

**Blue Cross Medicare Advantage Dual Care Plus (HMO SNP)<sup>SM</sup>  
offered by Health Care Service Corporation, a Mutual Legal  
Reserve Company (HCSC)**

## **Annual Notice of Changes for 2021**

You are currently enrolled as a member of Blue Cross Medicare Advantage Dual Care Plus (HMO SNP)<sup>SM</sup>. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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### **What to do now**

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

- Check the changes to our benefits and costs to see if they affect you.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Sections 1.1 and 1.5 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
  - Will your drugs be covered?
  - Are your drugs in a different tier, with different cost sharing?
  - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
  - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
  - Review the 2021 Drug List and look in Section 1.6 for information about changes to our drug coverage.
  - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit [go.medicare.gov/drugprices](https://www.go.medicare.gov/drugprices). These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

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

## 2. **COMPARE:** Learn about other plan choices

- Check coverage and costs of plans in your area.
  - Use the personalized search feature on the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website. Click “Find health & drug plans.”
  - Review the list in the back of your Medicare & You handbook.
  - Look in Section 3.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

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

- If you don’t join another plan by December 7, 2020, you will be enrolled in Blue Cross Medicare Advantage Dual Care Plus (HMO SNP).
- If you want to **change to a different plan** that may better meet your needs, you can switch plans between October 15 and December 7. Look in section 3.2, page 16 to learn more about your choices.

## 4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2020**

- If you don’t join another plan by **December 7, 2020**, you will be enrolled in Blue Cross Medicare Advantage Dual Care Plus (HMO SNP).
- If you join another plan between **October 15** and **December 7, 2020**, your new coverage will start on **January 1, 2021**. You will be automatically disenrolled from your current plan.

## Additional Resources

- This document is available for free in Spanish.
- ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call Customer Service at 1-877-895-6437 (TTY only, call 711) for more information.
- ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia de lingüística. Llame a Servicio al Cliente al 1-877-895-6437 (TTY: 711) para recibir más información.
- Please contact our Customer Service number at 1-877-895-6437 for additional information. (TTY users should call 711). Hours are 8:00 a.m. – 8:00 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
- Para obtener más información por favor póngase en contacto con nuestro número de servicio al cliente en 1-877-895-6437. (Usuarios de TTY deben llamar al 711). El horario es de 8:00 – 20:00, hora de local, 7 días a la semana. Si usted está llamando desde el 1 de abril hasta el 30 de septiembre, tecnologías alternativas (por ejemplo, correo de voz) se utilizarán los fines de semana y festivos.
- Please contact Blue Cross Medicare Advantage Dual Care Plus (HMO SNP) if you need this information in another language or format (Spanish, braille, large print or alternate formats).
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement.** Please visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

## About Blue Cross Medicare Advantage Dual Care Plus (HMO SNP)

- HMO Special Needs Plan provided by HCSC Insurance Services Company (HISC), an Independent Licensee of the Blue Cross and Blue Shield Association. HISC is a Medicare Advantage organization with a Medicare contract and a contract with the Texas Medicaid program. Enrollment in HISC's plan depends on contract renewal.  
  
Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association.
  - When this booklet says “we,” “us,” or “our,” it means Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). When it says “plan” or “our plan,” it means Blue Cross Medicare Advantage Dual Care Plus (HMO SNP).
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## Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for Blue Cross Medicare Advantage Dual Care Plus (HMO SNP) in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at [www.getbluetx.com/dsnp](http://www.getbluetx.com/dsnp). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 for your deductible, doctor office visits, and inpatient hospital stays.

Cost	2020 (this year)	2021 (next year)
<b>Monthly plan premium*</b> * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$20.80	\$23.30
<b>Deductible</b>	\$0 or \$198 (depending on your income and institutional status)	\$0 or \$198 (depending on your income and institutional status)  These are 2020 cost sharing amounts and may change for 2021. Blue Cross Medicare Advantage Dual Care Plus (HMO SNP) will provide updated rates as soon as they are released.
<b>Doctor office visits</b>	Primary care visits: 0% or 20% of the total cost per visit  Specialist visits: 0% or 20% of the total cost per visit	Primary care visits: 0% or 20% of the total cost per visit  Specialist visits: 0% or 20% of the total cost per visit

Cost	2020 (this year)	2021 (next year)
<p><b>Inpatient hospital stays</b> Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	<p>\$0 or \$1,408 deductible for each benefit period; \$0 copay per day for days 1-60; \$0 or \$352 copay per day for days 61-90</p>	<p>\$0 or \$1,408 deductible for each benefit period; \$0 copay per day for days 1-60; \$0 or \$352 copay per day for days 61-90</p> <p>These are 2020 cost sharing amounts and may change for 2021. Blue Cross Medicare Advantage Dual Care Plus (HMO SNP) will provide updated rates as soon as they are released.</p>
<p><b>Part D prescription drug coverage</b> (See Section 1.6 for details.)</p>	<p>Deductible: \$0 to \$435 (depending on your income and institutional status)</p> <p>Copayment during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• <b>Drug Tier 1: Generic Drugs</b> (including brand drugs treated as generic): \$0 copay; or \$1.30 copay; or \$3.60 copay; or 15% of the total cost</li> <li><b>All Other Drugs:</b> \$0 copay; or \$3.90 copay; or \$8.95 copay; or 15% of the total cost</li> </ul>	<p>Deductible: \$0 to \$445 (depending on your income and institutional status)</p> <p>Copayment during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• <b>Drug Tier 1: Generic Drugs</b> (including brand drugs treated as generic): \$0 copay; or \$1.30 copay; or \$3.70 copay; or 15% of the total cost</li> <li><b>All Other Drugs:</b> \$0 copay; or \$4.00 copay; or \$9.20 copay; or 15% of the total cost</li> </ul>

Cost	2020 (this year)	2021 (next year)
<p><b>Maximum out-of-pocket amount</b></p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered services. (See Section 1.2 for details.)</p>	<p>\$6,700</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>	<p>\$7,550</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>

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## SECTION 1 Changes to Benefits and Costs for Next Year

### Section 1.1 – Changes to the Monthly Premium

Cost	2020 (this year)	2021 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	\$20.80	\$23.30

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

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

Cost	2020 (this year)	2021 (next year)
<b>Maximum out-of-pocket amount</b> <b>Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.</b> If you are eligible for Medicaid assistance with Part A and Part B copays and deductibles, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. Your costs for covered medical services (such as copays and deductibles) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$6,700	\$7,550 Once you have paid \$7,550 out-of-pocket for covered services, you will pay nothing for your covered services for the rest of the calendar year.

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## Section 1.3 – Changes to the Provider Network

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There are changes to our network of providers for next year. An updated *Provider Directory* is located on our website at [getbluetx.com/dsnp/providers](http://getbluetx.com/dsnp/providers). You may also call Customer Service for updated provider information or to ask us to mail you a *Provider Directory*. **Please review the 2021 *Provider Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

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

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

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## Section 1.4 – Changes to the Pharmacy Network

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

There are changes to our network of pharmacies for next year. An updated *Pharmacy Directory* is located on our website at [www.getbluetx.com/dsnp/pharmacies](http://www.getbluetx.com/dsnp/pharmacies). You may also call Customer Service for updated provider information or to ask us to mail you a *Pharmacy Directory*. **Please review the 2021 *Pharmacy Directory* to see which pharmacies are in our network.**

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

Please note that the *Annual Notice of Changes* tells you about changes to your Medicare benefits and costs.

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Benefits Chart (what is covered and what you pay)*, in your *2021 Evidence of Coverage*. A copy of the *Evidence of Coverage* is located on our website at [getbluetx.com/dsnp/plandocs](http://getbluetx.com/dsnp/plandocs). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<b>Dental Services (Non-Medicare-covered Comprehensive)</b>	<p>You pay a \$0 copay for non-routine visits.</p> <p>You pay a \$0 copay for restorative services.</p> <p>You pay a \$0 copay for extractions.</p> <p>You pay a \$0 copay for endodontics, periodontics, and prosthodontics and other maxillofacial surgery services.</p> <p>You are covered up to the \$1,400 maximum plan coverage amount for in and out-of-network comprehensive dental benefits per year</p>	Non-Medicare-covered comprehensive dental services are <u>not</u> covered.
<b>Dental Services (Non-Medicare covered Preventive)</b>	You pay a \$0 copay for up to 2 exams, 2 cleanings, 1 X-ray per year for routine (preventive) dental visits.	Non-Medicare-covered preventive dental services are <u>not</u> covered.

Cost	2020 (this year)	2021 (next year)
<b>Diabetic Services and Supplies</b>	<p>You pay 0% or 20% of the total cost</p> <p>Diabetic testing supplies (meters, strips and lancets) obtained through the pharmacy are limited to LifeScan branded products (OneTouch Verio Flex, OneTouch Verio, OneTouch Ultra Mini and OneTouch Ultra 2). Approval will be required for all other diabetic testing supplies (meters, strips and lancets). All test strips will also be subject to a quantity limit of 204 per 30 days. Continuous Glucose Monitoring (CGM) products obtained through the pharmacy are subject to Prior Authorization.</p> <p>Diabetic supplies and services are not limited to those from specified manufacturers.</p>	<p>You pay 0% or 20% of the total cost</p> <p>Diabetic testing supplies (meters, strips and lancets) obtained through the pharmacy are limited to LifeScan branded products (OneTouch Verio Flex, OneTouch Verio Reflect, One Touch Verio, OneTouch Ultra Mini and OneTouch Ultra 2). Approval will be required for all other diabetic testing supplies (meters, strips and lancets). All test strips will also be subject to a quantity limit of 204 per 30 days. Continuous Glucose Monitoring (CGM) products obtained through the pharmacy are subject to Prior Authorization.</p> <p>Diabetic supplies and services are limited to those from specified manufacturers.</p>
<b>Health and Wellness Education Programs</b>	<p>You pay a \$0 copay for the SilverSneakers<sup>®</sup> fitness program.</p>	<p>SilverSneakers<sup>®</sup> fitness program is <u>not</u> covered.</p>
<b>Hearing Services (Non-Medicare-covered)</b>	<p>You pay a \$0 copay for 1 routine hearing exam every year.</p> <p>You pay a \$1,000 maximum plan coverage limit for hearing aids (both ears combined) purchased in- or out-of-network every three years.</p>	<p>Non-Medicare-covered hearing exam and hearing aids are <u>not</u> covered.</p>

Cost	2020 (this year)	2021 (next year)
<b>Home Infusion Therapy</b>	Home infusion therapy is <u>not</u> covered.	You pay a \$0 copay for home infusion therapy.
<b>Inpatient Hospital Acute Stay</b>	<p>You pay a \$0 or \$1,408 deductible for each benefit period; \$0 copay per day for days 1-60; \$0 or \$352 copay per day for days 61-90.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>You pay a \$0 or \$1,408 deductible for each benefit period; \$0 copay per day for days 1-60; \$0 or \$352 copay per day for days 61-90.</p> <p>These are 2020 cost sharing amounts and may change for 2021. Blue Cross Medicare Advantage Dual Care Plus (HMO SNP) will provide updated rates as soon as they are released.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<b>Inpatient Hospital Acute Stay – <i>Lifetime Reserve Days</i></b>	<p>You pay a \$0 or \$704 copay per day for each benefit period (up to 60 days over your lifetime).</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>You pay a \$0 or \$704 copay per day for each benefit period (up to 60 days over your lifetime).</p> <p>These are 2020 cost sharing amounts and may change for 2021. Blue Cross Medicare Advantage Dual Care Plus (HMO SNP) will provide updated rates as soon as they are released.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>

Cost	2020 (this year)	2021 (next year)
<p><b>Inpatient Hospital Psychiatric Stay</b></p>	<p>You pay a \$0 or \$1,408 deductible for each benefit period; \$0 copay per day for days 1-60; \$0 or \$352 copay per day for days 61-90.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>You pay a \$0 or \$1,408 deductible for each benefit period; \$0 copay per day for days 1-60; \$0 or \$352 copay per day for days 61-90.</p> <p>These are 2020 cost sharing amounts and may change for 2021. Blue Cross Medicare Advantage Dual Care Plus (HMO SNP) will provide updated rates as soon as they are released.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<p><b>Inpatient Hospital Psychiatric Stay – Lifetime Reserve Days</b></p>	<p>You pay a \$0 or \$704 copay per day for each benefit period (up to 60 days over your lifetime).</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>You pay a \$0 or \$704 copay per day for each benefit period (up to 60 days over your lifetime).</p> <p>These are 2020 cost sharing amounts and may change for 2021. Blue Cross Medicare Advantage Dual Care Plus (HMO SNP) will provide updated rates as soon as they are released.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<p><b>Meal Benefit</b></p>	<p>You pay 0% of the total cost for 2 meals per day for 14 days. Coverage limited to 3 per year.</p>	<p>Meal benefit is <u>not</u> covered.</p>

Cost	2020 (this year)	2021 (next year)
<b>Over-the-Counter Items (OTC)</b>	\$150 plan coverage limit every 3 months for specific over-the-counter drugs and other health-related products. Unused OTC amounts do not roll over to the next calendar year.	Over-the-Counter items are <u>not</u> covered.
<b>Skilled Nursing Facility Stay</b>	<p>You pay a \$0 copay per day for days 1-20; \$0 or \$176 copay per day for days 21-100.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>You pay a \$0 copay per day for days 1-20; \$0 or \$176 copay per day for days 21-100.</p> <p>These are 2020 cost sharing amounts and may change for 2021. Blue Cross Medicare Advantage Dual Care Plus (HMO SNP) will provide updated rates as soon as they are released.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<b>Transportation Services</b>	<p>You pay 0% of the total cost for up to 48 one-way trips every year to plan-approved locations.</p> <p>No maximum plan benefit coverage amount.</p>	Non-Medicare-covered Transportation services are <u>not</u> covered.

Cost	2020 (this year)	2021 (next year)
<b>Vision Care (Non-Medicare-covered Eye Exams and Eyewear)</b>	<p>You pay a \$0 copay for 1 routine vision exam every year.</p> <p>You pay a \$0 copay for 1 pair of eyeglass lenses every year (Single-vision, lined bifocal, trifocal or lenticular lenses only).</p> <p>You pay a \$0 copay for 1 frame per year.</p> <p>You pay a \$0 copay for contact lenses.</p> <p>\$150 plan coverage limit for routine eye wear (contacts, standard eyeglass lenses, and eyeglass frames) every year.</p>	<p>Non-Medicare covered eye exams and eyewear are <u>not</u> covered.</p>

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

### Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically.

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

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

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

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

Current formulary exceptions may still be covered, depending on the circumstance. You can call Customer Service to confirm coverage duration.

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

This means, for instance, if you are taking a brand name drug that is being replaced or moved to a higher cost-sharing tier, you will no longer always get notice of the change 30 days before we make it or get a month's supply of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

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

### Changes to Prescription Drug Costs

*Note:* If you are in a program that helps pay for your drugs ("Extra Help"), **the information about costs for Part D prescription drugs may not apply to you.** We have included a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also called the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug costs. If you receive "Extra Help" and didn't receive this insert with this packet, please call Customer Service and ask for the "LIS Rider."

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

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look in your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*.)

## Changes to the Deductible Stage

Stage	2020 (this year)	2021 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, <b>you pay the full cost</b> of your Part D drugs until you have reached the yearly deductible.</p>	<p>Your deductible amount is \$0 to \$435, depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</p>	<p>Your deductible amount is \$0 to \$445, depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</p>

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

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

Stage	2020 (this year)	2021 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and <b>you pay your share of the cost.</b></p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Drug Tier 1:</b></p> <p><b>Generic Drugs</b> (including brand drugs treated as generic):</p> <p>You pay \$0 copay; or \$1.30 copay; or \$3.60 copay; or 15% of the total cost per prescription.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Drug Tier 1:</b></p> <p><b>Generic Drugs</b> (including brand drugs treated as generic):</p> <p>You pay \$0 copay; or \$1.30 copay; or \$3.70 copay; or 15% of the total cost per prescription.</p>

Stage	2020 (this year)	2021 (next year)
<p>For information about the costs for a long-term supply; or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p><b>All Other Drugs:</b>                      You pay \$0 copay; or \$3.90 copay; or \$8.95 copay; or 15% of the total cost per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage).</p>	<p><b>All Other Drugs:</b>                      You pay \$0 copay; or \$4.00 copay; or \$9.20 copay; or 15% of the total cost per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>

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

The Coverage Gap Stage and the Catastrophic Coverage Stage are two other drug coverage stages for people with high drug costs. **Most members do not reach either stage.**

For information about your costs in these stages, look at your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

**SECTION 2 Administrative Changes**

Description	2020 (this year)	2021 (next year)
<p><b>Diabetic Testing Supplies</b></p>	<p>Diabetic Testing Supplies are limited to these LifeScan branded products:</p> <p>OneTouch Verio Flex,                      OneTouch Verio,                      OneTouch Ultra Mini and                      OneTouch Ultra 2</p>	<p>You have an additional product offered through LifeScan for Diabetic Testing Supplies:</p> <p>OneTouch Verio Flex,                      OneTouch Verio Reflect,                      OneTouch Verio,                      OneTouch Ultra Mini and                      OneTouch Ultra 2.</p>

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 – If you want to stay in Blue Cross Medicare Advantage Dual Care Plus (HMO SNP)

**To stay in our plan you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Blue Cross Medicare Advantage Dual Care Plus (HMO SNP).

### Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2021 follow these steps:

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

- You can join a different Medicare health plan,
- -- OR-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

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

#### Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Blue Cross Medicare Advantage Dual Care Plus (HMO SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Blue Cross Medicare Advantage Dual Care Plus (HMO SNP).
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).
  - – or – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

If you switch to Original Medicare and do **not** enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

## **SECTION 4 Changing Plans**

If you want to change to a different plan or Original Medicare for next year, you can do it from October 15 to December 7. The change will take effect on January 1, 2021.

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

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

If you enrolled in a Medicare Advantage plan for January 1, 2021, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2021. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

## **SECTION 5 Programs That Offer Free Counseling about Medicare and Medicaid**

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

HICAP is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. HICAP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call HICAP at 1-800-252-9240. You can learn more about HICAP by visiting their website ([www.tdi.texas.gov/consumer/hicap/](http://www.tdi.texas.gov/consumer/hicap/)).

For questions about your Texas Medicaid benefits, contact the Texas Health and Human Services Commission at 1-800-252-8263. Hours are Monday – Friday, 7:00 a.m. – 7:00 p.m., local time. You may also visit their website at [www.hhsc.state.tx.us](http://www.hhsc.state.tx.us). Ask how joining another plan or returning to Original Medicare affects how you get your Texas Medicaid coverage.

## **SECTION 6 Programs That Help Pay for Prescription Drugs**

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** Because you have Medicaid, you are already enrolled in ‘Extra Help,’ also called the Low Income Subsidy. Extra Help pays some of your prescription drug premiums, annual deductibles and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about Extra Help, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
  - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Texas has a program called Kidney Health Care Program (KHC) and Texas HIV Medication Program (THMP) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 5 of this booklet).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Texas HIV Medication Program (THMP), PO Box 149347 MC1873 Austin, TX 78714, [www.dshs.state.tx.us/hivstd/meds](http://www.dshs.state.tx.us/hivstd/meds). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-255-1090.

## SECTION 7 Questions?

### Section 7.1 – Getting Help from Blue Cross Medicare Advantage Dual Care Plus (HMO SNP)

Questions? We’re here to help. Please call Customer Service at 1-877-895-6437. (TTY only, call 711.) We are available for phone calls 8:00 a.m. – 8:00 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays. Calls to these numbers are free.

#### **Read your 2021 Evidence of Coverage (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2021. For details, look in the 2021 *Evidence of Coverage* for Blue Cross Medicare Advantage Dual Care Plus (HMO SNP). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and

prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [getbluetx.com/dsnp/plandocs](http://getbluetx.com/dsnp/plandocs). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

### **Visit our Website**

You can also visit our website at [www.getbluetx.com/dsnp](http://www.getbluetx.com/dsnp). As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*) and our list of covered drugs (Formulary/Drug List).

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## **Section 7.2 – Getting Help from Medicare**

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To get information directly from Medicare:

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

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

### **Visit the Medicare Website**

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

### **Read *Medicare & You 2021***

You can read *Medicare & You 2021* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website ([www.medicare.gov](http://www.medicare.gov)) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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## **Section 7.3 – Getting Help from Medicaid**

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To get information from Medicaid you can call the Texas Health and Human Services Commission at 1-800-252-8263. Hours are Monday – Friday, 7:00 a.m. – 7:00 p.m., local time. TTY users should call 711.