Blue Cross Medicare Advantage Dual Care (HMO SNP)℠ offered by Health Care Service Corporation

Annual Notice of Changes for 2017

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

Additional Resources

This information is available for free in other languages.

Please contact our Customer Service number at 1-877-688-1813 for additional information. (TTY/TDD 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 February 15 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.

Customer Service also has a free language interpreter services available for non-English speakers.

Please contact Blue Cross Medicare Advantage Dual Care if you need this information in another language or format (Braille, Spanish, large print or audio tapes).

Minimum essential coverage (MEC): Coverage under this Plan qualifies as minimum essential coverage (MEC) and satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information on the individual requirement for MEC.

About Blue Cross Medicare Advantage Dual Care (HMO SNP)℠

Blue Cross and Blue Shield of New Mexico, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association.

Such services are funded in part with the State of New Mexico.

Blue Cross Medicare Advantage Dual Care is an HMO Special Needs Plan provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HCSC is a Medicare Advantage organization with a Medicare contract and a contract with the New Mexico Medicaid program. Enrollment in HCSC’s plan depends on contract renewal.

When this booklet says “we,” “us,” or “our,” it means Health Care Service Corporation. When it says “plan” or “our plan,” it means Blue Cross Medicare Advantage Dual Care (HMO SNP)℠.
Think about Your Medicare Coverage for Next Year

Medicare allows you to change your Medicare health and drug coverage. It’s important to review your coverage each fall to make sure it will meet your needs next year.

Important things to do:

☐ Check the changes to our benefits and costs to see if they affect you. Do the changes affect the services you use? It is important to review benefit and cost changes to make sure they will work for you next year. Look in Sections 1.1 and 1.5 for information about benefit and cost changes for our plan.

☐ Check the changes to our prescription drug coverage to see if they affect you. Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies? It is important to review the changes to make sure our drug coverage will work for you next year. Look in Section 1.6 for information about changes to our drug coverage.

☐ Check to see if your doctors and other providers will be in our network next year. Are your doctors 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? How do the total costs compare to other Medicare coverage options?

☐ Think about whether you are happy with our plan.

If you decide to stay with Blue Cross Medicare Advantage Dual Care (HMO SNP)℠:

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

If you decide to change plans:

If you decide other coverage will better meet your needs, you can switch at any time. If you enroll in a new plan, your new coverage will begin on the first day of the month after you request the change. Look in Section 2.2 to learn more about your choices.
## Summary of Important Costs for 2017

The table below compares the 2016 costs and 2017 costs for Blue Cross Medicare Advantage Dual Care (HMO SNP) in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this Annual Notice of Changes** and review the enclosed Evidence of Coverage to see if other benefit or cost changes affect you.

<table>
<thead>
<tr>
<th>Cost</th>
<th>2016 (this year)</th>
<th>2017 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly plan premium</strong>*</td>
<td>$20.70</td>
<td>$20.00</td>
</tr>
<tr>
<td>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Doctor office visits</strong></td>
<td>Primary care visits: 0% or 20% of the total cost</td>
<td>Primary care visits: 0% or 20% of the total cost</td>
</tr>
<tr>
<td></td>
<td>Specialist visits: 0% or 20% of the total cost</td>
<td>Specialist visits: 0% or 20% of the total cost</td>
</tr>
<tr>
<td><strong>Inpatient hospital stays</strong></td>
<td>$1,260 deductible for each benefit period;</td>
<td>$0 or $1,288 deductible for each benefit period;</td>
</tr>
<tr>
<td>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.</td>
<td>$0 copay per day for days 1-60; $315 copay per day for days 61-90</td>
<td>$0 copay per day for days 1-60; $322 copay per day for days 61-90</td>
</tr>
</tbody>
</table>
## Part D prescription drug coverage
(See Section 1.6 for details.)

### Copays during the Initial Coverage Stage:

- **For generic drugs** (including brand drugs treated as generic), depending on your Extra Help, you pay:
  - $0 copay or
  - $1.20 copay
  - $2.95 copay

- **For all other drugs**, depending on your Extra Help, you pay:
  - $0 copay or
  - $3.60 copay or
  - $7.40 copay

### Copays during the Initial Coverage Stage:

- **For generic drugs** (including brand drugs treated as generic), depending on your Extra Help, you pay:
  - $0 copay or
  - $1.20 copay
  - $3.30 copay

- **For all other drugs**, depending on your Extra Help, you pay:
  - $0 copay or
  - $3.70 copay or
  - $8.25 copay

## Maximum out-of-pocket amount
This is the most you will pay out-of-pocket for your covered Part A and Part B services.
(See Section 1.2 for details.)

<table>
<thead>
<tr>
<th>Cost</th>
<th>2016 (this year)</th>
<th>2017 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Part D prescription drug coverage</strong></td>
<td>Copays during the Initial Coverage Stage:</td>
<td>Copays during the Initial Coverage Stage:</td>
</tr>
<tr>
<td>(See Section 1.6 for details.)</td>
<td>For generic drugs (including brand drugs treated as generic), depending on your Extra Help, you pay:</td>
<td>For generic drugs (including brand drugs treated as generic), depending on your Extra Help, you pay:</td>
</tr>
<tr>
<td></td>
<td>$0 copay or</td>
<td>$0 copay or</td>
</tr>
<tr>
<td></td>
<td>$1.20 copay</td>
<td>$1.20 copay</td>
</tr>
<tr>
<td></td>
<td>$2.95 copay</td>
<td>$3.30 copay</td>
</tr>
<tr>
<td></td>
<td>$0 copay or</td>
<td>$0 copay or</td>
</tr>
<tr>
<td></td>
<td>$3.60 copay or</td>
<td>$3.70 copay or</td>
</tr>
<tr>
<td></td>
<td>$7.40 copay</td>
<td>$8.25 copay</td>
</tr>
<tr>
<td><strong>Maximum out-of-pocket amount</strong></td>
<td>$6,700</td>
<td>$6,700</td>
</tr>
</tbody>
</table>
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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

<table>
<thead>
<tr>
<th>Cost</th>
<th>2016 (this year)</th>
<th>2017 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly premium</strong></td>
<td>$20.70</td>
<td>$20.00</td>
</tr>
<tr>
<td>(You must also continue to</td>
<td></td>
<td></td>
</tr>
<tr>
<td>pay your Medicare Part B</td>
<td></td>
<td></td>
</tr>
<tr>
<td>premium unless it is paid</td>
<td></td>
<td></td>
</tr>
<tr>
<td>for you by Medicaid.)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- 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 ever lose your low income subsidy ("Extra Help"), you must maintain your Part D coverage or you could be subject to a late enrollment penalty if you ever chose to enroll in Part D in the future. If you have a higher income as reported on your last tax return ($85,000 or more), 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.

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.
<table>
<thead>
<tr>
<th>Cost</th>
<th>2016 (this year)</th>
<th>2017 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Maximum out-of-pocket amount</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum. 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.</td>
<td>$6,700</td>
<td>$6,700</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Once you have paid $6,700 out-of-pocket for covered services, you will pay nothing for your covered services for the rest of the calendar year.

### Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at www.getbluenm.com/dsnp. You may also call Customer Service for updated provider information or to ask us to mail you a Provider Directory. Please review the 2017 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 specialist (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, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- When possible we will 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 and managing your care.

Section 1.4 – Changes to the Pharmacy Network

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

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at www.getbluenm.com/dsnp. You may also call Customer Service for updated provider information or to ask us to mail you a Pharmacy Directory. Please review the 2017 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 only 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 2017 Evidence of Coverage. A copy of the Evidence of Coverage was included in this envelope.

<table>
<thead>
<tr>
<th>Cost</th>
<th>2016 (this year)</th>
<th>2017 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital</td>
<td>$1,260 deductible for each benefit period;</td>
<td>$0 or $1,288 deductible for each benefit period;</td>
</tr>
<tr>
<td></td>
<td>$0 copay per day for days 1-60; $315 copay per day for days 61-90</td>
<td>$0 copay per day for days 1-60; $322 copay per day for days 61-90</td>
</tr>
</tbody>
</table>
### 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 in this envelope.

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:

<table>
<thead>
<tr>
<th>Cost</th>
<th>2016 (this year)</th>
<th>2017 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lifetime Reserve days</strong></td>
<td>$630 copay per day for each benefit period (up to 60 days over your lifetime); Beyond lifetime reserve days</td>
<td>$644 copay per day for each benefit period (up to 60 days over your lifetime); Beyond lifetime reserve days</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Psychiatric</strong></td>
<td>$1,260 deductible for each benefit period;</td>
<td>$0 or $1,288 deductible for each benefit period;</td>
</tr>
<tr>
<td></td>
<td>$0 copay per day for days 1-60; $315 copay per day for days 61-90</td>
<td>$0 copay per day for days 1-60; $322 copay per day for days 61-90</td>
</tr>
<tr>
<td><strong>Skilled Nursing Facility</strong></td>
<td>$0 copay per day for days 1-20; $157.50 copay per day for days 21-100</td>
<td>$0 copay per day for days 1-20; $161 copay per day for days 21-100</td>
</tr>
<tr>
<td><strong>Over the counter maximum cost</strong></td>
<td>Plan covers up to $20 every month</td>
<td>Plan covers up to $50 every month</td>
</tr>
<tr>
<td><strong>Comprehensive Dental</strong></td>
<td>$1,000 plan coverage limit per year</td>
<td>$4,000 maximum plan coverage amount for comprehensive dental benefits per year</td>
</tr>
</tbody>
</table>
• **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.
  
  o 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 **one-time**, temporary supply of a non-formulary in the first 90 days of coverage of the plan year or coverage. (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.

In 2016 some compound drugs were covered as formulary. In 2017 compound drugs will be considered non-formulary. If you cannot switch to a formulary alternative and require an exception to the formulary, you may need to use the coverage decision process and ask us to make an exception. For additional information on the coverage determination process, see the Evidence of Coverage. **Note:** We may or may not agree to the exception request.

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

### 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 get “Extra Help” and didn’t receive this insert with this packet, please call Customer Service and ask for the “LIS Rider.” Phone numbers for Customer Service are in Section 6.1 of this booklet.

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

<table>
<thead>
<tr>
<th>Stage</th>
<th>2016 (this year)</th>
<th>2017 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Stage 1:</strong></td>
<td>There was no deductible amount for 2016.</td>
<td>There is no deductible amount for 2017.</td>
</tr>
</tbody>
</table>

## 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*.

<table>
<thead>
<tr>
<th>Stage</th>
<th>2016 (this year)</th>
<th>2017 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Stage 2: Initial Coverage Stage</strong></td>
<td>Your cost for a one-month supply filled at a network pharmacy:</td>
<td>Your cost for a one-month supply filled at a network pharmacy:</td>
</tr>
<tr>
<td></td>
<td>For generic drugs (including brand drugs treated as generic), depending on your Extra Help, you pay:</td>
<td>For generic drugs (including brand drugs treated as generic), depending on your Extra Help, you pay:</td>
</tr>
<tr>
<td></td>
<td>• $0 copay or</td>
<td>• $0 copay or</td>
</tr>
<tr>
<td></td>
<td>• $1.20 copay</td>
<td>• $1.20 copay</td>
</tr>
<tr>
<td></td>
<td>• $2.95 copay</td>
<td>• $3.30 copay</td>
</tr>
<tr>
<td></td>
<td>For all other drugs, depending on your Extra Help, you pay:</td>
<td>For all other drugs, depending on your Extra Help, you pay:</td>
</tr>
<tr>
<td></td>
<td>• $0 copay or</td>
<td>• $0 copay or</td>
</tr>
<tr>
<td></td>
<td>• $3.60 copay or</td>
<td>• $3.70 copay or</td>
</tr>
<tr>
<td></td>
<td>• $6.60 copay</td>
<td>• $8.25 copay</td>
</tr>
<tr>
<td>Stage</td>
<td>2016 (this year)</td>
<td>2017 (next year)</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td>Once you have paid $4,850 out-of-pocket for Part D drugs, you will move to the</td>
<td>Once you have paid $4,950 out-of-pocket for Part D drugs, you will move to the</td>
</tr>
<tr>
<td></td>
<td>next stage (the Catastrophic Coverage Stage).</td>
<td>next stage (the Catastrophic Coverage Stage).</td>
</tr>
</tbody>
</table>

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage. For information about your costs in these stages, look at your Summary of Benefits or at Chapter 6, Sections 6 and 7, in your Evidence of Coverage.

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in Blue Cross Medicare Advantage Dual Care (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, you will automatically stay enrolled as a member of our plan for 2017.

Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2017 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 and whether to buy a Medicare supplement (Medigap) policy.
To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2017*, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to [http://www.medicare.gov](http://www.medicare.gov) and click “Find health & drug plans.” Here, you can find information about costs, coverage, and quality ratings for Medicare plans.

As a reminder, Health Care Service Corporation offers other Medicare health plans and Medicare prescription drug 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 Blue Cross Medicare Advantage Dual Care (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 (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 6.1 of this booklet).
  - or – Contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

### SECTION 3 Other Changes

<table>
<thead>
<tr>
<th>Cost</th>
<th>2016 (this year)</th>
<th>2017 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred Vision Provider</td>
<td>In 2016, Davis Vision was the Preferred Vision Provider</td>
<td>In 2017, Eyemed Vision will become the Preferred Vision provider. Please contact Customer Service for more information</td>
</tr>
</tbody>
</table>
SECTION 4 Deadline for Changing Plans

Because you are eligible for both Medicare and Medicaid 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 a government program with trained counselors in every state. In New Mexico, the SHIP is called New Mexico Aging and Long-Term Services Department.

New Mexico Aging and Long-Term Services Department 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. New Mexico Aging and Long-Term Services Department 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 Mexico Aging and Long-Term Services Department at 1-866-451-2901. You can learn more about New Mexico Aging and Long-Term Services Department by visiting their website (www.nmaging.state.nm.us).

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1-800-325-0778 (applications);
  - Your State Medicaid Office (applications).

- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the
Blue Cross Medicare Advantage Dual Care (HMO SNP)℠ Annual Notice of Changes for 2017

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 Mexico Department of Health. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-505-827-2435.

SECTION 7 Questions?

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

Questions? We’re here to help. Please call Customer Service at 1-877-688-1813. (TTY/TDD users should call 711). We are available for phone calls. Hours are 8:00 a.m. - 8:00 p.m., local time, 7 days a week. If you are calling from February 15 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.) Calls to these numbers are free.

Read your 2017 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 2017. For details, look in the 2017 Evidence of Coverage for Blue Cross Medicare Advantage Dual Care (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 included in this envelope.

Visit our Website

You can also visit our website at www.getbluenm.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).

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

You can visit the Medicare website (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 http://www.medicare.gov and click on “Find health & drug plans.”)

**Read Medicare & You 2017**

You can read *Medicare & You 2017* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don’t have a copy of this booklet, you can get it at the Medicare website (http://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

**Section 7.3 – Getting Help from Medicaid**

To get information from Medicaid, you can call New Mexico Human Services Department / Medical Assistance Division, P.O. Box 2348, Santa Fe, NM 87504-2348 at 1-888-997-2583.