

2020 PERS Moda Health Rx (PDP)

Evidence of Coverage

January 1 – December 31, 2020

Your Medicare Prescription Drug Coverage as a Member of PERS Moda Health Rx (PDP)

This booklet gives you the details about your Medicare prescription drug coverage from January 1 to December 31, 2020. It explains how to get the coverage for the prescription drugs you need. **This is an important legal document. Please keep it in a safe place.**

Moda Health Plan, Inc. is a PPO and PDP with Medicare contracts. Enrollment in Moda Health Plan, Inc. depends on contract renewal.

This information may be available in a different format, including large print. Please call Customer Service if you need plan information in another format or language. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

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Now you can get plan documents delivered to you online

Online documents give you easy access to all your Medicare information.

The Centers for Medicare and Medicaid Services (CMS) requires that your important plan documents are made available to you electronically. You can find your important plan documents on modahealth.com/pers and in myModa.

To receive an email from Moda Health when new materials are available, simply log in to your myModa account by visiting 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

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If your first language is not English, we will give you free interpretation services and/or materials in other languages.

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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, 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.

Dave Nessler-Cass coordinates our nondiscrimination work:

Dave Nessler-Cass,
Chief Compliance Officer
601 SW Second Ave.
Portland, OR 97204
855-232-9111
compliance@modahealth.com

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).

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UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 1-877-605-3229 (obsługa TTY: 711)



Your Medicare Part D resources for 2020

Thank you for being a Moda Health member. Below are the resources you need to understand your 2020 coverage.

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. Your EOC will be available online at modahealth.com/pers by October 1, 2019.

If you would like an EOC mailed to you, you may call Customer Service at (888)786-7509 or email PharmacyMedicare@modahealth.com.

Pharmacy Directory

If you need help finding a network pharmacy, please call Customer Service at (888)786-7509 or visit modahealth.com/pers to access our online searchable directory.

If you would like a Pharmacy Directory mailed to you, you may call the number above, request one at the website link provided above, or email PharmacyMedicare@modahealth.com.

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.

If you have a question about covered drugs, please call Customer Service at (888)786-7509 or visit modahealth.com/pers to access the online formulary.

If you would like a formulary mailed to you, you may call the number above, request one at the website link provided above, or email PharmacyMedicare@modahealth.com.

You can also log into your myModa account to view your plan documents.

This information is available for free in other languages. Customer Service (888)786-7509 (TTY users call 711) is available from 7 a.m. to 8 p.m. Pacific Time, seven days a week from October 1 through March 31. (After March 31, your call will be handled by our automated phone systems Saturdays, Sundays, and holidays.)



modahealth.com

PO Box 40384 Portland, Oregon 97240 | 800-852-5195

Moda Health Plan, Inc. is a PPO and PDP plan with Medicare contracts. Enrollment in Moda Health Plan, Inc. depends on contract renewal.

Thank you again for being a Moda Health member. Please let us know if you have any questions.

Your Moda Health Customer Service Team

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GET CONNECTED & REWARDED

With the Silver&Fit® Healthy Aging and Exercise program, you can use the **Silver&Fit Connected!™** tool to track your exercise and activity—and improve your health! Simply sign up through **Silver&Fit's ASHConnect™ mobile app** or **www.SilverandFit.com** and start earning rewards for reaching your fitness goals!

Silver&Fit Rewards Program

Choose from many popular wearable fitness devices, like Apple Watch®, apps, and exercise equipment listed on our mobile app or at www.SilverandFit.com, and pick the one that works best for you! Register the device through our mobile app or website and allow for activity tracking data to be sent to us.

Receive a Silver&Fit hat and collectible pins as rewards for exercising routinely and tracking your exercise. **See the chart on the back of this flier for details on earning your rewards.***

To start earning rewards, choose one of the following options:

- Sign up for a no-cost membership at one of 14,000+ participating fitness centers or select YMCAs contracted to send visit data directly to the Silver&Fit program.
- If you prefer to work out at home, you can select up to 2 home fitness kits per benefit year from our 35 unique options.

*Note: You **must** register and use an app or wearable fitness device to earn rewards through the Home Fitness program. For more details on devices and apps, you can visit **Silver&Fit's ASHConnect mobile app** or **www.SilverandFit.com**.*

HOW TO EARN YOUR REWARDS

Earn 300,000 points per quarter to receive your reward:

1st quarter threshold met	2nd quarter threshold met	3rd quarter threshold met	4th quarter threshold met
Choose a hat	Earn a collectible pin	Earn a collectible pin	Earn a collectible pin

Complete the activities below to earn points towards your reward:

Activity	One step	One minute of cycling, swimming, or other activities	One fitness center visit
Points	1	250	10,000

Want to learn more? Visit www.SilverandFit.com or call toll-free **1.877.427.4788** (TTY/TTD: 711), Monday through Friday, between 5 a.m. to 6 p.m. Pacific time to get started today!

**Rewards subject to change. Purchase of a wearable fitness device or application may be required and is not reimbursed by the Silver&Fit program.*

Your use of the Silver&Fit Connected! tool and ASHConnect serve as your consent for American Specialty Health Fitness, Inc. (ASH Fitness) to receive information about your tracked activity and to use that data to process and administer available rewards to you under the program. The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services aren't available in all areas. Please make sure to talk to a doctor before starting or changing an exercise routine. The people in this piece are not Silver&Fit members. Silver&Fit, Silver&Fit Connected!, ASHConnect, and the Silver&Fit logo are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Not all YMCAs participate in the network. Please check the searchable directory on the Silver&Fit website to see if your location participates in the program.

Health Plans in Oregon provided by Moda Health Plan, Inc.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 888-217-2375 (TTY: 711).

This program is not insurance.

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January 1 – December 31, 2020

Evidence of Coverage:

Your Medicare Prescription Drug Coverage as a Member of PERS Moda Health Rx (PDP)

This booklet gives you the details about your Medicare prescription drug coverage from January 1 – December 31, 2020. It explains how to get coverage for the prescription drugs you need.

This is an important legal document. Please keep it in a safe place.

This plan, PERS Moda Health Rx, is an Oregon Public Employees Retirement (PERS) employer group plan offered by Moda Health Plan, Inc. (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 PERS Moda Health Rx.)

PERS Moda Health Rx is a stand-alone prescription drug plan with a Medicare contract. Enrollment in PERS Moda Health Rx depends on contract renewal.

Customer Service has free language interpreter services available for non-English speakers (phone numbers are printed on the back cover of this booklet).

Please contact our Customer Service number at 1-888-786-7509 for additional information. (TTY users should call 711.) Hours are 7 a.m. to 8 p.m., Pacific Time, seven days a week, from October 1 through March 31. (After March 31, your call will be handled by our automated phone system Saturdays, Sundays, and holidays).

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

Benefits, premium, deductible, and/or copayments/coinsurance may change on January 1, 2021.

The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

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Getting started as a member

Chapter 1. Getting started as a member

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SECTION 1 Introduction

Section 1.1	You are enrolled in PERS Moda Health Rx, which is a Medicare Prescription Drug Plan
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You are covered by Original Medicare for your health care coverage, and you have chosen to get your Medicare prescription drug coverage through our plan, PERS Moda Health Rx offered by the State of Oregon Retirement System through the PERS Health Insurance Program (PHIP).

There are different types of Medicare plans. PERS Moda Health Rx 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 <i>Evidence of Coverage</i> booklet about?
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This *Evidence of Coverage* booklet tells you how to get your Medicare prescription drug coverage through our plan. This booklet explains your rights and responsibilities, what is covered, and what you pay as a member of the plan.

The word “coverage” and “covered drugs” refers to the prescription drug coverage available to you as a member of PERS Moda Health Rx.

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* booklet.

If you are confused or concerned or just have a question about your benefits, please contact our plan’s Customer Service (phone numbers are printed on the back cover of this booklet).

Section 1.3	Legal information about the <i>Evidence of Coverage</i>
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It’s part of our contract with you

This *Evidence of Coverage* is part of our contract with you about how PERS Moda Health Rx 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 months in which you are enrolled in PERS Moda Health Rx between January 1, 2020, and December 31, 2020.

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 PERS Moda Health Rx after December 31, 2020.

Chapter 1. Getting started as a member

We can also choose to stop offering the plan, or to offer it in a different service area, after December 31, 2020.

Medicare must approve our plan each year

Medicare (the Centers for Medicare & Medicaid Services) must approve PERS Moda Health Rx each year. You can continue 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.

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

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 the PERS Health Insurance Program
- You have Medicare Part A or Medicare Part B (or you have both Part A and Part B) (Section 2.2 tells you about Medicare Part A and Medicare 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 2.3 below describes our service area)

Section 2.2 What are Medicare Part A and Medicare Part B?

As discussed in Section 1.1 above, you have chosen to get your prescription drug coverage (sometimes called Medicare Part D) through our plan. Our plan has contracted with Medicare to provide you with most of these Medicare benefits. We describe the drug coverage you receive under your Medicare Part D coverage in Chapter 3.

When you first signed up for Medicare, you received information about what services are covered under Medicare Part A and Medicare Part B. Remember:

- Medicare Part A generally helps cover services provided by hospitals for inpatient services, skilled nursing facilities, or home health agencies.
- Medicare Part B is for most other medical services (such as physician's services and other outpatient services) and certain items (such as durable medical equipment (DME) and supplies).

Section 2.3 Here is the plan service area for PERS Moda Health Rx

Although Medicare is a Federal program, PERS Moda Health Rx 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, please contact the PERS Health Insurance Program at 1-800-768-7377.

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 2.4 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 PERS Moda Health Rx if you are not eligible to remain a member on this basis. PERS Moda Health Rx must disenroll you if you do not meet this requirement.

SECTION 3 What other materials will you get from us?

Section 3.1 Your plan membership card – Use it to get all covered prescription drugs

While you are a member of our plan, you must use your membership card for our plan 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:



Chapter 1. Getting started as a member

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 Customer Service right away and we will send you a new card. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

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	The <i>Pharmacy Directory</i>: Your guide to pharmacies in our network
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What are “network pharmacies”?

Network pharmacies are all of the pharmacies that have agreed to fill covered prescriptions for our plan members.

Why do you need to know about network pharmacies?

You can use the *Pharmacy Directory* to find the network pharmacy you want to use. There are changes to our network of pharmacies for next year. An updated *Pharmacy Directory* is located on our website at www.modahealth.com/pers. You may also call Customer Service for updated provider information or to ask us to mail you a *Pharmacy Directory*. **Please review the 2020 *Pharmacy Directory* to see which pharmacies are in our network.**

If you don't have the *Pharmacy Directory*, you can get a copy from Customer Service (phone numbers are printed on the back cover of this booklet). At any time, you can call Customer Service to get up-to-date information about changes in the pharmacy network. You can also find this information on our website at www.modahealth.com/pers.

Section 3.3	The plan's <i>List of Covered Drugs (Formulary)</i>
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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 by PERS Moda Health Rx. 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 PERS Moda Health Rx Drug List.

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 or call Customer Service (phone numbers are printed on the back cover of this booklet).

Chapter 1. Getting started as a member

Section 3.4 The *Part D Explanation of Benefits* (the “Part D EOB”): Reports with a summary of payments made for your Part D prescription drugs

When you use your Part D prescription drug benefits, we will send you a summary report to help you understand and keep track of payments for your Part D prescription drugs. This summary report is called the *Part D Explanation of Benefits* (or the “Part D EOB”).

The *Part D Explanation of Benefits* tells you the total amount you, or others on your behalf, have spent on your Part D prescription drugs and the total amount we have paid for each of your Part D prescription drugs during the month. Chapter 4 (*What you pay for your Part D prescription drugs*) gives more information about the *Part D Explanation of Benefits* and how it can help you keep track of your drug coverage.

A *Part D Explanation of Benefits* summary is also available upon request. To get a copy, please contact Customer Service (phone numbers are printed on the back cover of this booklet).

If you would like to receive your Part D Explanation of Benefits electronically, you can view or print your Part D EOB from your myModa account (personalized member website). You can also sign up to receive an email whenever a new EOB is available. To receive this email notification, simply log in to your myModa account and select the “Account” tab. Next click on “Manage notification settings”. From here you can update your email and make your EOB delivery preference. For more information about how to set up a myModa account, please visit www.modahealth.com/mymoda.

SECTION 4 Your monthly premium for PERS Moda Health Rx

Section 4.1 How much is your plan premium?

As a member of our plan, you pay a monthly plan premium. In addition, you must continue to pay your Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

Your coverage is provided through a contract with the PERS Health Insurance Program (PHIP). Contact PHIP if you have questions about your plan premiums. PHIP can be reached at 1-800-768-7377 or local 503-224-7377 (TTY users call 711) from 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday.

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.

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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 Customer Service and ask for the “LIS Rider.” (Phone numbers for Customer Service are printed on the back cover of this booklet.)

In some situations, your plan premium could be more

In some situations, your plan premium could be more than the amount listed above in Section 4.1. Some members are required to pay a Part D **late enrollment penalty** because they did not join a Medicare drug plan when they first became eligible or because they had a continuous period of 63 days or more when they didn’t have “creditable” prescription drug coverage. (“Creditable” means the drug coverage is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage.) For these members, the Part D late enrollment penalty is added to the plan’s monthly premium. Their premium amount will be the monthly plan premium plus the amount of their Part D late enrollment penalty.

- If you are required to pay the Part D late enrollment penalty, the cost of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage. Chapter 1, Section 5 explains the Part D late enrollment penalty.
- If you have a Part D late enrollment penalty and do not pay it, you could be disenrolled from the plan.

SECTION 5 Do you have to pay the Part D “late enrollment penalty”?

Section 5.1 What is the Part D “late enrollment penalty”?

Note: If you receive “Extra Help” from Medicare to pay for your prescription drugs, you will not pay a late enrollment penalty.

The late enrollment penalty is an amount that is added to your Part D premium. You may owe a Part D late enrollment penalty 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 creditable prescription drug coverage. You will have to pay this penalty for as long as you have Part D coverage.

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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.

Section 5.2 How much is the Part D late enrollment penalty?

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

- First count the number of full months that you delayed enrolling in a Medicare drug plan after you were eligible to enroll. Or count the number of full months in which you did not have creditable prescription drug coverage, if the break in coverage was 63 days or more. The penalty is 1% for every month that you didn't 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 2020, this average premium amount is \$32.74.
- 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 \$32.74, which equals \$4.58. This rounds to \$4.60. 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. If the national average premium (as determined by Medicare) increases, your penalty will increase.
- 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.

Section 5.3 In some situations, you can enroll late and not have to pay the penalty

Even if you have delayed enrolling in a plan offering Medicare Part D coverage when you were first eligible, sometimes you do not have to pay the Part D late enrollment penalty.

You will not have to pay a penalty for late enrollment if you are in any of these situations:

- If you already have prescription drug coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. Medicare calls this "**creditable drug coverage**." Please note:

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- Creditable coverage could include drug coverage from a former employer or union, TRICARE, or the 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.
 - Please note: If you receive a “certificate of creditable coverage” when your health coverage ends, it may not mean your prescription drug coverage was creditable. The notice must state that you had “creditable” prescription drug coverage that expected to pay as much as Medicare’s standard prescription drug plan pays.
- The following are *not* creditable prescription drug coverage: prescription drug discount cards, free clinics, and drug discount websites.
- For additional information about creditable coverage, please look in your *Medicare & You 2020 Handbook* or call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- If you were without creditable coverage, but you were without it for less than 63 days in a row.
- If you are receiving “Extra Help” from Medicare.

Section 5.4	What can you do if you disagree about your Part D late enrollment penalty?
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If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review of the decision about your late enrollment penalty. 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. 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. Call Customer Service to find out more about how to do this (phone numbers are printed on the back cover of this booklet).

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.

SECTION 6	Do you have to pay an extra Part D amount because of your income?
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Section 6.1	Who pays an extra Part D amount because of income?
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Most people pay a standard monthly Part D premium. However, some people pay an extra amount because of their yearly income. If your income is \$85,000 or above for an individual (or

Chapter 1. Getting started as a member

married individuals filing separately) or \$170,000 or above for married couples, you must pay an extra amount directly to the government for your Medicare Part D coverage.

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 and how to pay it. 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.**

Section 6.2 How much is the extra Part D amount?

If your modified adjusted gross income (MAGI) as reported on your IRS tax return is above a certain amount, you will pay an extra amount in addition to your monthly plan premium. For more information on the extra amount you may have to pay based on your income, visit <https://www.medicare.gov/part-d/costs/premiums/drug-plan-premiums.html>.

Section 6.3 What can you do if you disagree about paying an extra Part D amount?

If you disagree about paying an extra amount because of your income, 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).

Section 6.4 What happens if you do not pay the extra Part D amount?

The extra amount is paid directly to the government (not your Medicare plan) for your Medicare Part D coverage. If you are required by law to pay the extra amount and you do not pay it, you **will** be disenrolled from the plan and lose prescription drug coverage.

SECTION 7 More information about your monthly premium

Many members are required to pay other Medicare premiums

In addition to paying the monthly plan premium, many members are required to pay other Medicare premiums. Some plan members (those who aren't eligible for premium-free Part A) pay a premium for Medicare Part A. Most plan members pay a premium for Medicare Part B.

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.

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- **If you are required to pay the extra amount and you do not pay it, you will be disenrolled from the plan and lose prescription drug coverage.**
- 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.
- For more information about Part D premiums based on income, go to Chapter 1, Section 6 of this booklet. You can also visit <https://www.medicare.gov> on the Web or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Or you may call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Your copy of *Medicare & You 2020* gives information about the Medicare premiums in the section called “2020 Medicare Costs.” This explains how the Medicare Part B and Part D premiums differ for people with different incomes. Everyone with Medicare receives a copy of *Medicare & You* each year in the fall. Those new to Medicare receive it within a month after first signing up. You can also download a copy of *Medicare & You 2020* from the Medicare website (<https://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.

Section 7.1	There are several ways you can pay your plan premium
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As a member of our plan, you pay a monthly plan premium. PERS Moda Health Rx is sponsored by the PERS Health Insurance Program (PHIP). If you have any questions about your monthly premiums, please call the PERS Health Insurance Program (PHIP) at 1-800-768-7377 or local 503-224-7377 (TTY users call 711) from 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday. If you leave the PERS Health Insurance Program (PHIP) you may not be able to return to the PERS Health Insurance Program (PHIP). **In addition, you must continue to pay your Medicare Part B premiums.**

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

If you are having trouble paying your premium on time, please contact PERS Health Insurance Program (PHIP) to see if they can direct you to programs that will help with your plan premium. (Phone numbers for the PERS Health Insurance Program (PHIP) are listed in Chapter 2, Section 1).

If we end your membership because you did not pay your premiums, you will still have health coverage under Original Medicare.

If we end your membership with the plan because you did not pay your premiums, and you don't currently have prescription drug coverage then 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. During the annual Medicare open enrollment period, you may either join a stand-alone prescription drug plan or a health plan that also provides drug coverage. (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.)

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If you think we have wrongfully ended your membership, you have a right to ask us to reconsider this decision by making a complaint. Chapter 7, Section 7 of this booklet tells how to make 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 our grace period, you can ask us to reconsider this decision by calling 1-888-786-7509 between 7 a.m. and 8 p.m., Pacific Time, seven days a week, from October 1 through March 31 (After March 31, your call will be handled by our automated phone system Saturdays, Sundays, and holidays). TTY users should call 711. You must make your request no later than 60 days after the date your membership ends.

Section 7.2 Can we change your monthly plan premium during the year?

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.

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.

SECTION 8 Please keep your plan membership record up to date

Section 8.1 How to help make sure that we have accurate information about you

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.

Let us know about these changes:

Contact PERS Health Insurance Program 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.

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To change your address, your phone number or dependents, 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. Pacific Time.

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.

Contact PERS Moda Health Rx about the following changes:

- Changes in any other medical or drug insurance coverage you have (such as from your employer, your spouse's employer, workers' compensation, or Medicaid).
- If you have any liability claims, such as claims from an automobile accident.

Phone number for PERS Moda Health Rx Customer Service are printed on the back cover of this booklet.

Read over the information we send you about any other insurance coverage you have

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. (For more information about how our coverage works when you have other insurance, see Section 10 in this chapter.)

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 Customer Service (phone numbers are printed on the back cover of this booklet).

SECTION 9 We protect the privacy of your personal health information

Section 9.1 We make sure that your health information is protected
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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.

For more information about how we protect your personal health information, please go to Chapter 6, Section 1.3 of this booklet.

SECTION 10 How other insurance works with our plan

Section 10.1 Which plan pays first when you have other insurance?

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.

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 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.

If you have other insurance, tell your doctor, hospital, and pharmacy. If you have questions about who pays first, or you need to update your other insurance information, call Customer Service (phone numbers are printed on the back cover of this booklet). 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.

CHAPTER 2

*Important phone numbers and
resources*

Chapter 2. Important phone numbers and resources

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SECTION 1 PERS Moda Health Rx contacts
(how to contact us, including how to reach Customer Service at the plan)

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 PERS Health Insurance Program (PHIP) Customer Service. We will be happy to help you.

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

How to contact our plan's Customer Service

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

Method	Customer Service – Contact Information
CALL	1-888-786-7509 Calls to this number are free. Customer Service is available from 7 a.m. to 8 p.m., Pacific Time, seven days a week from October 1 through March 31. (After March 31, your call will be handled by our automated phone system Saturdays, Sundays, and holidays). When leaving a message, please include your name, number, and the time you called. A Customer Service representative will return your call the next business day. Customer Service also has free language interpreter services available for non-English speakers.
TTY	711 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.
FAX	1-800-207-8235
WRITE	Moda Health, Attn: PERS Moda Health Rx P.O. Box 40327 Portland, OR 97240-0327 PharmacyMedicare@modahealth.com
WEBSITE	www.modahealth.com/pers

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 prescription drugs covered under the Part D benefit included in your plan. 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.

Method	Coverage Decisions for Part D Prescription Drugs – Contact Information
CALL	1-888-786-7509 Calls to this number are free. Customer Service is available from 7 a.m. to 8 p.m., Pacific Time, seven days a week from October 1 through March 31. (After March 31, your call will be handled by our automated phone system Saturday, Sunday, and holidays). When leaving a message, please include your name, number, and the time you called. A Customer Service representative will return your call the next day.
TTY	711 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.
FAX	1-800-207-8235
WRITE	Moda Health, Attn: PERS Moda Health Rx Coverage Decision P.O. Box 40327 Portland, OR 97240-0327 Moda Health, Attn: PERS Moda Health Rx Expedited Coverage Decision P.O. Box 40327 Portland, OR 97240-0327
WEBSITE	www.modahealth.com/medicare

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)*).

Method	Appeals for Part D Prescription Drugs – Contact Information
CALL	<p>1-888-786-7509 1-866-796-3221 Expedited Appeals</p> <p>Calls to this number are free. Customer Service is available from 7 a.m. to 8 p.m., Pacific Time, seven days a week from October 1 through March 31. (After March 31, your call will be handled by our automated phone system Saturday, Sunday, and holidays). When leaving a message, please include your name, number, and the time you called. A Customer Service representative will return your call the next day.</p>
TTY	<p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free. This number is available 24 hours a day, seven days a week.</p>
FAX	<p>503-412-4003 Attn: PERS Moda Health Rx Appeals or Attn: PERS Moda Health Rx Expedited Appeals</p>
WRITE	<p>Moda Health, Attn: PERS Moda Health Rx Appeals P.O. Box 40384 Portland, OR 97240-0384</p> <p>Moda Health, Attn: PERS Moda Health Rx Expedited Appeals P.O. Box 40384 Portland, OR 97240-0384</p>
WEBSITE	<p>www.modahealth.com/medicare</p>

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)*).

Method	Complaints about Part D prescription drugs – Contact Information
CALL	<p>1-888-786-7509 1-866-796-3221 Expedited Grievances/Fast Complaints</p> <p>Calls to this number are free. Customer Service is available from 7 a.m. to 8 p.m., Pacific Time, seven days a week from October 1 through March 31. (After March 31, your call will be handled by our automated phone system Saturday, Sunday, and holidays). When leaving a message, please include your name, number, and the time you called. A Customer Service representative will return your call the next day.</p>
TTY	<p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free. This number is available 24 hours a day, seven days a week.</p>
FAX	<p>503-412-4003 Attn: PERS Moda Health Rx Grievances or Attn: PERS Moda Health Rx Expedited Grievances</p>
WRITE	<p>Moda Health, Attn: PERS Moda Health Rx Grievances P.O. Box 40384 Portland, OR 97240-0384</p> <p>Moda Health, Attn: PERS Moda Health Rx Expedited Grievances P.O. Box 40384 Portland, OR 97240-0384</p>
MEDICARE WEBSITE	<p>You can submit a complaint about PERS Moda Health Rx directly to Medicare. To submit an online complaint to Medicare go to https://www.medicare.gov/MedicareComplaintForm/home.aspx.</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. For more information on situations in which you may need to ask the plan for reimbursement or to pay a bill you have received from a provider, 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.

Method	Payment Requests – Contact Information
CALL	1-888-786-7509 Calls to this number are free. Customer Service is available from 7 a.m. to 8 p.m., Pacific Time, seven days a week from October 1 through March 31. (After March 31, your call will be handled by our automated phone system Saturday, Sunday, and holidays). When leaving a message, please include your name, number, and the time you called. A Customer Service representative will return your call the next day.
TTY	711 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.
FAX	1-800-207-8235
WRITE	Moda Health, Attn: PERS Moda Health Rx P.O. Box 40327 Portland, OR 97240-0327
WEBSITE	www.modahealth.com/medicare

SECTION 2 Medicare

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

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
CALL	1-800-MEDICARE, or 1-800-633-4227 Calls to this number are free. 24 hours a day, 7 days a week.
TTY	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.
WEBSITE	https://www.medicare.gov 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 booklets 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">• Medicare Eligibility Tool: Provides Medicare eligibility status information.• Medicare Plan Finder: 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 <i>estimate</i> of what your out-of-pocket costs might be in different Medicare plans.

Method	Medicare – Contact Information
WEBSITE (continued)	<p>You can also use the website to tell Medicare about any complaints you have about PERS Moda Health Rx:</p> <ul style="list-style-type: none">• Tell Medicare about your complaint: You can submit a complaint about PERS Moda Health Rx directly to Medicare. To submit a complaint to Medicare, go to https://www.medicare.gov/MedicareComplaintForm/home.aspx. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program. <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, print it out, and send it to 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>

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

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 booklet.

SHIPs are independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

SHIP counselors can help you with your Medicare questions or problems. They 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 understand your Medicare plan choices and answer questions about switching plans.

SECTION 4 Quality Improvement Organization (paid by Medicare to check on the quality of care for people with Medicare)

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 booklet.

Quality Improvement Organizations have a group of doctors and other health care professionals who are paid by the Federal government. This organization is 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.

SECTION 5 Social Security

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. Social Security handles the enrollment process for 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.

Method	Social Security – Contact Information
CALL	1-800-772-1213 Calls to this number are free. Available 7:00 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.
TTY	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 7:00 am ET to 7:00 pm, Monday through Friday.
WEBSITE	https://www.ssa.gov/

SECTION 6 Medicaid (a joint Federal and state program that helps with medical costs for some people with limited income and resources)

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.

In addition, there are programs offered through Medicaid that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These “Medicare Savings Programs” help people with limited income and resources save money each year:

- **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+).)
 - **Qualified 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 booklet.

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

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 coinsurance. This “Extra Help” also counts toward your out-of-pocket costs.

People with limited income and resources may qualify for “Extra Help.” Some people automatically qualify for “Extra Help” and don’t need to apply. Medicare mails a letter to people who automatically qualify for “Extra Help.”

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 7 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 established a process that allows 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 Customer Service at 1-888-786-7509 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 Customer Service first so we can note this in our system. Then fax the information to Attn: PERS Moda Health Rx at 1-800-207-8235. If you are at a pharmacy, your pharmacy can call 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 Customer Service if you have questions (phone numbers are printed on the back cover of this booklet).

Medicare Coverage Gap Discount Program

Because PERS Moda Health Rx 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 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)?

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 covered by ADAP qualify for prescription cost-sharing assistance. 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.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the ADAP in your state. Please refer to Appendix 2 at the back of this booklet for ADAP contact information by state.

**What if you get “Extra Help” from Medicare to help pay your prescription drug costs?
Can you get the discounts?**

No. If you get “Extra Help,” you already get coverage for your prescription drug costs during the coverage gap.

What if you don’t get a discount, and you think you should have?

If you think that you have reached the coverage gap and did not get a discount when you paid for your brand name drug, you should review your next *Part D Explanation of Benefits* (Part D EOB) notice. If the discount doesn’t appear on your *Part D Explanation of Benefits*, you should contact us to make sure that your prescription records are correct and up-to-date. If we don’t agree that you are owed a discount, you can appeal. You can get help filing an appeal from your State Health Insurance Assistance Program (SHIP) (telephone numbers are in Section 3 of this chapter) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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 booklet for a list of contact information for State

Pharmaceutical Assistance Programs by state.

SECTION 8 How to contact the Railroad Retirement Board

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 have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

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.

Method	Railroad Retirement Board – Contact Information
CALL	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.
TTY	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.
WEBSITE	https://secure.rrb.gov/

SECTION 9 Do you have “group insurance” or other health insurance from an employer?

If you (or your spouse) get benefits from your (or your spouse’s) employer or retiree group as part of this plan, you may call that group’s benefits administrator or Customer Service if you have any questions. You can ask about your (or your spouse’s) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for Customer Service are printed on the back cover of this booklet.) 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’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 your
Part D prescription drugs*

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

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

**Did you know there are programs to help people pay for their drugs?**

There are programs to help people with limited resources pay for their drugs. These include “Extra Help” and State Pharmaceutical Assistance Programs. For more information, see Chapter 2, Section 7.

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 Customer Service and ask for the “LIS Rider.” (Phone numbers for Customer Service are printed on the back cover of this booklet.)

SECTION 1 Introduction

Section 1.1 This chapter describes your coverage for Part D drugs
--

This chapter **explains rules for using your coverage for Part D drugs.** The next chapter tells what you pay for Part D drugs (Chapter 4, *What you pay for your Part D prescription 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 Handbook*.) Your Part D prescription drugs are covered under our plan.

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

Section 1.2 Basic rules for the plan's Part D drug coverage

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 your prescription.
- Your prescriber must either accept Medicare or file documentation with CMS showing that he or she is qualified to write prescriptions, or your Part D claim will be denied. You should ask your prescribers the next time you call or visit if they meet this condition. If not, please be aware it takes time for your prescriber to submit the necessary paperwork to be processed.
- 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 reference books. (See Section 3 for more information about a medically accepted indication.)

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

Section 2.1 To have your prescription covered, use a network pharmacy

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.)

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 covered on the plan's Drug List.

Section 2.2 Finding network pharmacies**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), or call Customer Service (phone numbers are printed on the back cover of this booklet).

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

You may go to any of our network pharmacies. If you switch from one network pharmacy to another, and you need a refill of a drug you have been taking, you can ask either to have a new prescription written by a provider or to have your prescription transferred to your new network pharmacy.

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 network pharmacy in your area, you can get help from Customer Service (phone numbers are printed on the back cover of this booklet) or use the *Pharmacy Directory*. You can also find information on our website at www.modahealth.com/pers.

What if you need a specialized pharmacy?

Sometimes 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 long-term care facility (such as a nursing home) has its own pharmacy. 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, which is typically the pharmacy that the LTC facility uses. If you have any difficulty accessing your Part D benefits in an LTC facility, please contact 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 Customer Service (phone numbers are printed on the back cover of this booklet).

Section 2.3	Using the plan's mail-order services
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Our plan's mail-order service allows you to order **up to a 93-day supply**.

To get order forms and information about filling your prescriptions by mail you can call Customer Service at the number listed on the back of this booklet. 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 get to you in no more than 14 days. If your order is

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

delayed, call Customer Service for assistance (phone numbers are printed on the back cover of this booklet).

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. This will give you an opportunity to make sure that the pharmacy is delivering the correct drug (including strength, amount, and form) and, if needed, allow you to stop or delay the order before you are billed and it is shipped. It is important that you respond each time you are contacted by the pharmacy, to let them know what to do with the new prescription and to prevent any delays in shipping.

Refills on mail-order prescriptions. For refills, please contact your pharmacy 14 days before you think the drugs you have on hand will run out to make sure your next order is shipped to you on time.

So the pharmacy can reach you to confirm your order before shipping, please make sure to let the pharmacy know the best ways to contact you. Contact your mail order pharmacy and provide them with your most up-to-date information and preferred method of contact (e.g. by phone, or via email). If you have questions, please contact Customer Service (phone numbers are printed on the back cover of this booklet).

Section 2.4	How can you get a long-term supply of drugs?
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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.) You may order this supply through mail order (see Section 2.3) or you may go to a retail pharmacy.

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 Customer Service for more information (phone numbers are printed on the back cover of this booklet).
2. You can use the plan’s network **mail-order services**. Our plan’s mail-order service allows you to order up to a 93-day supply. See Section 2.3 for more information about using our mail-order services.

Section 2.5	When can you use a pharmacy that is not in the plan's network?
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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. If you cannot use a network pharmacy, here are the circumstances when we would cover prescriptions filled at an out-of-network pharmacy:

- 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.

In these situations, **please check first with Customer Service** to see if there is a network pharmacy nearby. (Phone numbers for Customer Service are printed on the back cover of this booklet.) You may 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.

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 share of the cost) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. (Chapter 5, Section 2.1 explains how to ask the plan to pay you back.)

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

Section 3.1	The "Drug List" tells which Part D drugs are covered
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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 must meet requirements set by Medicare. Medicare has approved the plan's Drug List.

The drugs on the Drug List are only those covered under Medicare Part D (earlier in this chapter, Section 1.1 explains about Part D drugs).

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

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. (That is, the Food and Drug Administration has approved the drug for the diagnosis or condition for which it is being prescribed.)
- -- *or* -- Supported by certain reference books. (These reference books are the American Hospital Formulary Service Drug Information; the DRUGDEX Information System; and, for cancer, the National Comprehensive Cancer Network and Clinical Pharmacology or their successors.)

The Drug List includes both brand name and generic drugs

A generic drug is a prescription drug that has the same active ingredients as the brand name drug. Generally, it works just as well as the brand name drug and usually costs less. There are generic drug substitutes available for many brand name drugs.

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 our Drug List.

Section 3.2	There are five "cost-sharing tiers" for drugs on the Drug List
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Every drug on the plan's Drug List is in one of five 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.

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 three ways to find out:

1. Check the most recent Drug List we provided electronically.
2. Visit the plan's website (www.modahealth.com/pers). The Drug List on the website is always the most current.
3. Call 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. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

SECTION 4 There are restrictions on coverage for some drugs

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 help our members use drugs in the most effective ways. These special rules also help control overall drug costs, which keeps your drug coverage more affordable.

In general, our rules encourage you to get a drug that works for your medical condition and is safe and effective. Whenever a safe, lower-cost drug will work just as well medically as a higher-cost drug, the plan's rules are designed to encourage you and your provider to use that lower-cost option. We also need to comply with Medicare's rules and regulations for drug coverage and cost-sharing.

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. 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, Section 5.2 for information about asking for exceptions.)

Please note that sometimes a drug may appear more than once in our drug list. This is because different restrictions or cost-sharing may apply based on factors such as the strength, amount, or form of the drug prescribed by your health care provider (for instance, 10 mg versus 100 mg; one per day versus two per day; tablet versus liquid).

Section 4.2 What kinds of restrictions?

Our plan uses different types of restrictions to help our members use drugs in the most effective ways. The sections below tell you more about the types of restrictions we use for certain drugs.

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

Restricting brand name drugs when a generic version is available

Generally, a “generic” drug works the same as a brand name drug and usually costs less. **In most cases, when a generic version of a brand name drug is available, our network pharmacies will provide you the generic version.** We usually will not cover the brand name drug when a generic version is available. However, if your provider has told us the medical reason that the generic drug will not work for you, has written “No substitutions” on your prescription for a brand name drug or has told us the medical reason that neither the generic drug nor other covered drugs that treat the same condition will work for you, then we will cover the brand name drug. (Your share of the cost may be greater for the brand name drug than for the generic drug.)

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.**” Sometimes the requirement for getting approval in advance helps 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 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 the amount of the drug that you can have by limiting 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.

Section 4.3	Do any of these restrictions apply to your drugs?
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The plan's Drug List includes information about the restrictions described above. To find out if any of these restrictions apply to a drug you take or want to take, check the Drug List. For the most up-to-date information, call Customer Service (phone numbers are printed on the back cover of this booklet) or check our website (www.modahealth.com/pers).

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. If there is a restriction on the drug you want to take, you should contact 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, Section 5.2 for information about asking for exceptions.)

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

Section 5.1	There are things you can do if your drug is not covered in the way you'd like it to be covered
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We hope that your drug coverage will work well for you. But it's possible that there could be a prescription drug you are currently 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, some of the drugs covered by the plan have extra rules to restrict their use. For example, you might be required to try a different drug first, to see if it will work, before the drug you want to take will be covered for you. Or there might be limits on what amount of the drug (number of pills, etc.) is covered during a particular time period. In some cases, you may want us to waive the restriction for you.

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

- 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.

Section 5.2	What can you do if your drug is not on the Drug List or if the drug is restricted in some way?
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If your drug is not on the Drug List or is restricted, here are things you can do:

- You may be able to get a temporary supply of the drug (only members in certain situations can get a temporary supply). This will give you and your provider time to change to another drug or to file a request to have the drug covered.
- 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 can offer a temporary supply of a drug to you when your drug is not on the Drug List or when it is restricted in some way. Doing this gives you time to talk with your provider about the change in coverage and figure out what to do.

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To be eligible for a temporary supply, you must meet the two requirements below:

1. The change to your drug coverage must be one of the following types of changes:

- The drug you have been taking is **no longer on the plan's Drug List**.
- -- or -- The drug you have been taking is **now restricted in some way** (Section 4 in this chapter tells about restrictions).

2. You must be in one of the situations described below:

- **For those members who are new or who were in the plan last year:**

We will cover a temporary supply of your drug **during the first 90 days of your membership in the plan if you were new and during the first 90 days of the calendar year if you were in the plan last 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 (LTC) facility and need a supply right away:**

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

- **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:**

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.

To ask for a temporary supply, call Customer Service (phone numbers are printed on the back cover of this booklet).

During the time when you are getting a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug. The sections below tell you more about these options.

You can change to another drug

Start by talking with your provider. Perhaps there is a different drug covered by the plan that might work just as well for you. You can call 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. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

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

You can ask for an exception

You and your provider can ask the plan to make an exception for you and cover the drug in the way you would like it to be 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 to the rule. 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 allow you to request a formulary exception in advance for next year. We will tell you about any change in the coverage for your drug for next 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 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.

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

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 might make changes to the Drug List. For example, the plan might:

- **Add or remove drugs from the Drug List.** New drugs become available, including new generic drugs. Perhaps the government has given approval to a new use for an existing drug. Sometimes, a drug gets recalled and we decide not to cover it. Or we might remove a drug from the list because it has been found to be ineffective.
- **Move a drug to a higher or lower cost-sharing tier.**
- **Add or remove a restriction on coverage for a drug** (for more information about restrictions to coverage, see Section 4 in this chapter).
- **Replace a brand name drug with a generic 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 during the year, we post information on our website about those changes. We will update our online Drug List on a regularly scheduled basis to include any changes that have occurred after the last update. Below we point out the times that you would get direct notice if changes are made to a drug that you are then taking. You can also call Customer Service for more information (phone numbers are printed on the back cover of this booklet).

Do changes to your drug coverage affect you right away?

Changes that can affect you this year: In the below cases, you will be affected by the coverage changes during the current 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)**
 - 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 that will appear on the same or lower cost sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, 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.
 - We may not tell you in advance before we make that change—even if you are currently taking the brand name drug
 - 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 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).
 - 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) we made. 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.
- **Unsafe drugs and other drugs on the Drug List that are withdrawn from the market**
 - Once in a while, a drug may be suddenly withdrawn because it has been found to be unsafe or removed from the market for another reason. If this happens, we will immediately remove the drug from the Drug List. If you are taking that drug, we will let you know of this change right away.
 - Your prescriber will also know about this change, and can work with you to find another drug for your condition.

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- **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 instance, we might make changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare. 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 be working with your prescriber to switch to a different drug that we cover.
- Or 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 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Changes to drugs on the Drug List that will not affect people currently taking the drug: For changes to the Drug List that are not described above, if you are currently taking the drug, the following types of changes will not affect you until January 1 of the next year if you stay in the plan:

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

If any of these changes happen for a drug you are taking (but not because of a market withdrawal, a generic drug replacing a brand name drug, or other change 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 restriction to your use of the drug. You will not get direct notice this year about changes that do not affect you. However, on January 1 of the next year, the changes will affect you, and it is important to check the new year's Drug List for any changes to drugs.

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

Section 7.1 Types of drugs we do not cover
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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. We won't pay for the drugs that are listed in this section. The only exception: If the requested drug is found upon appeal to be a drug that is not excluded under Part D and we should have paid for or covered it because of your specific situation. (For information about appealing a decision we have made to not cover a drug, go to Chapter 7, Section 5.5 in this booklet.)

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

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 and 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.
 - Generally, coverage for "off-label use" is allowed only when the use is supported by certain reference books. These reference books are the American Hospital Formulary Service Drug Information, the DRUGDEX Information System, for cancer, the National Comprehensive Cancer Network and Clinical Pharmacology, or their successors. If the use is not supported by any of these reference books, then our plan cannot cover its "off-label use."

Also, by law, these categories of drugs are not covered by Medicare drug plans:

- Non-prescription drugs (also called over-the-counter drugs)
- Drugs when used to promote fertility
- Drugs when used for the relief of cough or cold symptoms
- Drugs when used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs when used for the treatment of sexual or erectile dysfunction
- Drugs when 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

If you receive "Extra Help" paying for your drugs, your state Medicaid program may cover some prescription drugs not normally covered in a Medicare drug plan. Please contact your state Medicaid program to determine what drug coverage may be available to you. (You can find phone numbers and contact information for Medicaid in Chapter 2, Section 6.)

SECTION 8 Show your plan membership card when you fill a prescription

Section 8.1 Show your membership card

To fill your prescription, show your plan membership card at the network pharmacy you choose. When you show your plan membership card, the network pharmacy will automatically bill the

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

plan for *our* share of your covered prescription 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 card with you?

If you don't have your plan membership card with you when you fill your prescription, ask the pharmacy to call the plan to get the necessary 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 2.1 for information about how to ask the plan for reimbursement.)

SECTION 9 Part D drug coverage in special situations

Section 9.1 What if you're in a hospital or a skilled nursing facility for a stay that is covered by Original Medicare?

If you are **admitted to a hospital** for a stay covered by Original Medicare, Medicare Part A will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital, our plan will cover your drugs as long as the drugs meet all of our rules for coverage. See the previous parts of this chapter that tell about the rules for getting drug coverage.

If you are **admitted to a skilled nursing facility** for a stay covered by Original Medicare, Medicare Part A will generally cover your prescription drugs during all or part of your stay. If you are still in the skilled nursing facility, and Part A is no longer covering your drugs, our plan will cover your drugs as long as the drugs meet all of our rules for coverage. See the previous parts of this chapter that tell about the rules for getting drug coverage.

Please Note: When you enter, live in, or leave a skilled nursing facility, you are entitled to a Special Enrollment Period. During this time period, you can switch plans or change your coverage. (Chapter 8, *Ending your membership in the plan*, tells when you can leave our plan and join a different Medicare plan.)

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

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

Check your *Pharmacy Directory* to find out if your long-term care facility's pharmacy is part of our network. If it isn't, or if you need more information, please contact Customer Service (phone numbers are printed on the back cover of this booklet).

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

What if you're a resident in a long-term care (LTC) facility and become a new member of the plan?

If you need a drug that is not on our Drug List or is restricted in some way, the plan will cover a **temporary supply** of your drug during the first 90 days of your membership. The total supply will be for a maximum of a 31-day supply, or less if your prescription is written for fewer days. (Please note that the long-term care pharmacy may provide the drug in smaller amounts at a time to prevent waste.) If you have been a member of the plan for more than 90 days and need a drug that is not on our Drug List or if the plan has any restriction on the drug's coverage, we will cover one 31-day supply, or less if your prescription is written for fewer days.

During the time when you are getting a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. Perhaps there is a different drug covered by the plan that might work just as well for you. Or you and your provider can ask the plan to make an exception for you and cover the drug in the way you would like it to be covered. If you and your provider want to ask for an exception, Chapter 7, Section 5.4 tells what to do.

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

Your enrollment in PERS Moda Health Rx 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 PERS Moda Health Rx 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 PERS Moda Health Rx 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.

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

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

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.

Section 9.5	What if you're also getting drug coverage from an employer or retiree group plan?
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Do you currently have other prescription drug coverage through your (or your spouse's) employer or retiree group? If so, 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 are currently employed, the prescription drug coverage you get from us will be *secondary* to your employer or retiree 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" and the choices you have for drug coverage.

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 these notices about creditable coverage, because you may need them 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 a notice about creditable coverage from your employer or retiree group plan, you can get a copy from the employer or retiree group's benefits administrator or the employer or union.

Section 9.6	What if you are in Medicare-certified Hospice?
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Drugs are never covered by both hospice and our plan at the same time. If you are enrolled in Medicare hospice and require an anti-nausea, laxative, pain medication, or antianxiety drug that is 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 any unrelated drugs that should be covered by our plan, you can ask your hospice provider or prescriber to make sure we have the notification that the drug is unrelated before you ask a pharmacy to fill your prescription.

In the event you either revoke your hospice election or are discharged from hospice, our plan should cover all your drugs. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, you should bring documentation to the pharmacy to verify your revocation or

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

discharge. See the previous parts of this section that tell about the rules for getting drug coverage under Part D. Chapter 4 (What you pay for your Part D prescription drugs) gives more information about drug coverage and what you pay.

SECTION 10 Programs on drug safety and managing medications

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. These reviews are especially important for members who have more than one provider who prescribes their drugs.

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 medical 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 written 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 can help make sure our members safely use their prescription opioid medications, or other medications that are frequently abused. This program is called a Drug Management Program (DMP). If you use opioid medications that you get from several doctors or pharmacies, we may talk to your doctors to make sure your use is appropriate and medically necessary. Working with your doctors, if we decide you are at risk for misusing or abusing your opioid or benzodiazepine medications, we may limit how you can get those medications. The limitations may be:

- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from one pharmacy

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- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from one doctor
- Limiting the amount of opioid or benzodiazepine medications we will cover for you

If we decide that one or more of these limitations should apply to you, we will send you a letter in advance. The letter will have information explaining the terms of the limitations we think should apply to you. You will also have an opportunity to tell us which doctors or pharmacies you prefer to use. If you think we made a mistake or you disagree with our determination that you are at-risk for prescription drug abuse or the limitation, you and your prescriber have the right to ask us for an appeal. See Chapter 7 for information about how to ask for an appeal.

The DMP may not apply to you if you have certain medical conditions, such as cancer, you are receiving hospice, palliative, or end-of-life care, or live in a long-term care facility.

Section 10.3	Medication Therapy Management (MTM) program to help members manage their medications
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We have a program that can help our members with complex health needs. For example, some members have several medical conditions, take different drugs at the same time, and have high drug costs.

This program is voluntary and free to members. A team of pharmacists and doctors developed the program for us. This program can help make sure that our members get the most benefit from the drugs they take. Our program is called a Medication Therapy Management (MTM) program. Some members who take medications for different medical conditions may be able to get services through an MTM program. A pharmacist or other health professional will give you a comprehensive review of all your medications. You can talk about how best to take 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 of this discussion. The summary has a medication action plan that recommends what you can do to make the best use of your medications, with space for you to take notes or write down any follow-up questions. You'll also get a personal medication list that will include all the medications you're taking and why you take them.

It's a good idea to have your medication review before your yearly "Wellness" visit, so you can talk to your doctor about your action plan and medication list. Bring your action plan and medication list with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Also, keep your medication list with you (for example, with your ID) in case you go to the hospital or emergency room.

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 from the program. If you have any questions about these programs, please contact Customer Service (phone numbers are printed on the back cover of this booklet).

CHAPTER 4

*What you pay for your Part D
prescription drugs*

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

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Did you know there are programs to help people pay for their drugs?

There are programs to help people with limited resources pay for their drugs. These include “Extra Help” and State Pharmaceutical Assistance Programs. For more information, see Chapter 2, Section 7.

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 Customer Service and ask for the “LIS Rider.” (Phone numbers for Customer Service are printed on the back cover of this booklet.)

SECTION 1 Introduction

Section 1.1	Use this chapter together with other materials that explain your drug coverage
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This chapter focuses on what you pay for your 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 we give you in this chapter, you need to know the basics of what drugs are covered, where to fill your prescriptions, and what rules to follow when you get your covered drugs. Here are materials that explain these basics:

- **The plan’s *List of Covered Drugs (Formulary)*.** To keep things simple, we call this the “Drug List.”
 - This Drug List tells which drugs are covered for you.
 - It also tells which of the five “cost-sharing tiers” the drug is in and whether there are any restrictions on your coverage for the drug.
 - If you need a copy of the Drug List, call Customer Service (phone numbers are printed on the back cover of this booklet). You can also find the Drug List on our website at www.modahealth.com/pers. The Drug List on the website is always the most current.
- **Chapter 3 of this booklet.** Chapter 3 gives the details about your prescription drug coverage, including rules you need to follow when you get your covered drugs. Chapter 3 also tells which types of prescription drugs are not covered by our plan.

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

- **The plan’s *Pharmacy Directory*.** In most situations you must use a network pharmacy to get your covered drugs (see Chapter 3 for the details). The *Pharmacy Directory* has a list of pharmacies in the plan’s network. It also tells you which pharmacies in our network can give you a long-term supply of a drug (such as filling a prescription for a three-month’s supply).

Section 1.2	Types of out-of-pocket costs you may pay for covered drugs
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To understand the payment information we give you in this chapter, you need to know about the types of out-of-pocket costs you may pay for your covered services. The amount that you pay for a drug is called “cost-sharing,” and there are three ways you may be asked to pay.

- **“Copayment”** means that you pay a fixed amount each time you fill a prescription.
- **“Coinsurance”** means that you pay a percent of the total cost of the drug each time you fill a prescription.

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 PERS Moda Health Rx members?
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As shown in the table below, there are “drug payment stages” for your prescription drug coverage under PERS Moda Health Rx. How much you pay for a drug depends on which of these stages you are in at the time 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.

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

Stage 1 <i>Yearly Deductible Stage</i>	Stage 2 <i>Initial Coverage Stage</i>	Stage 3 <i>Coverage Gap Stage</i>	Stage 4 <i>Catastrophic Coverage Stage</i>
Because there is no deductible for the plan, this payment stage does not apply to you.	You begin in this stage when you fill your first prescription of the year. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost. You stay in this stage until your year-to-date “out-of-pocket costs” (your payments) reach \$6,350. (Details are in Section 5 of this chapter.)	Because there is no coverage gap for the plan, this payment stage does not apply to you. (Details are in Section 6 of this chapter.)	During this stage, the plan will pay all of the cost of your drugs for the rest of the calendar year (through December 31, 2020). (Details are in Section 7 of this chapter.)

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

Section 3.1	We send you a monthly report called the “Part D Explanation of Benefits” (the “Part D EOB”)
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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”** cost.
- 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.

Our plan will prepare a written report called the *Part D Explanation of Benefits* (it is sometimes called the “EOB”) when you have had one or more prescriptions filled through the plan during the previous month. It includes:

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

- **Information for that month.** This report gives the payment details about the prescriptions you have filled during the previous month. It shows the total drugs 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 you the total drug costs and total payments for your drugs since the year began.

Section 3.2	Help us keep our information about your drug payments up to date
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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 when you get a prescription filled.** To make sure we know about the prescriptions you are filling and what you are paying, show your plan membership card every time you get a prescription filled.
- **Make sure we have the information we need.** There are times you may pay for prescription drugs when 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, you may give us copies of receipts for drugs that you have purchased. (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 of this booklet.) Here are some types of situations when you may want to give us copies of your drug receipts to be sure we have a complete record of what you have spent for your drugs:
 - 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.
- **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 and help qualify you for catastrophic coverage. 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. You should 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 Explanation of Benefits* (an EOB) in the mail, please look it over to be sure the information is complete and correct. If you think something is missing from the report, or you have any questions, please call us at Customer Service (phone numbers are printed on the back cover of this booklet). If you signed up for email notification, then your Part D EOB is available

online through your myModa account. You will want to check your myModa account. Be sure to keep these reports. They are an important record of your drug expenses.

SECTION 4 There is no deductible for PERS Moda Health Rx

Section 4.1 You do not pay a deductible for your Part D drugs

There is no deductible for PERS Moda Health Rx. 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.

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

Section 5.1 What you pay for a drug depends on the drug and where you fill your prescription
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During the Initial Coverage Stage, the plan pays its share of the cost of your covered prescription drugs, and you pay your share (your coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your prescription.

The plan has five Cost-Sharing Tiers

Every drug on the plan's Drug List is in one of five 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.
- 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.

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 retail pharmacy that is in our plan's network
- A pharmacy that is not in the plan's network
- The plan's mail-order pharmacy

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

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

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

- **“Coinsurance”** means that you pay a percent of the total cost of the drug each time you fill a prescription.

As shown in the table below, the amount of the copayment or coinsurance depends on which tier your drug is in. Please note:

- We cover prescriptions filled at out-of-network pharmacies in only limited situations. Please see Chapter 3, Section 2.5 for information about when we will cover a prescription filled at an out-of-network pharmacy.

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

Tier	Standard retail-cost-sharing (in-network) (up to a 31-day supply)	Long-term care (LTC) cost-sharing (up to a 31-day supply)	Out-of-network cost-sharing (Coverage is limited to certain situations; see Chapter 3 for details.) (up to a 31-day supply)
Cost-Sharing Tier 1 (<i>preferred generic drugs</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
Cost-Sharing Tier 2 (<i>generic drugs</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

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

Tier	Standard retail-cost-sharing (in-network) (up to a 31-day supply)	Long-term care (LTC) cost-sharing (up to a 31-day supply)	Out-of-network cost-sharing (Coverage is limited to certain situations; see Chapter 3 for details.) (up to a 31-day supply)
Cost-Sharing Tier 3 (<i>preferred brand drugs</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
Cost-Sharing Tier 4 (<i>non-preferred brand drugs</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
Cost-Sharing Tier 5 (<i>specialty drugs</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

Section 5.3	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
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Typically, the amount you pay for a prescription drug covers a full month's supply of a covered drug. However, your doctor can prescribe less than a month's supply of drugs. There may be times when you want to ask your doctor about prescribing less than a month's supply of a drug (for example, when you are trying a medication for the first time that is known to have serious side effects). If your doctor prescribes less than a full month's supply, you will not have to pay for the full month's supply for certain drugs.

The amount you pay when you get less than a full month's supply will depend on whether you are responsible for paying coinsurance (a percentage of the total cost) or a copayment (a flat dollar amount).

- If you are responsible for coinsurance, you pay a *percentage* of the total cost of the drug. You pay the same percentage regardless of whether the prescription is for a full month's supply or for fewer days. However, because the entire drug cost will be lower if you get less than a full month's supply, the *amount* you pay will be less.

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

- If you are responsible for a copayment for the drug, your copay will be based on the number of days of the drug that you receive. We will calculate the amount 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.
 - Here’s an example: Let’s say the copay for your drug for a full month’s supply (a 31-day supply) is \$31. This means that the amount you pay per day for your drug is \$1. If you receive a 7 days’ supply of the drug, your payment will be \$1 per day multiplied by 7 days, for a total payment of \$7.

Daily cost-sharing allows you to make sure a drug works for you before you have to pay for an entire month’s supply. You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full month’s supply of a drug or drugs, if this will help you better plan refill dates for different prescriptions so that you can take fewer trips to the pharmacy. The amount you pay will depend upon the days’ supply you receive.

Section 5.4 A table that shows your costs for a *long-term* (up to a 93-day) supply of a drug

For some drugs, you can get a long-term supply (also called an “extended supply”) when you fill your prescription. A long-term supply is up to a 93-day supply. (For details on where and how to get a long-term supply of a drug, see Chapter 3, Section 2.4.)

The table below shows what you pay when you get a long-term (up to a 93-day) supply of a drug.

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

Tier	Standard retail cost-sharing (in-network) up to a 93-day supply)	Mail-order cost-sharing (up to a 93-day supply)
Cost-Sharing Tier 1 (<i>preferred generic drugs</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.
Cost-Sharing Tier 2 (<i>generic drugs</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.
Cost-Sharing Tier 3 (<i>preferred brand drugs</i>)	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.

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

Tier	Standard retail cost-sharing (in-network) up to a 93-day supply)	Mail-order cost-sharing (up to a 93-day supply)
Cost-Sharing Tier 4 (<i>non-preferred brand drugs</i>)	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.
Cost-Sharing Tier 5 (<i>specialty drugs</i>)	A long term supply is not available for drugs in Tier 5	A long term supply is not available for drugs in Tier 5

Section 5.5	You stay in the Initial Coverage Stage until your out-of-pocket costs for the year reach \$6,350
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You stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$6,350. Medicare has rules about what counts and what does *not* count as your out-of-pocket costs. (See Section 5.6 for information about how Medicare counts your out-of-pocket costs.) When you reach an out-of-pocket limit of \$6,350, you leave the Initial Coverage Stage and move on to the Catastrophic Coverage Stage.

The *Explanation of Benefits* (EOB) that we send to you will help you keep track of how much you and the plan, as well as any third parties, have spent on your behalf during the year. Many people do not reach the \$6,350 limit in a year.

We will let you know if you reach this \$6,350 amount. If you do reach this amount, you will leave the Initial Coverage Stage and move on to the Catastrophic Coverage Stage.

Section 5.6	How Medicare calculates your out-of-pocket costs for prescription drugs
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Medicare has rules about what counts and what does *not* count as your out-of-pocket costs. When you reach an out-of-pocket limit of \$6,350, you leave the Initial Coverage Stage and move on to the Catastrophic Coverage Stage.

Here are Medicare's rules that we must follow when we keep track of your out-of-pocket costs for your drugs.

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

When you add up your out-of-pocket costs, you can 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 of this booklet):

- 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* 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 of the payments made by the Medicare Coverage Gap Discount Program are included. 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 \$6,350 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

When you add up your out-of-pocket costs, you are not allowed to include any of these types of payments for prescription drugs:

- The amount you pay for 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.

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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 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. Call Customer Service to let us know (phone numbers are printed on the back cover of this booklet).

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

- **We will help you.** The *Part D Explanation of Benefits* (Part D EOB) report we send to you includes the current amount of your out-of-pocket costs (Section 3 in this chapter tells about this report). When you reach a total of \$6,350 in out-of-pocket costs for the year, 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.

SECTION 6 There is no coverage gap for PERS Moda Health Rx

Section 6.1 You do not have a coverage gap for your Part D drugs
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There is no coverage gap for PERS Moda Health Rx. Once you leave the Initial Coverage Stage, you move on to the Catastrophic Coverage Stage. See Section 7 for information about your coverage in the Catastrophic Coverage Stage.

SECTION 7 During the Catastrophic Coverage Stage, the plan pays all of the cost for your drugs

Section 7.1 Once you are in the Catastrophic Coverage Stage, you will stay in this stage for the rest of the year

You qualify for the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$6,350 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.

During this stage, the plan will pay all of the costs for your drugs.

SECTION 8 What you pay for vaccinations covered by Part D depends on how and where you get them

Section 8.1 Our plan may have separate coverage for the Part D vaccine medication itself and for the cost of giving you the vaccine

Our plan provides coverage of a number of Part D vaccines. There are two parts to our coverage of vaccinations:

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

What do you pay for a Part D vaccination?

What you pay for a Part D vaccination depends on three things:

- 1. The type of vaccine** (what you are being vaccinated for).
 - Some vaccines are considered Part D drugs. You can find these vaccines listed in the plan’s *List of Covered Drugs (Formulary)*.
 - Other vaccines are considered medical benefits. They are covered under Original Medicare.
- 2. Where you get the vaccine medication.**
- 3. Who gives you the vaccine.**

What you pay at the time you get the Part D vaccination can vary depending on the circumstances. For example:

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- Sometimes when you get your vaccine, you will have to pay the entire cost for both the vaccine medication and for getting the vaccine. You can ask our plan to pay you back for our share of the cost.
- Other times, when you get the vaccine medication or the vaccine, you will pay only your share of the cost.

To show how this works, here are three common ways you might get a Part D vaccine.

Situation 1: You buy the Part D vaccine at the pharmacy and you get your vaccine at the network pharmacy. (Whether you have this choice depends on where you live. Some states do not allow pharmacies to administer a vaccination.)

- You will have to pay the pharmacy the amount of your coinsurance for the vaccine and 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 vaccination, you will pay for the entire cost of the vaccine and its administration.
- You can then ask our plan to pay our share of the cost by using the procedures that are described in Chapter 5 of this booklet (*Asking us to pay our share of the costs for covered drugs*).
- You will be reimbursed the amount you paid less your normal coinsurance for the vaccine (including administration) less any difference between the amount the doctor charges and what we normally pay. (If you get "Extra Help," we will reimburse you for this difference.)

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

- You will have to pay the pharmacy the amount of your coinsurance for the vaccine itself.
- When your doctor gives you the vaccine, you will 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 of this booklet.
- You will be reimbursed the amount charged by the doctor for administering the vaccine less any difference between the amount the doctor charges and what we normally pay. (If you get "Extra Help," we will reimburse you for this difference.)

Section 8.2	You may want to call us at Customer Service before you get a vaccination
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The rules for coverage of vaccinations are complicated. We are here to help. We recommend that you call us first at Customer Service whenever you are planning to get a vaccination. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

- We can tell you about how your vaccination is covered by our plan and explain your share of the cost.
- We can tell you how to keep your own cost down by using providers and pharmacies in our network.
- If you are not able to use a network provider and pharmacy, we can tell you what you need to do to get payment from us for our share of the cost.

CHAPTER 5

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

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

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

Section 1.1	If you pay our plan's share of the cost of your covered drugs, you can ask us for payment
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Sometimes when you get a prescription drug, you may need to pay the full cost right away. Other times, you may find that you have paid more than you expected under the coverage rules of the plan. In either case, you can ask our plan to pay you back (paying you back is often called “reimbursing” you).

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 of this booklet).

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

If you go to an out-of-network pharmacy and try to use your membership card to fill a prescription, 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. (We cover prescriptions filled at out-of-network pharmacies only in a few special situations. Please go to Chapter 3, Section 2.5 to learn more.)

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

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 *List of Covered Drugs (Formulary)*; 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.

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

- 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.

4. If you are retroactively enrolled in our plan

Sometimes a person's enrollment in the plan is retroactive. (Retroactive 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.

Please call Customer Service for additional information about how to ask us to pay you back and deadlines for making your request. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

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 booklet (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) has information about how to make an appeal.

SECTION 2 How to ask us to pay you back

Section 2.1 How and where to send us your request for payment

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.

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) or call Customer Service and ask for the form. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

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

Moda Health Plan, Inc.
Attn: PERS Moda Health Rx
P.O. Box 40327
Portland, OR 97240-0327
Fax: 1-800-207-8235

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

You must submit your claim to us within 60 days of the date you received the service, item, or drug.

Contact Customer Service if you have any questions (phone numbers are printed on the back cover of this booklet). If you don't know what you should have paid, we can help. You can also call if you want to give us more information about a request for payment you have already sent to us.

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

Section 3.1 We check to see whether we should cover the drug and how much we owe

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 for getting the drug, we will pay for our share of the cost. We will mail your reimbursement of our share of the cost to you. (Chapter 3 explains the rules you need to follow for getting your Part D prescription drugs covered.) 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. Instead, we will send you a letter that explains the reasons why we are not sending the payment you have requested and your rights to appeal that decision.

Section 3.2 If we tell you that we will not pay for all or part of the drug, you can make an appeal
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If you think we have made a mistake in turning down your request for payment or you don't agree with 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.

For the details on how to make this appeal, go to Chapter 7 of this booklet (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*). The appeals process is a formal process with detailed procedures and important deadlines. If making an appeal is new to you, you will find it helpful to start by reading Section 4 of Chapter 7. Section 4 is an introductory section that explains the process for coverage decisions and appeals and gives definitions of terms such as "appeal." Then after you have read Section 4, you can go to Section 5.5 in Chapter 7 for a step-by-step explanation of how to file an appeal.

SECTION 4 Other situations in which you should save your receipts and send copies to us

Section 4.1	In some cases, you should send copies of your receipts to us to help us track your out-of-pocket drug costs
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There are some situations when you should let us know about payments you have made for your drugs. In these cases, you are not asking us for payment. Instead, you are telling us about your payments so that we can calculate your out-of-pocket costs correctly. This may help you to qualify for the Catastrophic Coverage Stage more quickly.

Here is one situation when you should send us copies of receipts to let us know about payments you have made for your drugs:

1. When you get a drug through a patient assistance program offered by a drug manufacturer

Some members are enrolled in a patient assistance program offered by a drug manufacturer that is outside the plan benefits. If you get any drugs through a program offered by a drug manufacturer, you may pay a copayment to the patient assistance program.

- Save your receipt and send a copy to us so that we can have your out-of-pocket expenses count toward qualifying you for the Catastrophic Coverage Stage.
- **Please note:** Because you are getting your drug through the patient assistance program and not through the plan's benefits, we will not pay for any share of these drug costs. But sending a copy of the receipt allows us to calculate your out-of-pocket costs correctly and may help you qualify for the Catastrophic Coverage Stage more quickly.

Since you are not asking for payment in the case described above, this situation is not considered a coverage decision. Therefore, you cannot make an appeal if you disagree with our decision.

CHAPTER 6

Your rights and responsibilities

Chapter 6. Your rights and responsibilities

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SECTION 1 Our plan must honor your rights as a member of the plan

Section 1.1	We must provide information in a way that works for you (in languages other than English, in Braille, in large print, or other alternate formats, etc.)
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To get information from us in a way that works for you, please call Customer Service (phone numbers are printed on the back cover of this booklet).

Our plan has people and free interpreter services available to answer questions from disabled and 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 Customer Service (phone numbers are printed on the back cover of this booklet) or contact Dave Nessler-Cass, Chief Compliance Officer.

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 PERS Moda Health Rx 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. Contact information is included in this *Evidence of Coverage* or with this mailing, or you may contact Customer Service (phone numbers are printed on the back cover of this booklet) for additional information.

Section 1.2	We must ensure that you get timely access to your covered drugs
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As a member of our plan, 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, Section 7 of this booklet tells what you can do. (If we have denied coverage for your prescription drugs and you don't agree with our decision, Chapter 7, Section 4 tells what you can do.)

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

- The laws that protect your privacy give you rights related to getting 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.
- In most situations, if we 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 first*. Written permission can be given by you or by someone you have given legal power to make decisions for you.
- There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
 - For example, 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.

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 Customer Service (phone numbers are printed on the back cover of this booklet).

Section 1.4	We must give you information about the plan, its network of pharmacies, and your covered drugs
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As a member of PERS Moda Health Rx, you have the right to get several kinds of information from us. (As explained above in Section 1.1, you have the right to get information from us in a way that works for you. This includes getting the information in languages other than English and in large print or other alternate formats.)

Chapter 6. Your rights and responsibilities

If you want any of the following kinds of information, please call Customer Service (phone numbers are printed on the back cover of this booklet):

- **Information about our plan.** This includes, for example, information about the plan's financial condition. It also includes information about the number of appeals made by members and the plan's performance ratings, including how it has been rated by plan members and how it compares to other Medicare prescription drug plans.
- **Information about our network pharmacies.**
 - For example, you have the right to get information from us about the pharmacies in our network.
 - For a list of the pharmacies in the plan's network, see the Moda Health Plan, Inc. *Pharmacy Directory*.
 - For more detailed information about our pharmacies, you can call Customer Service (phone numbers are printed on the back cover of this booklet) or visit our website at www.modahealth.com/pers.
- **Information about your coverage and the rules you must follow when using your coverage.**
 - To get the details on your Part D prescription drug coverage, see Chapters 3 and 4 of this booklet plus the plan's *List of Covered Drugs (Formulary)*. These chapters, together with the *List of Covered Drugs (Formulary)*, tell you what drugs are covered and explain the rules you must follow and the restrictions to your coverage for certain drugs.
 - If you have questions about the rules or restrictions, please call Customer Service (phone numbers are printed on the back cover of this booklet).
- **Information about why something is not covered and what you can do about it.**
 - If a Part D drug is not covered for you, or if your coverage is restricted in some way, you can ask us for a written explanation. You have the right to this explanation even if you received the drug from an out-of-network pharmacy.
 - If you are not happy or if you disagree with a decision we make about what Part D drug is covered for you, you have the right to ask us to change the decision. You can ask us to change the decision by making an appeal. For details on what to do if something is not covered for you in the way you think it should be covered, see Chapter 7 of this booklet. It gives you the details about how to make an appeal if you want us to change our decision. (Chapter 7 also tells about how to make a complaint about quality of care, waiting times, and other concerns.)
 - If you want to ask our plan to pay our share of the cost for a Part D prescription drug, see Chapter 5 of this booklet.

Section 1.5 We must support your right to make decisions about your care

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.** If you want to have an advance directive, you can get a 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 Customer Service to ask for the forms (phone numbers are printed on the back cover of this booklet).
- **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.
- **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 as the one to make decisions for you if you can’t. You may want to give copies to close friends or family members as well. Be sure to 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.**

- If you are admitted to the hospital, they 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.

Chapter 6. Your rights and responsibilities

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.

Section 1.6	You have the right to make complaints and to ask us to reconsider decisions we have made
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If you have any problems or concerns about your covered services or care, Chapter 7 of this booklet tells what you can do. It gives the details about how to deal with all types of problems and complaints. What you need to do to follow up on a problem or concern depends on the situation. You might need to ask our plan to make a coverage decision for you, make an appeal to us to change a coverage decision, or make a complaint. Whatever you do – ask for a coverage decision, make an appeal, or make a complaint – **we are required to treat you fairly.**

You have the right to get a summary of information about the appeals and complaints that other members have filed against our plan in the past. To get this information, please call Customer Service (phone numbers are printed on the back cover of this booklet).

Section 1.7	What can you do if you believe you are being treated unfairly or your rights are not being respected?
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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, 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 Customer Service** (phone numbers are printed on the back cover of this booklet).
- You can **call the State Health Insurance Assistance Program**. For details about this organization and how to contact it, 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 users should call 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 booklet).
- You can **call the State Health Insurance Assistance Program**. For details about this organization and how to contact it, 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: <https://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 users should call 1-877-486-2048.

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

Section 2.1 What are your responsibilities?

Things you need to do as a member of the plan are listed below. If you have any questions, please call Customer Service (phone numbers are printed on the back cover of this booklet). We’re here to help.

- **Get familiar with your covered drugs and the rules you must follow to get these covered drugs.** Use this Evidence of Coverage booklet 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.** Please call Customer Service to let us know (phone numbers are printed on the back cover of this booklet).
 - We are required to follow rules set by Medicare to make sure that you are using all of your coverage in combination when you get your covered drugs from our plan. This is called “**coordination of benefits**” because it involves coordinating the drug benefits you get from our plan with any other drug benefits available to you. We’ll help you coordinate your benefits. (For more information about coordination of benefits, go to Chapter 1, Section 10.)

- **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 your doctors and other health providers give you the best care, learn as much as you are able to about your health problems and give them the information they need about you and your health. Follow the treatment plans and instructions that you and your doctors agree upon.
 - 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. Your doctors and other health care providers are supposed to explain things in a way you can understand. If you ask a question and you don't understand the answer you are given, ask again.
- **Pay what you owe.** As a plan member, you are responsible for these payments:
 - You must pay your plan premiums to continue being a member of our plan.
 - For most of your drugs covered by the plan, you must pay your share of the cost when you get the drug. This will be a coinsurance (a percentage of the total cost) Chapter 4 tells what you must pay for your Part D prescription drugs.
 - If you get any drugs that are not covered by our plan or by other insurance you may have, you must pay the full cost.
 - If you disagree with our decision to deny coverage for a drug, you can make an appeal. Please see Chapter 7 of this booklet for information about how to make an appeal.
 - 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 pay the extra amount directly to the government to remain a member of the plan.
- **Tell us if you move.** If you are going to move, it's important to tell us right away. Call Customer Service (phone numbers are printed on the back cover of this booklet).
 - **If you move *outside* of our plan service area, you cannot remain a member of our plan.** (Chapter 1 tells about our service area.) We can help you figure out whether you are moving outside our service area. If you are leaving our service area, you will have a Special Enrollment Period when you can join any Medicare plan available in your new area. We can let you know if we have a plan in your new area.
 - **If you move *within* our service area, we still need to know** so we can keep your membership record up to date and know how to contact you.

Chapter 6. Your rights and responsibilities

- If you move, it is also important to tell Social Security (or the Railroad Retirement Board). You can find phone numbers and contact information for these organizations in Chapter 2.
- **Call Customer Service for help if you have questions or concerns.** We also welcome any suggestions you may have for improving our plan.
 - Phone numbers and calling hours for Customer Service are printed on the back cover of this booklet.
 - For more information on how to reach us, including our mailing address, please see Chapter 2.

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)**

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

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**Chapter 7. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)****SECTION 1 Introduction****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 types of problems, you need to use the **process for coverage decisions and appeals**.
- For other types of problems, you need to use the **process for making complaints**.

Both of these processes have been approved by Medicare. To ensure fairness and prompt handling of your problems, each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

Which one do you use? That depends on the type of problem you are having. The guide in Section 3 will help you identify the right process to use.

Section 1.2 What about the legal terms?

There are technical 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 keep things simple, this chapter explains the legal rules and procedures using 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 for the situation you are in. Knowing which terms to use will help you communicate more clearly and accurately when you are dealing with your problem and 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.

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

**SECTION 2 You can get help from government organizations that
are not connected with us**

Section 2.1 Where to get more information and personalized assistance

Sometimes it can be confusing to start or follow through the process for dealing with a problem. This can be especially true if you do not feel well or have limited energy. Other times, you may not have the knowledge you need to take the next step.

Get help from an independent government organization

We are always available to help you. But in some situations you may also want help or guidance from someone who is not connected with us. You can always contact your **State Health Insurance Assistance Program (SHIP)**. This government program has trained counselors in every state. 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 numbers in Chapter 2, Section 3 of this booklet.

You can also get help and information from Medicare

For more information and help in handling a problem, you can also contact Medicare. Here are two ways to get information directly from 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 visit the Medicare website (<https://www.medicare.gov>).

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

**Section 3.1 Should you use the process for coverage decisions and
appeals? Or should you use the process for making
complaints?**

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.

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

To figure out which part of this chapter will help with your specific problem or concern,
START HERE

Is your problem or concern about your benefits or coverage?

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

Yes. My problem is about benefits or coverage.

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

No. My problem is not about benefits or coverage.

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.”**

COVERAGE DECISIONS AND APPEALS

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

Section 4.1	Asking for coverage decisions and making appeals: the big picture
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The process for coverage decisions and appeals deals with problems related to your benefits and coverage for prescription drugs, including problems related to payment. 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

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.

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

Making an appeal

If we make a coverage decision and you are not satisfied with this decision, you can “appeal” the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made.

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 following all of the rules properly. Your appeal is handled by different reviewers than those who made the original unfavorable decision. When we have completed the review we give you our decision. Under certain circumstances, which we discuss later, you can request an expedited or “fast coverage decision” or fast appeal of a coverage decision.

If we say no to all or part of your Level 1 Appeal, you can ask for a Level 2 Appeal. The Level 2 Appeal is conducted by an independent organization that is not connected to us. 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 4.2	How to get help when you are asking for a coverage decision or making an appeal
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Would you like some help? Here are resources you may wish to use if you decide to ask for any kind of coverage decision or appeal a decision:

- You **can call us at Customer Service** (phone numbers are printed on the back cover of this booklet).
- To **get free help from an independent organization** that is not connected with our plan, contact your State Health Insurance Assistance Program (see Section 2 of this chapter).
- **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 or Level 2 Appeal on your behalf. To request any appeal after Level 2, your doctor or other prescriber must be appointed as your representative.
- **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.
 - There may be someone who is already legally authorized to act as your representative under State law.
 - If you want a friend, relative, your doctor or other prescriber, or other person to be your representative, call Customer Service (phone numbers are printed on the back cover of this booklet) and ask for the “Appointment of Representative” form. (The form is also available on Medicare’s website at <https://www.cms.hhs.gov/cmsforms/downloads/cms1696.pdf> or on our website at

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

www.modahealth.com/Medicare.) 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 also have the right to hire a lawyer to act for you.** 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



Have you read Section 4 of this chapter (*A guide to “the basics” of coverage decisions and appeals*)? If not, you may want to read it before you start this section.

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
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Your benefits as a member of our plan include coverage for many prescription drugs. Please refer to our plan’s *List of Covered Drugs (Formulary)*. To be covered, the 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 reference books. See Chapter 3, Section 3 for more information about a medically accepted indication.)

- **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.
- For details about what we mean by Part D drugs, the *List of Covered Drugs (Formulary)*, rules and restrictions on coverage, and cost information, see Chapter 3 (*Using our plan’s coverage for your Part D prescription drugs*) and Chapter 4 (*What you pay for your Part D prescription drugs*).

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

Part D coverage decisions and appeals

As discussed in Section 4 of this chapter, a coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your drugs.

Legal Terms
An initial coverage decision about your Part D drugs is called a “coverage determination.”

Here are examples of coverage decisions you ask us to make about your Part D drugs:

- You ask us to make an exception, including:
 - Asking us to cover a Part D drug that is not on the plan’s *List of Covered Drugs (Formulary)*
 - Asking us to waive a restriction on the plan’s coverage for a drug (such as limits on the amount of the drug you can get)
- You ask us whether a drug is covered for you and whether you satisfy any applicable coverage rules. (For example, when your drug is on the plan’s *List of Covered Drugs (Formulary)* but we require you to get approval from us before we will cover it for you.)
 - *Please note:* If your pharmacy tells you that your prescription cannot be filled as written, you will get a written notice explaining how to contact us to ask for a coverage decision.
- You ask us to pay for a prescription drug you already bought. This is a request for a coverage decision about payment.

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

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

This section tells you both how to ask for coverage decisions and how to request an appeal. Use the chart below to help you determine which part has information for your situation:

Which of these situations are you in?

If you are in this situation:	This is what you can do:
Do you need a drug that isn't on our Drug List or need us to waive a rule or restriction on a drug we cover?	You can ask us to make an exception. (This is a type of coverage decision.) Start with Section 5.2 of this chapter
Do you want us to cover a drug on our Drug List and you believe you meet any plan rules or restrictions (such as getting approval in advance) for the drug you need?	You can ask us for a coverage decision. Skip ahead to Section 5.4 of this chapter.
Do you want to ask us to pay you back for a drug you have already received and paid for?	You can ask us to pay you back. (This is a type of coverage decision.) Skip ahead to Section 5.4 of this chapter.
Have we already told you that we will not cover or pay for a drug in the way that you want it to be covered or paid for?	You can make an appeal. (This means you are asking us to reconsider.) Skip ahead to Section 5.5 of this chapter.

Section 5.2 What is an 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. Similar to other types of coverage decisions, if we turn down your request for an exception, you can appeal our decision.

When you ask for an exception, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. We will then consider your request. Here are two examples of exceptions that you or your doctor or other prescriber can ask us to make:

- Covering a Part D drug for you that is not on our *List of Covered Drugs (Formulary)*.**
(We call it the "Drug List" for short.)

Legal Terms

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

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

2. If we agree to make an exception and cover a drug that is not on the Drug List, you will need to pay the cost-sharing amount that applies to all of our drugs. You cannot ask for an exception to the copayment or coinsurance amount we require you to pay for the drug.
3. **Removing a restriction on our coverage for a covered drug.** There are extra rules or restrictions that apply to certain drugs on our *List of Covered Drugs (Formulary)* (for more information, go to Chapter 3).

Legal Terms
Asking for removal of a restriction on coverage for a drug is sometimes called asking for a “formulary exception.”

- The extra rules and restrictions on coverage for certain drugs include:
 - *Being required to use the generic version* of a drug instead of the brand name drug.
 - *Getting plan approval in advance* before we will agree to cover the drug for you. (This is sometimes called “prior authorization.”)
 - *Being required to try a different drug first* before we will agree to cover the drug you are asking for. (This is sometimes called “step therapy.”)
 - *Quantity limits.* For some drugs, there are restrictions on the amount of the drug you can have.

Section 5.3	Important things to know about asking for exceptions
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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.

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.
- If we say no to your request for an exception, you can ask for a review of our decision by making an appeal. Section 5.5 tells you how to make an appeal if we say no.

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

The next section tells you how to ask for a coverage decision, including an exception.

Section 5.4	Step-by-step: How to ask for a coverage decision, including an exception
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Step 1: You ask us to make a coverage decision about the drug(s) or payment you need. If your health requires a quick response, you must ask us to make a “fast coverage decision.” You cannot ask for a fast coverage decision if you are asking us to pay you back for a drug you already bought.

What to do

- **Request the type of coverage decision you want.** Start by calling, writing, or faxing us to make your request. You, your representative, or your doctor (or other prescriber) can do this. You can also access the coverage decision process through our website. For the details, go to Chapter 2, Section 1 and look for the section called *How to contact us when you are asking for a coverage decision about your Part D prescription drugs*. Or if you are asking us to pay you back for a drug, go to the section called *Where to send a request asking us to pay for our share of the cost for a drug you have received*.
- **You or your doctor or someone else who is acting on your behalf** can ask for a coverage decision. Section 4 of this chapter tells how you can give written permission to someone else to act as your representative. You can also have a lawyer act on your behalf.
- **If you want to ask us to pay you back for a drug**, start by reading Chapter 5 of this booklet: *Asking us to pay our share of the costs for covered drugs*. Chapter 5 describes the situations in which you may need to ask for reimbursement. It also tells how to send us the paperwork that asks us to pay you back for our share of the cost of a drug you have paid for.
- **If you are requesting an exception, provide the “supporting statement.”** Your doctor or other prescriber must give us the medical reasons for the drug exception you are requesting. (We call this the “supporting statement.”) 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. See Sections 5.2 and 5.3 for more information about exception requests.
- **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 is available on our website.
- You, your representative, or your doctor (or other prescriber) may submit a request for a coverage determination 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.

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

If your health requires it, ask us to give you a “fast coverage decision”

Legal Terms
A “fast coverage decision” is called an “ expedited coverage determination. ”

- When we give you our decision, we will use the “standard” deadlines unless we have agreed to use the “fast” deadlines. A standard coverage decision means we will give you an answer within 72 hours after we receive your doctor’s statement. A fast coverage decision means we will answer within 24 hours after we receive your doctor’s statement.
- **To get a fast coverage decision, you must meet two requirements:**
 - You can get a fast coverage decision *only* if you are asking for a *drug you have not yet received*. (You cannot get a fast coverage decision if you are asking us to pay you back for a drug you have already bought.)
 - You can get a fast coverage decision *only* if using the standard deadlines could *cause serious harm to your health or hurt your ability to function*.
- **If your doctor or other prescriber tells us that your health requires a “fast coverage decision,” we will automatically agree to give you a fast coverage decision.**
- If you ask for a fast coverage decision on your own (without your doctor’s or other prescriber’s support), we will decide whether your health requires that we give you a fast coverage decision.
 - If we decide that your medical condition does not meet the requirements for a fast coverage decision, we will send you a letter that says so (and we will use the standard deadlines instead).
 - This letter will tell you that if your doctor or other prescriber asks for the fast coverage decision, we will automatically give a fast coverage decision.
 - The letter will also tell how you can file a complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. It tells how to file a “fast” complaint, which means you would get our answer to your complaint within 24 hours of receiving the complaint. (The process for making a complaint is different from the process for coverage decisions and appeals. For more information about the process for making complaints, see Section 7 of this chapter.)

Step 2: We consider your request and we give you our answer.

Deadlines for a “fast” coverage decision

- If we are using the fast deadlines, we must give you our answer **within 24 hours**.
 - Generally, this means within 24 hours after we receive your request. If you are requesting an exception, we will give you our answer within 24 hours after we

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

receive your doctor's statement supporting your request. 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 outside organization. Later in this section, we talk about this review organization and explain what happens at Appeal Level 2.
- **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 to appeal.

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

- If we are using the standard deadlines, we must give you our answer **within 72 hours**.
 - Generally, this means within 72 hours after we receive your request. If you are requesting an exception, we will give you our answer within 72 hours after we receive your doctor's statement supporting your request. 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 organization. Later in this section, we talk about this review organization and explain what happens at Appeal Level 2.
- **If our answer is yes to part or all of what you requested –**
 - If we approve your request for coverage, 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 to 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 organization. Later in this section, we talk about this review organization and explain what happens at Appeal Level 2.
- **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.

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

- **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 to appeal.

Step 3: If we say no to your coverage request, you decide if you want to make an appeal.

- If we say no, you have the right to request an appeal. Requesting an appeal means asking us to reconsider – and possibly change – the decision we made.

Section 5.5

Step-by-step: How to make a Level 1 Appeal

(how to ask for a review of a coverage decision made by our plan)

Legal Terms

An appeal to the plan about a Part D drug coverage decision is called a plan “**redetermination.**”

Step 1: You contact us and make your Level 1 Appeal. If your health requires a quick response, you must ask for a “**fast appeal.**”

What to do

- **To start your appeal, you (or your representative or your doctor or other prescriber) must contact us.**
 - For details on how to reach us by phone, fax, or mail, or on our website, for any purpose related to your appeal, go to Chapter 2, Section 1, and look for the section called *How to contact us when you are making an appeal about your Part D prescription drugs.*
- **If you are asking for a standard appeal, make your appeal by submitting a written request.** You may also ask for an appeal by calling us at the phone number shown in Chapter 2, Section 1 (*How to contact us when you are making an appeal about your Part D prescription drugs*)
- **If you are asking for a fast appeal, you may make your appeal in writing or you may call us at the phone number shown in Chapter 2, Section 1** (*How to contact us when you are making an appeal about your Part D prescription drugs*).
- **We must accept any written request**, including a request submitted on the CMS Model Coverage Determination Request Form, which is available on our website.

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/medicareRedeterminationForm.html>. Fill out all of the required information, attach any supporting documents, and submit.

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

- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer to your request for a coverage decision. If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of good cause for missing the deadline may include if you had 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 have the right to ask us for a copy of the information regarding your appeal. We are allowed to charge a fee for copying and sending this information to you.
 - If you wish, you and your doctor or other prescriber may give us additional information to support your appeal.

If your health requires it, ask for a “fast appeal”

Legal Terms
A “fast appeal” is also called an “expedited redetermination.”

- 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.

Step 2: 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”

- If we are using the fast deadlines, 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. (Later in this section, we talk about this review organization and explain what happens at Level 2 of the appeals 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.
- **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 to appeal our decision.

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

Deadlines for a “standard” appeal

- If we are using the standard deadlines, we must give you our answer **within 7 calendar days** after we receive your appeal for a drug you have not received yet. 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 you believe your health requires it, you should ask for “fast” appeal.
 - 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. Later in this section, we tell about this review organization and explain what happens at Level 2 of the appeals process.
- **If our answer is yes to part or all of what you requested –**
 - If we approve a request for coverage, we must **provide the coverage** we have agreed to provide as quickly as your health requires, but **no later than 7 calendar days** after we receive your appeal.
 - If we approve a 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 your appeal 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 and how to appeal our decision.
- If you are requesting that we pay you back 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 give you a decision within 14 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 organization. Later in this section, we talk about this review organization and explain what happens at Appeal Level 2.
- **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 to appeal.

Step 3: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.

- If we say no to your appeal, you then choose whether to accept this decision or continue by making another appeal.
- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process (see below).

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

Section 5.6 Step-by-step: How to make a Level 2 Appeal

If we say no to your appeal, you then choose whether to accept this decision or continue by making another appeal. If you decide to go on to a Level 2 Appeal, the **Independent Review Organization** reviews the decision we made when we said no to your first appeal. This organization decides whether the decision we made should be changed.

Legal Terms

The formal name for the “Independent Review Organization” is the “**Independent Review Entity.**” It is sometimes called the “**IRE.**”

Step 1: To make a Level 2 Appeal, 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.
- When you make an appeal to the Independent Review Organization, 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 does a review of your appeal and gives you an answer.

- **The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with us and it is not a government agency. This organization is a company chosen by Medicare to review our decisions about your Part D benefits with us.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal. The organization will tell you its decision in writing and explain the reasons for it.

Deadlines for “fast appeal” at Level 2

- If your health requires it, ask the Independent Review Organization for a “fast appeal.”

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

- If the review organization agrees to give you a “fast appeal,” the review organization must give you an answer to your Level 2 Appeal **within 72 hours** after it receives your appeal request.
- **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 review organization **within 24 hours** after we receive the decision from the review organization.

Deadlines for “standard appeal” at Level 2

- If you have a standard appeal at Level 2, 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 received yet. 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.
- **If the Independent Review Organization says yes to part or all of what you requested**
- If the Independent Review Organization approves a 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 approves a 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 your appeal, it means the organization agrees with our decision not to approve your request. (This is called “upholding the decision.” It is also called “turning down your appeal.”)

If the Independent Review Organization “upholds the decision” you have the right to a Level 3 Appeal. However, to make another appeal at Level 3, the dollar value of the drug coverage you are requesting must meet a minimum amount. 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. The notice you get from the Independent Review Organization will tell you the dollar value that must be in dispute to continue with the appeals process.

Step 3: If the dollar value of the coverage you are requesting meets the requirement, 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 your Level 2 Appeal is turned down and you meet the requirements to continue with the appeals process, you must decide whether you want to go on to Level 3 and make a

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

third appeal. If you decide to make a third appeal, the details on how to do this are in the written notice you got after your second appeal.

- 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.

SECTION 6 Taking your appeal to Level 3 and beyond

Section 6.1 Levels of Appeal 3, 4, and 5 for Part D Drug Appeals

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.

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 A judge (called 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.** What you asked for in the appeal has been approved. 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. If the Administrative Law Judge or attorney adjudicator says no to your appeal, the notice you get will tell you what to do next if you choose to continue with your 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.

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

- **If the answer is yes, the appeals process is over.** What you asked for in the appeal has been approved. 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 might 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 you get will tell you whether the rules allow you to go on to a Level 5 Appeal. If the rules allow you to go on, the written notice 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.

- This is the last step of the appeals process.

MAKING COMPLAINTS

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



If your problem is about decisions related to benefits, coverage, or payment, then this section is *not for you*. Instead, you need to use the process for coverage decisions and appeals. Go to Section 4 of this chapter.

Section 7.1	What kinds of problems are handled by the complaint process?
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This section explains how to use the process for making complaints. The complaint process is used for certain types of problems *only*. This includes problems related to quality of care, waiting times, and the customer service you receive. Here are examples of the kinds of problems handled by the complaint process.

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

If you have any of these kinds of problems, you can “make a complaint”

Complaint	Example
Quality of your medical care	<ul style="list-style-type: none"> • Are you unhappy with the quality of the care you have received?
Respecting your privacy	<ul style="list-style-type: none"> • Do you believe that someone did not respect your right to privacy or shared information about you that you feel should be confidential?
Disrespect, poor customer service, or other negative behaviors	<ul style="list-style-type: none"> • Has someone been rude or disrespectful to you? • Are you unhappy with how our Customer Service has treated you? • Do you feel you are being encouraged to leave the plan?
Waiting times	<ul style="list-style-type: none"> • Have you been kept waiting too long by pharmacists? Or by our Customer Service or other staff at the plan? <ul style="list-style-type: none"> ○ Examples include waiting too long on the phone or when getting a prescription.
Cleanliness	<ul style="list-style-type: none"> • Are you unhappy with the cleanliness or condition of a pharmacy?
Information you get from us	<ul style="list-style-type: none"> • Do you believe we have not given you a notice that we are required to give? • Do you think written information we have given you is hard to understand?

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

Complaint	Example
<p>Timeliness (These types of complaints are all related to the <i>timeliness</i> of our actions related to coverage decisions and appeals)</p>	<p>The process of asking for a coverage decision and making appeals is explained in sections 4-6 of this chapter. If you are asking for a decision or making an appeal, you use that process, not the complaint process.</p> <p>However, if you have already asked us for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can also make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> • If you have asked us to give you a “fast coverage decision” or a “fast appeal,” and we have said we will not, you can make a complaint. • If you believe we are not meeting the deadlines for giving you a coverage decision or an answer to an appeal you have made, you can make a complaint. • When a coverage decision we made is reviewed and we are told that we must cover or reimburse you for certain drugs, there are deadlines that apply. If you think we are not meeting these deadlines, you can make a complaint. • When we do not give you a decision on time, we are required to forward your case to the Independent Review Organization. If we do not do that within the required deadline, you can make a complaint.

Section 7.2

The formal name for “making a complaint” is “filing a grievance”

Legal Terms

- What this section calls a “**complaint**” is also called a “**grievance.**”
- Another term for “**making a complaint**” is “**filing a grievance.**”

Another way to say “**using the process for complaints**” is “**using the process for filing a grievance.**”

**Chapter 7. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)****Section 7.3 Step-by-step: Making a complaint****Step 1: Contact us promptly – either by phone or in writing.**

- **Usually, calling Customer Service is the first step.** If there is anything else you need to do, Customer Service will let you know. Customer Service will let you know. Please call Customer Service at 1-888-786-7509 (TTY users call 711). Customer Service is available from 7 a.m. to 8 p.m., Pacific Time, seven days a week, from October 1 through March 31 (After March 31, your call will be handled by our automated phone system Saturdays, Sundays, and holidays). When leaving a message, please include your name, number, and the time that you called, and a Customer Service representative will return your call the next business day.
- **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, your authorized representative, your legal representative, or any other provider 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.
 - If you want a friend, relative, your doctor or other prescriber, or other person to be your representative, call Customer Service (phone numbers are printed on the back cover of this booklet) and ask for the “Appointment of Representative” form. (The form is also available on Medicare’s website at <https://www.cms.gov/medicare/cms-forms/cms-forms/downloads/cms1696.pdf> or on our website at www.modahealth.com/Medicare.) 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-PERS Moda Health Rx
P.O. Box 40384
Portland, OR 97240-0384
 - Or **fax** your complaint to:
503-412-4003
Attn: Grievance Unit-PERS Moda Health Rx

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

- 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** Customer Service at 1-888-786-7509 (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. 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 you don't agree with our decision and your complaint is about quality of care, the letter will include your right to file a quality of care grievance with the QIO in your state. See Appendix 1 at the back of this booklet for a list of QIOs by state.
- We must address your complaint as quickly as your case requires based on your health status, but no later than 30 days after receiving 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 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 1-866-796-3221), 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.
 - **Whether you call or write, you should contact Customer Service right away.** The complaint must be made within 60 calendar days after you had the problem you want to complain about.
 - **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.**

Legal Terms
What this section calls a “ fast complaint ” is also called an “ expedited grievance. ”

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

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. If your health condition requires us to answer quickly, we will do that.
- **Most complaints are answered in 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 day's total) to answer your complaint. If we decide to take extra days, we will tell you in writing.
- **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 let you know. Our response will include our reasons for this answer. We must respond whether we agree with the complaint or not.

Section 7.4	You can also make complaints about quality of care to the Quality Improvement Organization
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You can make your complaint about the quality of care you received to us by using the step-by-step process outlined above.

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

- **You can make your complaint to the Quality Improvement Organization.** If you prefer, you can make your complaint about the quality of care you received directly to this organization (*without* making the complaint to us).
 - 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.
 - To find the name, address, and phone number of the Quality Improvement Organization for your state, look in Chapter 2, Section 4, of this booklet. If you make a complaint to this organization, we will work with them to resolve your complaint.
- **Or you can make your complaint to both at the same time.** If you wish, you can make your complaint about quality of care to us and also to the Quality Improvement Organization.

Section 7.5	You can also tell Medicare about your complaint
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You can submit a complaint about PERS Moda Health Rx directly to Medicare. To submit a complaint to Medicare, go to <https://www.medicare.gov/MedicareComplaintForm/home.aspx>. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

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

If you have any other feedback or concerns, or if you feel the plan is not addressing your issue, please 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

Chapter 8. Ending your membership in the plan

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SECTION 1 Introduction

Section 1.1	This chapter focuses on ending your membership in our plan
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Much of the information in this chapter is for general Medicare enrollment; contact PERS Health Insurance Program (PHIP) for details regarding their enrollment and plan change guidelines.

Ending your membership in PERS Moda Health Rx 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.
 - There are only certain times during the year, or certain situations, when you may voluntarily end your membership in the plan. Section 2 tells you *when* you can end your membership in the plan.
 - The process for voluntarily ending your membership varies depending on what type of new coverage you are choosing. Section 3 tells you *how* to end your membership in each situation.
- There are also limited situations where you do not choose to leave, but we are required to end your membership. Section 5 tells you about situations when we must end your membership.

PERS Moda Health Rx is a PERS Health Insurance Program (PHIP) employer group plan. Disenrolling from PERS Moda Health Rx will disenroll you from PHIP. If you would like to make a change, you may call PHIP to discuss your options at 1-800-768-7377 or local 503-224-7377 (TTY users call 711) from 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday. If you leave PHIP, you may not be able to return.

If you are leaving our plan, you must continue to get your Part D prescription drugs through our plan until your membership ends.

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

You may end your membership in our plan at any time during the year. If you would like to end your membership, please contact the PERS Health Insurance Program (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. Pacific Time for more information on ending your membership in our plan.

Section 2.1	You can end your membership during the Annual Enrollment Period
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You will have the opportunity to end your membership in the PERS Moda Health Rx during the annual Plan Change period between October 1 and November 15.

You can end your membership during the **Annual Enrollment Period** (also known as the “Annual Open Enrollment Period”). This is the time when you should review your health and drug coverage and make a decision about your coverage for the upcoming year.

- **When is the Annual Enrollment Period?**
 - If you want to change to a different PERS Health Insurance Program (PHIP) health plan for next year, you can do it from **October 1 until November 15**. The change will take effect on January 1, 2020.
 - If you want to change to a Medicare plan not offered by PERS Health Insurance Program (PHIP), or to Original Medicare, you can do this from **October 15 until December 7**. The change will take effect on January 1, 2020.
- **What type of plan can you switch to during the Annual Enrollment Period?** You can 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:
 - If you want to change to a different PERS Health Insurance Program (PHIP) health plan for next year, you can do it from October 1 until November 15. The change will take effect on January 1, 2020.
 - Another Medicare prescription drug plan.
 - Original Medicare *without* a separate Medicare prescription drug plan.
 - **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 offered by 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.
 - If you enroll in most Medicare health plans, you will be disenrolled from PERS Moda Health Rx when your new plan’s coverage begins. However, if you choose a plan that is not offered by the PERS Health Insurance Program (PHIP), you will be disenrolled from PERS Moda Health Rx and you will be disenrolled from the PERS Health Insurance Program (PHIP). If you do not want to keep our plan, you can choose to enroll in another Medicare prescription drug plan or drop Medicare prescription drug coverage.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage, you may have to pay a late enrollment penalty if you join a Medicare drug plan later. (“Creditable” coverage means the coverage is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage.) See Chapter 1, Section 5 for more information about the late enrollment penalty.

- **When will your membership end?** Your membership will end when your new plan's coverage begins on January 1.

Section 2.2	Where can you get more information about when you can end your membership?
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If you have any questions or would like more information on when you can end your membership:

- **You can call the PERS Health Insurance Program (PHIP) at 1-800-768-7377 from 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday.**

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

Section 3.1	Ending your membership by enrolling in another plan
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PERS Moda Health Rx is sponsored by the PERS Health Insurance Program (PHIP). Disenrolling from the PERS Moda Health Rx will disenroll you from PHIP. If you would like to make a change, you may call the PERS Health Insurance Program (PHIP) to discuss your options at 1-800-768-7377 or local 503-224-7377 (TTY users call 711) from 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday. If you leave the PERS Health Insurance Program (PHIP), you may not be able to return to the PERS Health Insurance Program (PHIP).

Usually, to end your membership in our plan, you simply enroll in another Medicare plan during one of the enrollment periods (see Section 2 in this chapter for information about the enrollment periods). However, there are two situations in which you will need to end your membership in a different way:

- If you want to switch from our plan to Original Medicare *without* a Medicare prescription drug plan, you must ask to be disenrolled from our plan.

If you are in one of these two situations and want to leave our plan, there are two ways you can ask to be disenrolled:

- You can make a request in writing to us. Contact PERS Health Insurance Program (PHIP) at 1-800-768-7377 from 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday.
- --or-- 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.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later. (“Creditable” coverage means the coverage is expected to pay, on

average, at least as much as Medicare’s standard prescription drug coverage.) See Chapter 1, Section 5 for more information about the late enrollment penalty.

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

If you would like to switch from our plan to:	This is what you should do:
<ul style="list-style-type: none"> • Another PERS Health Insurance Program plan 	<ul style="list-style-type: none"> • Enroll in another plan offered by the PERS Health Insurance Program. Enroll during the annual Plan Change period between October 1 and November 15.
<ul style="list-style-type: none"> • Another Medicare prescription drug plan. 	<ul style="list-style-type: none"> • Enroll in the new Medicare prescription drug plan between October 15 and December 7. You will automatically be disenrolled from PERS Moda Health Rx when your new plan’s coverage begins. <p>Note: If you disenroll from PERS Moda Health Rx and do not enroll into another plan the PERS Health Insurance Program (PHIP) offers, you will be disenrolled from the PERS Health Insurance Program (PHIP).</p>
<ul style="list-style-type: none"> • A Medicare health plan. 	<ul style="list-style-type: none"> • Enroll in the Medicare health plan by December 7. With most Medicare health plans, you will automatically be disenrolled from PERS Moda Health Rx when your new plan’s coverage begins. <p>Note: If you disenroll from PERS Moda Health Rx and do not enroll into another plan the PERS Health Insurance Program (PHIP) offers, you will be disenrolled from the PERS Health Insurance Program (PHIP).</p>

If you would like to switch from our plan to:	This is what you should do:
<ul style="list-style-type: none">Original Medicare <i>without</i> a separate Medicare prescription drug plan.	<ul style="list-style-type: none">Send us a written request to disenroll. Contact PERS Health Insurance Program (PHIP) if you need more information on how to do this (phone numbers are printed on the back cover of this booklet).You can also contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.
<p>Note: If you disenroll from a Medicare prescription drug plan and go without creditable prescription drug coverage, you may have to pay a late enrollment penalty if you join a Medicare drug plan later. See Chapter 1, Section 5 for more information about the late enrollment penalty.</p>	<p>Note: If you disenroll from PERS Moda Health Rx and do not enroll into another plan the PERS Health Insurance Program (PHIP) offers, you will be disenrolled from the PERS Health Insurance Program (PHIP).</p>

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

Section 4.1	Until your membership ends, you are still a member of our plan
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If you leave PERS Moda Health Rx, it may take time before your membership ends and your new Medicare coverage goes into effect. (See Section 2 for information on when your new coverage begins.) During this time, you must continue to get your prescription drugs through our plan.

- You should continue to use our network pharmacies to get your prescriptions filled until your membership in our plan ends.** Usually, your prescription drugs are only covered if they are filled at a network pharmacy including through our mail-order pharmacy services.

SECTION 5 PERS Moda Health Rx must end your membership in the plan in certain situations

Section 5.1	When must we end your membership in the plan?
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PERS Moda Health Rx 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, you need to call Customer Service to find out if the place you are moving or traveling to is in our plan's area. (Phone numbers for Customer Service are printed on the back cover of this booklet.)
- If you become incarcerated (go to prison).
- If you are not a United States citizen or lawfully present in the United States.
- If you lie about 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:

- You can call **Customer Service** for more information (phone numbers are printed on the back cover of this booklet).

Section 5.2	We <u>cannot</u> ask you to leave our plan for any reason related to your health
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PERS Moda Health Rx is not allowed to ask you to leave our plan for any reason related to your health.

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

Section 5.3	You have the right to make a complaint if we end your membership in our plan
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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. You can also look in Chapter 7, Section 7 for information about how to make a complaint.

CHAPTER 9

Legal notices

Chapter 9. Legal notices

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SECTION 2 **Notice about non-discrimination..... 127**

SECTION 3 **Notice about Medicare Secondary Payer subrogation rights..... 127**

SECTION 1 Notice about governing law

Many laws apply to this *Evidence of Coverage* and some additional provisions may apply because they are required by law. This may affect your rights and responsibilities even if the laws are not included or explained in this document. The principal law that applies to this 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.

SECTION 2 Notice about non-discrimination

Our plan must obey laws that protect you from discrimination or unfair treatment. **We don't discriminate** based on race, ethnicity, national origin, color, religion, sex, gender, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare 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.

If you have a disability and need help with access to care, please call us at Customer Service (phone numbers are printed on the back cover of this booklet). If you have a complaint, such as a problem with wheelchair access, Customer Service can help.

SECTION 3 Notice about Medicare Secondary Payer subrogation rights

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, PERS Moda Health Rx, 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

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. For example, you may ask for an appeal if we don't pay for a drug you think you should be able to receive. Chapter 7 explains appeals, including the process involved in making an appeal.

Annual Enrollment Period – A set time each fall when members can change their health or drug plans or switch to Original Medicare. The Annual Enrollment Period is from October 15 until December 7.

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 where you pay no copayment or coinsurance for your drugs after you or other qualified parties on your behalf have spent \$6,350 in covered drugs during the covered year.

Centers for Medicare & Medicaid Services (CMS) – The Federal agency that administers Medicare. Chapter 2 explains how to contact CMS.

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

Complaint – The formal name for “making a complaint” is “filing a grievance.” The complaint process is used for certain types of problems *only*. This includes problems related to quality of care, waiting times, and the customer service you receive. See also “Grievance,” in this list of definitions.

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, rather than a percentage. For example, you might pay \$10 or \$20 for a prescription drug.

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. 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.

Chapter 10. Definitions of important words

Cost-Sharing Tier – Every drug on the list of covered drugs is in one of five 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 booklet. Chapter 7 explains how to ask us for a coverage decision.

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 within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals. See Chapter 2 for information about how to contact Customer Service.

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. This means you pay \$1 for each day's supply when you fill your prescription.

Disenroll or Disenrollment – The process of ending your membership in our plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice).

Dispensing Fee – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription. The dispensing fee covers costs such as the pharmacist's time to prepare and package the prescription.

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, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that 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.

Chapter 10. Definitions of important words

Exception – A type of coverage determination that, if approved, allows you to get a drug that is not on your plan sponsor’s 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 your plan sponsor requires you to try another drug before receiving the drug you are requesting, or the plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

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

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 us or one of our network pharmacies, including a complaint concerning the quality of your care. This type of complaint does not involve coverage or payment disputes.

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.

Initial Coverage Limit – The maximum limit of coverage under the Initial Coverage Stage. This does not apply to your PERS Moda Health Rx plan coverage through PHIP.

Initial Coverage Stage – This is the stage before your out-of-pocket costs for the year have reached \$6,350.

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. For example, 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. The drugs on this list are selected by the plan with the help of doctors and pharmacists. The list includes both brand name and generic drugs.

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. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid. See Chapter 2, Section 6 for information about how to contact Medicaid in your state.

Chapter 10. Definitions of important words

Medically Accepted Indication – A use of a drug that is either approved by the Food and Drug Administration or supported by certain reference books. See Chapter 3, Section 3 for more information about a medically accepted indication.

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). People with Medicare can get their Medicare health coverage through Original Medicare, a Medicare Cost Plan, a PACE plan, or a Medicare Advantage Plan.

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be an HMO, PPO, a Private Fee-for-Service (PFFS) plan, or a Medicare Medical Savings Account (MSA) plan. If you are enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan, and are not paid for under Original Medicare. 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**. Everyone who has Medicare Part A and Part B is eligible to join any Medicare health plan that is offered in their area, except people with End-Stage Renal Disease (unless certain exceptions apply).

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. For this reason, most, but not all, brand name drugs are discounted. The PERS Health Insurance Program does not have a Coverage Gap.

Medicare-Covered Services – Services covered by Medicare Part A and Part B.

Medicare Health Plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage Plans, Medicare Cost 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.)

Chapter 10. Definitions of important words

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 network pharmacy is a pharmacy where members of our plan can get their prescription drug benefits. We call them “network pharmacies” because they contract with our plan. 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 offered by the government, and not a private health plan like Medicare Advantage Plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has 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 doesn’t have a contract with our plan to coordinate or provide covered drugs to members of our plan. As explained in this Evidence of Coverage, 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, while getting the high-quality care they need. 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.**”

Part D – The voluntary Medicare Prescription Drug Benefit Program. (For ease of reference, we will refer to the prescription drug benefit program as Part D.)

Part D Drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. (See your formulary for a specific list of covered drugs.) Certain categories of drugs were specifically excluded by Congress from being covered as Part D drugs.

Chapter 10. Definitions of important words

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. You pay this higher amount as long as you have a Medicare drug plan. There are some exceptions. For example, if you receive “Extra Help” from Medicare to pay your prescription drug plan costs, the late enrollment penalty rules do not apply to you. If you receive “Extra Help,” you do not pay a late enrollment penalty.

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

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 that may or may not be on our formulary. Some drugs are covered only if your doctor or other network provider gets “prior authorization” from us. 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. See Chapter 2, Section 4 for information about how to contact the QIO for your state.

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.

Service Area – A geographic area where a prescription drug plan accepts members if it limits membership based on where people live. The plan may disenroll you if you permanently move out of the plan’s service area.

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.

PERS Moda Health Rx Customer Service

Method	Customer Service – Contact Information
CALL	1-888-786-7509 Calls to this number are free. Customer Service is available from 7 a.m. to 8 p.m., Pacific Time, seven days a week from October 1 through March 31. (After March 31, your call will be handled by our automated phone system Saturdays, Sundays, and holidays). Customer Service also has free language interpreter services available for non-English speakers.
TTY	711 Calls to this number are free. This number is available 24 hours a day, seven days a week.
FAX	1-800-207-8235 Attn: PERS Moda Health Rx
WRITE	Moda Health, Attn: PERS Moda Health Rx P.O. Box 40327 Portland, OR 97240-0327 PharmacyMedicare@modahealth.com
WEBSITE	www.modahealth.com/pers

State Health Insurance Assistance Programs – Contact Information

State Health Insurance Assistance Programs are state programs that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

See Appendix 4 at the back of this booklet for a list of the State Health Insurance Assistance Programs.

PRA Disclosure Statement According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1051. If you have comments or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

Appendix 1 Quality Improvement Organization

You may contact the Beneficiary and Family-Centered Care Quality Improvement Organization (BFCC-QIO) in your state listed below:

Alabama	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-317-0751 833-868-4058 Fax 855-843-4776 TTY
Alaska	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-305-6759 833-868-4064 Fax 855-843-4776 TTY
American Samoa	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	877-588-1123 833-868-4063 Fax 855-887-6668 TTY
Arizona	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	877-588-1123 833-868-4063 Fax 855-887-6668 TTY
Arkansas	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-315-0636 833-868-4060 Fax 855-843-4776 TTY
California	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	877-588-1123 833-868-4063 Fax 855-887-6668 TTY
Colorado	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-317-0891 833-868-4062 Fax 855-843-4776 TTY
Connecticut	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-319-8452 833-868-4055 Fax 855-843-4776 TTY
Delaware	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-396-4646 833-868-4057 Fax 888-985-2660 TTY

District of Columbia	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-396-4646 833-868-4057 Fax 888-985-2660 TTY
Florida	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-317-0751 833-868-4058 Fax 855-843-4776 TTY
Georgia	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-317-0751 833-868-4058 Fax 855-843-4776 TTY
Guam	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	877-588-1123 833-868-4063 Fax 855-887-6668 TTY
Hawaii	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	877-588-1123 833-868-4063 Fax 855-887-6668 TTY
Idaho	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-305-6759 833-868-4064 Fax 855-843-4776 TTY
Illinois	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-524-9900 833-868-4059 Fax 888-985-8775 TTY
Indiana	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-524-9900 833-868-4059 Fax 888-985-8775 TTY
Iowa	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-755-5580 833-868-4061 Fax 888-985-9295 TTY
Kansas	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-755-5580 833-868-4061 Fax 888-985-9295 TTY

Kentucky	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-317-0751 833-868-4058 Fax 855-843-4776 TTY
Louisiana	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-315-0636 833-868-4060 Fax 855-843-4776 TTY
Maine	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-319-8452 833-868-4055 Fax 855-843-4776 TTY
Maryland	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-396-4646 833-868-4057 Fax 888-985-2660 TTY
Massachusetts	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-319-8452 833-868-4055 Fax 855-843-4776 TTY
Michigan	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-524-9900 833-868-4059 Fax 888-985-8775 TTY
Minnesota	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-524-9900 833-868-4059 Fax 888-985-8775 TTY
Mississippi	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-317-0751 833-868-4058 Fax 855-843-4776 TTY
Missouri	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-755-5580 833-868-4061 Fax 888-985-9295 TTY
Montana	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-317-0891 833-868-4062 Fax 855-843-4776 TTY

Nebraska	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-755-5580 833-868-4061 Fax 888-985-9295 TTY
Nevada	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	877-588-1123 833-868-4063 Fax 855-887-6668 TTY
New Hampshire	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-319-8452 833-868-4055 Fax 855-843-4776 TTY
New Jersey	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	866-815-5440 833-868-4056 Fax 866-868-2289 TTY
New Mexico	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-315-0636 833-868-4060 Fax 855-843-4776 TTY
New York	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	866-815-5440 833-868-4056 Fax 866-868-2289 TTY
North Carolina	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-317-0751 833-868-4058 Fax 855-843-4776 TTY
North Dakota	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-317-0891 833-868-4062 Fax 855-843-4776 TTY
Northern Mariana Islands	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	877-588-1123 833-868-4063 Fax 855-887-6668 TTY
Ohio	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-524-9900 833-868-4059 Fax 888-985-8775 TTY

Oklahoma	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-315-0636 833-868-4060 Fax 855-843-4776 TTY
Oregon	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-305-6759 833-868-4064 Fax 855-843-4776 TTY
Pennsylvania	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-396-4646 833-868-4057 Fax 888-985-2660 TTY
Puerto Rico	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	866-815-5440 833-868-4056 Fax 866-868-2289 TTY
Rhode Island	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-319-8452 833-868-4055 Fax 855-843-4776 TTY
South Carolina	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-317-0751 833-868-4058 Fax 855-843-4776 TTY
South Dakota	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-317-0891 833-868-4062 Fax 855-843-4776 TTY
Tennessee	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-317-0751 833-868-4058 Fax 855-843-4776 TTY
Texas	KEPRO 5201 W Kennedy Blvd Suite 900 Tampa FL 33609 www.keproqio.com	888-315-0636 833-868-4060 Fax 855-843-4776 TTY
Utah	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-317-0891 833-868-4062 Fax 855-843-4776 TTY
Vermont	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-319-8452 833-868-4055 Fax 855-843-4776 TTY

Virgin Islands	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	866-815-5440 833-868-4056 Fax 866-868-2289 TTY
Virginia	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-396-4646 833-868-4057 Fax 888-985-2660 TTY
Washington	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-305-6759 833-868-4064 Fax 855-843-4776 TTY
West Virginia	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-396-4646 833-868-4057 Fax 888-985-2660 TTY
Wisconsin	Livanta LLC BFCC-QIO Program 10820 Guilford Rd Suite 202 Annapolis Junction, MD 20701-1105 livantaqio.com	888-524-9900 833-868-4059 Fax 888-985-8775 TTY
Wyoming	KEPRO 5700 Lombardo Center Dr Suite 100 Seven Hills OH 44131 www.keproqio.com	888-317-0891 833-868-4062 Fax 855-843-4776 TTY

Appendix 2

You may contact the State Pharmaceutical Assistance Program (SPAP) in your state listed below. This list includes those states with AIDS Drug Assistance Programs (ADAP):

Alabama	866-574-9964	Alabama AIDS Drug Assistance Program (ADAP) HIV/AIDS Division Alabama Department of Public Health The RSA Tower 201 Monroe Street, Suite 1400 Montgomery AL 36104 www.alabamapublichealth.gov/hiv/adap.html
Alaska	907-269-8000	Alaska Department of Health and Social Services Division of Public Health Section of Epidemiology HIV/STD Program 3601 C Street Suite 540 Anchorage AK 99503 http://dhss.alaska.gov/dph/Epi/hivstd/Pages/default.aspx
Arizona	800-334-1540 602-364-3610	Arizona AIDS Drug Assistance Program (ADAP) Arizona Department of Health Services 150 North 18th Avenue Suite 110 Phoenix AZ 85007 http://www.azdhs.gov/phs/hiv/adap/
Arkansas	501-661-2408	Arkansas AIDS Drug Assistance Program (ADAP) Arkansas Department of Health 4815 West Markham Street Little Rock AR 72205 https://www.healthy.arkansas.gov/programs-services/topics/ryan-white-program
California	916-449-5900	California AIDS Drug Assistance Program (ADAP) Office of AIDS California Department of Public Health P.O. Box 997426 MS 7700 Sacramento CA 95899 https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OAmain.aspx

Colorado	303-692-2716	<p>Colorado AIDS Drug Assistance Program (ADAP) Colorado Bridging the Gap Colorado Department of Public Health and Environment 4300 Cherry Creek Drive South Denver CO 80246</p> <p>https://www.colorado.gov/pacific/cdphe/colorado-aids-drug-assistance-program-adap</p>
Connecticut	800-233-2503	<p>Connecticut AIDS Drug Assistance Program (CADAP) Department of Social Services Medical Operations 25 Sigourney Street Hartford CT 06106-5033</p> <p>http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305218#CADAP</p>
Delaware	800-996-9969	<p>Delaware Prescription Assistance Program (PDAP) P.O. Box 950 New Castle DE 19720</p> <p>http://www.dhss.delaware.gov/dhss/dmma/dpap.html</p>
	800-464-4357 302-424-7180	<p>Delaware Chronic Renal Disease Program 11-13 North Church Ave Milford DE 19963</p> <p>http://www.dhss.delaware.gov/dhss/dmma/crdprog.html</p>
	302-744-1000	<p>Delaware AIDS Drug Assistance Program (ADAP) Thomas Collins Building 540 S. DuPont Highway Dover DE 19901</p> <p>http://dhss.delaware.gov/dph/dpc/hivtreatment.html</p>
Florida	850-245-4422	<p>AIDS Drug Assistance Program (ADAP) 4052 Bald Cypress Way Tallahassee FL 32399</p> <p>http://www.floridahealth.gov/diseases-and-conditions/aids/adap/index.html</p>
Georgia	404-657-3100	<p>Georgia AIDS Drug Assistance Program (ADAP) Georgia Department of Public Health 2 Peachtree Street NW Atlanta GA 30303-3186</p> <p>https://dph.georgia.gov/adap-program</p>
Hawaii	808-733-9360	<p>Hawaii HIV Drug Assistance Program (HDAP) STD/AIDS Prevention Branch 728 Sunset Avenue Honolulu HI 96816</p> <p>http://health.hawaii.gov/harmreduction/hiv-aids/hiv-programs/hiv-medical-management-services/</p>

Idaho	208-334-5612 800-926-2588	Idaho AIDS Drug Assistance Program (IDAGAP) Department of Health and Welfare 450 W State Street P.O. Box 83720 Boise ID 83720 healthandwelfare.idaho.gov/Health/FamilyPlanningSTDHIV/HIVCareandTreatment/tabid/391/Default.aspx
Illinois	217-782-4977	Illinois AIDS Drug Assistance Program (ADAP) Illinois ADAP Office 525 West Jefferson Street, First Floor Springfield IL 62761 http://www.idph.state.il.us/health/aids/adap.htm
Indiana	866-267-4679	HoosierRx (SPAP) P.O. Box 6224 Indianapolis IN 46206 http://www.in.gov/medicaid/members/194.htm
	866-588-4948	Indiana AIDS Drug Assistance Program (ADAP) Indiana State Department of Health 2 N Meridian St Indianapolis IN 46204 https://www.in.gov/isdh/17740.htm
Iowa	515-281-7689	Iowa AIDS Drug Assistance Program (ADAP) Iowa Department of Public Health 321 E. 12th Street Des Moines IA 50319-0075 http://idph.iowa.gov/hivstdhiv/hiv/support
Kansas	785-296-6174	Kansas AIDS Drug Assistance Program (ADAP) Curtis State Office Building 1000 SW Jackson, Suite 210 Topeka KS 66612 http://www.kdheks.gov/sti_hiv/ryan_white_care.htm
Kentucky	866-510-0005 502-564-6539	Kentucky AIDS Drug Assistance Program (ADAP) 275 E. Main St., HS2E-C Frankfort KY 40621 http://chfs.ky.gov/dph/epi/HIVAIDS/services.htm
Louisiana	504-568-7474	Louisiana Health Access Program (LA HAP) 1450 Poydras St, Suite 2136 New Orleans LA 70112 http://new.dhh.louisiana.gov/index.cfm/page/1118

Maine	866-796-2463	<p>Maine Low Cost Drugs for the Elderly or Disabled Program Office of MaineCare Services 242 State Street Augusta ME 04333</p> <p>https://www.maine.gov/dhhs/oads/home-support/elderly-physically-disabled/index.html</p>
	207-287-3747	<p>Maine AIDS Drug Assistance Program (ADAP) ADAP 40 State House Station Augusta ME 04330-9758</p> <p>https://www.maine.gov/dhhs/mecdc/infectious-disease/hiv-std/services/ryan-white-b.shtml</p>
Maryland	800-551-5995	<p>Maryland Senior Prescription Drug Assistance Program c/o Pool Administrators 628 Hebron Ave Suite 100 Glastonbury CT 06033</p> <p>marylandspdap.com</p>
	410-767-5000 800-226-2142	<p>Maryland Kidney Disease Program 201 West Preston Street Room SS-3 Baltimore MD 21201</p> <p>www.mdrxprograms.com/kdp.html</p>
	410-767-6535	<p>Maryland AIDS Drug Assistance Program (MADAP) Maryland Department of Health and Mental Hygiene 500 N. Calvert St. 5th Floor Baltimore MD 21202</p> <p>http://phpa.dhmh.maryland.gov/OIDPCS/CHCS/pages/madap.aspx</p>
Massachusetts	800-243-4636 Ext: 2	<p>Massachusetts Prescription Advantage P.O. Box 15153 Worcester MA 01615</p> <p>https://www.mass.gov/perscription-drug-assistance</p>
	800-228-2714	<p>Massachusetts HIV Drug Assistance Program (HDAP) Community Research Initiative of New England/HDAP 529 Main St Suite 301 Boston MA 02129</p> <p>https://crine.org/enrollment-information-application</p>

Michigan	888-826-6565	Michigan Drug Assistance Program (MIDAP) Michigan Department of Health and Human Services Division of Health, Wellness and Disease Control HIV Care Section 109 Michigan Ave. 9th Floor Lansing MI 48913 https://www.michigan.gov/mdhhs/0,5885,7-339-71550_2955_2982_46000_61638---,00.html
Minnesota	800-657-3761	Minnesota AIDS Drug Assistance Program (ADAP) HIV/AIDS Programs Department of Human Services P.O. Box 64972 St. Paul MN 55164-0972 https://mn.gov/dhs/people-we-serve/adults/health-care/hiv-aids/programs-services/medications.jsp
Mississippi	888-343-7373 601-362-4879	Mississippi AIDS Drug Assistance Program (ADAP) Office of STD/HIV, Care and Services Division 570 East Woodrow Wilson Post Office Box 1700 Jackson MS 39215-1700 http://msdh.ms.gov/msdhsite/index.cfm/14,13047,150,32,html
Missouri	800-375-1406	Missouri Rx Plan P.O. Box 6500 Jefferson City MO 65102 https://dss.mo.gov/morx/
	573-751-6439	Missouri AIDS Drug Assistance Program (ADAP) Bureau of HIV, STD, and Hepatitis Missouri Department of Health and Senior Services PO Box 570 Jefferson City MO 65102 http://health.mo.gov/living/healthcondiseases/communicable/hiv/aids/casemgmt.php
Montana	866-369-1233 406-444-1233	Montana Big Sky Rx Program P.O. Box 202915 Helena MT 59620 https://dphhs.mt.gov/MontanaHealthcarePrograms/BigSky.aspx
	406-444-3565	Montana AIDS Drug Assistance Program (ADAP) Rob Elkins, DPHHS P.O. Box 202951 Cogswell Bldg C-211 Helena MT 59620 https://dphhs.mt.gov/publichealth/hivstd/treatment

Nebraska	402-471-2101	Nebraska AIDS Drug Assistance Program (ADAP) Nebraska Department of Health & Human Services 301 Centennial Mall South Lincoln NE 68509 http://adap.directory/nebraska
Nevada	866-303-6323 775-687-4210	Nevada Senior Rx Department of Health and Human Services 3416 Goni Road, Suite D-132 Carson City NV 89706 adsd.nv.gov/Programs/Seniors/SeniorRx/SrRxProg/
	866-303-6323 775-687-4210	Nevada Disability Rx Department of Health and Human Services 3416 Goni Road, Building D Suite 132 Carson City NV 89706 dhhs.nv.gov/Find_Assistance/Medical_Assistance/
	775-684-3499	Nevada AIDS Drug Assistance Program (ADAP) Office of HIV/AIDS 4126 Technology Way Suite 200 Carson City NV 89706 http://dpbh.nv.gov/Programs/HIV-Ryan/Ryan_White_Part_B_-_Home//
New Hampshire	800-852-3345 Ext. 4502	New Hampshire AIDS Drug Assistance Program (ADAP) DHHS - NH CARE Program 29 Hazen Drive Concord NH 03301 http://www.dhhs.nh.gov/dphs/bchs/std/care.htm
New Jersey	800-792-9745	New Jersey Senior Gold Prescription Discount Program New Jersey Department of Health and Senior Services P.O. Box 715 Trenton NJ 08625 https://www.state.nj.us/humanservices/doas/services/seniorgold/
	877-613-4533	New Jersey AIDS Drug Assistance Program (ADAP) New Jersey ADDP Office PO Box 722 Trenton NJ 08625-0722 http://www.state.nj.us/health/hivstdtb/

New Mexico	505-827-2435	New Mexico AIDS Drug Assistance Program (ADAP) New Mexico Department of Health, Infectious Disease 1190 St. Francis Drive Suite S-1200 Santa Fe NM 87502 http://archive.nmhealth.org/idb/hiv_services.shtml
New York	800-332-3742	New York State Elderly Pharmaceutical Insurance Coverage (EPIC) P.O. Box 15018 Albany NY 12212 https://www.health.ny.gov/health_care/epic/
	800-542-2437	New York AIDS Drug Assistance Program (ADAP) HIV Uninsured Care Programs Empire Station P.O. Box 2052 Albany NY 12220 https://www.health.ny.gov/diseases/aids/general/resources/adap/
North Carolina	877-466-2232 919-733-7301	North Carolina HIV SPAP 1902 Mail Service Center Raleigh NC 27699 https://epi.dph.ncdhhs.gov/cd/hiv/hmap.html
North Dakota	701-328-2378 800-472-2180	North Dakota AIDS Drug Assistance Program (ADAP) North Dakota Department of Health, HIV/AIDS Program 2635 E. Main Avenue Bismarck ND 58506-5520 http://www.ndhealth.gov/HIV/
Ohio	800-777-4775	Ohio HIV Drug Assistance Program (OHDAP) Ohio Department of Health HIV Client Services 246 N. High Street Columbus OH 43215 https://odh.ohio.gov/wps/portal/gov/odh/know-our-programs/Ryan-White-Part-B-HIV-Client-Services/AIDS-Drug-Assistance-Program/
Oklahoma	405-271-5600 800-522-0203	Oklahoma HIV Drug Assistance Program (HDAP) HIV/STD Services Division, Oklahoma State Department of Health 1000 N.E. Tenth Room Oklahoma City OK 73117-1299 https://www.ok.gov/health/Disease,_Prevention,_Preparedness/HIV_STD_Service/Care_Delivery_(Ryan_White_ADAP_Hepatitis)/HIV_Drug_Assistance_Program_(HDAP_or_ADAP)/index.html

Oregon	800-805-2313	Oregon's AIDS Drug Assistance Program (ADAP) CAREAssist Program P.O. Box 14450 Portland OR 97293 http://www.oregon.gov/oha/ph/DiseasesConditions/HIVSTDViralHepatitis/HIVCareTreatment/CAREAssist/Pages/index.aspx
Pennsylvania	800-225-7223 717-651-3600	Pennsylvania PACE Needs Enhancement Tier (PACENET) PACENET Program P.O. Box 8806 Harrisburg PA 17105 https://www.aging.pa.gov/aging-services/prescriptions/Pages/default.aspx#.VGzhBvnF-k0
	800-922-9384	Pennsylvania AIDS Drug Assistance Program (ADAP) Department of Health 625 Forster Street H&W Bldg Rm 611 Harrisburg PA 17120 https://www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx
Rhode Island	401-462-3000 401-462-0740	Rhode Island Pharmaceutical Assistance for the Elderly (RIPAE) Rhode Island Department of Elderly Affairs Attention: RIPAE Hazard Bldg Second Floor 74 West Road Cranston RI 02920 www.dea.ri.gov/programs/prescription_assist.php
	401-462-3294	Rhode Island AIDS Drug Assistance Program (ADAP) EOHHS, Hazard Building 74 West Road, Suite 60 Cranston RI 02920 http://www.eohhs.ri.gov/Consumer/Adults/RyanWhiteHIV/AIDS.aspx
South Carolina	800-856-9954	South Carolina AIDS Drug Assistance Program (ADAP) DHEC, STD/HIV Division 2600 Bull Street Columbia SC 29201 http://www.scdhec.gov/Health/DiseasesandConditions/InfectiousDiseases/HIVandSTDs/AIDSDrugAssistancePlan/

South Dakota	800-592-1861	South Dakota AIDS Drug Assistance Program (ADAP) Ryan White Part B CARE Program South Dakota Department of Health 615 E. 4th St. Pierre SD 57501-1700 https://doh.sd.gov/diseases/infectious/ryanwhite/
Tennessee	615-741-7500	Tennessee AIDS Drug Assistance Program (ADAP) TN Department of Health 710 James Robertson Parkway Andrew Johnson Tower Nashville TN 37243 https://www.tn.gov/health/health-program-areas/std/std/ryanwhite.html
Texas	800-222-3986 512-776-7150	Texas Kidney Health Care Program (KHC) Department of State Health Services MC 1938 P.O. Box 149347 Austin TX 78714 https://www.dshs.texas.gov/transition/chi/
	800-255-1090 EXT: 3004	Texas HIV State Pharmacy Assistance Program (SPAP) DSHS HIV/STD Program P.O. Box 149347 MC 1873 Austin TX 78714 https://www.dshs.state.tx.us/hivstd/meds/spap.shtm
	800-255-1090	Texas HIV State Medication Program (THMP) AIDS Drug Assistance Program (ADAP) Attn: MSJA CM: 1873 P.O. Box 149347 Austin TX 78714-9347 http://www.dshs.texas.gov/hivstd/meds/spap.shtm
Utah	801-538-6197	Utah AIDS Drug Assistance Program (ADAP) Utah Department of Health Bureau of Epidemiology West Box 142104 Salt Lake City Utah 84114-2104 http://health.utah.gov/epi/treatment/
Vermont	800-250-8427	VPHARM 312 Hurricane Lane Suite 201 Williston VT 05495 https://www.greenmountaincare.org/perscription

	802-863-7245 802-951-4005	Vermont AIDS Drug Assistance Program (ADAP) Vermont Department of Health P.O. Box 70 Drawer 41 IDEPI Burlington VT 05402 http://www.healthvermont.gov/disease-control/hiv
Virgin Islands	340-774-0930	U.S. Virgin Islands Senior Citizens Affairs Pharmaceutical Assistance Program 1303 Hospital Ground Knud Hansen Complex Bldg. A St. Thomas VI 00802 www.dhs.gov.vi/seniors/pharmaceutical.html
	340-774-9000 x4700	Virgin Islands AIDS Drug Assistance Program (ADAP) STD/HIV/TB Program, USVI Department of Health Old Municipal Hospital Complex, Building 1 St. Thomas VI 00802 http://doh.vi.gov/programs/communicable-diseases
Virginia	855-362-0658	Virginia HIV SPAP HCS Unit 1 st Floor James Madison Building 109 Governor Street Richmond VA 23219 www.vdh.virginia.gov/disease-prevention/virginia-aids-drug-assistance-program-adap/
Washington	800-877-5187	Washington State Health Insurance Pool P.O. Box 1090 Great Bend KS 67530 https://www.wship.org/Default.asp
	877-376-9316	Washington AIDS Drug Assistance Program (ADAP) EIP P.O. Box 47841 Olympia WA 98501 https://www.doh.wa.gov/YouandYourFamily/IllnessandDisease/HIV/ClientServices/ADAPandEIP
Washington DC	202-442-5955	Washington DC AIDS Drug Assistance Program (ADAP) District of Columbia Department of Health 899 North Capitol Street NE Washington DC 20002 https://dchealth.dc.gov/service/hivaids

West Virginia	800-657-2038 304-232-6822	West Virginia AIDS Drug Assistance Program (ADAP) Jay Adams HIV Care Coordinator P.O. Box 6360 Wheeling WV 26003 https://oeps.wv.gov/rwp/pages/default.aspx
Wisconsin	800-657-2038	Wisconsin SeniorCare P.O. Box 6710 Madison WI 53716 https://www.dhs.wisconsin.gov/seniorcare/index.htm
	800-991-5532	Wisconsin AIDS Drug Assistance Program (ADAP) Division of Public Health 1 West Wilson Street P.O. Box 2659 Madison WI 53701 https://www.dhs.wisconsin.gov/aids-hiv/adap.htm
	800-947-9627 800-362-3002	Wisconsin Chronic Renal Disease Chronic Disease Program Attn: Eligibility Unit P.O. Box 6410 Madison WI 53716 https://www.dhs.wisconsin.gov/forwardhealth/wcdp.htm
Wyoming	307-777-5856	Wyoming AIDS Assistance Program (ADAP) Wyoming Department of Health Communicable Disease Unit 401 Hathaway Building Cheyenne WY 82002 https://health.wyo.gov/publichealth/communicable-disease-unit/hivaids/

**Appendix 3
State Medicaid Agencies**

State	Agency Name and Website	Toll-free Number
Alabama	Medicaid Agency of Alabama http://www.medicaid.alabama.gov/	1-800-362-1504
Alaska	Alaska Department of Health and Social Services http://dhss.alaska.gov/dpa/Pages/default.aspx	1-800-780-9972
American Samoa	Department of Human Services Hawaii https://medquest.hawaii.gov	1-800-316-8005
Arizona	Arizona Health Care Cost Containment System (AHCCCS) https://www.azahcccs.gov/	1-800-523-0231
Arkansas	Department of Human Services Arkansas https://humanservices.arkansas.gov	1-800-482-5431
California	California Department of Health Services http://www.medi-cal.ca.gov/	1-916-636-1980
Colorado	Department of Health Care Policy and Financing of Colorado https://www.colorado.gov/hcpf	1-800-221-3943
Connecticut	Department of Social Services Connecticut https://portal.ct.gov/dss	1-800-842-1508
Delaware	Delaware Health and Social Services http://dhss.delaware.gov/dhss/dmma/	1-800-372-2022
Florida	Florida Agency for Health Care Administration https://ahca.myflorida.com/	1-866-762-2237
Georgia	Georgia Department of Community Health https://dch.georgia.gov	1-800-869-1150
Hawaii	Department of Human Services of Hawaii https://medquest.hawaii.gov	1-800-316-8005
Idaho	Idaho Department of Health and Welfare https://healthandwelfare.idaho.gov/	208-334-6700
Illinois	Illinois Department of Healthcare and Family Services https://www.illinois.gov/hfs/Pages/default.aspx	1-800-226-0768
Indiana	Family and Social Services Administration of Indiana http://www.in.gov/fssa/	1-800-403-0864
Iowa	Department of Human Services of Iowa https://dhs.iowa.gov/iahealthlink	1-800-338-8366
Kansas	KanCare https://www.kancare.ks.gov/	1-800-766-9012
Kentucky	Cabinet for Health Services of Kentucky https://chfs.ky.gov/Pages/index.aspx	1-800-635-2570
Louisiana	Louisiana Department of Health and Hospital http://ldh.la.gov/index.cfm/subhome/1	1-888-342-6207
Maine	Maine Department of Health and Human Services https://www.maine.gov/dhhs/	1-800-977-6740

Maryland	Department of Health and Mental Hygiene https://health.maryland.gov/pages/home.aspx	1-800-456-8900
Massachusetts	Office of Health and Human Services of Massachusetts https://www.mass.gov/topics/mashealth	1-800-841-2900
Michigan	Michigan Department Community Health http://www.michigan.gov/mdhhs	1-800-642-3195
Minnesota	Department of Human Services of Minnesota - MinnesotaCare https://mn.gov/dhs/	1-800-657-3672
Mississippi	Office of the Governor of Mississippi https://medicaid.ms.gov/	1-800-421-2408
Missouri	Department of Social Services of Missouri – MO HealthNet http://www.dss.mo.gov/fsd/index.htm	1-855-373-4636
Montana	Montana Department of Public Health & Human Services http://dphhs.mt.gov/	1-800-362-8312
Nebraska	Nebraska Department of Health and Human Services System http://dhhs.ne.gov/Pages/default.aspx	1-855-632-7633
Nevada	Nevada Division of Welfare and Supportive Services https://dwss.nv.gov/	1-800-992-0900
New Hampshire	New Hampshire Department of Health and Human Services http://www.dhhs.nh.gov/	1-800-852-3345
New Jersey	Department of Human Services of New Jersey http://www.state.nj.us/humanservices/dmahs/home/index.html	1-800-356-1561
New Mexico	Department of Human Services of New Mexico https://www.hsd.state.nm.us/	1-888-997-2583
New York	Office of Medicaid Inspector General https://www.omig.ny.gov/	1-800-541-2831
North Carolina	North Carolina Department of Health and Human Services https://www.ncdhhs.gov/	1-800-662-7030
North Dakota	North Dakota Department of Human Resources http://www.nd.gov/dhs/	1-800-755-2604
Northern Mariana Islands	Department of Human Services of Hawaii https://medquest.hawaii.gov/	1-800-316-8005
Ohio	Department of Job and Family Services of Ohio – Ohio Health Plans http://medicaid.ohio.gov/	1-800-324-8680
Oklahoma	Health Care Authority of Oklahoma http://www.okhca.org/	1-800-522-0310
Oregon	Oregon Health Authority http://www.oregon.gov/dhs/Pages/index.aspx	1-800-527-5772
Pennsylvania	Department of Public Welfare of Pennsylvania http://www.dhs.pa.gov/	1-800-692-7462

Puerto Rico	Medicaid Office of Puerto Rico and Virgin Islands http://www.salud.gov.pr/Pages/Home.aspx	787-765-2929
Rhode Island	Executive Office of Health and Human Services http://www.dhs.ri.gov/	401-462-5300
South Carolina	South Carolina Department of Health and Human Services https://www.scdhhs.gov/	1-888-549-0820
South Dakota	Department of Social Services of South Dakota https://dss.sd.gov/	1-800-597-1603
Tennessee	Bureau of TennCare https://www.tn.gov/	1-800-342-3145
Texas	Health and Human Services Commission of Texas https://hhs.texas.gov/	1-877-541-7905
Utah	Utah Department of Health https://medicaid.utah.gov/	1-800-662-9651
Vermont	Agency of Human Services of Vermont http://humanservices.vermont.gov/	1-800-250-8427
Virginia	Department of Medical Assistance Services http://www.dmas.virginia.gov/#/index	804-786-7933
Virgin Islands	Medicaid Office of Puerto Rico and Virgin Islands http://www.salud.gov.pr/Pages/Home.aspx	787-765-2929
Washington	Health Care Authority https://www.hca.wa.gov/	1-800-562-3022
Washington D.C.	Department of Health - District of Columbia https://doh.dc.gov/	202-639-4030
West Virginia	West Virginia Department of Health & Human Resources https://dhhr.wv.gov/Pages/default.aspx	1-800-642-8589
Wisconsin	Wisconsin Department of Health Services https://access.wisconsin.gov/	1-800-362-3002
Wyoming	Wyoming Department of Health https://health.wyo.gov/healthcarefin/medicaid/	1-307-777-7656

Appendix 4

State Health Insurance Assistance Programs (SHIPs):

State	Agency Name and Website	Toll-free Number
Alabama	State Health Insurance Assistance Program (SHIP) http://www.alabamaageline.gov/	1-800-243-5463
Alaska	Medicare Information Office (SHIP) http://dhss.alaska.gov/	1-800-478-6065
Arizona	Arizona State Health Insurance Assistance Program https://des.az.gov/services/aging-and-adult/state-health-insurance-assistance-program-ship	1-800-432-4040
Arkansas	Senior Health Insurance Information Program (SHIIP) https://insurance.arkansas.gov/pages/consumer-services/senior-health/	1-800-224-6330
California	California Health Insurance Counseling & Advocacy Program (HICAP) http://www.aging.ca.gov/hicap/	1-800-434-0222
Colorado	Senior Health Insurance Assistance Program (SHIP) https://www.colorado.gov/dora/senior-healthcare-medicare	1-888-696-7213
Connecticut	CHOICES https://portal.ct.gov/dors	1-800-994-9422
Delaware	ELDERinfo https://insurance.delaware.gov/divisions/dmab/	1-800-336-9500
Florida	Serving Health Insurance Needs of Elders (SHINE) http://www.floridashine.org/	1-800-963-5337
Georgia	GeorgiaCares http://www.mygeorgiacares.org/	1-866-552-4464
Guam	Guam Medicare Assistance Program (GUAM MAP) http://dphss.guam.gov/	671-735-7415
Hawaii	Hawaii State Health Insurance Assistance Program (SHIP) http://www.hawaiiiship.org/	1-888-875-9229
Idaho	Senior Health Insurance Benefits Advisors (SHIBA) https://doi.idaho.gov/shiba/default	1-800-247-4422
Illinois	Senior Health Insurance Program (SHIP) https://www2.illinois.gov/aging/ship/Pages/default.aspx	1-800-252-8966
Indiana	State Health Insurance Assistance Program (SHIP) http://www.in.gov/idoi/2495.htm	1-800-452-4800
Iowa	Senior Health Insurance Information Program (SHIIP) http://www.therightcalliowa.gov/	1-800-351-4664

Kansas	Senior Health Insurance Counseling for Kansas (SHICK) https://www.kdads.ks.gov/commissions/commission-on-aging/medicare-programs/shick	1-800-860-5260
Kentucky	State Health Insurance Assistance Program (SHIP) https://chfs.ky.gov/agencies/dail/Pages/ship.aspx	1-877-293-7447
Louisiana	Senior Health Insurance Information Program (SHIIP) http://www.lda.la.gov/consumers/senior-health-shiip	1-800-259-5300
Maine	Maine State Health Insurance Assistance Program (SHIP) http://www.maine.gov/dhhs/oas/community-support/ship.html	1-800-262-2232
Maryland	Senior Health Insurance Assistance Program (SHIP) http://aging.maryland.gov/Pages/StateHealthInsuranceProgram.aspx	1-800-243-3425
Massachusetts	Serving Health Insurance Needs of Everyone (SHINE) https://www.mass.gov/health-insurance-counseling	1-800-243-4636
Michigan	MMAP, Inc. http://mmapinc.org/	1-800-803-7174
Minnesota	Minnesota State Health Insurance Assistance Program (SHIP) https://www.minnesotahelp.info/index	1-800-333-2433
Mississippi	State Health Insurance Assistance Program (SHIP) http://www.mdhs.state.ms.us/aging-adult-services/	1-844-822-4622
Missouri	CLAIM, State Health Insurance Assistance Program (SHIP) https://missouricclaim.org/	1-800-390-3330
Montana	Montana State Health Insurance Assistance Program (SHIP) https://dphhs.mt.gov/SLTC/aging/SHIP.aspx	1-800-551-3191
Nebraska	Senior Health Insurance Information Program (SHIIP) https://doi.nebraska.gov/consumer/senior-health	1-800-234-7119
Nevada	State Health Insurance Assistance Program (SHIP) http://adsd.nv.gov/Programs/Seniors/SHIP/SHIP_Prog/	1-800-307-4444
New Hampshire	State Health Insurance Assistance Program (SHIP) https://www.servicelink.nh.gov/medicare/index.htm	1-866-634-9412
New Jersey	State Health Insurance Assistance Program (SHIP) http://www.state.nj.us/humanservices/doas/services/ship/index.html	1-800-792-8820
New Mexico	State Health Insurance Assistance Program (SHIP) http://www.nmaging.state.nm.us/	1-800-432-2080
New York	Health Insurance Information Counseling and Assistance Program (HIICAP) https://aging.ny.gov/HealthBenefits/	1-800-701-0501
North Carolina	Seniors Health Insurance Information Program (SHIIP) http://www.ncdoi.com/SHIIP/Default.aspx	1-855-408-1212

North Dakota	State Health Insurance Counseling Program (SHIC) http://www.nd.gov/ndins/shic	1-888-575-6611
Ohio	Ohio Senior Health Insurance Information Program (OSHIIP) http://www.insurance.ohio.gov/Pages/default.aspx	1-800-686-1578
Oklahoma	Senior Health Insurance Counseling Program (SHIP) https://www.ok.gov/oid/Consumers/Information_for_Seniors/index.html	1-800-763-2828
Oregon	Senior Health Insurance Benefits Assistance (SHIBA) https://healthcare.oregon.gov/shiba/pages/index.aspx	1-800-722-4134
Pennsylvania	APPRISE – Pennsylvania State Health Assistance Program https://www.aging.pa.gov/Pages/default.aspx	1-800-783-7067
Puerto Rico	State Health Insurance Assistance Program (SHIP) http://www.agencias.pr.gov/agencias/oppea/Pages/default.aspx	1-877-725-4300
Rhode Island	Senior Health Insurance Program (SHIP) http://www.dea.ri.gov/insurance/	1-888-884-8721
South Carolina	State Health Insurance Assistance Program (SHIP) https://aging.sc.gov/	1-800-868-9095
South Dakota	Senior Health Information & Insurance Education (SHIINE) http://www.shiine.net/	1-800-536-8197
Tennessee	State Health Insurance Assistance Program (SHIP) http://tnmedicarehelp.com/	1-877-801-0044
Texas	Health Information, Counseling, and Advocacy Program (HICAP) https://www.hhs.texas.gov/Medicare	1-800-252-9240
Utah	Senior Health Insurance Information Program (SHIP) https://daas.utah.gov/seniors/	1-800-541-7735
Vermont	State Health Insurance Assistance Program (SHIP) https://www.vermont4a.org/	1-800-642-5119
Virgin Islands	State Health Insurance Assistance Program (SHIP) http://ltg.gov.vi/vi-ship-medicare.html	1-340-772-7368
Virginia	Virginia Insurance Counseling and Assistance Program (VICAP) https://www.vda.virginia.gov/vicap.htm	1-800-552-3402
Washington	Statewide Health Insurance Benefits Advisors (SHIBA) https://www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba	1-800-562-6900
Washington D.C.	Health Insurance Counseling Project (HICP) https://dcoa.dc.gov/service/health-insurance-counseling	202-727-8370
West Virginia	State Health Insurance Assistance Program (SHIP) http://www.wvship.org/	1-877-987-4463
Wisconsin	State Health Insurance Assistance Program (SHIP) https://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm	1-800-242-1060

Wyoming	State Health Insurance Assistance Program (SHIP) http://www.wyomingseniors.com/	1-800-856-4398
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601 S.W. Second Ave.
Portland, OR 97204-3154

PERS Moda Health Rx (PDP) Customer Service - Contact Information	
Call	1-888-786-7509 Calls to this number are free. Customer Service is available from 7 a.m. to 8 p.m. Pacific Time, seven days a week, from October 1 to March 31. (After March 31, your call will be handled by our automated phone system Saturdays, Sundays and holidays.) Customer Service also has free language interpreter services available for non-English speakers.
TTY	711 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.
Write	Moda Health Plan, Inc. Attn: PERS Moda Health Rx P.O. Box 40327 Portland OR 97240-0327 PharmacyMedicare@modahealth.com
Fax	1-800-207-8235 Attn: PERS Moda Health Rx
Website	modahealth.com/pers

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 booklet for a list of State Health Insurance Assistance Programs.

PRA Disclosure Statement

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