

Johns Hopkins Advantage MD (HMO) offered by Johns Hopkins Advantage MD

Annual Notice of Changes for 2023

You are currently enrolled as a member of Johns Hopkins Advantage MD (HMO). Next year, there will be changes to the plan's costs and benefits. *Please see page 4 for a Summary of Important Costs, including Premium.*

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

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

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2023 Drug List to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

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

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

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

Additional Resources

- Please contact our Customer Service number at 1-877-293-4998 for additional information. (TTY users should call 711.) Hours are October 1 through March 31: Monday through Sunday, 8:00 a.m. to 8:00 p.m.; April 1 through September 30: Monday through Friday, 8:00 a.m. to 8:00 p.m.
- This material is also available in alternate formats (e.g., braille, large print, audio). Contact Customer Service to request this material in an alternate format.
- **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 Johns Hopkins Advantage MD (HMO)

- Johns Hopkins Advantage MD is a Medicare Advantage plan with a Medicare contract offering HMO and PPO products. Enrollment in Johns Hopkins Advantage MD depends on contract renewal.
- When this document says "we," "us," or "our", it means Johns Hopkins Advantage MD. When it says "plan" or "our plan," it means Johns Hopkins Advantage MD (HMO).

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Annual Notice of Changes for 2023

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Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for Johns Hopkins Advantage MD (HMO) in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
Monthly plan premium* *Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$30	\$30
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$7,550	\$7,550
Doctor office visits	Primary care visits: You pay nothing per visit Specialist visits: \$45 copay per visit	Primary care visits: You pay nothing per visit Specialist visits: \$45 copay per visit
Inpatient hospital stays	You pay a \$325 copay each day for days 1-5 of a Medicare-covered inpatient hospital stay. You pay nothing each day for days 6-90 of a Medicare-covered inpatient hospital stay.	You pay a \$325 copay each day for days 1-5 of a Medicare-covered inpatient hospital stay. You pay nothing each day for days 6-90 of a Medicare-covered inpatient hospital stay.

Cost	2022 (this year)	2023 (next year)
<p>Part D prescription drug coverage (See Section 1.5 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1 – Preferred Generic \$0 • Drug Tier 2 – Generic \$10 • Drug Tier 3 – Preferred Brand \$47 • Drug Tier 4 – Non-Preferred Drug \$100 • Drug Tier 5 – Specialty Tier 33% of the total cost <p>Mail-Order Cost-Sharing (<i>three-month supply</i>)</p> <ul style="list-style-type: none"> • Drug Tier 1 – Preferred Generic \$0 	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1 – Preferred Generic \$0 • Drug Tier 2 – Generic \$10 • Drug Tier 3 – Preferred Brand \$47 • Drug Tier 4 – Non-Preferred Drug \$100 • Drug Tier 5 – Specialty Tier 33% of the total cost <p>Mail-Order Cost-Sharing (<i>three-month supply</i>)</p> <ul style="list-style-type: none"> • Drug Tier 1 – Preferred Generic \$0

Cost	2022 (this year)	2023 (next year)
Part D prescription drug coverage (continued)	<ul style="list-style-type: none"> <li data-bbox="706 321 1036 426">• Drug Tier 2 – Generic \$20 <li data-bbox="706 478 1036 583">• Drug Tier 3 – Preferred Brand \$94 <li data-bbox="706 636 1036 741">• Drug Tier 4 – Non-Preferred Drug \$200 <li data-bbox="706 793 1036 972">• Drug Tier 5 – Specialty Tier A long-term supply is not available for drugs in Tier 5. 	<ul style="list-style-type: none"> <li data-bbox="1068 321 1398 426">• Drug Tier 2 – Generic \$20 <li data-bbox="1068 478 1398 583">• Drug Tier 3 – Preferred Brand \$94 <li data-bbox="1068 636 1398 741">• Drug Tier 4 – Non-Preferred Drug \$200 <li data-bbox="1068 793 1398 972">• Drug Tier 5 – Specialty Tier A long-term supply is not available for drugs in Tier 5.

To find out which drugs are Select Insulins, review the most recent Drug List we provided electronically. You can identify Select Insulins by checking our Drug List for insulin marked with SI. If you have questions about the Drug List, you can also call Customer Service (Phone numbers for Customer Service are printed on the back cover of this document).

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2022 (this year)	2023 (next year)
Monthly plan premium (You must also continue to pay your Medicare Part B premium.)	\$30	\$30 There is no change for the upcoming benefit year.
Optional Supplemental Benefits premium (Available for an extra premium)	\$25 for comprehensive dental	\$25 for comprehensive dental There is no change for the upcoming benefit year.

- 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 5 regarding “Extra Help” from Medicare.

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay “out-of-pocket” for 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	2022 (this year)	2023 (next year)
<p>Maximum out-of-pocket amount \$7,550</p> <p>Your costs for covered medical services (such as copays) 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>	<p>\$7,550</p>	<p>\$7,550</p> <p>Once you have paid \$7,550 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> <p>There is no change for the upcoming benefit year.</p>

Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at www.hopkinsmedicare.com. You may also call Customer Service for updated provider and/or pharmacy information or to ask us to mail you a directory.

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

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

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

Section 1.4 – Changes to Benefits and Costs for Medical Services

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

Cost	2022 (this year)	2023 (next year)
Durable Medical Equipment (DME) and Related Supplies	Prior authorization is required for equipment or supplies exceeding \$2,500, and for all rental equipment.	Prior authorization may be required for equipment and supplies. Prior authorization is required for all rental equipment.
Hearing Aids	<p>You pay a \$699 copay per aid for Advanced hearing aids or \$999 copay per aid for Premium hearing aids.</p> <p>Hearing aid purchase includes:</p> <ul style="list-style-type: none"> • 3 provider visits within first year of hearing aid purchase • 45-day trial period • 3-year extended warranty • 48 batteries per aid included with non-rechargeable models <p>Benefit is limited to the TruHearing’s Advanced and Premium hearing aids, which come in various styles and colors. Premium hearing aids are available in rechargeable style options for an additional \$50 per aid.</p>	<p>You pay a \$699 copay per aid for Advanced hearing aids or \$999 copay per aid for Premium hearing aids.</p> <p>Hearing aid purchase includes:</p> <ul style="list-style-type: none"> • First year of follow-up provider visits • 60-day trial period • 3-year extended warranty • 80 batteries per aid included with non-rechargeable models <p>Benefit is limited to the TruHearing’s Advanced and Premium hearing aids, which come in various styles and colors. Premium hearing aids are available in rechargeable style options for an additional \$50 per aid.</p>
Outpatient Mental Health Care	Prior authorization is <u>not</u> required.	Prior auth may be required for: Electroconvulsive therapy, transcranial magnetic stimulation.

Cost	2022 (this year)	2023 (next year)
Prosthetic Devices	Prior authorization is required for equipment or supplies exceeding \$2,500.	Prior authorization may be required.
Vision Care	Our plan pays up to \$150 every two years for supplemental eyewear (retail or online) from any provider.	Our plan pays up to \$150 every year for supplemental eyewear (retail or online) from any provider.

Section 1.5 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

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

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

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

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

We have made changes to the list of insulin drugs that will be covered as Select Insulins at a lower cost-sharing. To find out which drugs are Select Insulins, review the most recent Drug List we provided electronically. You can identify Select Insulins by checking our Drug List for insulin marked with SI. If you have questions about the Drug List, you can also call Customer Service (Phone numbers for Customer Service are printed on the back cover of this document).

Changes to Prescription Drug Costs

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

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

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

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

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

Additional Resources to Help – Please call Customer Service at 1-877-293-4998. (TTY only, call 711). We are available for phone calls October 1 through March 31: Monday through Sunday, 8:00 a.m. to 8:00 p.m.; April 1 through September 30: Monday through Friday, 8:00 a.m. to 8:00 p.m. On weekends and holidays, you will need to leave a message.

Changes to the Deductible Stage

Stage	2022 (this year)	2023 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2022 (this year)	2023 (next year)
<p>Stage 2: 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>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.</p> <p>For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1 – Preferred Generic: You pay \$0 per prescription.</p> <p>Tier 2 – Generic: You pay \$10 per prescription.</p> <p>Tier 3 – Preferred Brand: You pay \$47 per prescription.</p> <p>Tier 4 – Non-Preferred Drug: You pay \$100 per prescription.</p> <p>Tier 5 – Specialty Tier: You pay 33% of the total cost per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1 – Preferred Generic: You pay \$0 per prescription.</p> <p>Tier 2 – Generic: You pay \$10 per prescription.</p> <p>Tier 3 – Preferred Brand: You pay \$47 per prescription.</p> <p>Tier 4 – Non-Preferred Drug: You pay \$100 per prescription.</p> <p>Tier 5 – Specialty Tier: You pay 33% of the total cost per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in Johns Hopkins Advantage MD (HMO)

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 Johns Hopkins Advantage MD (HMO).

Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2023 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2). As a reminder, Johns Hopkins Advantage MD 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 Johns Hopkins Advantage MD (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Johns Hopkins Advantage MD (HMO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do so.
 - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 3 Deadline for Changing Plans

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

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

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

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

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Maryland, the SHIP is called Senior Health Insurance Program.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Senior 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 Senior Health Insurance Program at 410-767-1100 or 1-800-243-3425. You can learn more about Senior Health Insurance Program by visiting their website (<https://aging.maryland.gov/Pages/state-health-insurance-program.aspx>).

SECTION 5 Programs That Help Pay for Prescription Drugs

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

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

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
- Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Maryland has a program called Maryland Senior Prescription Drug Assistance Program that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Maryland AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call

Maryland AIDS Drug Assistance Program (ADAP)
Prevention and Health Promotion Administration
500 N. Calvert St, 5th Floor
Baltimore, MD 21202
1-410-767-6535 or 1-800-205-6308 phone
1-410-333-2608 fax

SECTION 6 Questions?

Section 6.1 – Getting Help from Johns Hopkins Advantage MD (HMO)

Questions? We’re here to help. Please call Customer Service at 1-877-293-4998. (TTY only, call 711). We are available for phone calls October 1 through March 31: Monday through Sunday, 8:00 a.m. to 8:00 p.m.; April 1 through September 30: Monday through Friday, 8:00 a.m. to 8:00 p.m. On weekends and holidays you will need to leave a message.

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

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2023. For details, look in the *2023 Evidence of Coverage* for Johns Hopkins Advantage MD (HMO). 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.hopkinsmedicare.com. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.hopkinsmedicare.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 6.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

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

Read *Medicare & You 2023*

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