

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

# Annual Notice of Change for 2026

You're enrolled as a member of Johns Hopkins Advantage MD Tribute (HMO).

This material describes changes to your plan's costs and benefits next year.

- **You have from October 15 - December 7 to make changes to your Medicare coverage for next year.** If you don't join another plan by December 7, 2025, you'll stay in Johns Hopkins Advantage MD Tribute (HMO).
- To change to a **different plan**, visit [www.Medicare.gov](http://www.Medicare.gov) or review the list in the back of your *Medicare & You 2026* handbook.
- Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*. Get a copy at [www.hopkinsmedicare.com](http://www.hopkinsmedicare.com) or call Member Services at 1-877-293-4998 (TTY users call 711) to get a copy by mail. You can also review the separately mailed *Evidence of Coverage* to see if other benefit or cost changes affect you.

### More Resources

- Per the final rule CMS-4205-F released on April 4, 2024, §§ 422.2267(e)(31)(ii) and 423.2267(e)(33)(ii), plans must provide a Notice of Availability of language assistance services and auxiliary aids and services that at a minimum states that our plan provides language assistance services and appropriate auxiliary aids and services free of charge. Our plan must provide the notice in English and at least the 15 languages most commonly spoken by people with limited English proficiency in the relevant state or states in our plan's service area and must provide the notice in alternate formats for people with disabilities who require auxiliary aids and services to ensure effective communication.
- Call Member Services at 1-877-293-4998 (TTY users call 711) for additional information. Hours are Oct. 1 to March 31, 8 a.m. to 8 p.m., 7 days a week. April 1 to Sept. 30, 8 a.m. to 8 p.m., Monday through Friday. On weekends and holidays you will need to leave a message. This call is free.
- This information is available in alternate formats (e.g., large print and audio). Contact Member Services to request this material in an alternate format.

### About Johns Hopkins Advantage MD Tribute (HMO)

- Johns Hopkins Advantage MD is an HMO with a Medicare contract. Enrollment in Johns Hopkins Advantage MD depends on contract renewal.
- When this material says "we," "us," or "our," it means Johns Hopkins Advantage MD. When it says "plan" or "our plan," it means Johns Hopkins Advantage MD Tribute (HMO).

- **If you do nothing by December 7, 2025, you'll automatically be enrolled in Johns Hopkins Advantage MD Tribute (HMO).** Starting January 1, 2026, you'll get your medical through Johns Hopkins Advantage MD Tribute (HMO). Go to Section 2 for more information about how to change plans and deadlines for making a change.

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## Table of Contents

<b>Summary of Important Costs for 2026 .....</b>	<b>4</b>
<b>SECTION 1      Changes to Benefits &amp; Costs for Next Year .....</b>	<b>5</b>
Section 1.1 Changes to the Monthly Plan Premium .....	5
Section 1.2 Changes to Your Maximum Out-of-Pocket Amount .....	5
Section 1.3 Changes to the Provider Network .....	6
Section 1.4 Changes to Benefits & Costs for Medical Services .....	6
<b>SECTION 2      How to Change Plans .....</b>	<b>6</b>
Section 2.1 Deadlines for Changing Plans.....	7
Section 2.2 Are there other times of the year to make a change?.....	7
<b>SECTION 3      Get Help Paying for Prescription Drugs .....</b>	<b>8</b>
<b>SECTION 4      Questions? .....</b>	<b>9</b>
Get Help from Johns Hopkins Advantage MD Tribute (HMO) .....	9
Get Free Counseling about Medicare .....	9
Get Help from Medicare .....	<b>10</b>

## Summary of Important Costs for 2026

	2025 (this year)	2026 (next year)
<p><b>Monthly plan premium*</b></p> <p>* Your premium can be higher than this amount. Go to Section 1.1 for details.</p>	\$0	\$0
<p><b>Maximum out-of-pocket amount</b></p> <p>This is the <u>most</u> you'll pay out of pocket for covered Part A and Part B services. (Go to Section 1.2 for details.)</p>	\$6,800	\$6,800
<p><b>Primary care office visits</b></p>	\$0 copay per visit	<b>\$0 copay per visit</b>
<p><b>Specialist office visits</b></p>	\$50 copay per visit	<b>\$50 copay per visit</b>
<p><b>Inpatient hospital stays</b></p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals, and other types of inpatient hospital services. Inpatient hospital care starts the day you're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day.</p>	<p>\$350 copay per day for days 1 to 5 and \$0 copay per day for days 6 to 90 for Medicare-covered inpatient hospital care. \$0 copay for an additional 60 lifetime reserve days.</p>	<p><b>\$350 copay per day for days 1 to 5 and \$0 copay per day for days 6 to 90 for Medicare-covered inpatient hospital care. \$0 copay for an additional 60 lifetime reserve days.</b></p>

**SECTION 1 Changes to Benefits & Costs for Next Year**

**Section 1.1 Changes to the Monthly Plan Premium**

	2025 (this year)	2026 (next year)
<p><b>Monthly plan premium</b> (You must also continue to pay your Medicare Part B premium.)</p>	\$0	<p><b>\$0</b>  <b>There is no change for the upcoming benefit year.</b></p>
<p><b>Part B premium reduction</b> This amount will be deducted from your Part B premium. This means you'll pay less for Part B.</p>	\$40	\$40

**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've paid this amount, you generally pay nothing for covered Part A and Part B services for the rest of the calendar year.

	2025 (this year)	2026 (next year)
<p><b>Maximum out-of-pocket amount</b> Your costs for covered medical services (such as copayments) <b>count</b> toward your maximum out-of-pocket amount.</p>	\$6,800	<p><b>\$6,800</b>  <b>Once you've paid \$6,800 out-of-pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services for the rest of the calendar year.</b></p>

### Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2026 *Provider Directory* ([www.hopkinsmedicare.com/members/find-a-provider/](http://www.hopkinsmedicare.com/members/find-a-provider/)) to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated *Provider Directory*:

- Visit our website at [www.hopkinsmedicare.com/members/find-a-provider/](http://www.hopkinsmedicare.com/members/find-a-provider/).
- Call Member Services at 1-877-293-4998 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider Directory*.

We can make changes to the hospitals, doctors, and specialists (providers) that are part of our plan during the year. If a mid-year change in our providers affects you, call Member Services at 1-877-293-4998 (TTY users call 711) for help.

### Section 1.4 Changes to Benefits & Costs for Medical Services

Cost	2025 (this year)	2026 (next year)
<b>Emergency care - Cost-Sharing</b>	You pay a \$110 copay for each Medicare-covered service. The copay is waived if you are admitted to the hospital within 24 hours.	You pay a \$115 copay for each Medicare-covered service. The copay is waived if you are admitted to the hospital within 24 hours.
<b>Skilled nursing facility (SNF) care - Cost-Sharing</b>	You pay a \$0 copay per day for days 1 to 20 and \$196 copay per day for days 21 to 100 for Medicare-covered skilled nursing facility care. Medicare hospital benefit periods apply.	You pay a \$0 copay per day for days 1 to 20 and \$218 copay per day for days 21 to 100 for Medicare-covered skilled nursing facility care. Medicare hospital benefit periods apply.

## SECTION 2 How to Change Plans

**To stay in Johns Hopkins Advantage MD Tribute (HMO), you don't need to do anything.** Unless you sign up for a different plan or change to Original Medicare by December 7, you'll automatically be enrolled in our Johns Hopkins Advantage MD Tribute (HMO).

If you want to change plans for 2026, follow these steps:

- **To change to a different Medicare health plan**, enroll in the new plan. You'll be automatically disenrolled from Johns Hopkins Advantage MD Tribute (HMO).
- **To change to Original Medicare with Medicare drug coverage**, enroll in the new Medicare drug plan. You'll be automatically disenrolled from Johns Hopkins Advantage MD Tribute (HMO).
- **To change to Original Medicare without a drug plan**, you can send us a written request to disenroll. Call Member Services at 1-877-293-4998 (TTY users call 711) for more information on how to do this. Or call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users can call 1-877-486-2048. If you don't enroll in a Medicare drug plan, you may pay a Part D late enrollment penalty (go to Section 1.1).
- **To learn more about Original Medicare and the different types of Medicare plans**, visit [www.Medicare.gov](http://www.Medicare.gov), check the *Medicare & You 2026* handbook, call your State Health Insurance Assistance Program (go to Section 4), or call 1-800-MEDICARE (1-800-633-4227). As a reminder, Johns Hopkins Advantage MD offers other Medicare health plans. These other plans can have different coverage, monthly premiums, and cost-sharing amounts.

## Section 2.1 Deadlines for Changing Plans

People with Medicare can make changes to their coverage from **October 15 – December 7** each year.

If you enrolled in a Medicare Advantage plan for January 1, 2026, and don't like your plan choice, you can switch to another Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) between January 1 – March 31, 2026.

## Section 2.2 Are there other times of the year to make a change?

In certain situations, people may have other chances to change their coverage during the year.

Examples include people who:

- Have Medicaid
- Get Extra Help paying for their drugs
- Have or are leaving employer coverage
- Move out of our plan's service area

If you recently moved into, or currently live in, 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 (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you

have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

## SECTION 3 Get Help Paying for Prescription Drugs

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You may qualify for help paying for prescription drugs. Different kinds of help are available:

- **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 drug plan premiums, yearly deductibles, and coinsurance. Also, people who qualify won't have a late enrollment penalty. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day, 7 days a week.
  - Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday – Friday for a representative. Automated messages are available 24 hours a day. TTY users can call, 1-800-325-0778 or
  - Your State Medicaid Office.
- **Help from your state's pharmaceutical assistance program (SPAP).** Maryland has a program called Senior Prescription Drug Assistance Program (SPDAP) 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 (SHIP). To get the phone number for your state, visit [www.shiphelp.org](http://www.shiphelp.org), or call 1-800-MEDICARE.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible people living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your state, you 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 drugs that are also covered by ADAP qualify for prescription cost-sharing help through the The Maryland AIDS Drug Assistance Program (MADAP). For information on eligibility criteria, covered drugs, how to enroll in the program, or, if you're currently enrolled, how to continue getting help, call 1-410-767-6535. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.

## SECTION 4 Questions?

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### Get Help from Johns Hopkins Advantage MD Tribute (HMO)

- **Call Member Services at 1-877-293-4998. (TTY users call 711.)**

We're available for phone calls. Hours are Oct. 1 to March 31, 8 a.m. to 8 p.m., 7 days a week. April 1 to Sept. 30, 8 a.m. to 8 p.m., Monday through Friday. On weekends and holidays you will need to leave a message. Calls to these numbers are free.

- **Read your 2026 Evidence of Coverage**

This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for 2026. For details, look in the 2026 *Evidence of Coverage* for Johns Hopkins Advantage MD Tribute (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. Get the *Evidence of Coverage* on our website at [www.hopkinsmedicare.com/members/plan-documents/](http://www.hopkinsmedicare.com/members/plan-documents/) or call Member Services at 1-877-293-4998 (TTY users call 711) to ask us to mail you a copy. You can also review the separately mailed *Evidence of Coverage* to see if other benefit or cost changes affect you.

- **Visit [www.hopkinsmedicare.com/members/plan-documents/](http://www.hopkinsmedicare.com/members/plan-documents/)**

Our website has the most up-to-date information about our provider network (*Provider Directory*).

### Get 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 the State Health Insurance Assistance Program (SHIP).

Call the State Health Insurance Program (SHIP) to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call the State Health Insurance Program (SHIP) at 1-800-243-3425. Learn more about the State Health Insurance Program (SHIP) by visiting <https://aging.maryland.gov/Pages/state-health-insurance-program.aspx>.

## Get Help 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 can call 1-877-486-2048.

- **Chat live with [www.Medicare.gov](http://www.Medicare.gov)**

You can chat live at [www.Medicare.gov/talk-to-someone](http://www.Medicare.gov/talk-to-someone).

- **Write to Medicare**

You can write to Medicare at PO Box 1270, Lawrence, KS 66044

- **Visit [www.Medicare.gov](http://www.Medicare.gov)**

The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area.

- **Read *Medicare & You 2026***

The *Medicare & You 2026* handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at [www.Medicare.gov](http://www.Medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.