



UVM Health Advantage Secure (PPO) offered by MVP Health Plan, Inc.

Annual Notice of Changes for 2023

You are currently enrolled as a member of UVM Health Advantage Secure (PPO). Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at mvphealthcare.com. You may also call the MVP Medicare Customer Care Center to ask us to mail you an *Evidence of Coverage*.

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

What to do now

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

- Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital)
 - Review the changes to our drug coverage, including authorization requirements and costs
 - Think about how much you will spend on premiums, deductibles, and cost sharing
- Check the changes in the 2023 Drug List to make sure the drugs you currently take are still covered.

- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- Think about whether you are happy with our plan.

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

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2023* handbook.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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

- If you don't join another plan by December 7, 2022, you will stay in UVM Health Advantage Secure (PPO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2023**. This will end your enrollment with UVM Health Advantage Secure (PPO).
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- Please contact the MVP Medicare Customer Care Center at **1-800-665-7924** for additional information. (TTY users should call 711.) Hours are Monday - Friday, 8 am - 8 pm Eastern Time. From Oct. 1 - Mar. 31, call us seven days a week, 8 am - 8 pm.
- This information is available in a different format, including braille and large print. (phone numbers are in Section 7 of this booklet)
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About UVM Health Advantage Secure (PPO)

- UVM Health Advantage Secure (PPO) is a PPO plan with a Medicare contract. Enrollment in UVM Health Advantage Secure (PPO) depends on contract renewal.
 - When this document says “we,” “us,” or “our,” it means MVP Health Plan, Inc. When it says “plan” or “our plan,” it means UVM Health Advantage Secure (PPO).
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Annual Notice of Changes for 2023

Table of Contents

Summary of Important Costs for 2023		5
SECTION 1	Unless You Choose Another Plan, You Will Be Automatically Enrolled in UVM Health Advantage Secure (PPO) in 2023	7
SECTION 2	Changes to Benefits and Costs for Next Year.....	7
	Section 2.1 – Changes to the Monthly Premium.....	7
	Section 2.2 – Changes to Your Maximum Out-of-Pocket Amounts.....	8
	Section 2.3 – Changes to the Provider and Pharmacy Networks.....	9
	Section 2.4 – Changes to Benefits and Costs for Medical Services.....	9
	Section 2.5 – Changes to Part D Prescription Drug Coverage.....	16
SECTION 3	Deciding Which Plan to Choose	19
	Section 3.1 – If you want to stay in UVM Health Advantage Secure (PPO)	19
	Section 3.2 – If you want to change plans	19
SECTION 4	Deadline for Changing Plans	20
SECTION 5	Programs That Offer Free Counseling about Medicare.....	21
SECTION 6	Programs That Help Pay for Prescription Drugs.....	21
SECTION 7	Questions?.....	22
	Section 7.1 – Getting Help from UVM Health Advantage Secure (PPO).....	22
	Section 7.2 – Getting Help from Medicare.....	23

Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for UVM Health Advantage Secure (PPO) in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher or lower than this amount. See Section 2.1 for details.</p>	\$50	\$50
<p>Maximum out-of-pocket amounts</p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)</p>	<p>From network providers: \$5,000</p> <p>From network and out-of-network providers combined: \$6,000</p>	<p>From network providers: \$5,000</p> <p>From network and out-of-network providers combined: \$6,000</p>
<p>Doctor office visits</p>	<p>Primary care visits:</p> <p>In-network: You pay a \$0 copayment per visit.</p> <p>Out-of-network: You pay a \$5 copayment per visit.</p> <p>Specialist visits:</p> <p>In-network: You pay a \$30 copayment per visit.</p> <p>Out-of-network: You pay a \$40 copayment per visit.</p>	<p>Primary care visits:</p> <p>In-network: You pay a \$0 copayment per visit.</p> <p>Out-of-network: You pay a \$5 copayment per visit.</p> <p>Specialist visits:</p> <p>In-network: You pay a \$30 copayment per visit.</p> <p>Out-of-network: You pay a \$40 copayment per visit.</p>

Cost	2022 (this year)	2023 (next year)
<p>Inpatient hospital stays</p>	<p>In-network: You pay a \$400 copayment per day for days 1 and 2. You pay a \$0 copayment for days 3+.</p> <p>Out-of-network: You pay a \$350 copayment per day for days 1 through 4. You pay a \$0 copayment for days 5+.</p>	<p>In-network: You pay a \$400 copayment per day for days 1 and 2. You pay a \$0 copayment for days 3+.</p> <p>Out-of-network: You pay a \$350 copayment per day for days 1 through 4. You pay a \$0 copayment for days 5+.</p>
<p>Part D prescription drug coverage (See Section 2.5 for details.)</p>	<p>Deductible: \$150 for Tiers 3-5</p> <p>Copayment/Coinsurance for a one-month (30-day) supply during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 copayment. • Drug Tier 2: \$10 copayment. • Drug Tier 3: \$42 copayment. • Drug Tier 4: \$100 copayment. • Drug Tier 5: 27% coinsurance. 	<p>Deductible: \$150 for Tiers 3-5</p> <p>Copayment/Coinsurance for a one-month (30-day) supply during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 copayment. • Drug Tier 2: \$10 copayment. • Drug Tier 3: \$42 copayment. • Drug Tier 4: \$100 copayment. • Drug Tier 5: 27% coinsurance. • Plan-covered Insulin: \$35 copayment.

SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in UVM Health Advantage Secure (PPO) in 2023

If you do nothing by December 7, 2022, we will automatically enroll you in our UVM Health Advantage Secure (PPO). This means starting January 1, 2023, you will be getting your medical and prescription drug coverage through UVM Health Advantage Secure (PPO). If you want to change plans or switch to Original Medicare you must do so between October 15 and December 7. If you are eligible for “Extra Help,” you may be able to change plans during other times.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2022 (this year)	2023 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$50	\$50

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 6 regarding “Extra Help” from Medicare.

Section 2.2 – Changes to Your Maximum Out-of-Pocket Amounts

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

Cost	2022 (this year)	2023 (next year)
<p>In-network maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	\$5,000	<p style="text-align: center;">\$5,000</p> <p>Once you have paid \$5,000 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.</p>
<p>Combined maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium and costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>	\$6,000	<p style="text-align: center;">\$6,000</p> <p>Once you have paid \$6,000 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or out-of-network providers for the rest of the calendar year.</p>

Section 2.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at mvphealthcare.com. You may also call the MVP Medicare Customer Care Center for updated provider and/or pharmacy information or to ask us to mail you a directory.

There are changes to our network of providers for next year. **Please review the 2023 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2023 Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact the MVP Medicare Customer Care Center so we may assist.

Section 2.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2022 (this year)	2023 (next year)
Congestive Heart Failure (CHF) Care Kit	Not covered.	Customers with a diagnosis of Congestive Heart Failure can request a customizable care kit and choose from items on a selected list including a digital bluetooth scale, digital bluetooth pulse oximeter and a digital blood pressure cuff with cuff extender and AC adapter from the contracted vendor.

Cost	2022 (this year)	2023 (next year)
Diabetes Care Kit	Not covered.	Customers with a diagnosis of Diabetes can request a customizable care kit and choose from items on a selected list including a digital bluetooth scale and travel insulin cooler from the contracted vendor.
Emergency Services	You pay a \$90 copayment for each emergency room visit. Copayment also applies to worldwide emergency and worldwide urgent care visits.	You pay a \$95 copayment for each emergency room visit. Copayment also applies to worldwide emergency and worldwide urgent care visits.
Hearing Services	<p>Hearing aid allowance of \$750 maximum every 3 years</p> <p>Hearing aid allowance benefit can be used to cover any of the following:</p> <ul style="list-style-type: none"> • Hearing aids • Up to 3 follow-up provider visits per calendar year • Rechargeable battery accessory <p>Hearing Aid Allowance Benefit does not include or cover any of the following:</p> <ul style="list-style-type: none"> • Ear molds • Hearing aid accessories • Additional provider visits • Extra batteries • Hearing aid return fees 	<p>Up to two TruHearing-branded hearing aids every year (one per ear per year). Benefit is limited to TruHearing Advanced and Premium hearing aids, which come in various styles and colors and are available in rechargeable style options for no additional cost. You must see a TruHearing provider to use this benefit.</p> <p>TruHearing Advanced - \$699 copayment per hearing aid</p> <p>TruHearing Premium - \$999 copayment per hearing aid</p> <p>-OR-</p>

Cost	2022 (this year)	2023 (next year)
<p>Hearing Services (continued)</p>	<ul style="list-style-type: none"> Costs associated with loss and damage warranty claims <p>Costs associated with excluded items are the responsibility of the member and are not covered by the Plan.</p>	<p>Up to \$600 toward the cost of 2 non-implantable hearing aids from the applicable TruHearing catalog every year (limit 1 hearing aid per ear). After the plan-paid benefit, you are responsible for the remaining costs in excess of the allowance.</p> <p>Hearing aid purchase includes:</p> <ul style="list-style-type: none"> First year of follow-up provider visits 60-day trial period 3-year extended warranty 3-year supply of batteries per aid for non-rechargeable models <p>Benefit does not include or cover any of the following:</p> <ul style="list-style-type: none"> Ear molds Hearing aid accessories Additional provider visits Additional batteries, batteries when a rechargeable hearing aid is purchased Hearing aids that are not in the applicable TruHearing product formulary

Cost	2022 (this year)	2023 (next year)
<p>Hearing Services (continued)</p>		<ul style="list-style-type: none"> • Costs associated with loss & damage warranty claims <p>Costs associated with excluded items are the responsibility of the member and not covered by the plan.</p> <p>Costs you pay for hearing services, including routine hearing exam copayments and hearing aid copayments or costs, will not count toward or be subject to your out-of-pocket maximum.</p>
<p>Joint Replacement Care Kit</p>	<p>Not covered.</p>	<p>Customers who have a prior authorization or have undergone a joint replacement within the plan year with a diagnosis of Rheumatoid Arthritis or Osteoarthritis, can receive a customizable care kit with items such as, but not limited to, a reacher, shoehorn, non-slip bathmat, tieless shoelaces, and long handled shower sponge through our approved contracted vendor.</p>

Cost	2022 (this year)	2023 (next year)
<p>Meal Benefit</p>	<p>Post-hospitalization meals are covered through the plan approved vendor and set-up thru the care management program. Benefit is 14 meals for 7 days. No limit to the number of times the benefit can be accessed in a calendar year so long as it is preceded by a hospitalization.</p> <p>For a diagnosis of Congestive Heart Failure a benefit of 14 meals per 7 days for a duration of 12 weeks is available.</p>	<p>Post-hospitalization meals are covered through the plan approved vendor and set-up thru the care management program. Benefit is 14 meals for 7 days. No limit to the number of times the benefit can be accessed in a calendar year so long as it is preceded by a hospitalization.</p> <p>For a diagnosis of Congestive Heart Failure a benefit of 14 meals per 7 days for a duration of 12 weeks is available post-hospitalization or post hospital observation stay.</p> <p>For a diagnosis of Diabetes a benefit of 14 meals per 7 days for a duration of 12 weeks is available post-hospitalization or post hospital observation stay.</p> <p>Following an inpatient hospital stay for depression, schizophrenia and/or other psychotic disorders a benefit of 14 meals per 7 days for a duration of 12 weeks is available post-hospitalization.</p>

Cost	2022 (this year)	2023 (next year)
<p>Skilled Nursing Facility</p>	<p>You pay a \$0 copayment for days 1-20. You pay a \$150 copayment per day for days 21-48. You pay a \$0 copayment for days 49-100 in-network.</p> <p>You pay a \$0 copayment for days 1-20. You pay a \$160 copayment per day for days 21-48. You pay a \$0 copayment for days 49-100 out-of-network.</p>	<p>You pay a \$0 copayment for days 1-20. You pay a \$175 copayment per day for days 21-55. You pay a \$0 copayment for days 56-100 in-network.</p> <p>You pay a \$0 copayment for days 1-20. You pay a \$185 copayment per day for days 21-55. You pay a \$0 copayment for days 56-100 out-of-network.</p>
<p>Step Therapy</p>	<p>Step therapy is not required for Medicare Part B prescription drugs.</p>	<p>Step therapy applies to Medicare Part B prescription drugs. Step therapy means that you may be required to try a different, less expensive drug that treats the same condition before we will cover a more expensive drug.</p>

Cost	2022 (this year)	2023 (next year)
<p>Telehealth Services</p>	<p>You pay a \$0 copayment for telehealth services through the plan approved virtual care provider for the following services.</p> <ul style="list-style-type: none"> • Emergency care/post-stabilization services • Urgent Care • Individual sessions for mental health and psychiatry specialty services • Nutrition consultation • Physical therapy • Occupational therapy 	<p>You pay a \$0 copayment for telehealth services through the plan approved virtual care provider for the following services.</p> <ul style="list-style-type: none"> • Emergency care/post-stabilization services • Urgent Care • Individual sessions for mental health and psychiatry specialty services • Nutrition consultation
<p>Transportation Services - Non-Medicare Covered</p>	<p>You pay a \$0 copayment per ride.</p> <p>Maximum 24 one-way rides per year for medical appointments to health plan approved locations (30-mile one-way maximum per ride).</p> <p>Must use the plan-approved provider for transportation services.</p>	<p>You pay a \$0 copayment per ride.</p> <p>Maximum 34 one-way rides per year for medical appointments to health plan approved locations (60-mile one-way maximum per ride).</p> <p>Must use the plan-approved provider for transportation services.</p>

Section 2.5 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

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

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

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug List to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact the MVP Medicare Customer Care Center for more information.

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and you haven’t received this insert by September 30, 2022, please call the MVP Medicare Customer Care Center and ask for the “LIS Rider.”

There are four “drug payment stages.”

The information below shows the changes to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

Changes to the Deductible Stage

Stage	2022 (this year)	2023 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Tier 3 Preferred Brand Drugs, Tier 4 Non-Preferred Drugs and Tier 5 Specialty Drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$150.</p> <p>During this stage, you pay \$0 per prescription cost sharing for drugs on Tier 1 Preferred Generic Drugs, \$10 per prescription on Tier 2 Generic Drugs and the full cost of drugs on Tier 3 Preferred Brand Drugs, Tier 4 Non-Preferred Drugs and Tier 5 Specialty Drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$150.</p> <p>During this stage, you pay \$0 per prescription cost sharing for drugs on Tier 1 Preferred Generic Drugs, \$10 per prescription on Tier 2 Generic Drugs and the full cost of drugs on Tier 3 Preferred Brand Drugs, Tier 4 Non-Preferred Drugs and Tier 5 Specialty Drugs until you have reached the yearly deductible.</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2022 (this year)	2023 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>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 you pay your share of the cost.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1- Preferred Generic Drugs:</p> <p>You pay \$0 per prescription.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1- Preferred Generic Drugs:</p> <p>You pay \$0 per prescription.</p>

Stage	2022 (this year)	2023 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Tier 2- Generic Drugs: You pay \$10 per prescription.</p> <p>Tier 3- Preferred Brand Drugs: You pay \$42 per prescription.</p> <p>Tier 4- Non-Preferred Drugs: You pay \$100 per prescription.</p> <p>Tier 5- Specialty Drugs: You pay 27% of the total cost.</p> <hr/> <p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Tier 2- Generic Drugs: You pay \$10 per prescription.</p> <p>Tier 3- Preferred Brand Drugs: You pay \$42 per prescription.</p> <p>Tier 4- Non-Preferred Drugs: You pay \$100 per prescription.</p> <p>Tier 5- Specialty Drugs: You pay 27% of the total cost.</p> <p>Plan-covered Insulin: You pay \$35 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>

Important Message About What You Pay for Vaccines – Our plan covers most Part D vaccines at no cost to you, even if you haven’t paid your deductible. Call the MVP Medicare Customer Care Center for more information.

Important Message About What You Pay for Insulin – You won’t pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it’s on, even if you haven’t paid your deductible.

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

Additional Resources to Help – Please contact the MVP Medicare Customer Care Center at **1-800-665-7924** (TTY 711) for additional information. Representatives are available seven days a week from 8 am-8 pm Eastern Time between October 1 and March 31. From April 1 through September 30, representatives are available Monday through Friday from 8 am-8 pm Eastern Time.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in UVM Health Advantage Secure (PPO)

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 UVM Health Advantage Secure (PPO).

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 2023 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- – OR– You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

As a reminder, MVP Health Plan, Inc. offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from UVM Health Advantage Secure (PPO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from UVM Health Advantage Secure (PPO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact the MVP Medicare Customer Care Center if you need more information on how to do so.
 - – OR – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2023.

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

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2023, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2023.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or

without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In New York, the SHIP is called Health Insurance Information Counseling and Assistance Program (HIICAP). In Vermont, the SHIP is called The Vermont State Health Insurance Assistance Program.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. SHIP 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 New York HIICAP at **1-800-701-0501**. You can call The Vermont State Health Insurance Assistance Program at **1-800-642-5119**.

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.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** New York has a program called Elderly Pharmaceutical Insurance Coverage Program (EPIC) that helps people pay for prescription drugs based on their financial need, age, or medical condition. Vermont has a program called V-Pharm. To learn more about the program, check with your State Health Insurance Assistance Program.

- **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 New York State Department of Health HIV Uninsured Care Programs, or the Vermont Medication Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call **1-800-542-2437** (New York) or **1-802-863-7240** (Vermont).

SECTION 7 Questions?

Section 7.1 – Getting Help from UVM Health Advantage Secure (PPO)

Questions? We're here to help. Please call the MVP Medicare Customer Care Center at **1-800-665-7924**. (TTY only, call 711.) We are available for phone calls Monday - Friday, 8 am - 8 pm Eastern Time. From Oct. 1 - Mar. 31, call us seven days a week, 8 am - 8 pm. Calls to these numbers are free.

Read your 2023 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2023. For details, look in the *2023 Evidence of Coverage* for UVM Health Advantage Secure (PPO). 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 **mvphealthcare.com**. You may also call the MVP Medicare Customer Care Center to ask us to mail you an *Evidence of Coverage*.

Visit our Website

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

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read *Medicare & You 2023*

Read the *Medicare & You 2023* handbook. Every fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.



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February 28, 2023

Member Notice

Changes to Medicare Part B Due to the Inflation Reduction Act

The Inflation Reduction Act, signed in August of 2022, affects the cost of drugs covered under Medicare Part B in two ways:

- Beginning April 1, 2023, the Centers for Medicare and Medicaid Services will review the price of certain Part B drugs each quarter. If your plan has a co-insurance for Part B drugs, what you pay for your prescription could change quarterly based on the cost of the drug. Your co-insurance will never exceed 20%.
- Beginning July 1, 2023, the cost-share for insulin covered by Part B will not exceed \$35 for a one-month supply.

If you have any questions, please call the MVP Medicare Customer Care Center at the phone number on the back of your MVP Member ID card.

MVP Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including sexual orientation and gender identity). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-946-8010 (TTY: 1-800-662-1220).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-844-946-8010 (TTY 711)。

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