**Medigap (Medicare Supplement Insurance) Policy** – Medicare supplement insurance sold by private insurance companies to fill *gaps* in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage Plan is not a Medigap policy.)

**Member (Member of our Plan, or Plan Member)** – A person with Medicare who is eligible to get covered services, who has enrolled in our plan, and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

**Member Services** – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals.

*[Include if applicable: **Network Provider – Provider** is the general term for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the state to provide health care services. **Network providers** have an agreement with our plan to accept our payment as payment in full, and in some cases to coordinate as well as provide covered services to members of our plan. Network providers are also called **plan providers**.]*

*[Include if applicable: **Optional Supplemental Benefits** – Non-Medicare-covered benefits that can be purchased for an additional premium and aren't included in your package of benefits. You must voluntarily elect Optional Supplemental Benefits to get them.]*

**Open Enrollment Period** – The time period of October 15 until December 7 of each year when members can change their health or drug plans or switch to Original Medicare.

**Organization Determination** – A decision our plan makes about whether items or services are covered or how much you have to pay for covered items or services. Organization determinations are called coverage decisions in this document.

**Original Medicare (Traditional Medicare or Fee-for-Service Medicare)** – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has 2 parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

**Out-of-Pocket Costs** – Go to the definition for cost sharing above. A member's cost-sharing requirement to pay for a portion of services gotten is also referred to as the member's out-of-pocket cost requirement.

**Chapter 10 Definitions**

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*[Insert PACE plan definition only if there's a PACE plan in your state: **PACE plan** – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term services and supports (LTSS) for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible. People enrolled in PACE plans get both their Medicare and Medicaid benefits through our plan.]*

**Part C** – Go to Medicare Advantage (MA) Plan.

**Part D** – The voluntary Medicare Prescription Drug Benefit Program.

**Preferred Provider Organization (PPO) Plan** – A Preferred Provider Organization plan is a Medicare Advantage Plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits whether they're from network or out-of-network providers. Member cost sharing will generally be higher when plan benefits are gotten from out-of-network providers. PPO plans have an annual limit on your out-of-pocket costs for services got from network (preferred) providers and a higher limit on your total combined out-of-pocket costs for services from both in-network (preferred) and out-of-network (non-preferred) providers.

**Premium** – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

**Preventive services** – Health care to prevent illness or detect illness at an early stage, when treatment is likely to work best (for example, preventive services include Pap tests, flu shots, and screening mammograms).

*[Include if applicable: **Primary Care** *[insert as appropriate: **Physician or Provider**]* (**PCP**) –The doctor or other provider you see first for most health problems. In many Medicare health plans, you must see your primary care provider before you see any other health care provider.]*

**Prior Authorization** – Approval in advance to get services based on specific criteria. As a member of a Medicare Medical Savings Account (MSA) plan, you don't need prior authorization to get services. However, you may want to check with us before getting services to confirm that the service is covered by our plan.

**Prosthetics and Orthotics** – Medical devices including, but not limited to, arm, back and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

**Qualified Medical Expenses** - Qualified medical expenses are those expenses that would generally qualify for the medical and dental expenses deduction on your income tax return. These expenses are explained in IRS Publication 502, Medical and Dental Expenses.

**Chapter 10 Definitions**

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**Quality Improvement Organization (QIO)** – A group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients.

**Referral** – A written order from your primary care doctor for you to visit a specialist or get certain medical services. Without a referral, our plan may not pay for services from a specialist.

**Rehabilitation Services** – These services include inpatient rehabilitation care, physical therapy (outpatient), speech and language therapy, and occupational therapy.

**Service Area** – A geographic area where you must live to join a particular health plan. For plans that limit which doctors and hospitals you may use, it's also generally the area where you can get routine (non-emergency) services. Our plan must disenroll you if you permanently move out of our plan's service area.

**Skilled Nursing Facility (SNF) Care** – Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

**Special Enrollment Period** – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you move into a nursing home, or if we violate our contract with you.

**Special Needs Plan** – A special type of Medicare Advantage Plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who live in a nursing home, or who have certain chronic medical conditions.

**Supplemental Security Income (SSI)** – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits aren't the same as Social Security benefits.

**Urgently Needed Services** – A plan-covered service requiring immediate medical attention that's not an emergency is an urgently needed service if either you're temporarily outside our plan's service area, or it's unreasonable given your time, place, and circumstances to get this service from network providers. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. Medically necessary routine provider visits (like annual checkups) aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable.



*[This is the back cover for the EOC. Plans may add a logo and/or photographs, as long as these elements don't make it difficult for members to find and read our plan contact information.]*

***[Insert 2027 plan name]* Member Services**

Method	Member Services – Contact Information
Call	<i>[Insert phone number(s)]</i>  Calls to this number are free. <i>[Insert days and hours of operation, including information on the use of alternative technologies.]</i>  Member Services <i>[insert Member Services number]</i> (TTY users call <i>[insert TTY number]</i> ) also has free language interpreter services available for non-English speakers.
TTY	<i>[Insert number]</i> <i>[Insert if plan uses a direct TTY number: This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.]</i>  Calls to this number are free. <i>[Insert days and hours of operation.]</i>
Fax	<i>[Optional: insert fax number]</i>
Write	<i>[Insert address]</i>  <i>[Note: plans may add email addresses here.]</i>
Website	<i>[Insert URL]</i>

***[Insert state-specific SHIP name]* *[If the SHIP's name doesn't include the name of the state, add: ([insert state name] SHIP)]***

*[Insert state-specific SHIP name]* is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

*[Plans with multi-state EOCs revise heading and sentence above to use State Health Insurance Assistance Program, omit table, and reference exhibit or EOC section with SHIP information.]*

Method	Contact Information
Call	<i>[Insert phone number(s)]</i>
TTY	<i>[Insert number, if available. Or delete this row.]</i>  <i>[Insert if the SHIP uses a direct TTY number: This number requires special telephone equipment and is only for people who have difficulty hearing or speaking.]</i>
Write	<i>[Insert address]</i>
Website	<i>[Insert URL]</i>



# [Appendix A

## Operational Guidance

### Health Plan Management System (HPMS) Submission Instructions:

1. EOCs must be submitted in HPMS.
2. Unpopulated materials may not be submitted into HPMS. The organization must submit an EOC for each Contract/Plan Benefit Package (PBP) offered and must include all applicable premiums, cost-sharing, and benefit information in the material.

**Note:** Non-English language versions of previously submitted English language versions of the EOC should not be submitted in HPMS. Please refer to the Submission, Review, and Distribution of Materials (42 C.F.R. §§ 422.2261 and 423.2261) section of the MCMG for additional information regarding non-English language and alternate format materials.

3. If MAOs, PDPs or Cost Plans split the EOC into two or more files (e.g., different files for different sections), all sections must be submitted as one document/file.
4. MAOs, PDPs or Cost Plans that have consolidated plans should include, in one “zipped” file, the ANOCs for both plans being consolidated. The zipped file should be uploaded under the remaining PBP. For example, H0001 is consolidating PBP 001 into PBP 002 for CY2026. One zipped file should be uploaded into HPMS under H0001 PBP 002. This zipped file should have the ANOC for PBP 001 and the ANOC for PBP 002. For consolidated plans, the EOC should be submitted for the remaining consolidated plan. Using the example above, the EOC should be submitted for PBP 002. To help identify the zipped ANOCs, organizations must use the following naming convention for all zipped ANOC files: the Plan’s/Part D sponsor’s contract or MCE number, (i.e., “H” for MA or Section 1876 Cost Plans, “R” for Regional PPO plans (RPPOs), “S” for PDPs, or “Y” for Multi-Contract Entity (MCE) identifier) followed by an underscore; the PBP number followed by an underscore, any series of alpha numeric characters (Plan/Part D sponsor discretion) followed by an underscore; and an uppercase “M” for marketing materials (for example: H0001\_001\_efg456\_M or H0001\_002\_abc123\_M).
5. The “No Longer in Use” button should not be selected for EOC submissions. Plans/Part D sponsors must submit updated EOCs via the material replacement function in HPMS.

**Multiple EOC Material Versions:**

*MAOs, PDPs, and Cost Plans are permitted to upload different versions (not corrections) of EOC materials with the original submission in one “zipped” file. For example, if a plan covers two states, the standalone EOC for both states would be submitted in one “zipped” file as the original submission.*

**Material Replacements:**

*MAOs, PDPs, and Cost Plans that change their current year EOCs (e.g., error corrections, Medicare FFS rate updates, policy updates) must submit updated materials via the material replacement function in HPMS. Refer to the MCMG, under “§§ 422.2261(d), 423.2261(d) – Standards for CMS Review,” and the HPMS Marketing Module User’s Guide for additional information regarding the material replacement function.*

**Note:** *MAOs, PDPs, and Cost Plans that submit updated EOCs via the material replacement function to correct errors must also submit erratas for those errors in HPMS. Refer to the HPMS Memo, “Contract Year 2024 Annual Notice of Change and Evidence of Coverage Submission Requirements and Yearly Assessment,” to determine when erratas should be submitted.*

**Note:** Do not submit errata sheets for updating Medicare fee-for-service (FFS) rates.]

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