

Signature Advantage Community (HMO ISNP) offered by Signature Advantage, LLC

Annual Notice of Changes for 2022

You are currently enrolled as a member of Signature Advantage Community. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Sections 2.1 and 2.5 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
 - Will your drugs be covered?
 - Are your drugs in a different tier, with different cost sharing?
 - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
 - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
 - Review the 2022 Drug List and look in Section 2.6 for information about changes to our drug coverage.
 - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit [go.medicare.gov/drugprices](https://www.go.medicare.gov/drugprices), and click the "dashboards" link in the middle of the second Note toward the bottom of the page. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 2.3 for information about our *Provider Directory*.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area.
 - Use the personalized search feature on the Medicare Plan Finder at www.medicare.gov/plan-compare website.
 - Review the list in the back of your *Medicare & You 2022* handbook.
 - Look in Section 3.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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

- If you don't join another plan by December 7, 2021, you will be enrolled in Signature Advantage Community.
- To change to a **different plan** that may better meet your needs, you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

4. ENROLL: To change plans, join a plan between **October 15** and **December 7, 2021**

- If you don't join another plan by **December 7, 2021**, you will be enrolled in Signature Advantage Community.
- If you join another plan by **December 7, 2021**, your new coverage will start on **January 1, 2022**. You will be automatically disenrolled from your current plan.

Additional Resources

- Please contact our Member Services number at 844-214-8633 for additional information. (TTY users should call 711.) Hours are from October 1st to March 31, hours are 8:00 am to 8:00 pm 7 days a week, from April 1st to September 30th, hours are 8:00 am to 8:00 pm Monday through Friday (except for holidays).

- This document is available in alternate formats (e.g., large print, live audio reader) by calling Member Services.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Signature Advantage Community

- Signature Advantage Community is an HMO-ISNP with a Medicare contract. Enrollment in Signature Advantage Community depends on contract renewal. When this booklet says “we,” “us,” or “our,” it means Signature Advantage, LLC. When it says “plan” or “our plan,” it means Signature Advantage Community.

H2400_ANOC22_002_M_File&Use_08/16/2021

Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for Signature Advantage Community in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at www.signatureadvantageplan.com. You can also review the enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 2.1 for details.	\$29.60	\$29.70
Deductible	\$203	\$203* *These are 2021 cost-sharing amounts and may change for 2022. Signature Advantage Community will provide updated rates as soon as they are released.
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered services. (See Section 2.2 for details.)	\$7550	\$7550

Cost	2021 (this year)	2022 (next year)
<p>Doctor office visits</p>	<p>Primary care visits: \$0 - \$15 copayment per visit</p> <p>\$0 cost sharing for each Nurse Practitioner visit performed at the assisted living facility.</p> <p>Specialist visits: \$0 - \$40 copayment per visit</p>	<p>Primary care visits: 0% - 20% per visit</p> <p>0% cost sharing for each Nurse Practitioner visit performed at the assisted living facility.</p> <p>Specialist visits: 20% per visit</p>
<p>Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	<p>\$400 per day for days 1-5</p> <p>\$0 per day for days 6 through 90</p>	<p>\$400 per day for days 1-5</p> <p>\$0 per day for days 6 through 90</p>
<p>Part D prescription drug coverage (See Section 2.6 for details.)</p>	<p>Deductible: \$445</p> <p>Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: 25%</p>	<p>Deductible: \$480</p> <p>Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: 25%</p>

Annual Notice of Changes for 2022

Table of Contents

Summary of Important Costs for 2022		1
SECTION 1	Unless You Choose Another Plan, You Will Be Automatically Enrolled in Signature Advantage Community in 2022	4
SECTION 2	Changes to Benefit and Cost for Next Year	4
	Section 2.1 – Changes to the Monthly Premium	4
	Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount.....	4
	Section 2.3 – Changes to the Provider Network.....	5
	Section 2.4 – Changes to the Pharmacy Network.....	6
	Section 2.5 – Changes to Benefits and Costs for Medical Services	6
	Section 2.6 – Changes to Part D Prescription Drug Coverage	9
SECTION 3	Administrative Changes	SECTION 4
	
Deciding Which Plan to Choose		13
	Section 4.1 – If you want to stay in Signature Advantage Community.....	13
	Section 4.2 – If you want to change plans	13
SECTION 5	Deadline for Changing Plans.....	14
SECTION 6	Programs That Offer Free Counseling about Medicare	14
SECTION 7	Programs That Help Pay for Prescription Drugs	14
SECTION 8	Questions?.....	15
	Section 8.1 – Getting Help from Signature Advantage Community	15
	Section 8.2 – Getting Help from Medicare.....	16

SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Signature Advantage Community in 2022

If you do nothing to change your Medicare coverage by December 7, 2021, we will automatically enroll you in our Signature Advantage Community. This means starting January 1, 2022, you will be getting your medical and prescription drug coverage through Signature Advantage Community. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change plans, you can do so between October 15 and December 7. If you are eligible for “Extra Help,” you may be able to change plans during other times.

The information in this document tells you about the differences between your current benefits in Signature Advantage Community and the benefits you will have on January 1, 2022 as a member of Signature Advantage Community.

SECTION 2 Changes to Benefit and Cost for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2021 (this year)	2022 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$29.60	\$29.70

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 7 regarding “Extra Help” from Medicare.

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

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

Cost	2021 (this year)	2022 (next year)
<p>Maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copays and deductibles) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	\$7550.00	<p>No Change</p> <p>Once you have paid \$7550.00 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.</p>

Section 2.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated *Provider Directory* is located on our website at www.signatureadvantageplan.com. You may also call Member Services for updated provider information or to ask us to mail you a *Provider Directory*. **Please review the 2022 *Provider Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

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

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

Section 2.4 – Changes to the Pharmacy Network

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

There are changes to our network of pharmacies for next year. An updated *Pharmacy Directory* is located on our website at www.signatureadvantageplan.com. You may also call Member Services for updated provider information or to ask us to mail you a *Pharmacy Directory*. **Please review the 2022 *Pharmacy Directory* to see which pharmacies are in our network.**

Section 2.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your *2022 Evidence of Coverage*.

Opioid treatment program services

Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:

- U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications.
- Dispensing and administration of MAT medications (if applicable)
- Substance use counseling
- Individual and group therapy
- Toxicology testing
- Intake activities
- Periodic assessments

Cost	2021 (this year)	2022 (next year)
Transportation Services	You pay nothing for up to 50 one-way trips per year to Plan approved, health care related locations. Transportation provided via Taxi; Rideshare Services; Bus / Subway; Van; Medical Transport	Transportation Services are <u>not</u> covered.

Cost	2021 (this year)	2022 (next year)
<p>Over-the-Counter (OTC) Items</p> <p>You may choose from items exclusively from the plan catalogue.</p> <p>Selected items will be shipped to you.</p>	<p>You pay nothing for up to \$40 of OTC items each month from the Plan's catalogue. Limited to \$40 each month. Any unused value does not rollover or forward from month-to-month. Nicotine Replacement Therapy (NRT) is excluded from coverage</p>	<p>You pay nothing for up to \$150 of OTC items each quarter from the Plan's catalogue. Limited to \$150 each quarter. Any unused value does not rollover or forward from quarter to quarter.</p> <p>Nicotine Replacement Therapy (NRT) is excluded from coverage</p>
<p>Alternative Therapies</p>	<p>You pay nothing for up to 12 sessions per year.</p> <p>Sessions may be provided individually or in a group</p> <p>Prior Authorization Required</p>	<p>Alternative Therapies not covered.</p>
<p>Preventive Dental-covered services limited to Oral Exams, Prophylaxis (cleaning), and Dental X-Rays</p>	<p>You pay nothing for covered services</p> <p>Each preventive service covered up to two times per year with no copayment and no cost-sharing.</p> <p>Total benefit coverage for Preventive is limited up to a maximum of \$750 per year.</p> <p>Total benefit coverage for Preventive and Comprehensive Dental Services combined is limited up to a maximum of \$1500 per year.</p> <p>No Prior Authorization Required for Preventive Dental Services</p>	<p>You pay nothing for covered services</p> <p>Each preventive service is covered up to two (2) times per year with no copayment and no cost-sharing.</p> <p>Total benefit coverage for Preventive and Comprehensive Dental Services combined is limited up to a maximum of \$2000 per year.</p> <p>No Prior Authorization Required for Preventive Dental Services</p>

Cost	2021 (this year)	2022 (next year)
<p>Comprehensive Dental – Restorative Services; Endodontics; Periodontics; Extractions; Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services</p>	<p>You pay nothing for covered services.</p> <p>Total benefit coverage for Preventive and Comprehensive Dental Services combined is limited up to a maximum of \$1500 per year.</p> <p>No Prior Authorization Required for Comprehensive Dental Services</p>	<p>You pay nothing for covered services</p> <p>Total benefit coverage for Preventive and Comprehensive Dental Services combined is limited up to a maximum of \$2000 per year.</p> <p>No Prior Authorization Required for Comprehensive Dental Services</p>

Cost	2021 (this year)	2022 (next year)
<p>Emergency care</p> <p>Emergency care refers to services that are:</p> <ul style="list-style-type: none"> • Furnished by a provider qualified to furnish emergency services, and • Needed to evaluate or stabilize an emergency medical condition. 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. Cost sharing for necessary emergency services furnished out-of-network is the same as for such services furnished in-network. Emergency Care coverage is only covered within the U.S. as required. 	<p>20% of the cost of Medicare covered services, up to a maximum copayment of \$90. Fee is waived if you are admitted to the hospital within one (1) day of receiving emergency care. If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must return to a network hospital in order for your care to continue to be covered OR you must have your inpatient care at the out-of-network hospital authorized by the plan and your cost is the cost sharing you would pay at a network hospital.</p>	<p>20% of the cost of Medicare covered services, up to a maximum copayment of \$90. Fee is waived if you are admitted to the hospital within one (1) day of receiving emergency care. If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must return to a network hospital in order for your care to continue to be covered OR you must have your inpatient care at the out-of-network hospital authorized by the plan and your cost is the cost sharing you would pay at a network hospital.</p>
<p>Eyewear - lenses or eyeglasses (lenses and frames)</p>	<p>You pay nothing for Eyewear up to \$150.00 total cost.</p>	<p>You pay nothing for Eyewear up to \$225.00 total cost.</p>

Section 2.6 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically. **You can get the *complete Drug List*** by calling Member Services (see the back cover) or visiting our website www.signatureadvantageplan.com.

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

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

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

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

As a member in a long-term care (LTC) facility, you will receive a temporary supply that is the same amount of temporary day supply provided in all other cases: 31-days of medication. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) In order to prevent coverage gaps, the plan will provide up to a 30-day supply (or 31-day supply in LTC setting) of the requested Part D covered non-formulary prescription drug or the formulary prescription drug that is subject to new prior authorization, step therapy requirements or more restrictive quantity limits, when you had a prescription for the medication filled within the past 120 days (this look back period may vary for some classes of medications) from the date of the attempted fill. The plan will send you a notice saying that you must either switch to a drug on the applicable plan formulary or get an exception (coverage determination) to continue taking the non-formulary medication. If you do not switch plans for calendar year 2021 and you are on a drug as a result of a granted exception in the 2020 plan year, you may possibly be able to continue to receive that exception beyond the end of the 2020 plan year. Should the plan not to honor the exception beyond the end of the 2019 plan year, the plan will notify you in writing at least 60 days before the end of the current plan year and will do either of the following:

- Offer to process a prospective exception request for the next plan year; or Provide you with a temporary supply of the requested prescription drug at the beginning of the plan year and then provide you with notice that you must either switch to a therapeutically appropriate drug on the formulary or get an exception to continue taking the requested

drug.

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

Changes to Prescription Drug Costs

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

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

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the Evidence of Coverage, which is located on our website at www.signatureadvantageplan.com. You can also review enclosed Evidence of Coverage to see if other benefit or cost changes affect you. You may also call Member Services to ask us to mail you an Evidence of Coverage.)

Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
Stage 1: Yearly Deductible Stage During this stage, you pay the full cost of your Part D drugs until you have reached the yearly deductible.	The deductible is \$445.00	The deductible is \$480.00

Changes to Your Cost Sharing in the Initial Coverage Stage

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

Stage	2021 (this year)	2022 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1: 25% of the total cost</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1: You pay 25% of the total cost</p>
<p>Stage 2: Initial Coverage Stage (continued)</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Once your total drug costs have reached \$4130.00, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Once your total drug costs have reached \$4430.00, you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

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

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Signature Advantage Community

To stay in our plan you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Signature Advantage Community.

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2022 follow these steps:

Step 1: Learn about and compare your choices

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

To learn more about Original Medicare and the different types of Medicare plans, read the *Medicare & You 2022* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

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

As a reminder, Signature Advantage, LLC. offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Signature Advantage Community.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Signature Advantage Community.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).

- – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2022.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

You can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Kentucky, the SHIP is called Kentucky State Health Insurance Program.

Kentucky State Health Insurance Program is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Kentucky State Health Insurance Program counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Kentucky State Health Insurance Program at 877-293-7447. You can learn more about Kentucky State Health Insurance Program by visiting their website (<https://chfs.ky.gov/agencies/dph/dpqi/hcab/Pages/kpap.aspx>).

SECTION 6 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a *coverage gap* or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
- Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Kentucky Aids Drug Assistance Program (KADAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call [866-510-0005](tel:866-510-0005).

SECTION 7 Questions?

Section 7.1 – Getting Help from Signature Advantage Community

Questions? We're here to help. Please call Member Services at 844-214-8633. (TTY only, call 711). We are available for phone calls 8a.m. – 8p.m. 7 days per week from October 1 – March 31 and 8a.m. – 8p.m. Monday – Friday from April 1 – September 30.

Read your 2022 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2022. For details, look in the 2022 *Evidence of Coverage* for Signature Advantage Community. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.signatureadvantageplan.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

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

Section 8

7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

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

Read *Medicare & You 2022*

You can read the *Medicare & You 2022* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov) 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.