



2024

# Evidence of Coverage (EOC)

Moda Health Rx (PDP)



S5975-801

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**January 1 – December 31, 2024**

## **Evidence of Coverage:**

### **Your Medicare Prescription Drug Coverage as a Member of Moda Health Rx (PDP) insured through Oregon Public Employees Retirement System**

This document gives you the details about your Medicare prescription drug coverage from January 1 – December 31, 2024. **This is an important legal document. Please keep it in a safe place.**

**For questions about this document, please contact Pharmacy Customer Service at 888-786-7509. (TTY users should call 711). Hours are 7 a.m.– 8 p.m. (Pacific Time), seven days a week October 1 – March 31 (closed on Thanksgiving and Christmas), and weekdays April 1 – September 30. Your call will be handled by our automated phone systems outside business hours.**

This plan, Moda Health Rx (PDP), is insured through Moda Health Plan, Inc. *and offered to the Oregon Public Employees Retirement System (PERS).* (When this *Evidence of Coverage* says “we,” “us,” or “our,” it means Moda Health Plan, Inc. When it says “plan” or “our plan,” it means Moda Health Rx (PDP).)

This information may be available in a different format, including large print. Please call Pharmacy Customer Service if you need plan information in another format or language.

Benefits, premiums, and/or copayments/coinsurance may change on January 1, 2025.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. We will notify affected enrollees about changes at least 30 days in advance.

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

- Your plan premium and cost sharing;
- Your prescription drug benefits;
- How to file a complaint if you are not satisfied with a service or treatment;
- How to contact us if you need further assistance; and,
- Other protections required by Medicare law.

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# CHAPTER 1:

*Getting started as a member*

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**SECTION 1 Introduction**

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**Section 1.1 You are enrolled in Moda Health Rx (PDP), which is a Medicare Prescription Drug Plan**

You are covered by Original Medicare or another health plan for your health care coverage, and you have chosen to get your Medicare prescription drug coverage through our plan, Moda Health Rx (PDP) insured through *the State of Oregon through the Public Employees Retirement System (PERS), PERS Health Insurance Program (PHIP)*. However, cost sharing and provider access in this plan differ from Original Medicare.

Moda Health Rx (PDP) is a Medicare prescription drug plan (PDP). Like all Medicare plans, this Medicare prescription drug plan is approved by Medicare and run by a private company.

**Section 1.2 What is the *Evidence of Coverage* document about?**

This *Evidence of Coverage* document tells you how to get your prescription drugs. It explains your rights and responsibilities, what is covered, what you pay as a member of the plan, and how to file a complaint if you are not satisfied with a decision or treatment.

The words coverage and covered drugs refer to the prescription drug coverage available to you as a member of Moda Health Rx (PDP).

It's important for you to learn what the plan's rules are and what coverage is available to you. We encourage you to set aside some time to look through this Evidence of Coverage document.

If you are confused, concerned or just have a question, please contact Pharmacy Customer Service.

**Section 1.3 Legal information about the *Evidence of Coverage***

This *Evidence of Coverage* is part of our contract with you about how Moda Health Rx (PDP) covers your care. Other parts of this contract include your enrollment form, the *List of Covered Drugs (Formulary)*, and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called riders or amendments.

The contract is in effect for the months in which you are enrolled in Moda Health Rx (PDP) between January 1, 2024, and December 31, 2024.

Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of Moda Health Rx (PDP) after December 31, 2024. We can also choose to stop offering the plan in your service area, after December 31, 2024.

**Chapter 1 Getting started as a member**

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Medicare (the Centers for Medicare & Medicaid Services) must approve Moda Health Rx (PDP) each year. You can continue each year to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

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**SECTION 2 What makes you eligible to be a plan member?**

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**Section 2.1 Your eligibility requirements**

*You are eligible for membership in our plan as long as:*

- You meet all of the eligibility requirements of PHIP
- You have Medicare Part A or Medicare Part B (or you have both Part A and Part B)
- -- *and* – you are a United States citizen or are lawfully present in the United States
- -- *and* – you live in our geographic service area (Section 2.2 below describes our service area). Incarcerated individuals are not considered living in the geographic service area even if they are physically located in it.

**Section 2.2 Here is the plan service area for Moda Health Rx (PDP)**

Moda Health Rx (PDP) is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area. The service area is described below.

We offer coverage in all U.S. states and territories. If you plan to move out of the service area you cannot remain a member of this plan. Please contact the PERS Health Insurance Program at 1-800-768-7377 to see if we have a plan in your new area. When you move, you will have a Special Enrollment Period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

It is also important that you call Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

**Section 2.3 U.S. Citizen or Lawful Presence**

A member of a Medicare health plan must be a U.S. citizen or lawfully present in the United States. Medicare (the Centers for Medicare & Medicaid Services) will notify Moda Health Rx (PDP) if you are not eligible to remain a member on this basis. Moda Health Rx (PDP) must disenroll you if you do not meet this requirement.



## SECTION 3 Important membership materials you will receive

### Section 3.1 Your plan membership card

While you are a member of our plan, you must use your membership card for prescription drugs you get at network pharmacies. You should also show the provider your Medicaid card, if applicable. Here's a sample membership card to show you what yours will look like:



Please carry your card with you at all times and remember to show your card when you get covered drugs. If your plan membership card is damaged, lost, or stolen, call Pharmacy Customer Service right away and we will send you a new card.

You may need to use your red, white, and blue Medicare card to get covered medical care and services under Original Medicare.

### Section 3.2 Pharmacy Directory

The pharmacy directory lists our network pharmacies. **Network pharmacies** are all of the pharmacies that have agreed to fill covered prescriptions for our plan members. You can use the *Pharmacy Directory* to find the network pharmacy you want to use. See Chapter 3, Section 2.5 for information on when you can use pharmacies that are not in the plan's network.

If you don't have the *Pharmacy Directory*, you can get a copy from Pharmacy Customer Service. You can also find this information on our website at [www.modahealth.com/pers/pharmacy](http://www.modahealth.com/pers/pharmacy).

### Section 3.3 The plan's List of Covered Drugs (*Formulary*)

The plan has a *List of Covered Drugs (Formulary)*. We call it the "Drug List" for short. It tells which Part D prescription drugs are covered under the Part D benefit included in Moda Health Rx (PDP). The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list must meet requirements set by Medicare. Medicare has approved the Moda Health Rx (PDP) "Drug List."

**Chapter 1 Getting started as a member**

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The “Drug List” also tells you if there are any rules that restrict coverage for your drugs.

We will provide you a copy of the “Drug List.” To get the most complete and current information about which drugs are covered, you can visit the plan’s website ([www.modahealth.com/pers/pharmacy](http://www.modahealth.com/pers/pharmacy)) or call Pharmacy Customer Service.

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**SECTION 4 Your monthly costs for Moda Health Rx (PDP)**

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Your costs may include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)
- Part D Late Enrollment Penalty (Section 4.3)
- Income Related Monthly Adjusted Amount (Section 4.4)

**In some situations, your plan premium could be less**

There are programs to help people with limited resources pay for their drugs. These include “Extra Help” and State Pharmaceutical Assistance Programs. Chapter 2, Section 7 tells more about these programs. If you qualify, enrolling in the program might lower your monthly plan premium.

If you are *already enrolled* and getting help from one of these programs, **the information about premiums in this *Evidence of Coverage* 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 known as the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug coverage. If you don’t have this insert, please call Pharmacy Customer Service and ask for the “LIS Rider.”

Medicare Part B and Part D premiums differ for people with different incomes. If you have questions about these premiums review your copy of *Medicare & You 2024* handbook, the section called “2024 Medicare Costs.” If you need a copy, you can download it from the Medicare website ([www.medicare.gov](http://www.medicare.gov)). Or, you can order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.

<b>Section 4.1</b>	<b>Plan Premium</b>
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As a member of our plan, you pay a monthly plan premium. Your coverage is provided through a contract with the PERS Health Insurance Program (PHIP). PHIP will notify you of your monthly premium for our plan.

## Section 4.2 Monthly Medicare Part B Premium

### Many members are required to pay other Medicare premiums

In addition to paying the monthly plan premium, **you must continue paying your Medicare premiums to remain a member of the plan.** This includes your premium for Part B. It may also include a premium for Part A which affects members who aren't eligible for premium free Part A.

## Section 4.3 Part D Late Enrollment Penalty

Some members are required to pay a Part D **late enrollment penalty**. The Part D late enrollment penalty is an additional premium that must be paid for Part D coverage if at any time after your initial enrollment period is over, there is a period of 63 days or more in a row when you did not have Part D or other creditable prescription drug coverage. Creditable prescription drug coverage is coverage that meets Medicare's minimum standards since it is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. The cost of the late enrollment penalty depends on how long you went without Part D or other creditable prescription drug coverage. You will have to pay this penalty for as long as you have Part D coverage.

Your Part D late enrollment penalty is considered part of your plan premium. If you do not pay your Part D late enrollment penalty, you could be disenrolled for failure to pay your plan premium.

You **will not** have to pay it if:

- You receive "Extra Help" from Medicare to pay for your prescription drugs.
- You have gone less than 63 days in a row without creditable coverage.
- You have had creditable drug coverage through another source such as a former employer, union, TRICARE, or Department of Veterans Affairs. Your insurer or your human resources department will tell you each year if your drug coverage is creditable coverage. This information may be sent to you in a letter or included in a newsletter from the plan. Keep this information because you may need it if you join a Medicare drug plan later.
  - **Note:** Any notice must state that you had creditable prescription drug coverage that is expected to pay as much as Medicare's standard prescription drug plan pays.
  - **Note:** The following are *not* creditable prescription drug coverage: prescription drug discount cards, free clinics, and drug discount websites.

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**Medicare determines the amount of the penalty.** Here is how it works:

- If you went 63 days or more without Part D or other creditable prescription drug coverage after you were first eligible to enroll in Part D, the plan will count the number of full months that you did not have coverage. The penalty is 1% for every month that you did not have creditable coverage. For example, if you go 14 months without coverage, the penalty will be 14%.
- Then Medicare determines the amount of the average monthly premium for Medicare drug plans in the nation from the previous year. For 2024, this average premium amount is \$34.70.
- To calculate your monthly penalty, you multiply the penalty percentage and the average monthly premium and then round it to the nearest 10 cents. In the example here, it would be 14% times \$34.70, which equals \$4.86. This rounds to \$4.90. This amount would be added to the **monthly premium for someone with a Part D late enrollment penalty**.

There are three important things to note about this monthly Part D late enrollment penalty:

- First, **the penalty may change each year** because the average monthly premium can change each year.
- Second, **you will continue to pay a penalty** every month for as long as you are enrolled in a plan that has Medicare Part D drug benefits, even if you change plans.
- Third, if you are under 65 and currently receiving Medicare benefits, the Part D late enrollment penalty will reset when you turn 65. After age 65, your Part D late enrollment penalty will be based only on the months that you don't have coverage after your initial enrollment period for aging into Medicare.

**If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review.** Generally, you must request this review **within 60 days** from the date on the first letter you receive stating you have to pay a late enrollment penalty. However, if you were paying a penalty before joining our plan, you may not have another chance to request a review of that late enrollment penalty.

**Important:** Do not stop paying your Part D late enrollment penalty while you're waiting for a review of the decision about your late enrollment penalty. If you do, you could be disenrolled for failure to pay your plan premiums.

<b>Section 4.4</b>	<b>Income Related Monthly Adjustment Amount</b>
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Some members may be required to pay an extra charge, known as the Part D Income Related Monthly Adjustment Amount, also known as IRMAA. The extra charge is figured out using your modified adjusted gross income as reported on your IRS tax return from 2 years ago. If this amount is above a certain amount, you'll pay the standard premium amount and the additional IRMAA. For more information on the extra amount you may have to pay based on your income,

**Chapter 1 Getting started as a member**

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visit <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans>.

If you have to pay an extra amount, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be. The extra amount will be withheld from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefit check, no matter how you usually pay your plan premium, unless your monthly benefit isn't enough to cover the extra amount owed. If your benefit check isn't enough to cover the extra amount, you will get a bill from Medicare. **You must pay the extra amount to the government. It cannot be paid with your monthly plan premium. If you do not pay the extra amount you will be disenrolled from the plan and lose prescription drug coverage.**

If you disagree about paying an extra amount, you can ask Social Security to review the decision. To find out more about how to do this, contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

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**SECTION 5 More information about your monthly premium**

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<b>Section 5.1</b>	<b>There are several ways you can pay your plan premium</b>
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There are three ways you can pay your plan premium.

**Option 1: Paying by check**

You can pay your plan premium by check. If you select this option you will receive a monthly premium invoice (bill). Plan premiums are due on or before the first of the month. Make your check payable to PERS Health Insurance Program. Mail your check along with your payment coupon to P.O. Box 004607, Portland, OR 97208-4607. If your check is returned for insufficient funds, you will be charged a \$25 NSF fee.

**Option 2: You can pay by Electronic Funds Transfer (EFT)**

You can pay your plan premium through a monthly automatic withdrawal from your checking or savings account through Electronic Funds Transfer (EFT). Funds are deducted on or around the first of the month. If your plan premium payment is returned for insufficient funds, you will be charged a \$25 NSF fee.

**Option 3: You can have the plan premium taken out of your monthly PERS Pension Benefit or Allowance**

You can also have the plan premium deducted from your monthly PERS Pension Benefit or Allowance.

Contact PHIP Customer Service for more information on how to pay your plan premium and for help in getting set up with the method of your choice.

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**Changing the way you pay your premium.**

You must contact the PERS Health Insurance Program if you decide to change the option by which you pay your plan premium, it can take up to three months for your new payment method to take effect. While PHIP is processing your request for a new payment method, you are responsible for making sure that your plan premium is paid on time.

Your Part D late enrollment penalty will be included in the premium you pay to PHIP.

**What to do if you are having trouble paying your plan premium**

Your plan premium is due in PHIP's office by the first of the month. If PHIP has not received your premium payment by the first of the month, PHIP will send you a notice telling you that your plan membership will end if they do not receive your premium payment within the time frame indicated in the notice. If you are required to pay a Part D late enrollment penalty, you must pay the penalty to keep your prescription drug coverage. The Part D late enrollment penalty is included in your PHIP premium.

If you are having trouble paying your premium on time, please contact PHIP to see if they can direct you to programs that will help with your plan premium.

If your membership ends because you did not pay your premium, you may still have health coverage under Original Medicare. In addition, you may not be able to receive Part D coverage until the following year if you enroll in a new plan during the annual enrollment period. (If you go without "creditable" drug coverage for more than 63 days, you may have to pay a Part D late enrollment penalty for as long as you have Part D coverage.)

At the time your membership ends, you may still owe PHIP for premiums you have not paid. PHIP has the right to pursue collection of the amount you owe. In the future, if you want to enroll again in this plan (or another plan that PHIP offers), you will need to pay the amount you owe before you can enroll.

If you think PHIP has ended your membership in error, you can make a complaint (also called a grievance); see Chapter 7 for how to file a complaint. If you had an emergency circumstance that was out of your control and it caused you to not be able to pay your premiums within the PHIP grace period, you can make a complaint. For complaints, PHIP will review our decision again. Chapter 7, Section 7 of this document tells how to make a complaint, or you can call PHIP Customer Service at (800) 768-7377 between 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday. TTY users should call 711. You must make your request no later than 60 days after the date your membership ends.

<b>Section 5.2</b>	<b>Can we change your monthly plan premium during the year?</b>
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**No.** We are not allowed to change the amount we charge for the plan's monthly plan premium during the year. If the monthly plan premium changes for next year we will tell you in September and the change will take effect on January 1.

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**Chapter 1 Getting started as a member**

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However, in some cases the part of the premium that you have to pay can change during the year. This happens if you become eligible for the “Extra Help” program or if you lose your eligibility for the “Extra Help” program during the year. If a member qualifies for “Extra Help” with their prescription drug costs, the “Extra Help” program will pay part of the member’s monthly plan premium. A member who loses their eligibility during the year will need to start paying their full monthly premium. You can find out more about the “Extra Help” program in Chapter 2, Section 7.

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**SECTION 6 Keeping your plan membership record up to date**

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Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage.

**The pharmacists in the plan’s network need to have correct information about you. These network providers use your membership record to know what drugs are covered and the cost-sharing amounts for you. Because of this, it is very important that you help us keep your information up to date.**

**Contact PHIP first about the following changes:**

- Changes to your name, your address, or your phone number.
- If you have been admitted to a nursing home.
- If your designated responsible party (such as a caregiver) changes.

**Contact Pharmacy Customer Service about these changes:**

- Changes in any other health insurance coverage you have (such as from your employer, your spouse or domestic partner’s employer, workers’ compensation, or Medicaid)
- If you have any liability claims, such as claims from an automobile accident
- If you have been admitted to a nursing home
- If your designated responsible party (such as a caregiver) changes

It is also important to contact Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

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**SECTION 7 How other insurance works with our plan**

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**Other insurance**

Medicare requires that we collect information from you about any other drug insurance coverage that you have. That’s because we must coordinate any other coverage you have with your benefits under our plan. This is called **Coordination of Benefits**.

**Chapter 1 Getting started as a member**

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Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or if you have other coverage that is not listed, please call Pharmacy Customer Service. You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), there are rules set by Medicare that decide whether our plan or your other insurance pays first. The insurance that pays first is called the primary payer and pays up to the limits of its coverage. The one that pays second, called the secondary payer, only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-Stage Renal Disease (ESRD):
  - If you're under 65 and disabled and you or your family member is still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan that has more than 100 employees.
  - If you're over 65 and you or your spouse or domestic partner is still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan that has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers' compensation

Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans, and/or Medigap have paid.



# CHAPTER 2:

*Important phone numbers and  
resources*

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**SECTION 1      Moda Health Rx (PDP) contacts**  
(how to contact PHIP, including how to reach Pharmacy  
Customer Service)

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**How to contact PERS Health Insurance Program (PHIP) Customer Service**

For assistance with plan premiums, changes, updating your name, address, and phone numbers, please call or write to PHIP Customer Service.

<b>Method</b>	<b>PERS Health Insurance Program (PHIP) Customer Service – Contact Information</b>
<b>CALL</b>	<b>1-800-768-7377</b> Calls to this number are free. PHIP Customer Service is available from 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday. PHIP Customer Service also has free language interpreter services available for non-English speakers
<b>TTY</b>	<b>711</b> Calls to this number are free. This number is available 24 hours a day, seven days a week.
<b>FAX</b>	<b>503-765-3452 or 1-888-393-2943</b>
<b>WRITE</b>	<b>PERS Health Insurance Program (PHIP)</b> P.O. Box 40187 Portland, OR 97240-0187 persinfo@pershealth.com
<b>WEBSITE</b>	pershealth.com

## How to contact our plan's Pharmacy Customer Service

For assistance with pharmacy claims, billing, member card questions, or other pharmacy related questions, please call or write to Moda Health Rx (PDP) Pharmacy Customer Service. We will be happy to help you.

<b>Method</b>	<b>Pharmacy Customer Service – Contact Information</b>
<b>CALL</b>	<b>888-786-7509</b>  Calls to these number are free. We are available for phone calls from 7 a.m.– 8 p.m. (Pacific Time), seven days a week October 1 – March 31 (closed on Thanksgiving and Christmas), and weekdays April 1 – September 30. Your call will be handled by our automated phone systems outside business hours. When leaving a message, please include your name, number, and the time you called. A Pharmacy Customer Service representative will return your call the next business day.  Pharmacy Customer Service also has free language interpreter services available for non-English speakers.
<b>TTY</b>	<b>711</b>  Calls to this number are free. This number is available 24 hours a day, seven days a week.
<b>FAX</b>	<b>800-207-8235</b> <b>Attn: Moda Health Rx (PDP) Pharmacy Customer Service</b>
<b>WRITE</b>	<b>Moda Health Plan, Inc.</b> <b>Attn: Moda Health Rx (PDP) Pharmacy Customer Service</b> P.O. Box 40327 Portland, OR 97240-0327 phipquestions@modahealth.com
<b>WEBSITE</b>	<a href="http://www.modahealth.com/pers">www.modahealth.com/pers</a>

## **How to contact us when you are asking for a coverage decision about your Part D prescription drugs**

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your Part D prescription drugs. For more information on asking for coverage decisions about your Part D prescription drugs, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

You may call us if you have questions about our coverage decision process.

<b>Method</b>	<b>Coverage Decisions for Part D Prescription Drugs – Contact Information</b>
<b>CALL</b>	<b>888-786-7509</b> Calls to this number are free. Pharmacy Customer Service is available from 7 a.m.– 8 p.m. (Pacific Time), seven days a week October 1 – March 31 (closed on Thanksgiving and Christmas), and weekdays April 1 – September 30. Your call will be handled by our automated phone systems outside business hours.). When leaving a message, please include your name, number, and the time you called. A Pharmacy Customer Service representative will return your call the next business day.
<b>TTY</b>	<b>711</b> Calls to this number are free. This number is available 24 hours a day, seven days a week.
<b>FAX</b>	<b>800-207-8235</b> <b>Attn: Moda Health Rx (PDP) Coverage Decision</b>
<b>WRITE</b>	<b>Moda Health Plan, Inc.</b> <b>Attn: Moda Health Rx (PDP) Coverage Decision</b> P.O. Box 40327 Portland, OR 97240-0327 Email: PharmacyMedicare@modahealth.com
<b>WEBSITE</b>	<a href="http://www.modahealth.com/medicare">www.modahealth.com/medicare</a>

## How to contact us when you are making an appeal about your Part D prescription drugs

An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on making an appeal about your Part D prescription drugs, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

<b>Method</b>	<b>Appeals for Part D Prescription Drugs – Contact Information</b>
<b>CALL</b>	<b>888-786-7509 Standard Appeals</b> <b>866-796-3221 Expedited Appeals</b> Calls to this number are free. Pharmacy Customer Service is available from 7 a.m.– 8 p.m. (Pacific Time), seven days a week October 1 – March 31 (closed on Thanksgiving and Christmas), and weekdays April 1 – September 30. Your call will be handled by our automated phone systems outside business hours). When leaving a message, please include your name, number, and the time you called. A Pharmacy Customer Service representative will return your call the next business day.
<b>TTY</b>	<b>711</b> Calls to this number are free. This number is available 24 hours a day, seven days a week.
<b>FAX</b>	<b>503-412-4003</b> <b>Attn: Moda Health Rx (PDP) Appeals</b>
<b>WRITE</b>	<b>Moda Health Plan, Inc.</b> <b>Attn: Moda Health Rx (PDP) Appeals</b> P.O. Box 40384 Portland, OR 97240-0384 Email: PharmacyMedicare@modahealth.com
<b>WEBSITE</b>	<a href="http://www.modahealth.com/medicare">www.modahealth.com/medicare</a>

**How to contact us when you are making a complaint about your Part D prescription drugs**

You can make a complaint about us or one of our network pharmacies, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. (If your problem is about the plan’s coverage or payment, you should look at the section above about making an appeal.) For more information on making a complaint about your Part D prescription drugs, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

<b>Method</b>	<b>Complaints about Part D prescription drugs – Contact Information</b>
<b>CALL</b>	<p><b>888-786-7509</b>  <b>866-796-3221 Expedited Grievances/Fast Complaints</b></p> <p>Calls to this number are free. Pharmacy Customer Service is available from 7 a.m.– 8 p.m. (Pacific Time), seven days a week October 1 – March 31 (closed on Thanksgiving and Christmas), and weekdays April 1 – September 30. Your call will be handled by our automated phone systems outside business hours). When leaving a message, please include your name, number, and the time you called. A Pharmacy Customer Service representative will return your call the next business day.</p>
<b>TTY</b>	<p><b>711</b></p> <p>Calls to these number are free. This number is available 24 hours a day, seven days a week.</p>
<b>FAX</b>	<p><b>503-412-4003</b></p> <p><b>Attn: Moda Health Rx (PDP) Complaints</b></p>
<b>WRITE</b>	<p><b>Moda Health Plan, Inc.</b>  <b>Attn: Moda Health Rx (PDP) Complaints</b>  P.O. Box 40384  Portland, OR 97240-0384  Email: PharmacyMedicare@modahealth.com</p>
<b>MEDICARE WEBSITE</b>	<p>You can submit a complaint about Moda Health Rx (PDP) directly to Medicare. To submit an online complaint to Medicare go to <a href="http://www.medicare.gov/MedicareComplaintForm/home.aspx">www.medicare.gov/MedicareComplaintForm/home.aspx</a>.</p>

## **Where to send a request asking us to pay for our share of the cost of a drug you have received**

The coverage determination process includes determining requests to pay for our share of the costs of a drug that you have received. If you have received a bill or paid for drugs (such as a pharmacy bill) that you think we should pay for, you may need to ask the plan for reimbursement or to pay the pharmacy bill, see Chapter 5 (*Asking us to pay our share of the costs for covered drugs*).

**Please note:** If you send us a payment request and we deny any part of your request, you can appeal our decision. See Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) for more information.

<b>Method</b>	<b>Payment Request – Contact Information</b>
<b>CALL</b>	<b>888-786-7509</b> Calls to this number are free. Pharmacy Customer Service is available from 7 a.m.– 8 p.m. (Pacific Time), seven days a week October 1 – March 31 (closed on Thanksgiving and Christmas), and weekdays April 1 – September 30. Your call will be handled by our automated phone systems outside business hours). When leaving a message, please include your name, number, and the time you called. A Pharmacy Customer Service representative will return your call the next business day.
<b>TTY</b>	<b>711</b> Calls to this number are free. This number is available 24 hours a day, seven days a week.
<b>FAX</b>	<b>855-668-8550</b> <b>Attn: Moda Health Rx (PDP)</b>
<b>WRITE</b>	<b>Manual Claims</b> <b>Attn: Moda Health Rx (PDP)</b> P.O. Box 1039 Appleton, WI 54912-1039 Email: PharmacyMedicare@modahealth.com
<b>WEBSITE</b>	<a href="http://www.modahealth.com/medicare">www.modahealth.com/medicare</a>

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## SECTION 2 Medicare

(how to get help and information directly from the Federal Medicare program)

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

The Federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (sometimes called CMS). This agency contracts with Medicare Prescription Drug Plans, including us.

Method	Medicare – Contact Information
<b>CALL</b>	1-800-MEDICARE, or 1-800-633-4227 Calls to this number are free. 24 hours a day, 7 days a week.
<b>TTY</b>	1-877-486-2048 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.
<b>WEBSITE</b>	<u><a href="https://www.medicare.gov">medicare.gov</a></u> This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes documents you can print directly from your computer. You can also find Medicare contacts in your state. The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools: <ul style="list-style-type: none"><li>• <b>Medicare Eligibility Tool:</b> Provides Medicare eligibility status information.</li><li>• <b>Medicare Plan Finder:</b> Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an estimate of what your out-of-pocket costs might be in different Medicare plans.</li></ul>



<b>Method</b>	<b>Medicare – Contact Information</b>
<b>WEBSITE (continued)</b>	<p>You can also use the website to tell Medicare about any complaints you have about Moda Health Rx (PDP):</p> <ul style="list-style-type: none"><li>• <b>Tell Medicare about your complaint:</b> You can submit a complaint about Moda Health Rx (PDP) directly to Medicare. To submit a complaint to Medicare, go to <a href="http://www.medicare.gov/MedicareComplaintForm/home.aspx">www.medicare.gov/MedicareComplaintForm/home.aspx</a>. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.</li></ul> <p>If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare and tell them what information you are looking for. They will find the information on the website and review the information with you. (You can call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)</p>

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### **SECTION 3      State Health Insurance Assistance Program** (free help, information, and answers to your questions about Medicare)

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The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. You can find a list of the State Health Insurance Assistance Programs in each state we serve in Appendix 4 at the back of this document.

SHIPs are independent (not connected with any insurance company or health plan). They are state programs that get money from the Federal government to give free local health insurance counseling to people with Medicare.

SHIP counselors can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and help you straighten out problems with your Medicare bills. SHIP counselors can also help you with Medicare questions or problems and help you understand your Medicare plan choices and answer questions about switching plans.

**METHOD TO ACCESS SHIP and OTHER RESOURCES:**

- Visit [www.shiphelp.org](http://www.shiphelp.org) (Click on SHIP LOCATOR in middle of page)
- Select your STATE from the list. This will take you to a page with phone numbers and resources specific to your state.

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## **SECTION 4      Quality Improvement Organization**

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There is a designated Quality Improvement Organization for serving Medicare beneficiaries in each state. You can find a list of the Quality Improvement Organizations in each state we serve in Appendix 1 at the back of this document.

Quality Improvement Organizations have a group of doctors and other health care professionals who are paid by Medicare to check on and help improve the quality of care for people with Medicare. Quality Improvement Organizations are independent organizations. They are not connected with our plan.

You should contact your state's Quality Improvement Organization if you have a complaint about the quality of care you have received. For example, you can contact your state's Quality Improvement Organization if you were given the wrong medication or if you were given medications that interact in a negative way.

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## **SECTION 5      Social Security**

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Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens and lawful permanent residents who are 65 or older, or who have a disability or End-Stage Renal Disease and meet certain conditions, are eligible for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

Social Security is also responsible for determining who has to pay an extra amount for their Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

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

<b>Method</b>	<b>Social Security – Contact Information</b>
<b>CALL</b>	1-800-772-1213 Calls to this number are free. Available 8:00 am to 7:00 pm, Monday through Friday. You can use Social Security’s automated telephone services to get recorded information and conduct some business 24 hours a day.
<b>TTY</b>	1-800-325-0778 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Available 8:00 am to 7:00 pm, Monday through Friday.
<b>WEBSITE</b>	<a href="http://www.ssa.gov/">www.ssa.gov/</a>

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## **SECTION 6 Medicaid**

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Medicaid is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid. The programs offered through Medicaid help people with Medicare pay their Medicare costs, such as their Medicare premiums. These **Medicare Savings Programs** include:

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

To find out more about Medicaid and its programs, contact the Medicaid agency in your state. For a list of Medicaid agencies by state, please refer to Appendix 3 at the back of this document.

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## **SECTION 7 Information about programs to help people pay for their prescription drugs**

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The Medicare.gov website (<https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap/5-ways-to-get-help-with-prescription-costs>) provides

information on how to lower your prescription drug costs. For people with limited incomes, there are also other programs to assist, described below.

### **Medicare’s “Extra Help” Program**

Medicare provides “Extra Help” to pay prescription drug costs for people who have limited income and resources. Resources include your savings and stocks, but not your home or car. If you qualify, you get help paying for any Medicare drug plan’s monthly premium and prescription copayments and coinsurance. This “Extra Help” also counts toward your out-of-pocket costs.

If you automatically qualify for “Extra Help” Medicare will mail you a letter. You will not have to apply. If you do not automatically qualify you may be able to get “Extra Help” to pay for your prescription drug premiums and costs. To see if you qualify for getting “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 8 am to 7 pm, Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
- Your State Medicaid Office (applications). (See Section 6 of this chapter for contact information.)

If you believe you have qualified for “Extra Help” and you believe that you are paying an incorrect cost-sharing amount when you get your prescription at a pharmacy, our plan has a process for you to either request assistance in obtaining evidence of your proper copayment level, or, if you already have the evidence, to provide this evidence to us.

- Please call Pharmacy Customer Service at 888-786-7509 to request assistance with obtaining best available evidence. If you have information from your state or Social Security that says what your copayment should be, call Pharmacy Customer Service first so we can note this in our system. Then fax the information to Attn: Moda Health Rx (PDP), Medicare Customer Service at 800-207-8235. If you are at a pharmacy, your pharmacy can call Pharmacy Customer Service and fax us a copy of your documentation.
- When we receive the evidence showing your copayment level, we will update our system so that you can pay the correct copayment when you get your next prescription at the pharmacy. If you overpay your copayment, we will reimburse you. Either we will forward a check to you in the amount of your overpayment, or we will offset future copayments. If the pharmacy hasn’t collected a copayment from you and is carrying your copayment as a debt owed by you, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Please contact Pharmacy Customer Service if you have questions.

### **Medicare Coverage Gap Discount Program**

Because Moda Health Rx (PDP) does not have a coverage gap, the discounts described here do not apply to you.

Instead, the plan continues to cover your drugs at your regular cost-sharing amount until you qualify for the Catastrophic Coverage Stage. Please go to Chapter 4, Section 5 for more information about your coverage during the Initial Coverage Stage.

If you have any questions about the availability of discounts for the drugs you are taking or about the Medicare Coverage Gap Discount Program in general, please contact Pharmacy Customer Service (phone numbers are printed on the back cover of this booklet).

### **What if you have coverage from a State Pharmaceutical Assistance Program (SPAP)?**

Many states and the U.S. Virgin Islands offer help paying for prescriptions, drug plan premiums and/or other drug costs. If you are enrolled in a State Pharmaceutical Assistance Program (SPAP), or any other program that provides coverage for Part D drugs (other than “Extra Help”), you still get the 70% discount on covered brand name drugs. Also, the plan pays 5% of the costs of brand drugs in the coverage gap. The 70% discount and the 5% paid by the plan are both applied to the price of the drug before any SPAP or other coverage.

### **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?**

#### **What is the AIDS Drug Assistance Program (ADAP)?**

The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also on the ADAP formulary qualify for prescription cost-sharing assistance (See Appendix 4 at the back of this document for a list of State Health Insurance Assistance Programs). **Note:** To be eligible for the ADAP operating in your State, 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.

### **State Pharmaceutical Assistance Programs**

Many states have State Pharmaceutical Assistance Programs that help some people pay for prescription drugs based on financial need, age, medical condition, or disabilities. Each state has different rules to provide drug coverage to its members.

Refer to Appendix 2 at the back of this document for a list of contact information for State Pharmaceutical Assistance Programs by state.

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## **SECTION 8      How to contact the Railroad Retirement Board**

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The Railroad Retirement Board is an independent Federal agency that administers comprehensive benefit programs for the nation’s railroad workers and their families. If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

<b>Method</b>	<b>Railroad Retirement Board – Contact Information</b>
<b>CALL</b>	1-877-772-5772 Calls to this number are free. If you press “0”, you may speak with an RRB representative from 9:00 am to 3:30 pm, Monday, Tuesday, Thursday, and Friday, and from 9:00 am to 12:00 pm on Wednesday. If you press “1”, you may access the automated RRB HelpLine and recorded information 24 hours a day, including weekends and holidays.
<b>TTY</b>	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are <i>not</i> free.
<b>WEBSITE</b>	<a href="http://rrb.gov/">rrb.gov/</a>

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## **SECTION 9      Do you have group insurance or other health insurance from an employer?**

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If you (or your spouse or domestic partner) get benefits from your (or your spouse or domestic partner’s) employer or retiree group as part of this plan, you may call the employer/union benefits administrator or PHIP Customer Service if you have any questions. You can ask about your (or your spouse or domestic partner’s) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for Pharmacy Customer Service are printed on the back cover of this document.) You may also call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048) with questions related to your Medicare coverage under this plan.

If you have other prescription drug coverage through your (or your spouse or domestic partner’s) employer or retiree group, please contact **that group’s benefits administrator**. The benefits administrator can help you determine how your current prescription drug coverage will work with our plan.

# CHAPTER 3:

*Using the plan's coverage for Part D  
prescription drugs*

**Chapter 3 Using the plan's coverage for Part D prescription drugs**

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**SECTION 1 Introduction**

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This chapter **explains rules for using your coverage for Part D drugs.**

In addition to your coverage for Part D drugs through our plan, Original Medicare (Medicare Part A and Part B) also covers some drugs:

- Medicare Part A covers drugs you are given during Medicare-covered stays in the hospital or in a skilled nursing facility.
- Medicare Part B also provides benefits for some drugs. Part B drugs include certain chemotherapy drugs, certain drug injections you are given during an office visit, and drugs you are given at a dialysis facility.

The two examples of drugs described above are covered by Original Medicare. (To find out more about this coverage, see your *Medicare & You 2024* handbook.) Your Part D prescription drugs are covered under our plan.

<b>Section 1.1 Basic rules for the plan's Part D drug coverage</b>
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The plan will generally cover your drugs as long as you follow these basic rules:

- You must have a provider (a doctor, dentist, or other prescriber) write you a prescription which must be valid under applicable state law.
- Your prescriber must not be on Medicare's Exclusion or Preclusion Lists.
- You generally must use a network pharmacy to fill your prescription. (See Section 2, *Fill your prescriptions at a network pharmacy or through the plan's mail-order service.*)
- Your drug must be on the plan's *List of Covered Drugs (Formulary)* (we call it the "Drug List" for short). (See Section 3, *Your drugs need to be on the plan's "Drug List."*)
- Your drug must be used for a medically accepted indication. A medically accepted indication is a use of the drug that is either approved by the Food and Drug Administration or supported by certain references. (See Section 3 for more information about a medically accepted indication.)

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**SECTION 2 Fill your prescription at a network pharmacy or through the plan's mail-order service**

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<b>Section 2.1 Use a network pharmacy</b>
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In most cases, your prescriptions are covered *only* if they are filled at the plan's network pharmacies. (See Section 2.5 for information about when we would cover prescriptions filled at out-of-network pharmacies.)



**Chapter 3 Using the plan's coverage for Part D prescription drugs**

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A network pharmacy is a pharmacy that has a contract with the plan to provide your covered prescription drugs. The term covered drugs means all of the Part D prescription drugs that are on the plan's "Drug List".

<b>Section 2.2</b>	<b>Network pharmacies</b>
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**How do you find a network pharmacy in your area?**

To find a network pharmacy, you can look in your *Pharmacy Directory*, visit our website ([www.modahealth.com/pers/pharmacy](http://www.modahealth.com/pers/pharmacy)), and/or call Pharmacy Customer Service.

You may go to any of our network pharmacies.

**What if the pharmacy you have been using leaves the network?**

If the pharmacy you have been using leaves the plan's network, you will have to find a new pharmacy that is in the network. To find another pharmacy in your area, you can get help from Pharmacy Customer Service or use the *Pharmacy Directory*. You can also find information on our website at [www.modahealth.com/pers/pharmacy](http://www.modahealth.com/pers/pharmacy).

**What if you need a specialized pharmacy?**

Some prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

- Pharmacies that supply drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care (LTC) facility. Usually, a LTC facility (such as a nursing home) has its own pharmacy. If you have any difficulty accessing your Part D benefits in an LTC facility, please contact Pharmacy Customer Service.
- Pharmacies that serve the Indian Health Service / Tribal / Urban Indian Health Program (not available in Puerto Rico). Except in emergencies, only Native Americans or Alaska Natives have access to these pharmacies in our network.
- Pharmacies that dispense drugs that are restricted by the FDA to certain locations or that require special handling, provider coordination, or education on their use. (**Note:** This scenario should happen rarely.)

To locate a specialized pharmacy, look in your *Pharmacy Directory* or call Pharmacy Customer Service.

<b>Section 2.3</b>	<b>Using the plan's mail-order service</b>
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Our plan's mail-order service allows you to order **up to a 93-day supply** for most drugs.

**Chapter 3 Using the plan's coverage for Part D prescription drugs**

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To get order forms and information about filling your prescriptions by mail you can call Pharmacy Customer Service at the number listed on the back of this document. If you use a mail-order pharmacy not in the plan's network, your prescription may not be covered.

Usually a mail-order pharmacy order will be delivered to you in no more than 14 days. If your order is delayed, call Pharmacy Customer Service for assistance (phone numbers are printed on the back cover of this document).

**New prescriptions the pharmacy receives directly from your doctor's office.**

After the pharmacy receives a prescription from a health care provider, it will contact you to see if you want the medication filled immediately or at a later time. It is important that you respond each time you are contacted by the pharmacy, to let them know whether to ship, delay, or stop the new prescription.

**Refills on mail-order prescriptions.** For refills, please contact your pharmacy 14 days before your current prescription will run out to make sure your next order is shipped to you in time.

<b>Section 2.4</b>	<b>How can you get a long-term supply of drugs?</b>
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When you get a long-term supply of drugs, your cost sharing may be lower. The plan offers two ways to get a long-term supply (also called an extended supply) of maintenance drugs on our plan's "Drug List." (Maintenance drugs are drugs that you take on a regular basis, for a chronic or long-term medical condition.)

1. **Some retail pharmacies** in our network allow you to get a long-term supply of maintenance drugs. Your *Pharmacy Directory* tells you which pharmacies in our network can give you a long-term supply of maintenance drugs. You can also call Pharmacy Customer Service for more information.
2. You may also receive maintenance drugs through our mail-order program. Please see Section 2.3 for more information.

<b>Section 2.5</b>	<b>When can you use a pharmacy that is not in the plan's network?</b>
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**Your prescription may be covered in certain situations**

Generally, we cover drugs filled at an out-of-network pharmacy *only* when you are not able to use a network pharmacy. To help you, we have network pharmacies outside of our service area where you can get your prescriptions filled as a member of our plan. **Please check first with Pharmacy Customer Service** to see if there is a network pharmacy nearby. You will most likely be required to pay the difference between what you pay for the drug at the out-of-network pharmacy and the cost that we would cover at an in-network pharmacy.

Here are the circumstances when we would cover prescriptions filled at an out-of-network pharmacy:

**Chapter 3 Using the plan's coverage for Part D prescription drugs**

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- You are unable to fill a prescription that is not regularly stocked at a network retail or mail-order pharmacy (these drugs include orphan drugs or other specialty pharmaceuticals).
- You are traveling outside of your plan service area and you run out of or lose your covered Part D drugs or become ill and need a covered Part D drug and cannot access a network pharmacy.

*Note:* Prescriptions filled at an out-of-network pharmacy in the situations listed above are limited to a 31-day supply.

**How do you ask for reimbursement from the plan?**

If you must use an out-of-network pharmacy, you will generally have to pay the full cost (rather than your normal cost share) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. (Chapter 5, Section 2 explains how to ask the plan to pay you back.)

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**SECTION 3 Your drugs need to be on the plan's "Drug List"**

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**Section 3.1 The "Drug List" tells which Part D drugs are covered**

The plan has a *List of Covered Drugs (Formulary)*. In this *Evidence of Coverage*, we call it the **"Drug List" for short.**

The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list meets Medicare's requirements and has been approved by Medicare.

The drugs on the "Drug List" are only those covered under Medicare Part D.

We will generally cover a drug on the plan's "Drug List" as long as you follow the other coverage rules explained in this chapter and the use of the drug is a medically accepted indication. A medically accepted indication is a use of the drug that is *either*:

- Approved by the Food and Drug Administration for the diagnosis or condition for which it is being prescribed.
- -- *or* -- Supported by certain references, such as the American Hospital Formulary Service Drug Information and the DRUGDEX Information System.

The "Drug List" includes brand name drugs, generic drugs, and biosimilars.

A brand name drug is a prescription drug that is sold under a trademarked name owned by the drug manufacturer. Brand name drugs that are more complex than typical drugs (for example, drugs that are based on a protein) are called biological products. On the "Drug List," when we refer to drugs, this could mean a drug or a biological product.

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A generic drug is a prescription drug that has the same active ingredients as the brand name drug. Since biological products are more complex than typical drugs, instead of having a generic form, they have alternatives that are called biosimilars. Generally, generics and biosimilars work just as well as the brand name drug or biological product and usually cost less. There are generic drug substitutes available for many brand name drugs. There are biosimilar alternatives for some biological products.

**What is *not* on the “Drug List?”**

The plan does not cover all prescription drugs.

- In some cases, the law does not allow any Medicare plan to cover certain types of drugs (for more about this, see Section 7.1 in this chapter).
- In other cases, we have decided not to include a particular drug on the “Drug List.” In some cases, you may be able to obtain a drug that is not on the “Drug List.” For more information, please see Chapter 7.

**Section 3.2 There are six cost-sharing tiers for drugs on the “Drug List”**

Every drug on the plan's “Drug List” is in one of six cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug:

- Tier 1 includes Preferred Generic Drugs and is the lowest cost tier.
- Tier 2 includes Generic Drugs.
- Tier 3 includes Preferred Brand Drugs.
- Tier 4 includes Non-Preferred Brand Drugs.
- Tier 5 includes Specialty Drugs and is the tier with the highest cost drugs. Drugs in this tier are limited to a 31-day supply.
- Tier 6 includes Part D Vaccines and is covered with no member cost-share.

To find out which cost-sharing tier your drug is in, look it up in the plan's “Drug List.”

The amount you pay for drugs in each cost-sharing tier is shown in Chapter 4 (*What you pay for your Part D prescription drugs*).

**Section 3.3 How can you find out if a specific drug is on the “Drug List?”**

You have four ways to find out:

1. Check the most recent “Drug List” we provided electronically.
2. Visit the plan's website ([www.modahealth.com/pers/pharmacy](http://www.modahealth.com/pers/pharmacy)). The “Drug List” on the website is always the most current.

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3. Call Pharmacy Customer Service to find out if a particular drug is on the plan's "Drug List" or to ask for a copy of the list.
4. Use the plan's "Real-Time Benefit Tool" ([www.modahealth.com/pers/pharmacy](http://www.modahealth.com/pers/pharmacy) or by calling Pharmacy Customer Service). With this tool you can search for drugs on the "Drug List" to see an estimate of what you will pay and if there are alternative drugs on the "Drug List" that could treat the same condition.

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**SECTION 4 There are restrictions on coverage for some drugs**

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**Section 4.1 Why do some drugs have restrictions?**

For certain prescription drugs, special rules restrict how and when the plan covers them. A team of doctors and pharmacists developed these rules to encourage you and your provider to use drugs in the most effective way. To find out if any of these restrictions apply to a drug you take or want to take, check the "Drug List."

Please note that sometimes a drug may appear more than once in our "Drug List." This is because the same drugs can differ based on the strength, amount, or form of the drug prescribed by your health care provider, and different restrictions or cost sharing may apply to the different versions of the drug (for instance, 10 mg versus 100 mg; one per day versus two per day; tablet versus liquid).

**Section 4.2 What kinds of restrictions?**

The sections below tell you more about the types of restrictions we use for certain drugs.

**If there is a restriction for your drug, it usually means that you or your provider will have to take extra steps in order for us to cover the drug.** Contact Pharmacy Customer Service to learn what you or your provider would need to do to get coverage for the drug. If you want us to waive the restriction for you, you will need to use the coverage decision process and ask us to make an exception. We may or may not agree to waive the restriction for you. (See Chapter 7)

**Restricting brand name drugs or original biological products when a generic or interchangeable biosimilar version is available**

Generally, a generic drug or interchangeable biosimilar works the same as a brand name drug or interchangeable biosimilar and usually costs less. **In most cases, when a generic or interchangeable biosimilar version of a brand name drug or original biological product is available, our network pharmacies will provide you the generic or interchangeable biosimilar version instead of the brand name drug or original biological product.** However, if your provider has told us the medical reason that the generic drug or interchangeable biosimilar will not work for you OR has written No substitutions on your prescription for a brand name drug, or original biological product OR has told us the medical reason that neither the generic drug, interchangeable biosimilar nor other covered drugs that treat the same condition

## Chapter 3 Using the plan's coverage for Part D prescription drugs

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will work for you, then we will cover the brand name drug or original biological product. (Your share of the cost may be greater for the brand name drug or original biological product than for the generic drug or interchangeable biosimilar.)

### Getting plan approval in advance

For certain drugs, you or your provider need to get approval from the plan before we will agree to cover the drug for you. This is called **prior authorization**. This is put in place to ensure medication safety and help guide appropriate use of certain drugs. If you do not get this approval, your drug might not be covered by the plan.

### Trying a different drug first

This requirement encourages you to try less costly but usually just as effective drugs before the plan covers another drug. For example, if Drug A and Drug B treat the same medical condition, the plan may require you to try Drug A first. If Drug A does not work for you, the plan will then cover Drug B. This requirement to try a different drug first is called **step therapy**.

### Quantity limits

For certain drugs, we limit how much of a drug you can get each time you fill your prescription. For example, if it is normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

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## SECTION 5 What if one of your drugs is not covered in the way you'd like it to be covered?

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<b>Section 5.1</b>	<b>There are things you can do if your drug is not covered in the way you'd like it to be covered</b>
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There are situations where there is a prescription drug you are taking, or one that you and your provider think you should be taking that is not on our formulary or is on our formulary with restrictions. For example:

- The drug might not be covered at all. Or maybe a generic version of the drug is covered but the brand name version you want to take is not covered.
- The drug is covered, but there are extra rules or restrictions on coverage for that drug, as explained in Section 4.
- The drug is covered, but it is in a cost-sharing tier that makes your cost sharing more expensive than you think it should be.

There are things you can do if your drug is not covered in the way that you'd like it to be covered.

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- If your drug is not on the “Drug List” or if your drug is restricted, go to Section 5.2 to learn what you can do.
- If your drug is in a cost-sharing tier that makes your cost more expensive than you think it should be, go to Section 5.3 to learn what you can do.

<b>Section 5.2</b>	<b>What can you do if your drug is not on the “Drug List” or if the drug is restricted in some way?</b>
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If your drug is not on the “Drug List” or is restricted, here are options:

- You may be able to get a temporary supply of the drug.
- You can change to another drug.
- You can request an exception and ask the plan to cover the drug or remove restrictions from the drug.

**You may be able to get a temporary supply**

Under certain circumstances, the plan must provide a temporary supply of a drug that you are already taking. This temporary supply gives you time to talk with your provider about the change in coverage and decide what to do.

To be eligible for a temporary supply, the drug you have been taking **must no longer be on the plan’s “Drug List” OR is now restricted in some way.**

- **If you are a new member**, we will cover a temporary supply of your drug during the first **90 days** of your membership in the plan.
- **If you were in the plan last year**, we will cover a temporary supply of your drug during the first 90 days of the calendar year.
- This temporary supply will be for a maximum of a 31-day supply. If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of a 31-day supply of medication. The prescription must be filled at a network pharmacy. (Please note that the long-term care pharmacy may provide the drug in smaller amounts at a time to prevent waste.)
- **For those members who have been in the plan for more than 90 days and reside in a long-term care facility and need a supply right away:**

We will cover one 31-day emergency supply of a particular drug, or less if your prescription is written for fewer days. This is in addition to the above temporary supply.

- **For those members who have been in the plan for more than 90 days and have a level of care change like going into a long-term care facility and need a supply right away:**

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We will cover up to a 31-day supply, or less if your prescription is written for fewer days, one time only. This is in addition to the above long-term care transition supply.

For questions about a temporary supply, call Pharmacy Customer Service.

During the time when you are using a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You have two options:

**1) You can change to another drug**

Talk with your provider about whether there is a different drug covered by the plan that may work just as well for you. You can call Pharmacy Customer Service to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

**2) You can ask for an exception**

You and your provider can ask the plan to make an exception and cover the drug in the way you would like it covered. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception. For example, you can ask the plan to cover a drug even though it is not on the plan's "Drug List." Or you can ask the plan to make an exception and cover the drug without restrictions.

If you are a current member and a drug you are taking will be removed from the formulary or restricted in some way for next year, we will tell you about any change prior to the new year. You can ask for an exception before next year, and we will give you an answer within 72 hours after we receive your request (or your prescriber's supporting statement). If we approve your request, we will authorize the coverage before the change takes effect.

If you and your provider want to ask for an exception, Chapter 7, Section 5.4 tells you what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

<b>Section 5.3</b>	<b>What can you do if your drug is in a cost-sharing tier you think is too high?</b>
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If your drug is in a cost-sharing tier you think is too high, here are things you can do:

**You can change to another drug**

If your drug is in a cost-sharing tier you think is too high, talk to your provider. There may be a different drug in a lower cost-sharing tier that might work just as well for you. You can call Pharmacy Customer Service to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.



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**You can ask for an exception**

You and your provider can ask the plan to make an exception in the cost-sharing tier for the drug so that you pay less for it. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception to the rule.

If you and your provider want to ask for an exception, Chapter 7, Section 5.4 tells what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

Drugs on our Specialty Tier (tier 5) are not eligible for this type of exception. We do not lower the cost-sharing amount for drugs in this tier.

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**SECTION 6      What if your coverage changes for one of your drugs?**

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**Section 6.1      The “Drug List” can change during the year**

Most of the changes in drug coverage happen at the beginning of each year (January 1). However, during the year, the plan can make some changes to the “Drug List.” For example, the plan might:

- **Add or remove drugs from the “Drug List.”**
- **Move a drug to a higher or lower cost-sharing tier.**
- **Add or remove a restriction on coverage for a drug.**
- **Replace a brand name drug with a generic version of the drug.**

We must follow Medicare requirements before we change the plan's “Drug List.”

**Section 6.2      What happens if coverage changes for a drug you are taking?****Information on changes to drug coverage**

When changes to the “Drug List” occur, we post information on our website about those changes. We also update our online “Drug List” on a regularly scheduled basis. Below we point out the times that you would get direct notice if changes are made to a drug that you are taking.

**Changes to your drug coverage that affect you during the current plan year**

- **A new generic drug replaces a brand name drug on the “Drug List” (or we change the cost-sharing tier or add new restrictions to the brand name drug or both)**

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- We may immediately remove a brand name drug on our “Drug List” if we are replacing it with a newly approved generic version of the same drug. The generic drug will appear on the same or lower cost-sharing tier and with the same or fewer restrictions. We may decide to keep the brand name drug on our Drug List, but immediately move it to a higher cost-sharing tier or add new restrictions or both when the new generic is added.
- We may not tell you in advance before we make that change—even if you are currently taking the brand name drug. If you are taking the brand name drug at the time we make the change, we will provide you with information about the specific change(s). This will also include information on the steps you may take to request an exception to cover the brand name drug. You may not get this notice before we make the change.
- You or your prescriber can ask us to make an exception and continue to cover the brand name drug for you. For information on how to ask for an exception, see Chapter 7.
- **Unsafe drugs and other drugs on the “Drug List” that are withdrawn from the market**
  - Sometimes a drug may be deemed unsafe or taken off the market for another reason. If this happens, we may immediately remove the drug from the “Drug List.” If you are taking that drug, we will tell you right away.
  - Your prescriber will also know about this change, and can work with you to find another drug for your condition.
- **Other changes to drugs on the “Drug List”**
  - We may make other changes once the year has started that affect drugs you are taking. For example, we might add a generic drug that is not new to the market to replace a brand name drug on the “Drug List” or change the cost-sharing tier or add new restrictions to the brand name drug or both. We also might make changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare.
  - For these changes, we must give you at least 30 days’ advance notice of the change or give you notice of the change and a 31-day refill of the drug you are taking at a network pharmacy.
  - After you receive notice of the change, you should work with your prescriber to switch to a different drug that we cover or to satisfy any new restrictions on the drug you are taking.
  - You or your prescriber can ask us to make an exception and continue to cover the drug for you. For information on how to ask for an exception, see Chapter 7.

**Changes to the “Drug List” that do not affect you during this plan year**

We may make certain changes to the “Drug List” that are not described above. In these cases, the change will not apply to you if you are taking the drug when the change is made; however, these

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changes will likely affect you starting January 1 of the next plan year if you stay in the same plan.

In general, changes that will not affect you during the current plan year are:

- We move your drug into a higher cost-sharing tier.
- We put a new restriction on the use of your drug.
- We remove your drug from the “Drug List.”

If any of these changes happen for a drug you are taking (except for market withdrawal, a generic drug replacing a brand name drug, or other changes noted in the sections above), then the change won't affect your use or what you pay as your share of the cost until January 1 of the next year. Until that date, you probably won't see any increase in your payments or any added restrictions to your use of the drug.

We will not tell you about these types of changes directly during the current plan year. You will need to check the “Drug List” for the next plan year (when the list is available during the open enrollment period) to see if there are any changes to the drugs you are taking that will impact you during the next plan year.

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**SECTION 7 What types of drugs are *not* covered by the plan?**

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**Section 7.1 Types of drugs we do not cover**

This section tells you what kinds of prescription drugs are excluded. This means Medicare does not pay for these drugs.

If you get drugs that are excluded, you must pay for them yourself. If you appeal and the requested drug is found not to be excluded under Part D, we will pay for or cover it. (For information about appealing a decision, go to Chapter 7.)

Here are three general rules about drugs that Medicare drug plans will not cover under Part D:

- Our plan's Part D drug coverage cannot cover a drug that would be covered under Medicare Part A or Part B.
- Our plan cannot cover a drug purchased outside the United States or its territories.
- Our plan usually cannot cover off-label use. Off-label use is any use of the drug other than those indicated on a drug's label as approved by the Food and Drug Administration.
  - Coverage for off-label use is allowed only when the use is supported by certain references, such as the American Hospital Formulary Service Drug Information and the DRUGDEX Information System.

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In addition, by law, the following categories of drugs are not covered by Medicare drug plans :

- Non-prescription drugs (also called over-the-counter drugs)
- Drugs used to promote fertility
- Drugs used for the relief of cough or cold symptoms
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs used for the treatment of sexual or erectile dysfunction
- Drugs used for treatment of anorexia, weight loss, or weight gain
- Outpatient drugs for which the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale

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## SECTION 8 Filling a prescription

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### Section 8.1 Provide your membership information

To fill your prescription, provide your plan membership information, which can be found on your membership card, at the network pharmacy you choose. The network pharmacy will automatically bill the plan for *our* share of your drug cost. You will need to pay the pharmacy *your* share of the cost when you pick up your prescription.

### Section 8.2 What if you don't have your membership information with you?

If you don't have your plan membership information with you when you fill your prescription, you or the pharmacy can call the plan to get the necessary information, or you can ask the pharmacy to look up your plan enrollment information.

If the pharmacy is not able to get the necessary information, **you may have to pay the full cost of the prescription when you pick it up.** (You can then **ask us to reimburse you** for our share. See Chapter 5, Section 2 for information about how to ask the plan for reimbursement.)

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## SECTION 9 Part D drug coverage in special situations

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### Section 9.1 What if you're in a hospital or a skilled nursing facility?

If you are admitted to a hospital or to a skilled nursing facility, Original Medicare (or your

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Medicare health plan, with Part A and B coverage, if applicable) will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital or skilled nursing facility, our plan will cover your prescription drugs as long as the drugs meet all of our rules for coverage described in this Chapter.

**Section 9.2 What if you're a resident in a long-term care (LTC) facility?**

Usually, a long-term care (LTC) facility (such as a nursing home) has its own pharmacy, or uses a pharmacy that supplies drugs for all of its residents. If you are a resident of an LTC facility, you may get your prescription drugs through the facility's pharmacy or the one it uses, as long as it is part of our network.

Check your *Pharmacy Directory* to find out if your LTC facility's pharmacy or the one that it uses is part of our network. If it isn't, or if you need more information or assistance, please contact Pharmacy Customer Service. If you are in an LTC facility, we must ensure that you are able to routinely receive your Part D benefits through our network of LTC pharmacies.

**What if you're a resident in a long-term care (LTC) facility and need a drug that is not on our "Drug List" or is restricted in some way?**

Please refer to Section 5.2 about a temporary or emergency supply.

**Section 9.3 What if you are taking drugs covered by Original Medicare?**

Your enrollment in Moda Health Rx (PDP) doesn't affect your coverage for drugs covered under Medicare Part A or Part B. If you meet Medicare's coverage requirements, your drug will still be covered under Medicare Part A or Part B, even though you are enrolled in this plan. In addition, if your drug would be covered by Medicare Part A or Part B, our plan can't cover it, even if you choose not to enroll in Part A or Part B.

Some drugs may be covered under Medicare Part B in some situations and through Moda Health Rx (PDP) in other situations. But drugs are never covered by both Part B and our plan at the same time. In general, your pharmacist or provider will determine whether to bill Medicare Part B or Moda Health Rx (PDP) for the drug.

**Section 9.4 What if you have a Medigap (Medicare Supplement Insurance) policy with prescription drug coverage?**

If you currently have a Medigap policy that includes coverage for prescription drugs, you must contact your Medigap issuer and tell them you have enrolled in our plan. If you decide to keep your current Medigap policy, your Medigap issuer will remove the prescription drug coverage portion of your Medigap policy and lower your premium.

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Each year your Medigap insurance company should send you a notice that tells if your prescription drug coverage is creditable, and the choices you have for drug coverage. (If the coverage from the Medigap policy is creditable, it means that it is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.) The notice will also explain how much your premium would be lowered if you remove the prescription drug coverage portion of your Medigap policy. If you didn't get this notice, or if you can't find it, contact your Medigap insurance company and ask for another copy.

<b>Section 9.5</b>	<b>What if you're also getting drug coverage from an employer or retiree group plan?</b>
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If you currently have other prescription drug coverage through your (or your spouse or domestic partner's) employer or retiree group, please contact **that group's benefits administrator**. He or she can help you determine how your current prescription drug coverage will work with our plan.

In general, if you have employee or retiree group coverage, the drug coverage you get from us will be *secondary* to your group coverage. That means your group coverage would pay first.

**Special note about creditable coverage:**

Each year your employer or retiree group should send you a notice that tells if your prescription drug coverage for the next calendar year is creditable.

If the coverage from the group plan is creditable, it means that the plan has drug coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.

**Keep this notice about creditable coverage**, because you may need it later. If you enroll in a Medicare plan that includes Part D drug coverage, you may need these notices to show that you have maintained creditable coverage. If you didn't get the creditable coverage notice, request a copy from the employer or retiree group's benefits administrator or the employer or union.

<b>Section 9.6</b>	<b>What if you are in Medicare-certified Hospice?</b>
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Hospice and our plan do not cover the same drug at the same time. If you are enrolled in Medicare hospice and require certain drugs (e.g., anti-nausea drugs, laxatives, pain medication or anti-anxiety drugs) that are not covered by your hospice because it is unrelated to your terminal illness and related conditions, our plan must receive notification from either the prescriber or your hospice provider that the drug is unrelated before our plan can cover the drug. To prevent delays in receiving these drugs that should be covered by our plan, ask your hospice provider or prescriber to provide notification before your prescription is filled.

In the event you either revoke your hospice election or are discharged from hospice, our plan should cover your drugs as explained in this document. To prevent any delays at a pharmacy

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when your Medicare hospice benefit ends, bring documentation to the pharmacy to verify your revocation or discharge.

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**SECTION 10 Programs on drug safety and managing medications**

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**Section 10.1 Programs to help members use drugs safely**

We conduct drug use reviews for our members to help make sure that they are getting safe and appropriate care.

We do a review each time you fill a prescription. We also review our records on a regular basis. During these reviews, we look for potential problems such as:

- Possible medication errors
- Drugs that may not be necessary because you are taking another drug to treat the same condition
- Drugs that may not be safe or appropriate because of your age or gender
- Certain combinations of drugs that could harm you if taken at the same time
- Prescriptions for drugs that have ingredients you are allergic to
- Possible errors in the amount (dosage) of a drug you are taking
- Unsafe amounts of opioid pain medications

If we see a possible problem in your use of medications, we will work with your provider to correct the problem.

**Section 10.2 Drug Management Program (DMP) to help members safely use their opioid medications**

We have a program that helps make sure members safely use prescription opioids and other frequently abused medications. This program is called a Drug Management Program (DMP). If you use opioid medications that you get from several doctors or pharmacies, or if you had a recent opioid overdose, we may talk to your doctors to make sure your use of opioid medications is appropriate and medically necessary. Working with your doctors, if we decide your use of prescription opioid or benzodiazepine medications may not be safe, we may limit how you can get those medications. If we place you in our DMP, the limitations may be:

- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain pharmacy(ies)
- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain doctor(s)
- Limiting the amount of opioid or benzodiazepine medications we will cover for you

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If we plan on limiting how you may get these medications or how much you can get, we will send you a letter in advance. The letter will tell you if we will limit coverage of these drugs for you, or if you'll be required to get the prescriptions for these drugs only from a specific doctor or pharmacy. You will have an opportunity to tell us which doctors or pharmacies you prefer to use, and about any other information you think is important for us to know. After you've had the opportunity to respond, if we decide to limit your coverage for these medications, we will send you another letter confirming the limitation. If you think we made a mistake or you disagree with our decision or with the limitation, you and your prescriber have the right to appeal. If you appeal, we will review your case and give you a new decision. If we continue to deny any part of your request related to the limitations that apply to your access to medications, we will automatically send your case to an independent reviewer outside of our plan. See Chapter 7 for information about how to ask for an appeal.

You will not be placed in our DMP if you have certain medical conditions, such as active cancer-related pain or sickle cell disease, you are receiving hospice, palliative, or end-of-life care, or live in a long-term care facility.

<b>Section 10.3</b>	<b>Medication Therapy Management (MTM) program to help members manage their medications</b>
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We have a program that can help our members with complex health needs. Our program is called a Medication Therapy Management (MTM) program. This program is voluntary and free. A team of pharmacists and doctors developed the program for us to help make sure that our members get the most benefit from the drugs they take.

Some members who take medications for different medical conditions and have high drug costs or are in a DMP to help members use their opioids safely, may be able to get services through an MTM program. If you qualify for the program, a pharmacist or other health professional will give you a comprehensive review of all your medications. During the review, you can talk about your medications, your costs, and any problems or questions you have about your prescription and over-the-counter medications. You'll get a written summary which has a recommended to-do list that includes steps you should take to get the best results from your medications. You'll also get a medication list that will include all the medications you're taking, how much you take, and when and why you take them. In addition, members in the MTM program will receive information on the safe disposal of prescription medications that are controlled substances.

It's a good idea to talk to your doctor about your recommended to-do list and medication list. Bring the summary with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Also, keep your medication list up to date and with you (for example, with your ID) in case you go to the hospital or emergency room. Also, keep your medication list up to date and keep it with you (for example, with your ID) in case you go to the hospital or emergency room.



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If we have a program that fits your needs, we will automatically enroll you in the program and send you information. If you decide not to participate, please notify us and we will withdraw you. If you have any questions about this program, please contact Pharmacy Customer Service.

# CHAPTER 4:

*What you pay for your Part D  
prescription drugs*

## **Are you currently getting help to pay for your drugs?**

If you are in a program that helps pay for your drugs, **some information in this *Evidence of Coverage about the 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 known as the Low Income Subsidy Rider or the LIS Rider), which tells you about your drug coverage. If you don’t have this insert, please call Pharmacy Customer Service and ask for the LIS Rider.

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## **SECTION 1 Introduction**

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<b>Section 1.1</b>	<b>Use this chapter together with other materials that explain your drug coverage</b>
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This chapter focuses on what you pay for Part D prescription drugs. To keep things simple, we use drug in this chapter to mean a Part D prescription drug. As explained in Chapter 3, not all drugs are Part D drugs – some drugs are covered under Medicare Part A or Part B and other drugs are excluded from Medicare coverage by law.

To understand the payment information, you need to know what drugs are covered, where to fill your prescriptions, and what rules to follow when you get your covered drugs. Chapter 3, Sections 1 through 4 explain these rules. When you use the plan’s “Real-Time Benefit Tool” to look up drug coverage (see Chapter 3, Section 3.3), the cost shown is provided in “real time” meaning the cost you see in the tool reflects a moment in time to provide an estimate of the out-of-pocket costs you are expected to pay. You can also obtain information provided by the “Real Time Benefit Tool” by calling Pharmacy Customer Services.

<b>Section 1.2</b>	<b>Types of out-of-pocket costs you may pay for covered drugs</b>
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There are different types of out-of-pocket costs for Part D drugs. The amount that you pay for a drug is called “cost sharing,” and there are two ways you may be asked to pay.

- **Copayment** is a fixed amount you pay each time you fill a prescription.
- **Coinsurance** is a percentage of the total cost of the drug you pay each time you fill a prescription.

<b>Section 1.3</b>	<b>How Medicare calculates your out-of-pocket costs</b>
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Medicare has rules about what counts and what does *not* count toward your out-of-pocket costs. Here are the rules we must follow to keep track of your out-of-pocket costs.

## **These payments are included in your out-of-pocket costs**

**Your out-of-pocket costs include** the payments listed below (as long as they are for Part D covered drugs and you followed the rules for drug coverage that are explained in Chapter 3):

- The amount you pay for drugs when you are in the following drug payment stage:
  - The Initial Coverage Stage
- Any payments you made during this calendar year as a member of a different Medicare prescription drug plan before you joined our plan.

### **It matters who pays:**

- If you make these payments **yourself**, they are included in your out-of-pocket costs.
- These payments are *also included* in your out-of-pocket costs if they are made on your behalf by **certain other individuals or organizations**. This includes payments for your drugs made by a friend or relative, by most charities, by AIDS drug assistance programs, by a State Pharmaceutical Assistance Program that is qualified by Medicare, or by the Indian Health Service. Payments made by Medicare’s “Extra Help” Program are also included.
- Some payments made by the Medicare Coverage Gap Discount Program are included in your out-of-pocket costs. The amount the manufacturer pays for your brand name drugs is included. But the amount the plan pays for your generic drugs is not included.

### **Moving on to the Catastrophic Coverage Stage:**

When you (or those paying on your behalf) have spent a total of \$5,000 in out-of-pocket costs within the calendar year, you will move from the Initial Coverage Stage to the Catastrophic Coverage Stage.

---

## **These payments are not included in your out-of-pocket costs**

Your out-of-pocket costs **do not include** any of these types of payments:

- Your monthly premium.
- Drugs you buy outside the United States and its territories.
- Drugs that are not covered by our plan.
- Drugs you get at an out-of-network pharmacy that do not meet the plan’s requirements for out-of-network coverage.
- Non-Part D drugs, including prescription drugs covered by Part A or Part B and other drugs excluded from coverage by Medicare.

## Chapter 4 What you pay for your Part D prescription drugs

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- Payments you make toward prescription drugs not normally covered in a Medicare Prescription Drug Plan.
- Payments made by the plan for your brand or generic drugs while in the Coverage Gap.
- Payments for your drugs that are made by group health plans including employer health plans.
- Payments for your drugs that are made by certain insurance plans and government-funded health programs such as TRICARE and the Veterans Affairs.
- Payments for your drugs made by a third-party with a legal obligation to pay for prescription costs (for example, Workers' Compensation).

*Reminder:* If any other organization such as the ones listed above pays part or all of your out-of-pocket costs for drugs, you are required to tell our plan by calling Pharmacy Customer Service.

---

### How can you keep track of your out-of-pocket total?

- We will help you. The Part D Explanation of Benefits (EOB) report you receive includes the current amount of your out-of-pocket costs. When this amount reaches \$5,000, this report will tell you that you have left the Initial Coverage Stage and have moved on to the Catastrophic Coverage Stage.
- Make sure we have the information we need. Section 3.2 tells what you can do to help make sure that our records of what you have spent are complete and up to date.

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## SECTION 2 What you pay for a drug depends on which drug payment stage you are in when you get the drug

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Section 2.1	What are the drug payment stages for Moda Health Rx (PDP) members?
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There are four **drug payment stages** for your prescription drug coverage under Moda Health Rx (PDP). How much you pay depends on what stage you are in when you get a prescription filled or refilled. Keep in mind you are always responsible for the plan's monthly premium regardless of the drug payment stage. Details of each stage are in Sections 4 through 7 of this chapter. The stages are:

**Stage 1: Yearly Deductible Stage**

**Stage 2: Initial Coverage Stage**

**Stage 3: Coverage Gap Stage**

**Stage 4: Catastrophic Coverage Stage**

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## **SECTION 3      We send you reports that explain payments for your drugs and which payment stage you are in**

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<b>Section 3.1      We send you a monthly summary called the Part D Explanation of Benefits (the Part D EOB)</b>
--

Our plan keeps track of the costs of your prescription drugs and the payments you have made when you get your prescriptions filled or refilled at the pharmacy. This way, we can tell you when you have moved from one drug payment stage to the next. In particular, there are two types of costs we keep track of:

- We keep track of how much you have paid. This is called your **Out-of-Pocket Costs**.
- We keep track of your **Total Drug Costs**. This is the amount you pay out-of-pocket or others pay on your behalf plus the amount paid by the plan.

If you have had one or more prescriptions filled through the plan during the previous month we will send you a Part D EOB. The Part D EOB includes:

- **Information for that month.** This report gives the payment details about the prescriptions you have filled during the previous month. It shows the total drug costs, what the plan paid, and what you and others on your behalf paid.
- **Totals for the year since January 1.** This is called year-to-date information. It shows the total drug costs and total payments for your drugs since the year began.
- **Drug price information.** This information will display the total drug price, and information about increases in price from first fill for each prescription claim of the same quantity.
- **Available lower cost alternative prescriptions.** This will include information about other available drugs with lower cost sharing for each prescription claim.

<b>Section 3.2      Help us keep our information about your drug payments up to date</b>
--

To keep track of your drug costs and the payments you make for drugs, we use records we get from pharmacies. Here is how you can help us keep your information correct and up to date:

- **Show your membership card every time you get a prescription filled.** This helps us make sure we know about the prescriptions you are filling and what you are paying.
- **Make sure we have the information we need.** There are times you may pay for the entire cost of a prescription drug. In these cases, we will not automatically get the information we need to keep track of your out-of-pocket costs. To help us keep track of your out-of-pocket costs, give us copies of your receipts. Here are examples of when you should give us copies of your drug receipts:

**Chapter 4 What you pay for your Part D prescription drugs**

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- When you purchase a covered drug at a network pharmacy at a special price or using a discount card that is not part of our plan's benefit.
  - When you made a copayment for drugs that are provided under a drug manufacturer patient assistance program.
  - Any time you have purchased covered drugs at out-of-network pharmacies or other times you have paid the full price for a covered drug under special circumstances.
  - If you are billed for a covered drug, you can ask our plan to pay our share of the cost. For instructions on how to do this, go to Chapter 5, Section 2.
- **Send us information about the payments others have made for you.** Payments made by certain other individuals and organizations also count toward your out-of-pocket costs. For example, payments made by a State Pharmaceutical Assistance Program, an AIDS drug assistance program (ADAP), the Indian Health Service, and most charities count toward your out-of-pocket costs. Keep a record of these payments and send them to us so we can track your costs.
  - **Check the written report we send you.** When you receive a Part D EOB, look it over to be sure the information is complete and correct. If you think something is missing or you have any questions, please call us at Pharmacy Customer Service. If you signed up for email notification, then your Part D EOB is available online through your Member Dashboard account. You will want to check your Member Dashboard account. Be sure to keep these reports.

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**SECTION 4      There is no deductible for Moda Health Rx (PDP)**

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There is no deductible for Moda Health Rx (PDP). You begin in the Initial Coverage Stage when you fill your first prescription of the year. See Section 5 for information about your coverage in the Initial Coverage Stage.

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**SECTION 5      During the Initial Coverage Stage, the plan pays its share of your drug costs and you pay your share**

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<b>Section 5.1      What you pay for a drug depends on the drug and where you fill your prescription</b>
--

During the Initial Coverage Stage, the plan pays its share of the cost of your covered prescription drugs, and you pay your share (your copayment *or* coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your prescription.

**Chapter 4 What you pay for your Part D prescription drugs**

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**The plan has six cost-sharing tiers**

Every drug on the plan’s “Drug List” is in one of six cost-sharing tiers. In general, the higher the cost-sharing tier number, the higher your cost for the drug:

- Tier 1 includes Preferred Generic Drugs and is the lowest cost tier.
- Tier 2 includes Generic Drugs.
- Tier 3 includes Preferred Brand Drugs. You won’t pay more than \$35.00 per month supply of each covered insulin product on this tier.
- Tier 4 includes Non-Preferred Brand Drugs. You won’t pay more than \$35.00 per month supply of each covered insulin product on this tier.
- Tier 5 includes Specialty Drugs and is the tier with the highest cost drugs. Drugs in this tier are limited to a 31-day supply.
- Tier 6 includes Part D Vaccines and is covered with no member cost-share.

To find out which cost-sharing tier your drug is in, look it up in the plan’s “Drug List.”

**Your pharmacy choices**

How much you pay for a drug depends on whether you get the drug from:

- A network retail pharmacy
- A pharmacy that is not in the plan’s network. We cover prescriptions filled at out-of-network pharmacies in only limited situations. Please see Chapter 3, Section 2.5 to find out when we will cover a prescription filled at an out-of-network pharmacy.
- The plan’s mail-order pharmacy.

For more information about these pharmacy choices and filling your prescriptions, see Chapter 3 and the plan’s *Pharmacy Directory*.

<b>Section 5.2</b>	<b>A table that shows your costs for a <i>one-month</i> supply of a drug</b>
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During the Initial Coverage Stage, your share of the cost of a covered drug will be either a copayment or a coinsurance.

As shown in the table below, the amount of the copayment or coinsurance depends on the cost-sharing tier. Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.



**Chapter 4 What you pay for your Part D prescription drugs****Your share of the cost when you get a *one-month* supply of a covered Part D prescription drug:**

<b>Tier</b>	<b>Standard retail cost sharing (in-network)</b> (up to a 31-day supply)	<b>Mail-order cost sharing</b> (up to a 31-day supply)	<b>Long-term care (LTC) cost sharing</b> (up to a 31-day supply)	<b>Out-of-network cost sharing</b> (Coverage is limited to certain situations; see Chapter 3 for details.) (up to a 31-day supply)
<b>Cost sharing Tier 1</b> (Preferred Generic Drugs)	You pay up to an \$8 copay per prescription for each prescription filled	You pay up to an \$8 copay per prescription for each prescription filled	You pay up to an \$8 copay per prescription for each prescription filled	You pay up to an \$8 copay per prescription for each prescription filled
<b>Cost sharing Tier 2</b> (Generic Drugs)	You pay up to a \$15 copay per prescription for each prescription filled	You pay up to a \$15 copay per prescription for each prescription filled	You pay up to a \$15 copay per prescription for each prescription filled	You pay up to a \$15 copay per prescription for each prescription filled
<b>Cost sharing Tier 3</b> (Preferred Brand Drugs) <i>You won't pay more than \$35 for a one-month supply of each covered insulin product.</i>	You pay 40% of the total cost up to a maximum of \$250 for each prescription filled	You pay 40% of the total cost up to a maximum of \$250 for each prescription filled	You pay 40% of the total cost up to a maximum of \$250 for each prescription filled	You pay 40% of the total cost up to a maximum of \$250 for each prescription filled
<b>Cost sharing Tier 4</b> (Non-Preferred Brand Drugs) <i>You won't pay more than \$35 for a one-month supply of each covered insulin product.</i>	You pay 40% of the total cost up to a maximum of \$250 for each prescription filled	You pay 40% of the total cost up to a maximum of \$250 for each prescription filled	You pay 40% of the total cost up to a maximum of \$250 for each prescription filled	You pay 40% of the total cost up to a maximum of \$250 for each prescription filled

**Chapter 4 What you pay for your Part D prescription drugs**

<b>Tier</b>	<b>Standard retail cost sharing (in-network)</b> (up to a 31-day supply)	<b>Mail-order cost sharing</b> (up to a 31-day supply)	<b>Long-term care (LTC) cost sharing</b> (up to a 31-day supply)	<b>Out-of-network cost sharing</b> (Coverage is limited to certain situations; see Chapter 3 for details.) (up to a 31-day supply)
<b>Cost sharing Tier 5</b> (Specialty Tier)	You pay 40% of the total cost up to a maximum of \$250 for each prescription filled	You pay 40% of the total cost up to a maximum of \$250 for each prescription filled	You pay 40% of the total cost up to a maximum of \$250 for each prescription filled	You pay 40% of the total cost up to a maximum of \$250 for each prescription filled
<b>Cost sharing Tier 6</b> (Part D Vaccines)	You pay a \$0 copay per prescription for each prescription filled	You pay a \$0 copay per prescription for each prescription filled	You pay a \$0 copay per prescription for each prescription filled	You pay a \$0 copay per prescription for each prescription filled

Please see Section 8 of this chapter for more information on Part D vaccines cost sharing for Part D vaccines.

<b>Section 5.3</b>	<b>If your doctor prescribes less than a full month's supply, you may not have to pay the cost of the entire month's supply</b>
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Typically, the amount you pay for a prescription drug covers a full month's supply. There may be times when you or your doctor would like you to have less than a month's supply of a drug (for example, when you are trying a medication for the first time). You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full month's supply of your drugs, if this will help you better plan refill dates for different prescriptions.

If you receive less than a full month's supply of certain drugs, you will not have to pay for the full month's supply.

- If you are responsible for coinsurance, you pay a *percentage* of the total cost of the drug. Since the coinsurance is based on the total cost of the drug, your cost will be lower since the total cost for the drug will be lower.
- If you are responsible for a copayment for the drug, you will only pay for the number of days of the drug that you receive instead of a whole month. We will calculate the amount

**Chapter 4 What you pay for your Part D prescription drugs**

you pay per day for your drug (the daily cost-sharing rate) and multiply it by the number of days of the drug you receive.

<b>Section 5.4</b>	<b>A table that shows your costs for a <i>long-term</i> (up to a 93-day) supply of a drug</b>
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For some drugs, you can get a long-term supply (also called an extended supply). A long-term supply is up to a 93-day supply.

The table below shows what you pay when you get a long-term supply of a drug.

- Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.

**Your share of the cost when you get a *long-term* supply of a covered Part D prescription drug:**

<b>Tier</b>	<b>Standard retail cost sharing (in-network) up to a 93-day supply)</b>	<b>Mail-order cost sharing (up to a 93-day supply)</b>
<b>Cost sharing Tier 1</b> (Preferred Generic Drugs)	You pay up to a \$24 copay per prescription for each prescription filled	You pay up to a \$16 copay per prescription for each prescription filled
<b>Cost sharing Tier 2</b> (Generic Drugs)	You pay up to a \$45 copay per prescription for each prescription filled	You pay up to a \$30 copay per prescription for each prescription filled
<b>Cost sharing Tier 3</b> (Preferred Brand Drugs)	You pay 40% of the total cost up to a maximum of \$750 for each prescription filled	You pay 40% of the total cost up to a maximum of \$750 for each prescription filled
You won't pay more than \$70 for up to a two-month supply or \$105 for up to a three-month supply of each covered insulin product.		
<b>Cost sharing Tier 4</b> (Non-Preferred Brand Drugs)	You pay 40% of the total cost up to a maximum of \$750 for each prescription filled	You pay 40% of the total cost up to a maximum of \$750 for each prescription filled
You won't pay more than \$70 for up to a two-month supply or \$105 for up to a three-month supply of each covered insulin product.		

**Chapter 4 What you pay for your Part D prescription drugs**

<b>Tier</b>	<b>Standard retail cost sharing (in-network) up to a 93-day supply)</b>	<b>Mail-order cost sharing (up to a 93-day supply)</b>
<b>Cost sharing Tier 5 (Specialty Tier)</b>	A long-term supply is not available for drugs in Tier 5.	A long-term supply is not available for drugs in Tier 5.
<b>Cost sharing Tier 6 (Part D Vaccines)</b>	A long-term supply is not available for drugs in Tier 6.	A long-term supply is not available for drugs in Tier 6.

<b>Section 5.5</b>	<b>You stay in the Initial Coverage Stage until your out-of-pocket costs for the year reach \$5,000</b>
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You stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$5,000. You then move on to the Catastrophic Coverage Stage.

The Part D EOB that you receive will help you keep track of how much you, the plan, and any third parties have spent on your behalf during the year. Many people do not reach the \$5,000 limit in a year.

We will let you know if you reach this amount. If you do reach this amount, you will leave the Initial Coverage Stage and move on to the Catastrophic Coverage Stage. See Section 1.3 on how Medicare calculates your out-of-pocket costs.

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## **SECTION 6**      **There is no coverage gap for Moda Health Rx (PDP)**

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There is no coverage gap for Moda Health Rx (PDP). Once you leave the Initial Coverage Stage, you move on to the Catastrophic Coverage Stage (see Section 7).

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## **SECTION 7**      **During the Catastrophic Coverage Stage, the plan pays the full cost for your covered Part D drugs**

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You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$5,000 limit for the calendar year. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year.

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## **SECTION 8**      **Part D Vaccines. What you pay for depends on how and where you get them**

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**Important Message About What You Pay for Vaccines** - Some vaccines are considered medical benefits. Other vaccines are considered Part D drugs. You can find these vaccines listed in the plan's "Drug List." Our plan covers most adult Part D vaccines at no cost to you. Refer to

**Chapter 4 What you pay for your Part D prescription drugs**

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your plan's "Drug List" or contact Customer Service for coverage and cost sharing details about specific vaccines.

Our plan provides coverage for a number of Part D vaccines. **Because coverage for vaccines can be complicated, we suggest that you call Pharmacy Customer Service prior to receiving any vaccinations if you have any concerns.**

There are two parts to our coverage of Part D vaccinations:

- The first part of coverage is the cost of **the vaccine itself**.
- The second part of coverage is for the cost of **giving you the vaccine**. (This is sometimes called the administration of the vaccine.)

Your costs for a Part D vaccination depend on three things:

- 1. Whether the vaccine is recommended for adults by an organization called the Advisory Committee on Immunization Practices (ACIP).**
  - Most adult Part D vaccinations are recommended by ACIP and cost you nothing.
- 2. Where you get the vaccine.**
  - The vaccine itself may be dispensed by a pharmacy or provided by the doctor's office.
- 3. Who gives you the vaccine.**
  - A pharmacist or another provider may give the vaccine in the pharmacy. Alternatively, a provider may give it in the doctor's office.

What you pay at the time you get the Part D vaccination can vary depending on the circumstances and what **drug payment stage** you are in.

- Sometimes when you get a vaccination, you have to pay for the entire cost for both the vaccine itself and the cost for the provider to give you the vaccine. You can ask our plan to pay you back for our share of the cost. For most adult Part D vaccines, this means you will be reimbursed the entire cost you paid.
- Other times, when you get a vaccination, you will pay only your share of the cost under your Part D benefit. For most adult Part D vaccines, you will pay nothing.

Below are three examples of ways you might get a Part D vaccine.

*Situation 1:* You get the Part D vaccination at the network pharmacy. (Whether you have this choice depends on where you live. Some states do not allow pharmacies to give certain vaccines.)

- For most adult Part D vaccines, you will pay nothing.

**Chapter 4 What you pay for your Part D prescription drugs**

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- For other Part D vaccines, you will pay the pharmacy your copayment for the vaccine itself, which includes the cost of giving you the vaccine.
- Our plan will pay the remainder of the costs.

*Situation 2:* You get the Part D vaccination at your doctor's office.

- When you get the vaccine, you may have to pay for the entire cost of the vaccine itself and the cost for the provider to give it to you.
- You can then ask our plan to pay our share of the cost by using the procedures that are described in Chapter 5.
- For most adult Part D vaccines, you will be reimbursed the full amount you paid. For other Part D vaccines, you will be reimbursed the amount you paid less your normal copayment for the vaccine (including administration) less any difference between the amount the doctor charges and what we normally pay for vaccines at an in-network pharmacy. (If you get "Extra Help," we will reimburse you for this difference.)

*Situation 3:* You buy the Part D vaccine itself at the network pharmacy, and then take it to your doctor's office where they give you the vaccine.

- For most adult Part D vaccines, you will pay nothing for the vaccine itself.
- For other Part D vaccines, you will pay the pharmacy your copayment for the vaccine itself.
- When your doctor gives you the vaccine, you may have to pay the entire cost for this service.
- You can then ask our plan to pay our share of the cost by using the procedures described in Chapter 5.
- For most adult Part D vaccines, you will be reimbursed the full amount you paid. For other Part D vaccines, you will be reimbursed the amount you paid less any coinsurance for the vaccine administration.

# CHAPTER 5:

*Asking us to pay our share of the costs for covered drugs*

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**SECTION 1 Situations in which you should ask us to pay our share of the cost of your covered drugs**

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Sometimes when you get a prescription drug, you may need to pay the full cost. Other times, you may find that you have paid more than you expected under the coverage rules of the plan or you may receive a bill from a provider. In these cases, you can ask our plan to pay you back (paying you back is often called reimbursing you). There may be deadlines that you must meet to get paid back. Please see Section 2 of this chapter.

Here are examples of situations in which you may need to ask our plan to pay you back. All of these examples are types of coverage decisions (for more information about coverage decisions, go to Chapter 7).

**1. When you use an out-of-network pharmacy to get a prescription filled**

If you go to an out-of-network pharmacy, the pharmacy may not be able to submit the claim directly to us. When that happens, you will have to pay the full cost of your prescription.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. Remember that we only cover out-of-network pharmacies in limited circumstances. See Chapter 3, Section 2.5 for a discussion of these circumstances.

**2. When you pay the full cost for a prescription because you don't have your plan membership card with you**

If you do not have your plan membership card with you, you can ask the pharmacy to call the plan or look up your enrollment information. However, if the pharmacy cannot get the enrollment information they need right away, you may need to pay the full cost of the prescription yourself.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost.

**3. When you pay the full cost for a prescription in other situations**

You may pay the full cost of the prescription because you find that the drug is not covered for some reason.

- For example, the drug may not be on the plan's "Drug List" or it could have a requirement or restriction that you didn't know about or don't think should apply to you. If you decide to get the drug immediately, you may need to pay the full cost for it.
- Save your receipt and send a copy to us when you ask us to pay you back. In some situations, we may need to get more information from your doctor in order to pay you back for our share of the cost.



**Chapter 5 Asking us to pay our share of the costs for covered drugs**

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**4. If you are retroactively enrolled in our plan**

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

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

All of the examples above are types of coverage decisions. This means that if we deny your request for payment, you can appeal our decision. Chapter 7 of this document has information about how to make an appeal.

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**SECTION 2      How to ask us to pay you back**

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You may request us to pay you back by sending us a request in writing. If you send a request in writing, send your receipt documenting the payment you have made. It's a good idea to make a copy of your receipts for your records. Send us your request for payment, along with your receipt documenting the payment you have made. It's a good idea to make a copy of your receipts for your records. **You must submit your claim to us within 60 days** of the date you received the service, item, or drug.

To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it will help us process the information faster.
- Either download a copy of the form from our website ([www.modahealth.com/medicare](http://www.modahealth.com/medicare)) or call Pharmacy Customer Service and ask for the form.

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

Manual Claims  
Attn: Moda Health Rx (PDP)  
P.O. Box 1039  
Appleton, WI 54912-1039

Fax: 855-668-8550

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

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<b>Section 3.1      We check to see whether we should cover the drug and how much we owe</b>
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When we receive your request for payment, we will let you know if we need any additional information from you. Otherwise, we will consider your request and make a coverage decision.

- If we decide that the drug is covered and you followed all the rules, we will pay for our share of the cost. We will mail your reimbursement of our share of the cost to you. We will send payment within 30 days after your request was received.
- If we decide that the drug is *not* covered, or you did *not* follow all the rules, we will not pay for our share of the cost. We will send you a letter explaining the reasons why we are not sending the payment and your rights to appeal that decision.

<b>Section 3.2      If we tell you that we will not pay for all or part of the drug, you can make an appeal</b>
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If you think we have made a mistake in turning down your request for payment or the amount we are paying, you can make an appeal. If you make an appeal, it means you are asking us to change the decision we made when we turned down your request for payment. The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 7 of this document.

# CHAPTER 6:

## *Your rights and responsibilities*

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## **SECTION 1      Our plan must honor your rights and cultural sensitivities as a member of the plan**

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<b>Section 1.1</b>	<b>We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, in braille, in large print, or other alternate formats, etc.)</b>
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Your plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how a plan may meet these accessibility requirements include, but are not limited to provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. We can also give you information in braille, in large print, or other alternate formats at no cost if you need it. We are required to give you information about the plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, please call Pharmacy Customer Service.

If you have any trouble getting information from our plan in a format that is accessible and appropriate for you, please call to file a grievance with Moda Health Rx (PDP) Grievances (see Chapter 2, Section 1). You may also file a complaint with Medicare by calling 1-800-MEDICARE (1-800-633-4227) or directly with the Office for Civil Rights at 1-800-368-1019 or TTY 1-800-537-7697.

<b>Section 1.2</b>	<b>We must ensure that you get timely access to your covered drugs</b>
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You have the right to get your prescriptions filled or refilled at any of our network pharmacies without long delays. If you think that you are not getting your Part D drugs within a reasonable amount of time, Chapter 7 tells what you can do.

<b>Section 1.3</b>	<b>We must protect the privacy of your personal health information</b>
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Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your personal health information includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.

**Chapter 6 Your rights and responsibilities**

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- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a Notice of Privacy Practice, that tells about these rights and explains how we protect the privacy of your health information.

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

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

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

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

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

If you have questions or concerns about the privacy of your personal health information, please call Pharmacy Customer Service.

<b>Section 1.4</b>	<b>We must give you information about the plan, its network of pharmacies, and your covered drugs</b>
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As a member of Moda Health Rx (PDP), you have the right to get several kinds of information from us.

If you want any of the following kinds of information, please call Pharmacy Customer Service:

- **Information about our plan.** This includes, for example, information about the plan's financial condition.
- **Information about our network pharmacies.** You have the right to get information about the qualifications of the pharmacies in our network and how we pay the pharmacies in our network.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information about Part D prescription drug coverage.
- **Information about why something is not covered and what you can do about it.** Chapter 7 provides information on asking for a written explanation on why a Part D drug is not covered or if your coverage is restricted. Chapter 7 also provides information on asking us to change a decision, also called an appeal.

<b>Section 1.5</b>	<b>We must support your right to make decisions about your care</b>
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### **You have the right to give instructions about what is to be done if you are not able to make medical decisions for yourself**

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

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

The legal documents that you can use to give your directions in advance in these situations are called **advance directives**. There are different types of advance directives and different names for them. Documents called **living will** and **power of attorney for health care** are examples of advance directives.

If you want to use an *advance directive* to give your instructions, here is what to do:

- **Get the form.** You can get an advance directive form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare. You can also contact Pharmacy Customer Service to ask for the forms.
- **Fill it out and sign it.** Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.

**Chapter 6 Your rights and responsibilities**

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- **Give copies to appropriate people.** You should give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

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

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

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

**What if your instructions are not followed?**

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with your state's Department of Health.

<b>Section 1.6</b>	<b>You have the right to make complaints and to ask us to reconsider decisions we have made</b>
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If you have any problems, concerns, or complaints and need to request coverage, or make an appeal, Chapter 7 of this document tells what you can do. Whatever you do – ask for a coverage decision, make an appeal, or make a complaint – **we are required to treat you fairly.**

<b>Section 1.7</b>	<b>What can you do if you believe you are being treated unfairly or your rights are not being respected?</b>
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**If it is about discrimination, call the Office for Civil Rights**

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

**Is it about something else?**

If you believe you have been treated unfairly or your rights have not been respected, *and it's not* about discrimination, you can get help dealing with the problem you are having:

- You can **call Pharmacy Customer Service.**

**Chapter 6 Your rights and responsibilities**

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- You can **call the SHIP**. For details, go to Chapter 2, Section 3.
- Or, **you can call Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).

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

There are several places where you can get more information about your rights:

- You can **call Customer Service** (phone numbers are printed on the back cover of this document).
- You can **call the SHIP**. For details, go to Chapter 2, Section 3.
- You can contact **Medicare**.
  - You can visit the Medicare website to read or download the publication *Medicare Rights & Protections*. (The publication is available at: [www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf](http://www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf).)
  - Or, you can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).

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**SECTION 2 You have some responsibilities as a member of the plan**

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Things you need to do as a member of the plan are listed below. If you have any questions, please call Pharmacy Customer Service.

- **Get familiar with your covered drugs and the rules you must follow to get these covered drugs.** Use this Evidence of Coverage to learn what is covered for you and the rules you need to follow to get your covered drugs.
  - Chapters 3 and 4 give the details about your coverage for Part D prescription drugs.
- **If you have any other prescription drug coverage in addition to our plan, you are required to tell us.** Chapter 1 tells you about coordinating these benefits.
- **Tell your doctor and pharmacist that you are enrolled in our plan.** Show your plan membership card whenever you get your Part D prescription drugs.
- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
  - To help get the best care, tell your doctors and other health providers about your health problems. Follow the treatment plans and instructions that you and your doctors agree upon.



**Chapter 6 Your rights and responsibilities**

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- Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and supplements.
- If you have any questions, be sure to ask and get an answer you can understand.
- **Pay what you owe.** As a plan member, you are responsible for these payments:
  - You must pay your plan premiums.
  - For most of your drugs covered by the plan, you must pay your share of the cost when you get the drug.
  - If you are required to pay a late enrollment penalty, you must pay the penalty to remain a member of the plan.
  - If you are required to pay the extra amount for Part D because of your yearly income, you must continue to pay the extra amount directly to the government to remain a member of the plan.
- **If you move *within* our plan service area, we need to know** so we can keep your membership record up to date and know how to contact you.
- **If you move *outside* of our plan service area, you cannot remain a member of our plan.** Contact the PERS Health Insurance Program to learn about your options if you move outside of the Moda Health Rx (PDP) service area.
- If you move, it is also important to tell Social Security (or the Railroad Retirement Board).

# CHAPTER 7:

*What to do if you have a problem or  
complaint (coverage decisions,  
appeals, complaints)*

**Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**SECTION 1 Introduction**

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**Section 1.1 What to do if you have a problem or concern**

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

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

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

The guide in Section 3 will help you identify the right process to use and what you should do.

**Section 1.2 What about the legal terms?**

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

- Uses simpler words in place of certain legal terms. For example, this chapter generally says, making a complaint rather than filing a grievance, coverage decision rather than coverage determination or at-risk determination, and independent review organization instead of Independent Review Entity.
- It also uses abbreviations as little as possible.

However, it can be helpful – and sometimes quite important – for you to know the correct legal terms. Knowing which terms to use will help you communicate more accurately to get the right help or information for your situation. To help you know which terms to use, we include legal terms when we give the details for handling specific types of situations.

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**SECTION 2 Where to get more information and personalized assistance**

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We are always available to help you. Even if you have a complaint about our treatment of you, we are obligated to honor your right to complain. Therefore, you should always reach out to customer service for help. But in some situations, you may also want help or guidance from someone who is not connected with us. Below are two entities that can assist you.

**Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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

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

The services of SHIP counselors are free. You will find phone and website URLs within the list of the State Health Insurance Assistance Programs in each state we serve in Appendix 4 at the back of this document.

**Medicare**

You can also contact Medicare to get help. To contact Medicare:

- You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- You can also visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)).

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**SECTION 3 To deal with your problem, which process should you use?**

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If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The guide that follows will help.

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

This includes problems about whether medical care or prescription drugs are covered or not, the way they are covered, and problems related to payment for medical care or prescription drugs.

**Yes.**

Go on to the next section of this chapter, **Section 4, A guide to the basics of coverage decisions and appeals.**

**No.**

Skip ahead to **Section 7** at the end of this chapter: **How to make a complaint about quality of care, waiting times, customer service or other concerns.**

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## COVERAGE DECISIONS AND APPEALS

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### SECTION 4 A guide to the basics of coverage decisions and appeals

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<b>Section 4.1</b>	<b>Asking for coverage decisions and making appeals: the big picture</b>
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Coverage decisions and appeals deals with problems related to your benefits and coverage for prescription drugs, including payments. This is the process you use for issues such as whether a drug is covered or not and the way in which the drug is covered.

#### Asking for coverage decisions prior to receiving benefits

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your prescription drugs.

We are making a coverage decision for you whenever we decide what is covered for you and how much we pay. In some cases, we might decide a drug is not covered or is no longer covered by Medicare for you. If you disagree with this coverage decision you can make an appeal.

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

#### Making an appeal

If we make a coverage decision, whether before or after a benefit is received, and you are not satisfied, you can *appeal* the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made. Under certain circumstances, which we discuss later, you can request an expedited or *fast appeal* of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

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

**Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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

If we do not dismiss your case but say no to all or part of your Level 1 appeal, you can go on to a Level 2 appeal. The Level 2 appeal is conducted by an independent review organization that is not connected to us. For Part D drug appeals, if we say no to all or part of your appeal you will need to ask for a Level 2 appeal. Part D appeals are discussed further in Section 5 of this chapter). If you are not satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal (Section 6 in this chapter explains the Level 3, 4, and 5 appeals processes).

<b>Section 4.2</b>	<b>How to get help when you are asking for a coverage decision or making an appeal</b>
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Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- **You can call us at Pharmacy Customer Service.**
- **You can get free help** from your State Health Insurance Assistance Program.
- **Your doctor or other prescriber can make a request for you.** For Part D prescription drugs, your doctor or other prescriber can request a coverage decision or a Level 1 appeal on your behalf. If your Level 1 appeal is denied your doctor or prescriber can request a Level 2 appeal.
- **You can ask someone to act on your behalf.** If you want to, you can name another person to act for you as your *representative* to ask for a coverage decision or make an appeal.
  - If you want a friend, relative, or another person to be your representative, call Pharmacy Customer Service and ask for the *Appointment of Representative* form. (The form is also available on Medicare's website at [www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf](http://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf) or on our website at [www.modahealth.com/medicare](http://www.modahealth.com/medicare) in the member rights section.) The form gives that person permission to act on your behalf. It must be signed by you and by the person who you would like to act on your behalf. You must give us a copy of the signed form.
  - While we can accept an appeal request without the form, we cannot begin or complete our review until we receive it. If we do not receive the form within 44 calendar days after receiving your appeal request (our deadline for making a decision on your appeal), your appeal request will be dismissed. If this happens,

## Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

we will send you a written notice explaining your right to ask the independent review organization to review our decision to dismiss your appeal.

- **You also have the right to hire a lawyer.** You may contact your own lawyer, or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. However, **you are not required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

### SECTION 5 Your Part D prescription drugs: How to ask for a coverage decision or make an appeal

#### Section 5.1 This section tells you what to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug

Your benefits include coverage for many prescription drugs. To be covered, the drug must be used for a medically accepted indication. (See Chapter 5 for more information about a medically accepted indication.) For details about Part D drugs, rules, restrictions, and costs please see Chapters 3 and 4.

- **This section is about your Part D drugs only.** To keep things simple, we generally say *drug* in the rest of this section, instead of repeating *covered outpatient prescription drug* or *Part D drug* every time. We also use the term “Drug List” instead of *List of Covered Drugs* or *Formulary*.
- If you do not know if a drug is covered or if you meet the rules, you can ask us. Some drugs require that you get approval from us before we will cover it.
- If your pharmacy tells you that your prescription cannot be filled as written, the pharmacy will give you a written notice explaining how to contact us to ask for a coverage decision.

#### Part D coverage decisions and appeals

##### Legal Term

An initial coverage decision about your Part D drugs is called a **coverage determination**.

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your drugs. This section tells what you can do if you are in any of the following situations:

- Asking to cover a Part D drug that is not on the plan’s *List of Covered Drugs*. **Ask for an exception. Section 5.2**
- Asking to waive a restriction on the plan’s coverage for a drug (such as limits on the amount of the drug you can get) **Ask for an exception. Section 5.2**

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- Asking to pay a lower cost-sharing amount for a covered drug on a higher cost-sharing tier **Ask for an exception. Section 5.2**
- Asking to get pre-approval for a drug. **Ask for a coverage decision. Section 5.4**
- Pay for a prescription drug you already bought. **Ask us to pay you back. Section 5.4**

If you disagree with a coverage decision we have made, you can appeal our decision.

This section tells you both how to ask for coverage decisions and how to request an appeal.

### Section 5.2 What is an exception?

#### Legal Terms

Asking for coverage of a drug that is not on the “Drug List” is sometimes called asking for a **formulary exception**.

Asking for removal of a restriction on coverage for a drug is sometimes called asking for a **formulary exception**.

Asking to pay a lower price for a covered non-preferred drug is sometimes called asking for a **tiering exception**.

If a drug is not covered in the way you would like it to be covered, you can ask us to make an *exception*. An exception is a type of coverage decision.

For us to consider your exception request, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. Here are three examples of exceptions that you or your doctor or other prescriber can ask us to make:

1. **Covering a Part D drug for you that is not on our “Drug List.”** If we agree to cover a drug not on the “Drug List,” you will need to pay the cost-sharing amount that applies to



**Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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drugs in tier 4 for brand name drugs or tier 2 for generic drugs. You cannot ask for an exception to the cost sharing amount we require you to pay for the drug.

- 2. Removing a restriction for a covered drug.** Chapter 3 describes the extra rules or restrictions that apply to certain drugs on our “Drug List.” If we agree to make an exception and waive a restriction for you, you can ask for an exception to the copayment or coinsurance amount we require you to pay for the drug.
- 3. Changing coverage of a drug to a lower cost-sharing tier.** Every drug on our “Drug List” is in one of six cost-sharing tiers. In general, the lower the cost-sharing tier number, the less you will pay as your share of the cost of the drug.
  - If our “Drug List” contains alternative drug(s) for treating your medical condition that are in a lower cost-sharing tier than your drug, you can ask us to cover your drug at the cost-sharing amount that applies to the alternative drug(s).
  - If the drug you’re taking is a brand name drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains brand name alternatives for treating your condition.
  - If the drug you’re taking is a generic drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains either brand or generic alternatives for treating your condition.
  - You cannot ask us to change the cost-sharing tier for any drug in Tier 5 (Specialty drugs).
  - If we approve your tiering exception request and there is more than one lower cost-sharing tier with alternative drugs you can’t take, you will usually pay the lowest amount.

**Section 5.3****Important things to know about asking for exceptions****Your doctor must tell us the medical reasons**

Your doctor or other prescriber must give us a statement that explains the medical reasons for requesting an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Typically, our “Drug List” includes more than one drug for treating a particular condition. These different possibilities are called *alternative* drugs. If an alternative drug would be just as effective as the drug you are requesting and would not cause more side effects or other health problems, we will generally *not* approve your request for an exception. If you ask us for a tiering exception, we will generally *not* approve your request for an exception unless all the alternative drugs in the lower cost-sharing tier(s) won’t work as well for you or are likely to cause an adverse reaction or other harm.

**We can say yes or no to your request**

- If we approve your request for an exception, our approval usually is valid until the end of the plan year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.

## Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- If we say no to your request, you can ask for another review by making an appeal.

<b>Section 5.4</b>	<b>Step-by-step: How to ask for a coverage decision, including an exception</b>
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<b>Legal Term</b>
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A <i>fast coverage decision</i> is called an <b>expedited coverage determination</b> .
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### **Step 1: Decide if you need a standard coverage decision or a fast coverage decision.**

**Standard coverage decisions** are made within **72 hours** after we receive your doctor's statement. **Fast coverage decisions** are made within **24 hours** after we receive your doctor's statement.

***If your health requires it, ask us to give you a fast coverage decision. To get a fast coverage decision, you must meet two requirements:***

- You must be asking for a *drug you have not yet received*. (You cannot ask for fast coverage decision to be paid back for a drug you have already bought.)
- Using the standard deadlines could *cause serious harm to your health or hurt your ability to function*.
- **If your doctor or other prescriber tells us that your health requires a fast coverage decision, we will automatically give you a fast coverage decision.**
- **If you ask for a fast coverage decision on your own, without your doctor or prescriber's support, we will decide whether your health requires that we give you a fast coverage decision.** If we do not approve a fast coverage decision, we will send you a letter that:
  - Explains that we will use the standard deadlines.
  - Explains if your doctor or other prescriber asks for the fast coverage decision, we will automatically give you a fast coverage decision.
  - Tells you how you can file a *fast complaint* about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. We will answer your complaint within 24 hours of receipt.

### **Step 2: Request a standard coverage decision or a fast coverage decision.**

Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the prescription you want. You can also access the coverage decision process through our website. We must accept any written request, including a request submitted on the *CMS Model Coverage Determination Request Form* or on our plan's form, which are available

## Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

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on our website. Chapter 2 has contact information. You, your representative, or your doctor (or other prescriber) may submit a request for an appeal electronically using our secure form. This secure form can be accessed at <https://www.modahealth.com/webforms/medicare/partd/medicareForm.html>. Fill out all of the required information, attach any supporting documents, and submit. To assist us in processing your request, please be sure to include your name, contact information, and information identifying which denied claim is being appealed.

You, your doctor, (or other prescriber) or your representative can do this. You can also have a lawyer act on your behalf. Section 4 of this chapter tells how you can give written permission to someone else to act as your representative.

- **If you are requesting an exception, provide the *supporting statement*,** Which is the medical reasons for the exception. Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing a written statement if necessary.

### **Step 3: We consider your request and give you our answer.**

#### ***Deadlines for a fast coverage decision***

- We must generally give you our answer within **24 hours** after we receive your request.
  - For exceptions, we will give you our answer within 24 hours after we receive your doctor's supporting statement. We will give you our answer sooner if your health requires us to.
  - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested,** we must provide the coverage we have agreed to provide within 24 hours after we receive your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you requested,** we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

#### ***Deadlines for a standard coverage decision about a drug you have not yet received***

- We must generally give you our answer **within 72 hours** after we receive your request.
  - For exceptions, we will give you our answer within 72 hours after we receive your doctor's supporting statement. We will give you our answer sooner if your health requires us to.
  - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.

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- **If our answer is yes to part or all of what you requested**, we must **provide the coverage** we have agreed to provide **within 72 hours** after we receive your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

### *Deadlines for a standard coverage decision about payment for a drug you have already bought*

- We must give you our answer **within 14 calendar days** after we receive your request.
  - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested**, we are also required to make payment to you within 14 calendar days after we receive your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

### **Step 4: If we say no to your coverage request, you can make an appeal.**

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

<b>Section 5.5</b>	<b>Step-by-step: How to make a Level 1 appeal</b>
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Legal Term
An appeal to the plan about a Part D drug coverage decision is called a plan <b>redetermination</b> .
A <i>fast appeal</i> is also called an <b>expedited redetermination</b> .

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

*A standard appeal is usually made within 7 days. A fast appeal is generally made within 72 hours. If your health requires it, ask for a fast appeal*

- If you are appealing a decision, we made about a drug you have not yet received, you and your doctor or other prescriber will need to decide if you need a *fast appeal*.
- The requirements for getting a *fast appeal* are the same as those for getting a *fast coverage decision* in Section 5.4 of this chapter.

**Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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**Step 2: You, your representative, doctor, or other prescriber must contact us and make your Level 1 appeal.** If your health requires a quick response, you must ask for a fast appeal.

- **For standard appeals, submit a written request** or call us. Chapter 2 has contact information.
- **For fast appeals either submit your appeal in writing or call us at 866-796-3221.** Chapter 2 has contact information.
- **We must accept any written request**, including a request submitted on the CMS Model Coverage Determination Request Form, which is available on our website. Please be sure to include your name, contact information, and information regarding your claim to assist us in processing your request.
- You, your representative or your doctor (or other prescriber) may submit a request for an appeal electronically using our secure form. This secure form can be accessed at [www.modahealth.com/webforms/medicare/partd/medicareRedeterminationForm.html](http://www.modahealth.com/webforms/medicare/partd/medicareRedeterminationForm.html). Fill out all of the required information, attach any supporting documents, and submit.
- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- **You can ask for a copy of the information in your appeal and add more information.** You and your doctor may add more information to support your appeal. We are allowed to charge a fee for copying and sending this information to you.

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

- When we are reviewing your appeal, we take another careful look at all of the information about your coverage request. We check to see if we were following all the rules when we said no to your request.
- We may contact you or your doctor or other prescriber to get more information.

***Deadlines for a fast appeal***

- For fast appeals, we must give you our answer **within 72 hours after we receive your appeal.** We will give you our answer sooner if your health requires it.
  - If we do not give you an answer within 72 hours, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested,** we must provide the coverage we have agreed to provide within 72 hours after we receive your appeal.

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- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how you can appeal our decision.

### *Deadlines for a standard appeal for a drug you have not yet received*

- For standard appeals, we must give you our answer **within 7 calendar days** after we receive your appeal. We will give you our decision sooner if you have not received the drug yet and your health condition requires us to do so.
  - If we do not give you a decision within 7 calendar days, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage as quickly as your health requires, but no later than **7 calendar days** after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how you can appeal our decision.

### *Deadlines for a standard appeal about payment for a drug you have already bought*

- We must give you our answer **within 14 calendar days** after we receive your request.
  - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested**, we are also required to make payment to you within 30 calendar days after we receive your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

### **Step 4: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.**

- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process.

<b>Section 5.6</b>	<b>Step-by-step: How to make a Level 2 appeal</b>
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<b>Legal Term</b>
The formal name for the <i>independent review organization</i> is the <b>Independent Review Entity</b> . It is sometimes called the <b>IRE</b> .

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

## Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

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### **Step 1: You (or your representative or your doctor or other prescriber) must contact the independent review organization and ask for a review of your case.**

- If we say no to your Level 1 appeal, the written notice we send you will include **instructions on how to make a Level 2 appeal** with the independent review organization. These instructions will tell who can make this Level 2 appeal, what deadlines you must follow, and how to reach the review organization. If, however, we did not complete our review within the applicable timeframe, or make an unfavorable decision regarding **at-risk** determination under our drug management program, we will automatically forward your claim to the IRE.
- We will send the information we have about your appeal to this organization. This information is called your **case file**. **You have the right to ask us for a copy of your case file**. We are allowed to charge you a fee for copying and sending this information to you.
- You have a right to give the independent review organization additional information to support your appeal.

### **Step 2: The independent review organization reviews your appeal.**

- Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.

#### *Deadlines for fast appeal*

- If your health requires it, ask the independent review organization for a fast appeal.
- If the organization agrees to give you a fast appeal, the organization must give you an answer to your Level 2 appeal **within 72 hours** after it receives your appeal request.

#### *Deadlines for standard appeal*

- For standard appeals, the review organization must give you an answer to your Level 2 appeal **within 7 calendar days** after it receives your appeal if it is for a drug, you have not yet received. If you are requesting that we pay you back for a drug you have already bought, the review organization must give you an answer to your Level 2 appeal **within 14 calendar days** after it receives your request.

### **Step 3: The independent review organization gives you their answer.**

#### *For fast appeals:*

- **If the independent review organization says yes to part or all of what you requested**, we must provide the drug coverage that was approved by the

**Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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review organization **within 24** hours after we receive the decision from the review organization.

***For standard appeals:***

- **If the independent review organization says yes to part or all of your request for coverage, we must provide the drug coverage** that was approved by the review organization **within 72 hours** after we receive the decision from the review organization.
- **If the independent review organization says yes to part or all of your request to pay you back for a drug you already bought, we are required to send payment to you within 30 calendar days after we receive the decision from the review organization.**

**What if the review organization says no to your appeal?**

**If this organization says no to part or all of your appeal**, it means they agree with our decision not to approve your request (or part of your request). (This is called *upholding the decision*. It is also called *turning down your appeal*.) In this case, the independent review organization will send you a letter:

- Explaining its decision.
- Notifying you of the right to a Level 3 appeal if the dollar value of the drug coverage you are requesting meets a certain minimum. If the dollar value of the drug coverage you are requesting is too low, you cannot make another appeal and the decision at Level 2 is final.
- Telling you the dollar value that must be in dispute to continue with the appeals process.

**Step 4: If your case meets the requirements, you choose whether you want to take your appeal further.**

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal).
- If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 6 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

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**SECTION 6 Taking your appeal to Level 3 and beyond**

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**Section 6.1 Appeal Levels 3, 4 and 5 for Part D Drug Requests**

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



**Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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If the value of the drug you have appealed meets a certain dollar amount, you may be able to go on to additional levels of appeal. If the dollar amount is less, you cannot appeal any further. The written response you receive to your Level 2 appeal will explain who to contact and what to do to ask for a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

**Level 3 appeal** An **Administrative Law Judge or an attorney adjudicator who works for the Federal government** will review your appeal and give you an answer.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Administrative Law Judge or attorney adjudicator **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may or may not* be over.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you do not want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

**Level 4 appeal** The **Medicare Appeals Council (Council)** will review your appeal and give you an answer. The Council is part of the Federal government.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Council **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the answer is no, the appeals process *may or may not* be over.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you do not want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal or denies your request to review the appeal, the notice will tell you whether the rules allow you to go on to a Level 5 appeal. It will also tell you who to contact and what to do next if you choose to continue with your appeal.

**Level 5 appeal** A judge at the **Federal District Court** will review your appeal.

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

**Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

## MAKING COMPLAINTS

### SECTION 7 How to make a complaint about quality of care, waiting times, customer service, or other concerns

#### Section 7.1 What kinds of problems are handled by the complaint process?

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

Complaint	Example
<b>Quality of your care</b>	<ul style="list-style-type: none"> <li>• Are you unhappy with the quality of the care you have received?</li> </ul>
<b>Respecting your privacy</b>	<ul style="list-style-type: none"> <li>• Did someone not respect your right to privacy or share confidential information?</li> </ul>
<b>Disrespect, poor customer service, or other negative behaviors</b>	<ul style="list-style-type: none"> <li>• Has someone been rude or disrespectful to you?</li> <li>• Are you unhappy with our Pharmacy Customer Service?</li> <li>• Do you feel you are being encouraged to leave the plan?</li> </ul>
<b>Waiting times</b>	<ul style="list-style-type: none"> <li>• Have you been kept waiting too long by pharmacists? Or by our Pharmacy Customer Service or other staff at the plan? <ul style="list-style-type: none"> <li>○ Examples include waiting too long on the phone, in the waiting or exam room, or getting a prescription.</li> </ul> </li> </ul>
<b>Cleanliness</b>	<ul style="list-style-type: none"> <li>• Are you unhappy with the cleanliness or condition of a pharmacy?</li> </ul>
<b>Information you get from us</b>	<ul style="list-style-type: none"> <li>• Did we fail to give you a required notice?</li> <li>• Is our written information hard to understand?</li> </ul>

## Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Complaint	Example
<p><b>Timeliness</b> (These types of complaints are all related to the <i>timeliness</i> of our actions related to coverage decisions and appeals)</p>	<p>If you have asked for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> <li>You asked us for a <i>fast coverage decision</i> or a <i>fast appeal</i>, and we have said no; you can make a complaint.</li> <li>You believe we are not meeting the deadlines for coverage decisions or appeals; you can make a complaint.</li> <li>You believe we are not meeting deadlines for covering or reimbursing you for certain drugs that were approved; you can make a complaint.</li> <li>You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.</li> </ul>

### Section 7.2 How to make a complaint

#### Legal Terms

- A **Complaint** is also called a **grievance**.
- Making a complaint** is also called **filing a grievance**.
- Using the process for complaints** is also called **using the process for filing a grievance**.
- A **fast complaint** is also called an **expedited grievance**.

### Section 7.3 Step-by-step: Making a complaint

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

- Usually, calling **Pharmacy Customer Service is the first step**. If there is anything else you need to do, Pharmacy Customer Service will let you know.
- If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to us**. If you put your complaint in writing, we will respond to your complaint in writing.
- You, the member, or your authorized representative may file a complaint**. You must make the complaint within 60 calendar days from the date of the event or incident that caused you to make a complaint. If you miss the deadline, you may still make the complaint and request an extension of the time frame. Your request may be in writing and include the reason you did not make the complaint on time.

**Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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If you want a friend, relative, your doctor or other prescriber, or other person to be your representative, call Pharmacy Customer Service (phone numbers are printed on the back cover of this document) and ask for the Appointment of Representative form. (The form is also available on Medicare's website at [www.cms.gov/medicare/cms-forms/cms-forms/downloads/cms1696.pdf](http://www.cms.gov/medicare/cms-forms/cms-forms/downloads/cms1696.pdf) or on our website at [www.modahealth.com/medicare](http://www.modahealth.com/medicare) in the member rights section.). The form gives that person permission to act on your behalf. It must be signed by you and by the person who you would like to act on your behalf. You must give us a copy of the signed form.

You can **mail** your complaint to:

Moda Health Plan, Inc.  
Attn: Grievance Unit - Moda Health Rx (PDP)  
P.O. Box 40384  
Portland, OR 97240-0384

Or **fax** your complaint to:

503-412-4003  
Attn: Grievance Unit – Moda Health Rx (PDP)

You may also make your complaint **in person** at:

Moda Health Plan, Inc.  
601 SW Second Ave. Suite 700  
Portland, OR 97204

If you **call** Pharmacy Customer Service at 888-786-7509 (TTY users call 711), they will record the complaint and repeat back to you the complaint as written, to confirm the accuracy. The complaint will be noted with the time and the date. If you mail, fax, or deliver your complaint, the received date and time will be noted on your letter.

We have 30 calendar days from the date the complaint was received to make a decision. Sometimes we may need more time to make a decision on your complaint. We may extend the time frame by up to 14 days if you ask for the extension, or if we find a need for additional information and the delay is in your best interest. If we need more time, you will receive a letter requesting the extra time and explaining why we need more time to make a decision.

If we turn down your request for a fast coverage determination and you have not yet received the drug, or if we extend the timeframe for a fast redetermination or a fast appeal when you have not yet received the drug, you have the right to file a fast complaint. Indicate clearly on your request that you would like a FAST COMPLAINT REQUEST. You may file a fast complaint by phone (call 866-796-3221), fax, or in person as listed above. We will respond to your fast complaint in writing within 24 hours of receipt of your fast complaint.

- The **deadline** for making a complaint is **60 calendar days** from the time you had the problem you want to complain about.

**Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**

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

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

<b>Section 7.4</b>	<b>You can also make complaints about quality of care to the Quality Improvement Organization</b>
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When your complaint is about *quality of care*, you also have two extra options:

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

*Or*

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

<b>Section 7.5</b>	<b>You can also tell Medicare about your complaint</b>
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You can submit a complaint about Moda Health Rx (PDP) directly to Medicare. To submit a complaint to Medicare, go to [www.medicare.gov/MedicareComplaintForm/home.aspx](http://www.medicare.gov/MedicareComplaintForm/home.aspx). You may also call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users can call 1-877-486-2048.

# CHAPTER 8:

*Ending your membership in the plan*

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## **SECTION 1 Introduction to ending your membership in our plan**

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The information in this chapter is for general Medicare enrollment. Contact PHIP for details regarding enrollment and Plan Change guidelines. Ending your membership in Moda Health Rx (PDP) may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you *want* to leave. Sections 2 and 3 provide information on ending your membership voluntarily.
- There are also limited situations where we are required to end your membership. Section 5 tells you about situations when we must end your membership.

If you are leaving our plan, our plan must continue to provide your prescription drugs and you will continue to pay your cost share until your membership ends.

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

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**You may end your membership in our plan only during certain times of the year, known as enrollment periods. Please contact PERS Health Insurance Program at 1-503-224-7377 or toll-free at 1-800-768-7377, Monday through Friday, 7:30 a.m. to 5:30 p.m. PT for more information on ending your membership in our plan.**

If you request disenrollment at a time other than your group's Plan Change period, your disenrollment effective date will be the first day of the month following our receipt of your disenrollment request.

<b>Section 2.1</b>	<b>You can end your membership during the Annual Enrollment Period</b>
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You will have the opportunity to end your membership in the Moda Health Rx (PDP) during the Annual Plan Change period between October 1 and November 15. If you have any questions or would like more information about when you can end your group membership, contact PHIP at 1-800-768-7377 from 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday.

You can also end your membership in our plan during the *Annual Enrollment Period* (also known as the Annual Open Enrollment Period). During this time, review your health and drug coverage and decide about coverage for the upcoming year.

- **The Annual Enrollment Period is from** October 15 to December 7. The PERS Health Insurance Program Annual Plan Change period is from October 1 to November 15. Medicare plans not insured through PHIP have an annual enrollment period from October 15 to December 7.

- Choose to keep your current coverage or make changes to your coverage for the upcoming year. If you decide to change to a new plan, you can choose any of the following types of plans:
  - A different PHIP Medicare health plan. You can end your membership in the Moda Health Rx (PDP) plan by selecting a different PERS Health Insurance Program plan during PHIP’s Annual Plan Change period between October 1 and November 15. Coverage under your new plan will begin January 1, 2024.
  - Another Medicare prescription drug plan.
  - Original Medicare *with* a separate Medicare prescription drug plan.
  - Original Medicare *without* a separate Medicare prescription drug plan.
    - If you choose this option, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.
  - – *or* – A Medicare health plan. If you want to enroll in another Medicare Advantage health plan or a Medicare prescription drug plan, you should first confirm with the other plan and your group that you are able to enroll in their plan. Your new plan will tell you the date when your membership in that plan begins and your Moda Health Rx (PDP) membership will end on that same day (your disenrollment date).

If you enroll in most Medicare health plans, you will be disenrolled from Moda Health Rx (PDP) when your new plan’s coverage begins.
- **Your membership will end in our plan** when your new plan’s coverage begins on January 1.

**Note:** If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 or more days in a row, you may have to pay a late enrollment penalty if you join a Medicare drug plan later.

<b>Section 2.2</b>	<b>In certain situations, you can end your membership during a Special Enrollment Period</b>
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In certain situations, members of Moda Health Rx (PDP) may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

- **You may be eligible to end your membership during a Special Enrollment Period** if any of the following situations apply to you. These are just examples, for the full list you can contact the plan, call Medicare, or visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)):
  - If you have moved out of your plan’s service area.
  - If you have Medicaid.
  - If you are eligible for “Extra Help” with paying for your Medicare prescriptions.
  - If you are getting care in an institution, such as a nursing home or long-term care (LTC) hospital.



- If you enroll in the Program of All-inclusive Care for the Elderly (PACE). PACE is not available in all states. If you would like to know if PACE is available in your state, please contact Pharmacy Customer Service.
- **Note:** If you're in a drug management program, you may not be able to change plans. Chapter 3, Section 10 tells you more about drug management programs.
- **The enrollment time periods vary** depending on your situation.
- **To find out if you are eligible for a Special Enrollment Period**, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048. If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. You can choose:
  - Original Medicare *without* a separate Medicare prescription drug plan.  
**Note:** If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.
    - **If you receive “Extra Help” from Medicare to pay for your prescription drugs:** If you 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.
  - – *or* – A Medicare health plan. A Medicare health plan is a plan insured through a private company that contracts with Medicare to provide all of the Medicare Part A (Hospital) and Part B (Medical) benefits. Some Medicare health plans also include Part D prescription drug coverage.
- **Your membership will usually end** on the first day of the month after we receive your request to change your plan.

<b>Section 2.3</b>	<b>Where can you get more information about when you can end your membership?</b>
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If you have any questions or would like more information on when you can end your membership, please contact the PERS Health Insurance Program (PHIP) at (503) 224-7377 or toll-free (800) 768-7377, Monday through Friday, 7:30 a.m. to 5:30 p.m., PT for more information on ending your membership with our plan.

In the event you choose to end your membership in our plan, re-enrollment may not be permitted. You should consult with PHIP regarding the availability of other coverage prior to ending your plan membership outside of the Annual Plan Change period. It is important to understand PHIP's eligibility policies, and the possible impact to your retiree health care coverage options and other retirement benefits before submitting your request to end your membership in our plan.

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

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### **SECTION 3      How do you end your membership in our plan?**

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You may request disenrollment by making a request in writing to PHIP. Please contact PHIP at 503-224-7377 or toll free at 1-800-768-7377, Monday through Friday, 7:30 a.m. to 5:30 p.m. PT for more information on ending membership in our plan.

The table below explains how you should end your membership in our plan.

<b>If you would like to switch from our plan to:</b>	<b>This is what you should do:</b>
<ul style="list-style-type: none"><li>• Another PHIP plan</li></ul>	<ul style="list-style-type: none"><li>• Another plan insured through the PERS Health Insurance Program. Enroll during the PHIP Annual Plan Change period between October 1 and November 15.</li></ul>
<ul style="list-style-type: none"><li>• Another Medicare prescription drug plan.</li></ul>	<ul style="list-style-type: none"><li>• Enroll in the new Medicare prescription drug plan between October 15 and December 7. You will automatically be disenrolled from Moda Health Rx (PDP) when your new plan's coverage begins.</li></ul>
<ul style="list-style-type: none"><li>• A Medicare health plan.</li></ul>	<ul style="list-style-type: none"><li>• Enroll in the Medicare health plan by December 7. With most Medicare health plans, you will automatically be disenrolled from Moda Health Rx (PDP) when your new plan's coverage begins.</li></ul>
<ul style="list-style-type: none"><li>• Original Medicare <i>without</i> a separate Medicare prescription drug plan.</li></ul>	<ul style="list-style-type: none"><li>• <b>Send us a written request to disenroll.</b> Contact PERS Health Insurance Program (PHIP) if you need more information on how to do this.</li><li>• You can also contact <b>Medicare</b> 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.</li><li>• You will be disenrolled from Moda Health Rx (PDP) and only have Original Medicare.</li></ul>

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### **SECTION 4      Until your membership ends, you must keep getting your drugs through our plan**

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Until your membership ends, and your new Medicare coverage begins, you must continue to get your prescription drugs through our plan.

- **Continue to use our network pharmacies *or mail order* to get your prescriptions filled.**

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## **SECTION 5      Moda Health Rx (PDP) must end your membership in the plan in certain situations**

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<b>Section 5.1      When must we end your membership in the plan?</b>
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**Moda Health Rx (PDP) must end your membership in the plan if any of the following happen:**

- If you no longer have Medicare Part A or Part B (or both).
- If you move out of our service area.
- If you are away from our service area for more than 12 months.
  - If you move or take a long trip, call Pharmacy Customer Service to find out if the place you are moving or traveling to is in our plan's area.
- If you become incarcerated (go to prison).
- If you are no longer a United States citizen or lawfully present in the United States.
- If you lie or withhold information about other insurance you have that provides prescription drug coverage.
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide care for you and other members of our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get prescription drugs. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
  - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.
- If you do not pay the plan premiums.
  - We must notify you in writing before we end your membership.
- If you are required to pay the extra Part D amount because of your income and you do not pay it, Medicare will disenroll you from our plan and you will lose prescription drug coverage.

### **Where can you get more information?**

- If you have questions or would like more information on when we can end your membership call PHIP **Customer Service**. You can contact the PERS Health Insurance Program.

**Section 5.2      We cannot ask you to leave our plan for any health-related reason**

Moda Health Rx (PDP) is not allowed to ask you to leave our plan for any health-related reason.

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

If you feel that you are being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week. TTY 1-877-486-2048.

**Section 5.3      You have the right to make a complaint if we end your membership in our plan**

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

# CHAPTER 9:

*Legal notices*

**Chapter 9 Legal notices**

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**SECTION 1 Notice about governing law**

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

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**SECTION 2 Notice about nondiscrimination**

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**We don't discriminate** based on race, ethnicity, national origin, color, religion, sex, gender, age, sexual orientation, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare prescription drug plans, like our plan, must obey Federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get Federal funding, and any other laws and rules that apply for any other reason.

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

If you have a disability and need help with access to care, please call us at Pharmacy Customer Service. If you have a complaint, such as a problem with wheelchair access, Pharmacy Customer Service can help.

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

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We have the right and responsibility to collect for covered Medicare prescription drugs for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, Moda Health Rx (PDP), as a Medicare prescription drug plan sponsor, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any State laws.

# CHAPTER 10:

*Definitions of important words*

**Chapter 10 Definitions of important words**

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**Appeal** – An appeal is something you do if you disagree with our decision to deny a request for coverage of prescription drugs or payment for drugs you already received.

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

**Biological Product** – A prescription drug that is made from natural and living sources like animal cells, plant cells, bacteria, or yeast. Biological products are more complex than other drugs and cannot be copied exactly, so alternative forms are called biosimilars. Biosimilars generally work just as well, and are as safe, as the original biological products.

**Biosimilar** – A prescription drug that is considered to be very similar, but not identical, to the original biological product. Biosimilars generally work just as well, and are as safe, as the original biological product; however, biosimilars generally require a new prescription to substitute for the original biological product. Interchangeable biosimilars have met additional requirements that allow them to be substituted for the original biological product at the pharmacy without a new prescription, subject to state laws.

**Brand Name Drug** – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand name drug has expired.

**Catastrophic Coverage Stage** – The stage in the Part D Drug Benefit that begins when you (or other qualified parties on your behalf) have spent \$5,000 for Part D covered drugs during the covered year. During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

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

**Chronic-Care Special Needs Plan** – C-SNPs are SNPs that restrict enrollment to MA (Medicare Advantage) eligible individuals who have one or more severe or disabling chronic conditions, as defined in under 42 CFR 422.2, including restricting enrollment based on the multiple commonly co-morbid and clinically-linked condition groupings specified in 42 CFR 422.4(a)(1)(iv).

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

**Complaint** – The formal name for *making a complaint* is *filing a grievance*. The complaint process is used *only* for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service you receive. It also includes complaints if your plan does not follow the time periods in the appeal process.



**Chapter 10 Definitions of important words**

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**Copayment (or copay)** – An amount you may be required to pay as your share of the cost for a prescription drug. A copayment is a set amount (for example \$10), rather than a percentage.

**Cost Sharing** – Cost sharing refers to amounts that a member has to pay when drugs are received. (This is in addition to the plan’s monthly premium.) Cost sharing includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before drugs are covered; (2) any fixed *copayment* amount that a plan requires when a specific drug is received; or (3) any *coinsurance* amount, a percentage of the total amount paid for a drug, that a plan requires when a specific drug is received.

**Cost Sharing Tier** – Every drug on the list of covered drugs is in one of six cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug.

**Coverage Determination** – A decision about whether a drug prescribed for you is covered by the plan and the amount, if any, you are required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn’t covered under your plan, that isn’t a coverage determination. You need to call or write to your plan to ask for a formal decision about the coverage. Coverage determinations are called *coverage decisions* in this document.

**Covered Drugs** – The term we use to mean all of the prescription drugs covered by our plan.

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

**Customer Service** – A department dedicated to providing the highest level of service to customers by providing the information needed to understand your membership and use your plan benefits. This is offered through telephone, email, and written contact. When a non-English speaking caller needs to obtain information, we use a language interpretation service to facilitate the discussion. Within this book, Customer Service refers to both Moda Pharmacy Customer Service and PHIP Customer Service. See the last page of this book for contact information.

**Daily cost-sharing rate** – A *daily cost-sharing rate* may apply when your doctor prescribes less than a full month’s supply of certain drugs for you and you are required to pay a copayment. A daily cost-sharing rate is the copayment divided by the number of days in a month’s supply. Here is an example: If your copayment for a one-month supply of a drug is \$30, and a one-month’s supply in your plan is 30 days, then your *daily cost-sharing rate* is \$1 per day.

**Deductible** – The amount you must pay for prescriptions before the plan pays.

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

**Chapter 10 Definitions of important words**

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**Dispensing Fee** – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription, such as the pharmacist’s time to prepare and package the prescription.

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

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

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

**Exception** – A type of coverage decision that, if approved, allows you to get a drug that is not on our formulary (a formulary exception), or get a non-preferred drug at a lower cost-sharing level (a tiering exception). You may also request an exception if our plan requires you to try another drug before receiving the drug you are requesting, or if our plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

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

**Generic Drug** – A prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand name drug. Generally, a *generic* drug works the same as a brand name drug and usually costs less.

**Grievance** – A type of complaint you make about our plan, providers, or pharmacies, including a complaint concerning the quality of your care. This does not involve coverage or payment disputes.

**Group Plan** – The Oregon Public Employees Retirement System (PERS), with whom we have an Agreement that includes this EOC.

**Income Related Monthly Adjustment Amount (IRMAA)** – If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you’ll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium. Less than 5% of people with Medicare are affected, so most people will not pay a higher premium.

**Chapter 10 Definitions of important words**

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**Initial Coverage Stage** – This is the stage before your out-of-pocket costs for the year have reached \$5,000.

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

**List of Covered Drugs (Formulary or “Drug List”)** – A list of prescription drugs covered by the plan.

**Low Income Subsidy (LIS)** – See “Extra Help.”

**Medicaid (or Medical Assistance)** – A joint Federal and state program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid.

**Medically Accepted Indication** – A use of a drug that is either approved by the Food and Drug Administration or supported by certain reference books.

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

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

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

**Medicare Coverage Gap Discount Program** – A program that provides discounts on most covered Part D brand name drugs to Part D members who have reached the Coverage Gap Stage and who are not already receiving “Extra Help.” Discounts are based on agreements between the Federal government and certain drug manufacturers.

**Medicare-Covered Services** – Services covered by Medicare Part A and Part B. The term Medicare-Covered Services does not include the extra benefits, such as vision, dental or hearing, that a Medicare Advantage plan may offer.

**Chapter 10 Definitions of important words**

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

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

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

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

**Network Pharmacy** – A pharmacy that contracts with our plan where members of our plan can get their prescription drug benefits. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

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

**Out-of-Network Pharmacy** – A pharmacy that does not have a contract with our plan to coordinate or provide covered drugs to members of our plan. Most drugs you get from out-of-network pharmacies are not covered by our plan unless certain conditions apply.

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

**PACE plan** – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term care (LTC) services for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible. People enrolled in PACE plans receive both their Medicare and Medicaid benefits through the plan. PACE is not available in all states.

**Part C** – see **Medicare Advantage (MA) Plan**.

**Chapter 10 Definitions of important words**

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**Part D** – The voluntary Medicare Prescription Drug Benefit Program.

**Part D Drugs** – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. Certain categories of drugs have been excluded as covered Part D drugs by Congress.

**Part D Late Enrollment Penalty** – An amount added to your monthly premium for Medicare drug coverage if you go without creditable coverage (coverage that is expected to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more after you are first eligible to join a Part D plan.

**Plan Change Period** - The period each year from October 1 through November 15; during which PERS Health Insurance Program (PHIP) members can elect to change their coverage to a different plan offered through PHIP.

**Pharmacy Customer Service** – The department referenced in this book that is serviced by Moda and can help you with your Part D Prescription Drug Plan questions. See the last page of this book for contact information.

**PHIP Customer Service** – The department referenced in this book that is serviced by the PERS Health Insurance Program and can help you with general PHIP questions. See the last page of this book for contact information.

**Premium** – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

**Prior Authorization** – Approval in advance to get certain drugs. Covered drugs that need prior authorization are marked in the formulary.

**Quality Improvement Organization (QIO)** – A group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients.

**Quantity Limits** – A management tool that is designed to limit the use of selected drugs for quality, safety, or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

**Real Time Benefit Tool** – A portal or computer application in which enrollees can look up complete, accurate, timely, clinically appropriate, enrollee-specific formulary and benefit information. This includes cost sharing amounts, alternative formulary medications that may be used for the same health condition as a given drug, and coverage restrictions (Prior Authorization, Step Therapy, Quantity Limits) that apply to alternative medications.

**Service Area** – A geographic area where you must live to join a particular prescription drug plan. The plan may disenroll you if you permanently move out of the plan's service area.

**Chapter 10 Definitions of important words**

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**Special Enrollment Period** – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you are getting “Extra Help” with your prescription drug costs, if you move into a nursing home, or if we violate our contract with you.

**Step Therapy** – A utilization tool that requires you to first try another drug to treat your medical condition before we will cover the drug your physician may have initially prescribed.

**Supplemental Security Income (SSI)** – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

## Appendix 1 Quality Improvement Organization

You may contact the Beneficiary and Family-Centered Care Quality Improvement Organization (BFCC-QIO) in your state listed below if available. The list is also available online at: [qioprogram.org/immediate-advocacy](http://qioprogram.org/immediate-advocacy)

Alabama	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-317-0751 Toll-free 813-280-8256 Local 844-878-7921 Fax 711 TTY
Alaska	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-305-6759 Toll-free 813-280-8256 Local 844-878-7921 Fax 711 TTY
American Samoa	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	877-588-1123 Toll-free 855-694-2929 Fax 855-887-6668 TTY
Arizona	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	877-588-1123 Toll-free 855-694-2929 Fax 855-887-6668 TTY
Arkansas	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-315-0636 Toll-free 216-447-9604 Local 844-878-7921 Fax 711 TTY
California	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	877-588-1123 Toll-free 855-694-2929 Fax 855-887-6668 TTY
Colorado	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-317-0891 Toll-free 813-280-8256 Local 844-878-7921 Fax 711 TTY

Connecticut	<p>KEPRO  5201 West Kennedy Blvd. Suite 900  Tampa, FL 33609  <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-319-8452 Toll-free  216-447-9604 Local  844-878-7921 Fax  711 TTY</p>
Delaware	<p>Livanta LLC  BFCC-QIO Program  10820 Guilford Rd Suite 202  Annapolis Junction, MD 20701-1105  <a href="http://livantaqio.com">livantaqio.com</a></p>	<p>888-396-4646 Toll-free  855-236-2423 Fax  888-985-2660 TTY</p>
District of Columbia	<p>Livanta LLC  BFCC-QIO Program  10820 Guilford Rd Suite 202  Annapolis Junction, MD 20701-1105  <a href="http://livantaqio.com">livantaqio.com</a></p>	<p>888-396-4646 Toll-free  855-236-2423 Fax  888-985-2660 TTY</p>
Florida	<p>KEPRO  5201 West Kennedy Blvd. Suite 900  Tampa, FL 33609  <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-317-0751 Toll-free  813-280-8256 Local  844-878-7921 Fax  711 TTY</p>
Georgia	<p>KEPRO  5201 West Kennedy Blvd. Suite 900  Tampa, FL 33609  <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-317-0751 Toll-free  813-280-8256 Local  844-878-7921 Fax  711 TTY</p>
Guam	<p>Livanta LLC  BFCC-QIO Program  10820 Guilford Rd Suite 202  Annapolis Junction, MD 20701-1105  <a href="http://livantaqio.com">livantaqio.com</a></p>	<p>877-588-1123 Toll-free  855-694-2929 Fax  855-887-6668 TTY</p>
Hawaii	<p>Livanta LLC  BFCC-QIO Program  10820 Guilford Rd Suite 202  Annapolis Junction, MD 20701-1105  <a href="http://livantaqio.com">livantaqio.com</a></p>	<p>877-588-1123 Toll-free  855-694-2929 Fax  855-887-6668 TTY</p>
Idaho	<p>KEPRO  5201 West Kennedy Blvd. Suite 900  Tampa, FL 33609  <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-305-6759 Toll-free  813-280-8256 Local  844-878-7921 Fax  711 TTY</p>



Illinois	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	888-524-9900 Toll-free 855-236-2423 Fax 888-985-8775 TTY
Indiana	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	888-524-9900 Toll-free 855-236-2423 Fax 888-985-8775 TTY
Iowa	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	888-755-5580 Toll-free 855-694-2929 Fax 888-985-9295 TTY
Kansas	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	888-755-5580 Toll-free 855-694-2929 Fax 888-985-9295 TTY
Kentucky	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-317-0751 Toll-free 813-280-8256 Local 844-878-7921 Fax 711 TTY
Louisiana	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-315-0636 Toll-free 216-447-9604 Local 844-878-7921 Fax 711 TTY
Maine	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-319-8452 Toll-free 216-447-9604 Local 844-878-7921 Fax 711 TTY
Maryland	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	888-396-4646 Toll-free 855-236-2423 Fax 888-985-2660 TTY

Massachusetts	<p>KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-319-8452 Toll-free 216-447-9604 Local 844-878-7921 Fax 711 TTY</p>
Michigan	<p>Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a></p>	<p>888-524-9900 Toll-free 855-236-2423 Fax 888-985-8775 TTY</p>
Minnesota	<p>Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a></p>	<p>888-524-9900 Toll-free 855-236-2423 Fax 888-985-8775 TTY</p>
Mississippi	<p>KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-317-0751 Toll-free 813-280-8256 Local 844-878-7921 Fax 711 TTY</p>
Missouri	<p>Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a></p>	<p>888-755-5580 Toll-free 855-694-2929 Fax 888-985-9295 TTY</p>
Montana	<p>KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-317-0891 Toll-free 813-280-8256 Local 844-878-7921 Fax 711 TTY</p>
Nebraska	<p>Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a></p>	<p>888-755-5580 Toll-free 855-694-2929 Fax 888-985-9295 TTY</p>
Nevada	<p>Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a></p>	<p>877-588-1123 Toll-free 855-694-2929 Fax 855-887-6668 TTY</p>

New Hampshire	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-319-8452 Toll-free 216-447-9604 Local 844-878-7921 Fax 711 TTY
New Jersey	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	866-815-5440 Toll-free 855-236-2423 Fax 866-868-2289 TTY
New Mexico	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-315-0636 Toll-free 216-447-9604 Local 844-878-7921 Fax 711 TTY
New York	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	866-815-5440 Toll-free 855-236-2423 Fax 866-868-2289 TTY
North Carolina	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-317-0751 Toll-free 813-280-8256 Local 844-878-7921 Fax 711 TTY
North Dakota	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-317-0891 Toll-free 813-280-8256 Local 844-878-7921 Fax 711 TTY
Northern Mari- ana Islands	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	877-588-1123 Toll-free 855-694-2929 Fax 855-887-6668 TTY
Ohio	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	888-524-9900 Toll-free 855-236-2423 Fax 888-985-8775 TTY

Oklahoma	<p>KEPRO  5201 West Kennedy Blvd. Suite 900  Tampa, FL 33609  <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-315-0636 Toll-free  216-447-9604 Local  844-878-7921 Fax  711 TTY</p>
Oregon	<p>KEPRO  5201 West Kennedy Blvd. Suite 900  Tampa, FL 33609  <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-305-6759 Toll-free  813-280-8256 Local  844-878-7921 Fax  711 TTY</p>
Pennsylvania	<p>Livanta LLC  BFCC-QIO Program  10820 Guilford Rd Suite 202  Annapolis Junction, MD 20701-1105  <a href="http://livantaqio.com">livantaqio.com</a></p>	<p>888-396-4646 Toll-free  855-236-2423 Fax  888-985-2660 TTY</p>
Puerto Rico	<p>Livanta LLC  BFCC-QIO Program  10820 Guilford Rd Suite 202  Annapolis Junction, MD 20701-1105  <a href="http://livantaqio.com">livantaqio.com</a></p>	<p>866-815-5440 Toll-free  787-520-5743 Local  855-236-2423 Fax  866-868-2289 TTY</p>
Rhode Island	<p>KEPRO  5201 West Kennedy Blvd. Suite 900  Tampa, FL 33609  <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-319-8452 Toll-free  216-447-9604 Local  844-878-7921 Fax  711 TTY</p>
South Carolina	<p>KEPRO  5201 West Kennedy Blvd. Suite 900  Tampa, FL 33609  <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-317-0751 Toll-free  813-280-8256 Local  844-878-7921 Fax  711 TTY</p>
South Dakota	<p>KEPRO  5201 West Kennedy Blvd. Suite 900  Tampa, FL 33609  <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-317-0751 Toll-free  813-280-8256 Local  833-868-4062 Fax  711 TTY</p>
Tennessee	<p>KEPRO  5201 West Kennedy Blvd. Suite 900  Tampa, FL 33609  <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-317-0751 Toll-free  813-280-8256 Local  844-878-7921 Fax  711 TTY</p>
Texas	<p>KEPRO  5201 West Kennedy Blvd. Suite 900  Tampa, FL 33609  <a href="http://www.keproqio.com/">www.keproqio.com/</a></p>	<p>888-315-0636 Toll-free  216-447-9604 Local  844-878-7921 Fax  711 TTY</p>

Utah	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-317-0891 Toll-free 813-280-8256 Local 844-878-7921 Fax 711 TTY
Vermont	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-319-8452 Toll-free 216-447-9604 Local 844-878-7921 Fax 711 TTY
Virgin Islands	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	340-773-6334 Toll-free 855-236-2423 Fax 866-868-2289 TTY
Virginia	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	888-396-4646 Toll-free 855-236-2423 Fax 888-985-2660 TTY
Washington	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-305-6759 Toll-free 813-280-8256 Local 844-878-7921 Fax 711 TTY
West Virginia	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	888-396-4646 Toll-free 855-236-2423 Fax 888-985-2660 TTY
Wisconsin	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 <a href="http://livantaqio.com">livantaqio.com</a>	888-524-9900 Toll-free 855-236-2423 Fax 888-985-8775 TTY
Wyoming	KEPRO 5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609 <a href="http://www.keproqio.com/">www.keproqio.com/</a>	888-317-0891 Toll-free 813-280-8256 Local 844-878-7921 Fax 711 TTY

## Appendix 2 – State Pharmaceutical Assistance Program (SPAP)

You can contact the SPAP in your state listed below if available. Not all states offer an SPAP. The list is also available online at: [www.medicare.gov/plan-compare/#/pharmaceutical-assistance-program/states?year=2023&lang=en](http://www.medicare.gov/plan-compare/#/pharmaceutical-assistance-program/states?year=2023&lang=en)

Alabama	334-206-5853	Alabama AIDS Drugs Assistance Program The RSA Tower 201 Monroe Street, Suite 1400 Montgomery AL 36104  <a href="http://www.alabamapublichealth.gov/hiv/">www.alabamapublichealth.gov/hiv/</a>
Alaska		Not available
Arizona	602-542-7344	Arizona AIDS/HIV Drug Assistance Program (ADAP) Assist Department of Health Services 150 North 18th Avenue Suite 110 Phoenix AZ 85007  <a href="http://www.azdhs.gov/preparedness/epidemiology-disease-control/disease-integration-services/index.php#aids-drug-assistance-program-enroll">www.azdhs.gov/preparedness/epidemiology-disease-control/disease-integration-services/index.php#aids-drug-assistance-program-enroll</a>
Arkansas	501-661-2862	Arkansas Ryan White Part B/ADAP Program Arkansas Department of Health 4815 West Markham Street Little Rock AR 72205-3867  <a href="http://www.healthy.arkansas.gov/programs-services/topics/ryan-white-program">www.healthy.arkansas.gov/programs-services/topics/ryan-white-program</a>
California	844-421-7050	CDPH, Office of AIDS, AIDS Drug Assistance Program P.O. Box 997377 MS 0500 Sacramento CA 95899-7377  <a href="http://www.cdph.ca.gov/Programs/CID/DOA/Pages/OAadap.aspx">www.cdph.ca.gov/Programs/CID/DOA/Pages/OAadap.aspx</a> <a href="#">x</a>

Colorado	303-692-2687	Bridging the Gap Colorado - also Ryan White Part B 4300 Cherry Creek Drive South Denver CO 80246  <a href="http://cdphe.colorado.gov/state-drug-assistance-program">cdphe.colorado.gov/state-drug-assistance-program</a>
Connecticut	800-424-3310	CT ADAP c/o Magellan Rx Management P.O. Box 13001 Albany, NY 12212-3001  <a href="http://ctdph.magellanrx.com/member/homeseecure">ctdph.magellanrx.com/member/homeseecure</a>
Delaware	800-996-9969	Delaware Prescription Assistance Program P.O. Box 950 New Castle DE 19720  <a href="http://www.dhss.delaware.gov/dhss/dmma/dpap.html">www.dhss.delaware.gov/dhss/dmma/dpap.html</a>
District of Columbia	202-671-4810	DC ADAP 899 North Capitol Street NE Washington, DC 20002  <a href="http://dchealth.dc.gov/DC-ADAP">dchealth.dc.gov/DC-ADAP</a>
Florida	850-901-6677	AIDS Drug Assistance Program 4052 Bald Cypress Way Tallahassee FL 32399  <a href="http://www.floridahealth.gov/diseases-and-conditions/aids/adap/index.html">www.floridahealth.gov/diseases-and-conditions/aids/adap/index.html</a>
Georgia	404-463-0416	Georgia AIDS Drug Assistance Plan Department of Public Health 2 Peachtree Street, NW 15 <sup>th</sup> Floor Atlanta GA 30303-3186  <a href="http://dph.georgia.gov/hiv-care/aids-drug-assistance-program-adap">dph.georgia.gov/hiv-care/aids-drug-assistance-program-adap</a>
Hawaii		Not available

Idaho	208-334-6526	IDAGAP 1720 Westgate Drive Boise, ID 83704  <a href="http://healthandwelfare.idaho.gov/">healthandwelfare.idaho.gov/</a>
Illinois	217-524-5983	Illinois AIDS Drug Assistance Program (ADAP) 525 West Jefferson Street, First Floor Springfield, IL 62761  <a href="http://dph.illinois.gov/topics-services/diseases-and-conditions/hiv-aids">dph.illinois.gov/topics-services/diseases-and-conditions/hiv-aids</a>
Indiana	866-267-4679	HoosierRx 402 W Washington, Rm 372 Indianapolis IN 46204  <a href="http://www.in.gov/medicaid/members/member-programs/hoosierx/">www.in.gov/medicaid/members/member-programs/hoosierx/</a>
Iowa	515-725-2011	Iowa Department of Public Health (ADAP Program) 321 E. 12th Street Des Moines IA 50319-0075  <a href="http://stophiviowa.org/">stophiviowa.org/</a>
Kansas	785-296-6174	Kansas AIDS Drug Assistance Program (ADAP) Curtis State Office Building 1000 SW Jackson, Suite 210 Topeka KS 66612  <a href="http://www.kdhe.ks.gov/355/Ryan-White-Part-B-Program">www.kdhe.ks.gov/355/Ryan-White-Part-B-Program</a>
Kentucky	502-564-6539	Kentucky (ADAP) 275 E. Main St., HS2E-C Frankfort KY 40621  <a href="http://www.chfs.ky.gov/agencies/dph/dehp/hab/Pages/services.aspx">www.chfs.ky.gov/agencies/dph/dehp/hab/Pages/services.aspx</a>



Louisiana	504-931-2642	Louisiana Health Access Program 1450 Poydras St, Suite 2136 New Orleans LA 70112  <a href="http://www.lahap.org/">www.lahap.org/</a>
	504-931-2642	SHHP Louisiana Department of Health P. O. Box 629 Baton Rouge, LA 70821-0629  <a href="http://ldh.la.gov/page/928">ldh.la.gov/page/928</a>
Maine	866-796-2463	The Low Cost Drug Program for the Elderly and Disabled Maine Department of Human Services 109 Capitol Street 11 State House Station Augusta ME 04333  <a href="http://www.maine.gov/dhhs/ofi/programs-services">www.maine.gov/dhhs/ofi/programs-services</a>
Maryland	800-551-5995	Maryland Senior Prescription Drug Program c/o International Software Systems Inc. PO Box 749 Greenbelt, Maryland 20768-0749  <a href="http://marylandspdap.com">marylandspdap.com</a>
	410-767-6535	Maryland AIDS Drug Assistance Program 1223 W. Pratt Street Baltimore, MD 21223  <a href="http://health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx">health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx</a>
Massachusetts	617-222-7529	Prescription Advantage P.O. Box 15153 Worcester MA 01615-0153  <a href="http://www.prescriptionadvantagemma.org/">www.prescriptionadvantagemma.org/</a>

Michigan	517-241-3912	Michigan Drug Assistance Program P.O. Box 30727 Lansing, MI 48909  <a href="http://www.michigan.gov/mdhhs/keep-mi-healthy/chronicdiseases/hivsti/michigan-drug-assistance-program">www.michigan.gov/mdhhs/keep-mi-healthy/chronicdiseases/hivsti/michigan-drug-assistance-program</a>
Minnesota		Not available.
Mississippi	601-362-4879	MS ADAP570 East Woodrow Wilson Drive Jackson MS 39216  <a href="http://msdh.ms.gov/">msdh.ms.gov/</a>
Missouri	573-751-6963	MORx PO Box 6500 Jefferson City, MO 65102-6500  <a href="http://dss.mo.gov/mhd/faq/pages/faqmo_rx.htm">dss.mo.gov/mhd/faq/pages/faqmo_rx.htm</a>
Montana	406-444-4744	State of Montana HIV Treatment Program PO Box 202925 Helena, MT 59620  <a href="http://dphhs.mt.gov/publichealth/hivstd/treatment/mtryanwhiteprog">dphhs.mt.gov/publichealth/hivstd/treatment/mtryanwhiteprog</a>
Nebraska		Not available.

Nevada	866-303-6323	SRx Program Department of Health and Human Services 3208 Goni Road Building I, Suite 181 Carson City, NV 89706  <a href="http://adsd.nv.gov/Programs/Seniors/SeniorRx/SrRxProg/">adsd.nv.gov/Programs/Seniors/SeniorRx/SrRxProg/</a>
	866-303-6323	Disability Rx Program 3208 Goni Road Building I, Suite 181 Carson City, NV 89706-3416  <a href="http://adsd.nv.gov/Programs/Physical/DisabilityRx/DisabilityRx/">adsd.nv.gov/Programs/Physical/DisabilityRx/DisabilityRx/</a>
	888-475-3219	Nevada Medication Assistance Program (NMAP)  <a href="http://nvmap.magellanrx.com/home">nvmap.magellanrx.com/home</a>
New Hampshire	603-271-4502	New Hampshire AIDS Drug Assistance Program (ADAP) 29 Hazen Drive Concord NH 03301  <a href="http://www.dhhs.nh.gov/programs-services/disease-prevention/infectious-disease-control/nh-ryan-white-care-program">www.dhhs.nh.gov/programs-services/disease-prevention/infectious-disease-control/nh-ryan-white-care-program</a>
New Jersey	800-792-9745	NJPAAD Program P.O. Box 715 Trenton NJ 08625-0715  <a href="http://www.state.nj.us/humanservices/doas/services/paad/">www.state.nj.us/humanservices/doas/services/paad/</a>
	877-613-4533	NJ AIDS Drug Distribution program (NJADDP) P. O. Box 360 Trenton, NJ 08625-0360  <a href="http://www.state.nj.us/health/hivstdtb/hiv-aids/medications.shtml">www.state.nj.us/health/hivstdtb/hiv-aids/medications.shtml</a>

New Mexico	184-472-8789	NMMIP SPAP 1223 St. Francis Drive, Ste. B. Santa Fe, NM 87505  <a href="http://www.nmmip.org/">www.nmmip.org/</a>
	184-472-8789	New Mexico Medical Insurance Pool 1223 St. Francis Drive, Ste. B. Santa Fe, NM 87505  <a href="http://www.nmmip.org/">www.nmmip.org/</a>
New York	800-332-3742	NYS EPIC P.O. Box 15018 Albany NY 12212-5018  <a href="http://www.health.ny.gov/health_care/epic/">www.health.ny.gov/health_care/epic/</a>
	518-459-1641	NYS Uninsured Care Programs Empire Station P.O. Box 2052 Albany NY 12220  <a href="http://www.health.ny.gov/diseases/aids/general/resources/adap/index.htm">www.health.ny.gov/diseases/aids/general/resources/adap/index.htm</a>
North Carolina	919-546-1714	North Carolina SPAP 1902 Mail Service Center Raleigh NC 27699-1902  <a href="http://epi.dph.ncdhhs.gov/cd/hiv/hmap.html">epi.dph.ncdhhs.gov/cd/hiv/hmap.html</a>
North Dakota	701-328-2379	North Dakota AIDS Drug Assistance Program (ADAP) P.O. Box 5520 Bismarck ND 58506-5520  <a href="http://www.ndhealth.gov/HIV/">www.ndhealth.gov/HIV/</a>
Ohio	614-728-2167	Ohio ADAP 246 N. High Street Columbus OH 43215  <a href="http://odh.ohio.gov/know-our-programs/Ryan-White-Part-B-HIV-Client-Services/AIDS-Drug-Assistance-Program/">odh.ohio.gov/know-our-programs/Ryan-White-Part-B-HIV-Client-Services/AIDS-Drug-Assistance-Program/</a>

Oklahoma		Not available.
Oregon	971-673-0142	CAREAssist 800 NE Oregon Street, Suite 1105 Portland, OR 97232  <a href="http://www.oregon.gov/oha/PH/DISEASES/CONDITIONS/HIV/STD/VIRAL/HEPATITIS/HIV/CARE/TREATMENT/CAREASSIST/Pages/index.aspx">www.oregon.gov/oha/PH/DISEASES/CONDITIONS/HIV/STD/VIRAL/HEPATITIS/HIV/CARE/TREATMENT/CAREASSIST/Pages/index.aspx</a>
Pennsylvania	717-787-7313	Chronic Renal Disease Program (CRDP) 625 Forster St., 7th Floor East Wing Harrisburg, PA 17120-0701  <a href="http://www.health.pa.gov/topics/programs/Chronic-Renal-Disease/Pages/Chronic%20Renal%20Disease.aspx">www.health.pa.gov/topics/programs/Chronic-Renal-Disease/Pages/Chronic%20Renal%20Disease.aspx</a>
	877-356-5355	Special Pharmaceutical Benefits Program - Mental Health P.O. Box 8808 Harrisburg PA 17105-8808  <a href="http://www.dhs.pa.gov/providers/Providers/Pages/Special-Pharmaceuticals.aspx">www.dhs.pa.gov/providers/Providers/Pages/Special-Pharmaceuticals.aspx</a>
	717-787-7313	PACE PO Box 8806 Harrisburg, PA 17105-8806  <a href="http://pacecares.magellanhealth.com/">pacecares.magellanhealth.com/</a>
	717-787-7313	PACENET PO Box 8806 Harrisburg, PA 17105-8806  <a href="http://pacecares.magellanhealth.com/">pacecares.magellanhealth.com/</a>

Pennsylvania (continued)	717-787-7313	Special Pharmaceutical Benefits Program/ADAP 625 Forster Street, 8th Floor West Harrisburg, PA 17120  <a href="http://www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx">www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx</a>
Puerto Rico	787-765-2929	Puerto Rico Ryan White Part B/ ADAP P.O Box 70184 San Juan, PR 00936-8184  <a href="http://www.salud.gov.pr/CMS/38">www.salud.gov.pr/CMS/38</a>
Rhode Island	401-462-0530	Rhode Island State Pharmaceutical Assistance to the Elderly Office of Healthy Aging 25 Howard Ave, Building 57 Cranston RI 02920  <a href="http://oha.ri.gov/what-we-do/access/health-insurance-coaching/drug-cost-assistance">oha.ri.gov/what-we-do/access/health-insurance-coaching/drug-cost-assistance</a>
South Carolina	800-856-9954	South Carolina AIDS Drug Assistance Program (HIV+) 2600 Bull Street Columbia SC 29201  <a href="http://scdhec.gov/">scdhec.gov/</a>
South Dakota	605-773-3737	South Dakota Department of Health Ryan White Part B Robert Hayes Building 600 E. Capitol Ave. Pierre, SD 57501-2536  <a href="http://doh.sd.gov/diseases/infectious/ryanwhite/">doh.sd.gov/diseases/infectious/ryanwhite/</a>
Tennessee	615-532-2392	Ryan White Part B Program for HIV Positive People 710 James Robertson Parkway Nashville, TN 37243  <a href="http://www.tn.gov/health/health-program-areas/std/std/ryan-white-part-b-program.html">www.tn.gov/health/health-program-areas/std/std/ryan-white-part-b-program.html</a>

Texas	800-222-3986	Texas Kidney Health Care Program P.O. Box 149347 Austin TX 78714-9347  <a href="http://www.hhs.texas.gov/services/health/kidney-health-care">www.hhs.texas.gov/services/health/kidney-health-care</a>
	800-255-1090	TX THMP SPAP Program Attn: MSJA, MC 1873 P.O. Box 149347 Austin TX 78714-9347  <a href="http://www.dshs.texas.gov/hiv-std-program/texas-dshs-hiv-std-program-texas-hiv-medication-program/texas-hiv-medication-program-7">www.dshs.texas.gov/hiv-std-program/texas-dshs-hiv-std-program-texas-hiv-medication-program/texas-hiv-medication-program-7</a>
Utah	801-538-6311	Utah ADAP PO Box 142104 Salt Lake City Utah 84114-2104  <a href="http://ptc.health.utah.gov/treatment/ryan-white/">ptc.health.utah.gov/treatment/ryan-white/</a>
Vermont	802-879-5900	Department of Vermont Health Access 280 State Drive, NOB 1 South Waterbury, VT 05671-1010  <a href="http://dvha.vermont.gov/">dvha.vermont.gov/</a>
	802-863-7244	ADAP Vermont Department of Health 108 Cherry Street Burlington, VT 05402  <a href="http://www.healthvermont.gov/disease-control/hiv">www.healthvermont.gov/disease-control/hiv</a>
Virgin Islands		Not available.

Virginia	804-864-7213	Virginia State Pharmaceutical Assistance Program P.O. Box 2448 Richmond, Virginia 23218-2448  <a href="http://www.vdh.virginia.gov/disease-prevention/vamap/">www.vdh.virginia.gov/disease-prevention/vamap/</a>
Washington	360-236-3475	Early Intervention Program 16201 E. Indiana Ave. Spokane Valley, WA 99216  <a href="http://doh.wa.gov/you-and-your-family/illness-and-disease-z/hiv/hiv-care-client-services">doh.wa.gov/you-and-your-family/illness-and-disease-z/hiv/hiv-care-client-services</a>
Washington DC		Not available.
West Virginia		Not available.
Wisconsin	608-267-7813	SeniorCare Department of Health Services 1 West Wilson Street Madison, WI 53703  <a href="http://www.dhs.wisconsin.gov/seniorcare/index.htm">www.dhs.wisconsin.gov/seniorcare/index.htm</a>
	608-267-6875	Wisconsin ADAP Department of Health Services 1 West Wilson Street Madison, WI 53703  <a href="http://www.dhs.wisconsin.gov/hiv/adap.htm">www.dhs.wisconsin.gov/hiv/adap.htm</a>
Wyoming	307-777- 5856	WDH, Communicable Disease Treatment Program Wyoming Department of Health 401 Hathaway Building Cheyenne, WY 82002  <a href="http://health.wyo.gov/publichealth/communicable-disease-unit/hiv/provider-resources/">health.wyo.gov/publichealth/communicable-disease-unit/hiv/provider-resources/</a>



## Appendix 3 –State Medicaid Agencies

You may contact the State Medicaid Agencies in your state listed below if available. The list is also available online at: [www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](http://www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu)

State	Agency Name and Website	Toll-free Number
Alabama	Medicaid Agency of Alabama <a href="http://medicaid.alabama.gov/">medicaid.alabama.gov/</a>	800-362-1504
Alaska	Alaska Department of Health and Social Services <a href="http://dhss.alaska.gov/Pages/default.aspx">dhss.alaska.gov/Pages/default.aspx</a>	800-780-9972
American Samoa	American Samoa Medicaid State Agency <a href="http://medicaid.as.gov/">medicaid.as.gov/</a>	684-699-4777
Arizona	Arizona Health Care Cost Containment System (AHCCCS) <a href="http://azahcccs.gov">azahcccs.gov</a>	800-523-0231
Arkansas	Arkansas Department of Human Services <a href="http://humanservices.arkansas.gov">humanservices.arkansas.gov</a>	800-482-5431
California	Department of Health Care Services <a href="http://www.dhcs.ca.gov/">www.dhcs.ca.gov/</a>	800-541-5555
Colorado	Health First Colorado <a href="http://www.healthfirstcolorado.com/">www.healthfirstcolorado.com/</a>	800-221-3943
Connecticut	Connecticut Medicaid <a href="http://portal.ct.gov/HUSKY/How-to-Contact-Us">portal.ct.gov/HUSKY/How-to-Contact-Us</a>	855-805-4325
Delaware	Delaware Medicaid & Medical Assistance <a href="http://dhss.delaware.gov/dhss/dmma/">dhss.delaware.gov/dhss/dmma/</a>	866-843-7212
District of Columbia	DC Medicaid <a href="http://www.dc-medicaid.com/dcwebportal/home">www.dc-medicaid.com/dcwebportal/home</a>	855-532-5465
Florida	Florida Agency for Health Care Administration <a href="http://ahca.myflorida.com/">ahca.myflorida.com/</a>	888-419-3456
Georgia	Georgia Medicaid <a href="http://dch.georgia.gov/">dch.georgia.gov/</a>	866-211-0950
Guam	Department of Public Health and Social Services <a href="http://dphss.guam.gov/division-of-public-welfare/">dphss.guam.gov/division-of-public-welfare/</a>	671-300-8853
Hawaii	Hawaii Med_QUEST Division <a href="http://medquest.hawaii.gov">medquest.hawaii.gov</a>	808-524-3370
Idaho	Idaho Department of Health and Welfare <a href="http://healthandwelfare.idaho.gov/">healthandwelfare.idaho.gov/</a>	877-456-1233
Illinois	Illinois Department of Healthcare and Family Services <a href="http://hfs.illinois.gov/">hfs.illinois.gov/</a>	800-843-6154
Indiana	Indiana Family and Social Services Administration <a href="http://www.in.gov/fssa/dftr/">www.in.gov/fssa/dftr/</a>	800-457-8283
Iowa	Iowa Department of Human Services <a href="http://hhs.iowa.gov/ime/members">hhs.iowa.gov/ime/members</a>	800-338-8366

Kansas	KanCare <a href="http://kancare.ks.gov/">kancare.ks.gov/</a>	800-792-4484
Kentucky	Kentucky Cabinet for Health and Family Services <a href="http://chfs.ky.gov/Pages/index.aspx">chfs.ky.gov/Pages/index.aspx</a>	855-306-8959
Louisiana	Healthy Louisiana <a href="http://ldh.la.gov/subhome/48">ldh.la.gov/subhome/48</a>	888-342-6207
Maine	Maine Department of Health and Human Services <a href="http://www.maine.gov/dhhs/">www.maine.gov/dhhs/</a>	855-797-4357
Maryland	Maryland Department of Health <a href="http://health.maryland.gov/pages/home.aspx">health.maryland.gov/pages/home.aspx</a>	855-642-8572
Massachusetts	MassHealth <a href="http://www.mass.gov/topics/masshealth">www.mass.gov/topics/masshealth</a>	800-841-2900
Michigan	Michigan Department of Health & Human Services <a href="http://www.michigan.gov/mdhhs">www.michigan.gov/mdhhs</a>	800-975-7630
Minnesota	Minnesota Department of Human Services <a href="http://mn.gov/dhs/">mn.gov/dhs/</a>	800-657-3672
Mississippi	Mississippi Division of Medicaid <a href="http://medicaid.ms.gov/">medicaid.ms.gov/</a>	800-421-2408
Missouri	Missouri Department of Social Services <a href="http://www.dss.mo.gov">www.dss.mo.gov</a>	573-751-3425
Montana	Montana Department of Public Health & Human Services <a href="http://dphhs.mt.gov/">dphhs.mt.gov/</a>	800-362-8312
Nebraska	Nebraska Department of Health and Human Services <a href="http://dhhs.ne.gov/Pages/default.aspx">dhhs.ne.gov/Pages/default.aspx</a>	855-632-7633
Nevada	Nevada Department of Health and Human Services <a href="http://dhhs.nv.gov/">dhhs.nv.gov/</a>	877-638-3472
New Hampshire	New Hampshire Department of Health and Human Services <a href="http://www.dhhs.nh.gov/">www.dhhs.nh.gov/</a>	844-275-3447
New Jersey	New Jersey Department of Human Services <a href="http://www.state.nj.us/humanservices/">www.state.nj.us/humanservices/</a>	800-701-0710
New Mexico	New Mexico Human Services Department <a href="http://www.hsd.state.nm.us/">www.hsd.state.nm.us/</a>	800-283-4465
New York	New York State Department of Health <a href="http://www.health.ny.gov/health_care/medicaid/changes/">www.health.ny.gov/health_care/medicaid/changes/</a>	855-355-5777
North Carolina	North Carolina Medicaid <a href="http://medicaid.ncdhhs.gov">medicaid.ncdhhs.gov</a>	888-245-0179

North Dakota	North Dakota Department of Human Services <a href="http://www.hhs.nd.gov/applyforhelp">www.hhs.nd.gov/applyforhelp</a>	800-755-2604
Northern Mariana Islands	Commonwealth Medicaid Agency <a href="http://medicaid.cnmi.mp/">medicaid.cnmi.mp/</a>	670-664-4880
Ohio	Ohio Department of Medicaid <a href="http://medicaid.ohio.gov/">medicaid.ohio.gov/</a>	800-324-8680
Oklahoma	Oklahoma Health Care Authority <a href="http://oklahoma.gov/ohca.html">oklahoma.gov/ohca.html</a>	800-987-7767
Oregon	OregonHealthCare.gov <a href="http://healthcare.oregon.gov/Pages/index.aspx">healthcare.oregon.gov/Pages/index.aspx</a>	800-699-9075
Pennsylvania	Pennsylvania Department of Human Services <a href="http://www.dhs.pa.gov/Pages/default.aspx">www.dhs.pa.gov/Pages/default.aspx</a>	800-692-7462
Puerto Rico	Medicaid Program, Department of Health <a href="http://www.medicaid.gov/">www.medicaid.gov/</a>	787-765-2929
Rhode Island	Rhode Island Executive Office of Health and Human Services <a href="http://eohhs.ri.gov">eohhs.ri.gov</a>	855-840-4774
South Carolina	South Carolina Health Connections Medicaid <a href="http://www.scdhhs.gov/">www.scdhhs.gov/</a>	888-549-0820
South Dakota	South Dakota Department of Social Services <a href="http://dss.sd.gov/">dss.sd.gov/</a>	800-597-1603
Tennessee	Tennessee Department of Health <a href="http://www.tn.gov/health.htm">www.tn.gov/health.htm</a>	855-259-0701
Texas	Texas Health and Human Services <a href="http://www.hhs.texas.gov">www.hhs.texas.gov</a>	800-335-8957
Utah	Utah Department of Health Medicaid <a href="http://medicaid.utah.gov">medicaid.utah.gov</a>	801-538-6155
U. S. Virgin Islands	Virgin Islands DHS <a href="http://www.dhs.gov.vi/">www.dhs.gov.vi/</a>	340-774-0930
Vermont	Department of Vermont Health Access <a href="http://dvha.vermont.gov">dvha.vermont.gov</a>	855-899-9600
Virginia	Virginia Department of Medical Assistance Services <a href="http://www.dmas.virginia.gov/#/index">www.dmas.virginia.gov/#/index</a>	833-522-5582
Washington	Washington State Health Care Authority <a href="http://www.hca.wa.gov/">www.hca.wa.gov/</a>	800-562-3022
West Virginia	West Virginia Department of Health and Human Resources <a href="http://dhhr.wv.gov/Pages/default.aspx">dhhr.wv.gov/Pages/default.aspx</a>	877-716-1212
Wisconsin	Wisconsin Department of Health Services <a href="http://www.dhs.wisconsin.gov">www.dhs.wisconsin.gov</a>	800-362-3002

Wyoming	Wyoming Department of Health <a href="http://health.wyo.gov">health.wyo.gov</a>	855-294-2127
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## Appendix 4 –State Health Insurance Assistance Programs (SHIP)

You may contact the SHIP in your state listed below if available. The list is also available online at: [www.shiphelp.org](http://www.shiphelp.org)

State	Agency Name and Website	Toll-free Number
Alabama	State Health Insurance Assistance Program (SHIP) <a href="http://www.alabamaageline.gov/">www.alabamaageline.gov/</a>	800-243-5463
Alaska	Alaska Medicare Information Office (SHIP) <a href="http://dhss.alaska.gov/pages/default.aspx">dhss.alaska.gov/pages/default.aspx</a>	800-478-6065
Arizona	Arizona State Health Insurance Assistance Program (SHIP) <a href="http://des.az.gov/services/older-adults/medicare-assistance">des.az.gov/services/older-adults/medicare-assistance</a>	800-432-4040
Arkansas	Senior Health Insurance Information Program (SHIIP) <a href="http://www.shiipar.com/landing-page/">www.shiipar.com/landing-page/</a>	800-224-6330
California	California Health Insurance Counseling and Advocacy Program (HICAP) <a href="http://www.aging.ca.gov/hicap/">www.aging.ca.gov/hicap/</a>	800-434-0222
Colorado	Senior Health Insurance Assistance Program (SHIP) <a href="http://www.aging.ca.gov/hicap/">www.aging.ca.gov/hicap/</a>	888-696-7213
Connecticut	Connecticut’s Program for Health Insurance Assistance, Outreach, Information and Referral, Counseling, Eligibility Screening (CHOICES) <a href="http://portal.ct.gov/ADS-CHOICES">portal.ct.gov/ADS-CHOICES</a>	800-994-9422
Delaware	Delaware Medicare Assistance Bureau <a href="http://delawareinsurance.gov/DMAB/">delawareinsurance.gov/DMAB/</a>	800-336-9500
Florida	Serving Health Insurance Needs of Elders (SHINE) <a href="http://www.floridashine.org/">www.floridashine.org/</a>	800-963-5337
Georgia	Georgia State Health Insurance Assistance Program <a href="http://aging.georgia.gov/georgia-ship">aging.georgia.gov/georgia-ship</a>	866-552-4464
Guam	Guam Medicare Assistance Program (GUAM MAP) <a href="http://dphss.guam.gov/">dphss.guam.gov/</a>	671-735-7415
Hawaii	Hawaii State Health Insurance Assistance Program (SHIP) <a href="http://www.hawaiiiship.org/">www.hawaiiiship.org/</a>	888-875-9229
Idaho	Senior Health Insurance Benefits Advisors (SHIBA) <a href="http://www.shiba.idaho.gov">www.shiba.idaho.gov</a>	800-247-4422
Illinois	Senior Health Insurance Program (SHIP) <a href="http://www2.illinois.gov/aging/ship/Pages/default.aspx">www2.illinois.gov/aging/ship/Pages/default.aspx</a>	800-252-8966
Indiana	State Health Insurance Assistance Program (SHIP) <a href="http://www.medicare.in.gov/">www.medicare.in.gov/</a>	800-452-4800
Iowa	Senior Health Insurance Information Program (SHIIP) <a href="http://shiip.iowa.gov/">shiip.iowa.gov/</a>	800-351-4664

Kansas	Senior Health Insurance Counseling for Kansas (SHICK) <a href="http://www.kdads.ks.gov/commissions/commission-on-aging/medicare-programs/shick">www.kdads.ks.gov/commissions/commission-on-aging/medicare-programs/shick</a>	800-860-5260
Kentucky	State Health Insurance Assistance Program (SHIP) <a href="http://chfs.ky.gov/agencies/dail/Pages/ship.aspx">chfs.ky.gov/agencies/dail/Pages/ship.aspx</a>	877-293-7447
Louisiana	Senior Health Insurance Information Program (SHIIP) <a href="http://www.lidi.la.gov/consumers/senior-health-shiip">www.lidi.la.gov/consumers/senior-health-shiip</a>	800-259-5300
Maine	Maine State Health Insurance Assistance Program (SHIP) <a href="http://www.maine.gov/dhhs/oads/community-support/ship.html">www.maine.gov/dhhs/oads/community-support/ship.html</a>	800-262-2232
Maryland	Senior Health Insurance Assistance Program (SHIP) <a href="http://aging.maryland.gov/Pages/state-health-insurance-program.aspx">aging.maryland.gov/Pages/state-health-insurance-program.aspx</a>	800-243-3425
Massachusetts	Serving Health Insurance Needs of Everyone (SHINE) <a href="http://www.mass.gov/health-insurance-counseling">www.mass.gov/health-insurance-counseling</a>	800-243-4636
Michigan	Michigan Medicare Assistance Program (MMAP, Inc.) <a href="http://www.mmapinc.org/">www.mmapinc.org/</a>	800-803-7174
Minnesota	Minnesota Senior LinkAge Line <a href="http://mn.gov/senior-linkage-line/">mn.gov/senior-linkage-line/</a>	800-333-2433
Mississippi	State Health Insurance Assistance Program (SHIP) <a href="http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/state-health-insurance-assistance-program/">www.mdhs.ms.gov/adults-seniors/services-for-seniors/state-health-insurance-assistance-program/</a>	844-822-4622
Missouri	CLAIM, State Health Insurance Assistance Program (SHIP) <a href="http://missouriclaim.org/">missouriclaim.org/</a>	800-390-3330
Montana	Montana State Health Insurance Assistance Program (SHIP) <a href="http://dphhs.mt.gov/sltc/aging/ship">dphhs.mt.gov/sltc/aging/ship</a>	800-551-3191
Nebraska	Nebraska SHIP <a href="http://doi.nebraska.gov/consumer/senior-health">doi.nebraska.gov/consumer/senior-health</a>	800-234-7119
Nevada	Nevada Medicare Assistance Program (MAP) <a href="http://www.nevadacareconnection.org/care-options/types-of-services/healthcare/medicare-assistance-program-map/">www.nevadacareconnection.org/care-options/types-of-services/healthcare/medicare-assistance-program-map/</a>	800-307-4444
New Hampshire	New Hampshire State Health Insurance Assistance Program (SHIP) - ServiceLink Resource Center <a href="http://www.servicelink.nh.gov/medicare/index.htm">www.servicelink.nh.gov/medicare/index.htm</a>	866-634-9412
New Jersey	State Health Insurance Assistance Program (SHIP) <a href="http://www.state.nj.us/humanservices/doas/services/ship/index.html">www.state.nj.us/humanservices/doas/services/ship/index.html</a>	800-792-8820
New Mexico	New Mexico ADRC - State Health Insurance Assistance Program (SHIP) <a href="http://www.nmaging.state.nm.us/">www.nmaging.state.nm.us/</a>	800-432-2080
New York	Health Insurance Information, Counseling and Assistance (HIICAP) <a href="http://aging.ny.gov/health-insurance-information-counseling-and-assistance">aging.ny.gov/health-insurance-information-counseling-and-assistance</a>	800-701-0501

North Carolina	Seniors Health Insurance Information Program (SHIIP) <a href="http://www.ncdoi.gov/consumers/medicare-and-seniors-health-insurance-information-program-shiip">www.ncdoi.gov/consumers/medicare-and-seniors-health-insurance-information-program-shiip</a>	855-408-1212
North Dakota	State Health Insurance Counseling Program (SHIC) <a href="http://www.insurance.nd.gov/shic-medicare">www.insurance.nd.gov/shic-medicare</a>	888-575-6611
Ohio	Ohio Senior Health Insurance Information Program (OSHIIP) <a href="http://www.insurance.ohio.gov/">www.insurance.ohio.gov/</a>	800-686-1578
Oklahoma	Senior Health Insurance Counseling Program (SHIP) <a href="http://www.ok.gov/oid/Consumers/Information_for_Seniors/index.html">www.ok.gov/oid/Consumers/Information_for_Seniors/index.html</a>	1-800-763-2828
Oregon	Senior Health Insurance Benefits Assistance (SHIBA) <a href="http://shiba.oregon.gov/">shiba.oregon.gov/</a>	800-722-4134
Pennsylvania	PA MEDI - Pennsylvania Medicare Education and Decision Insight <a href="http://www.aging.pa.gov">www.aging.pa.gov</a>	800-783-7067
Puerto Rico	State Health Insurance Assistance Program (SHIP) <a href="http://agencias.pr.gov/agencias/oppea/educacion/Pages/ship.aspx">agencias.pr.gov/agencias/oppea/educacion/Pages/ship.aspx</a>	877-725-4300
Rhode Island	Senior Health Insurance Program (SHIP) <a href="http://oha.ri.gov/Medicare">oha.ri.gov/Medicare</a>	888-884-8721
South Carolina	State Health Insurance Assistance Program (SHIP) <a href="http://www.aging.sc.gov/">www.aging.sc.gov/</a>	800-868-9095
South Dakota	Senior Health Information and Insurance Education (SHIINE) <a href="http://www.shiine.net/">www.shiine.net/</a>	800-536-8197
Tennessee	State Health Insurance Assistance Program (SHIP) <a href="http://www.tn.gov/aging/our-programs/state-health-insurance-assistance-program--ship-.html">www.tn.gov/aging/our-programs/state-health-insurance-assistance-program--ship-.html</a>	877-801-0044
Texas	Health Information, Counseling, and Advocacy Program (HICAP) <a href="http://hhs.texas.gov/services/health/medicare">hhs.texas.gov/services/health/medicare</a>	800-252-9240
Utah	Senior Health Insurance Information Program (SHIP) <a href="http://daas.utah.gov/seniors/">daas.utah.gov/seniors/</a>	800-541-7735
Vermont	State Health Insurance Assistance Program (SHIP) <a href="http://www.vermont4a.org/">www.vermont4a.org/</a>	800-642-5119
U.S. Virgin Islands	State Health Insurance Assistance Program (SHIP) <a href="http://ltg.gov.vi/departments/vi-ship-medicare/">ltg.gov.vi/departments/vi-ship-medicare/</a>	340-772-7368
Virginia	Virginia Insurance Counseling & Assistance Program (VICAP) <a href="http://www.vda.virginia.gov/vicap.htm">www.vda.virginia.gov/vicap.htm</a>	800-552-3402

Washington	Statewide Health Insurance Benefits Advisors (SHIBA) <a href="http://www.insurance.wa.gov/about-oic/what-we-do/advocate-for-consumers/shiba/">www.insurance.wa.gov/about-oic/what-we-do/advocate-for-consumers/shiba/</a>	800-562-6900
West Virginia	State Health Insurance Assistance Program (SHIP) <a href="http://www.wvship.org/">www.wvship.org/</a>	877-987-4463
Wisconsin	State Health Insurance Assistance Program (SHIP) <a href="http://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm">www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm</a>	800-242-1060
Wyoming	State Health Insurance Assistance Program (SHIP) <a href="http://www.wyomingseniors.com/">www.wyomingseniors.com/</a>	800-856-4398



# Important documents for your Part D prescription drug plan

The documents below describe your benefits and coverage rules. Here's how you can **access them online**:



## Evidence of Coverage (EOC)

The EOC shows all of your prescription drug coverage details. Use it to find out how to get coverage for the prescriptions you need. Every year, we post the following year's EOC online at [modahealth.com/pers](http://modahealth.com/pers) by October 1<sup>st</sup>.



## Pharmacy Directory

The directory lists in-network pharmacies available to you. Visit [modahealth.com/pers](http://modahealth.com/pers) to access our online searchable directory. PDF versions are also available online.



## List of Covered Drugs (Formulary)

Your plan has a List of Covered Drugs (Formulary) which represents the prescription therapies believed to be a necessary part of a quality treatment program.

Visit [modahealth.com/pers](http://modahealth.com/pers) to access the online formulary.



You can also log into your Member Dashboard account to view your plan documents.

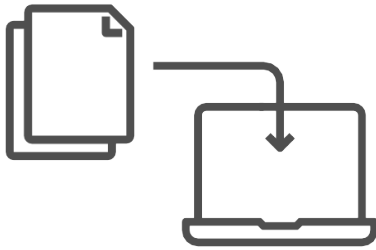
If you have a question or would like any of these documents mailed to you, call Pharmacy Customer Service at **888-786-7509** or email [PharmacyMedicare@modahealth.com](mailto:PharmacyMedicare@modahealth.com)

*Moda Health Plan, Inc. is a PPO and PDP plan with Medicare contracts. Enrollment in Moda Health Plan, Inc. depends on contract renewal.*

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# Get plan documents delivered to you online



Online documents give you easy access to all your Medicare information.

To receive an email from Moda Health when new materials are available, simply log in to your Member Dashboard by visiting [modahealth.com/pers](http://modahealth.com/pers). The log in is on the right side of your screen. If you don't have an account, you can create one. Once logged in, select the "Account" tab. Next, click on "Manage notification settings." From here, you can update your email and make your electronic delivery preference.

Once you request electronic delivery, you will no longer receive this hard copy document in the mail, unless you request it.

**Questions?** Call us at 888-786-7509.

**[www.modahealth.com/pers](http://www.modahealth.com/pers)**

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# Nondiscrimination notice



**We follow federal civil rights laws. We do not discriminate based on race, religion, color, national origin, age, disability, gender identity, sex or sexual orientation.**

We provide free services to people with disabilities so that they can communicate with us. These include sign language interpreters and other forms of communication.

If your first language is not English, we will give you free interpretation services and/or materials in other languages.

## **If you need any of the above, call:**

**Medicare Customer Service,**  
800-962-1533 (TDD/TTY 711)

**Pharmacy Customer Service,**  
888-786-7509 (TDD/TTY 711)

**Dental Customer Service,**  
844-827-7379 (TDD/TTY 711)

**If you think we did not offer these services or discriminated, you can file a written complaint. Please mail or fax it to:**

Moda Health Plan, Inc.  
Attention: Appeal Unit  
601 SW Second Ave.  
Portland, OR 97204  
Fax: 503-412-4003

## **If you need help filing a complaint, please call Customer Service.**

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf), or by mail or phone:

U.S. Department of Health  
and Human Services  
200 Independence Ave. SW, Room 509F  
HHH Building, Washington, DC 20201  
800-368-1019, 800-537-7697 (TDD)

You can get Office for Civil Rights complaint forms at [hhs.gov/ocr/office/file/index.html](http://hhs.gov/ocr/office/file/index.html).

## **Scott White coordinates our nondiscrimination work:**

Scott White,  
Compliance Officer  
601 SW Second Ave.  
Portland, OR 97204  
855-232-9111  
[compliance@modahealth.com](mailto:compliance@modahealth.com)

[modahealth.com/pers](http://modahealth.com/pers)

Moda Health Plan, Inc. is a PPO and PDP with Medicare contracts. Enrollment in Moda Health Plan, Inc. depends on contract renewal.



ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY:711)

注意：如果您說中文，可得到免費語言幫助服務。請致電1-877-605-3229（聾啞人專用：711）

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 1-877-605-3229 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 1-877-605-3229 (TTY: 711)

تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم (الهاتف النصي: 711) 1-877-605-3229

بولتے ہیں تو سانی (URDU) توجہ دیں: اگر آپ اردو اعانت آپ کے لیے بلا معاوضہ دستیاب ہے۔ پر کال کریں 1-877-605-3229 (TTY: 711)

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 1-877-605-3229 (текстовый телефон: 711).

ATTENTION : si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 1-877-605-3229 (TTY : 711)

توجہ: در صورتی کہ بہ فارسی صحبت می کنید، خدمات ترجمہ بہ صورت رایگان برای شما موجود است. با تماس بگیرد. (TTY: 711) 1-877-605-3229

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 1-877-605-3229 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistentendienste zur Verfügung. Rufen sie 1-877-605-3229 (TTY: 711)

注意:日本語をご希望の方には、日本語サービスを無料で提供しております。1-877-605-3229 (TTY、テレタイプライターをご利用の方は711)までお電話ください。

အကူအညီ: ဤတမ်း (အမျိုးအနွယ်နှင့် အမျိုးအနွယ် များ) အလိုအတိုင်း ဖြစ်တည်မှု အမျိုးအနွယ် တို့ကို အကူအညီ ပေးအပ်ပါမည်။ 1-877-605-3229 (TTY: 711) နှင့် ဆက်သွယ်ပါ။

ໂປດຊາຍ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (TTY: 711)

ATENȚIE: Dacă vorbiți limba română, vă punem la dispoziție serviciul de asistență lingvistică în mod gratuit. Sunați la 1-877-605-3229 (TTY 711)

THOV CEEB TOOM: Yog hais tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus, pub dawb rau koj. Hu rau 1-877-605-3229 (TTY: 711)

ត្រូវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទទៅកាន់លេខ 1-877-605-3229 (TTY: 711)

HUBACHIIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 1-877-605-3229 (TTY:711) tiin bilbilaa.

โปรดทราบ: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือด้านภาษาได้ฟรี โทร 1-877-605-3229 (TTY: 711)

FA'AUTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le totogia. Vala'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka iti Ilocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 1-877-605-3229 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 1-877-605-3229 (obsługa TTY: 711)

## Multi-Language Insert Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 888-786-7509. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 888-786-7509. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 888-786-7509。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 888-786-7509。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 888-786-7509. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 888-786-7509. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 888-786-7509 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 888-786-7509. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 888-786-7509 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 888-786-7509. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 888-786-7509. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 888-786-7509 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 888-786-7509. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 888-786-7509. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 888-786-7509. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 888-786-7509. Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、888-786-7509にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。



<b>Customer Service - Contact Information</b>	
<b>Call</b>	<p><b>888-786-7509 Pharmacy Customer Service</b>            Calls to these numbers are free. 7 a.m.– 8 p.m. (Pacific Time), seven days a week October 1 – March 31 (closed on Thanksgiving and Christmas), and weekdays April 1 – September 30. Your call will be handled by our automated phone systems outside business hours.            Customer Service also has free language interpreter services available for non-English speakers.</p>
<b>TTY</b>	<p><b>711</b>            This number is available 24 hours a day, seven days a week.</p>
<b>Write</b>	<p><b>Moda Health Plan, Inc.</b>            Attn: Moda Health Rx (PDP)            P.O. Box 40327            Portland, OR 97240-0327            Email: <a href="mailto:phipquestions@modahealth.com">phipquestions@modahealth.com</a></p>
<b>Fax</b>	<p><b>800-207-8235</b>            Attn: Moda Health Rx (PDP)</p>
<b>Website</b>	<p><a href="http://www.modahealth.com/pers">www.modahealth.com/pers</a></p>

<b>PERS Health Insurance Program (PHIP) Customer Service – Contact Information</b>	
<b>Call</b>	<p><b>1-800-768-7377</b>            Calls to this number are free. PHIP Customer Service is available from 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday. PHIP Customer Service also has free language interpreter services available for non-English speakers.</p>
<b>TTY</b>	<p><b>711</b>            This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. This number is available 24 hours a day, seven days a week.</p>
<b>Write</b>	<p><b>PERS Health Insurance Program (PHIP)</b>            P.O. Box 40187            Portland, OR 97240-0187            Email: <a href="mailto:persinfo@pershealth.com">persinfo@pershealth.com</a></p>
<b>Fax</b>	<p><b>503-765-3452 or 1-888-393-2943</b></p>
<b>Website</b>	<p><b><a href="http://pershealth.com">pershealth.com</a></b></p>

**State Health Insurance Assistance Programs - Contact Information**

State Health Insurance Assistance Programs are state programs that get money from the Federal government to give free local health insurance counseling to people with Medicare. See Appendix 4 at the back of this for a list of State Health Insurance Assistance Programs.

Important Moda Health Plan, Inc. information



601 S.W. Second Ave.  
Portland, OR 97204-3154

Important Moda Health Plan, Inc. information