Keystone First
VIP Choice®

Coverage by Vista Health Plan,
an independent licensee of the Blue Cross and Blue Shield Association.

Annual Notice of Changes for **2019**

CS 1925

Y0093_ANO_257566_M

Keystone First VIP Choice® (HMO-SNP) offered by Vista Health Plan Inc.

Annual Notice of Changes for 2019

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

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 1 and 2 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 2019 Drug List and look in Section 1.6 for information about changes to our drug coverage.

☐ **Check to see if your doctors and other providers will be in our network next year.**

- Are your doctors in our network?
- What about the hospitals or other providers you use?
- Look in Section 1.3 for information about our Provider and Pharmacy 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** website. Click "Find health & drug plans."
- Review the list in the back of your Medicare & You handbook.
- Look in Section 3 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 want to **keep** Keystone First VIP Choice, you don't need to do anything. You will stay in Keystone First VIP Choice.
- If you want to **change to a different plan** that may better meet your needs, you can switch plans between now and December 31. Look in section 3.2, page 10, to learn more about your choices.

4. Enroll: To change plans, join a plan between **now** and **December 31, 2018**

- If you **don't join another plan by December 31, 2018**, you will stay in Keystone First VIP Choice.
- If you **join another plan by December 31, 2018**, your new coverage will start the first day of the following month.
- Starting in 2019, there are new limits on how often you can change plans. Look in section 4, page 11, to learn more.

Additional Resources

- Please contact our Member Services number at **1-800-450-1166** for additional information. (TTY users should call **711**.) Hours are seven days a week, 8 a.m. to 8 p.m.
- Member Services has free language interpreter services available for non-English speakers (phone numbers are in Section 7 of this booklet).
- Please contact Member Services if you require this document in an alternative format such as large font, Braille or audio.
- **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 Keystone First VIP Choice

Keystone First VIP Choice is an HMO-SNP plan with a Medicare contract. Enrollment in Keystone First VIP Choice depends on contract renewal. The plan also has a written agreement with the Pennsylvania Medicaid program to coordinate your Medicaid benefits.

- When this booklet says "we," "us," or "our," it means Vista Health Plan Inc. When it says "plan" or "our plan," it means Keystone First VIP Choice.

Summary of Important Costs for 2019

The table below compares the 2018 costs and 2019 costs for Keystone First VIP Choice in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this Annual Notice of Changes** and review the Evidence of Coverage to see if other benefit or cost changes affect you. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay $0 for your deductible, doctor office visits, and inpatient hospital stays.

Cost	2018 (this year)	2019 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	$0	$0
Doctor office visits	Primary care visits: $0 per visit Specialist visits: $0 per visit	Primary care visits: $0 per visit Specialist visits: $0 per visit
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.	$0 copay	$0 copay

Cost	2018 (this year)	2019 (next year)
Part D prescription drug coverage (See Section 1.6 for details.)	Deductible: $405 Copayment during the initial coverage stage: **Drug Tier 1:** You pay $0, $1.25, or $3.35 per prescription. **Drug Tier 2:** You pay $0, $1.25, or $3.35 per prescription. **Drug Tier 3:** You pay $0, $3.70, or $8.35 per prescription. **Drug Tier 4:** You pay $0, $3.70, or $8.35 per prescription. **Drug Tier 5:** You pay $0, $3.70, or $8.35 per prescription.	Deductible: $415 Copayment during the initial coverage stage: **Drug Tier 1:** You pay $0, $1.25, or $3.40 per prescription. **Drug Tier 2:** You pay $0, $3.80, or $8.50 per prescription.
Maximum out-of-pocket amount This is the most you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	$3,400 You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.	$3,400 You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.

Annual Notice of Changes for 2019
Table of Contents

SECTION 1 Changes to Medicare Benefits and Costs for Next Year

Section 1.1 — Changes to the Monthly Premium

Cost	2018 (this year)	2019 (next year)
Monthly premium You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.	$0	$0

Section 1.2 — 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	2018 (this year)	2019 (next year)
Maximum out-of-pocket amount **Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.** You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	$3,400	$3,400 Once you have paid $3,400 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.

Section 1.3 — Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider and Pharmacy Directory is located on our website at **www.keystonefirstvipchoice.com**. You may also call Member Services for updated provider information or to ask us to mail you a Provider and Pharmacy Directory. **Please review the 2019 Provider and Pharmacy 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, Medicare requires that we 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 and managing your care.

Section 1.4 — 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 Provider and Pharmacy Directory is located on our website at **www.keystonefirstvipchoice.com**. You may also call Member Services for updated provider information or to ask us to mail you a Provider and Pharmacy Directory. **Please review the 2019 Provider and Pharmacy Directory to see which pharmacies are in our network**.

Section 1.5 — There are no changes to your benefits or amounts you pay for medical services

Please note that the *Annual Notice of Changes* only tells you about changes to your **Medicare** benefits and costs.

Our benefits and what you pay for these covered medical services will be exactly the same in 2019 as they are in 2018.

Section 1.6 — 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.

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.
    - 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 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. For 2019, members in long-term care (LTC) facilities will now receive a temporary supply that is the same amount of temporary days' supply provided in all other cases: *31 days* of medication rather than the amount provided in 2018 (*90 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*.) 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.

If you received a permission from us in 2018 to use a medication that is not on our formulary, known as a formulary exception, you can continue to use that medication in 2019 as long as your provider prescribes it for you. If you were prescribed a maintenance medication that had specific requirements that you met or were given permission from us to use in 2018, known

as a coverage determination, you can continue to use this medication in 2019, as long as your provider prescribes it for you. However, if you received a coverage determination for a non-maintenance medication in 2018, and your provider prescribes it again in 2019, you or your provider will need to file a coverage determination request to determine if it is appropriate for you to use the medication in 2019. Your plan will notify you if any medications you are prescribed require you to make a new coverage determination request.

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.

Starting in 2019, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug 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 different cost-sharing tier or add new restrictions. This means if you are taking the brand name drug that is being replaced by the new generic (or the tier or restriction on the brand name drug changes), you will no longer always get notice of the change 60 days before we make it or get a 60-day refill of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

Also, starting in 2019, before we make other changes during the year to our Drug List that require us to provide you with advance notice if you are taking a drug, we will provide you with notice 30, rather than 60, days before we make the change. Or we will give you a 30-day, rather than a 60-day, refill of your brand name drug at a network pharmacy.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about the changes we may make to the Drug List, see Chapter 5, Section 6, of the Evidence of Coverage.)

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 does 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 get "Extra Help" and didn't receive this insert with this packet, please call Member Services and ask for the "LIS Rider." Phone numbers for Member Services are in Section 7.1 of this booklet.

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 in your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2018 (this year)	2019 (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.	Your deductible amount is either $0 or $405 depending on the level of "Extra Help" you receive. (Look at the separate insert, the "LIS Rider," for your deductible amount.)	Your deductible amount is either $0 or $415 depending on the level of "Extra Help" you receive. (Look at the separate insert, the "LIS Rider," for your deductible amount.)

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	2018 (this year)	2019 (next year)
Stage 2: Initial Coverage Stage 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.** 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 for a long-term supply, at a network pharmacy that offers preferred cost-sharing, or for mail-order prescriptions, look in Chapter 6, Section 5, of your *Evidence of Coverage*. 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.	Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing: **Preferred Generic (Tier 1):** You pay $0, $1.25, or $3.35 per prescription. **Generic (Tier 2):** You pay $0, $1.25, or $3.35 per prescription. **Preferred Brand (Tier 3):** You pay $0, $3.70, or $8.35 per prescription. **Non-Preferred Brand (Tier 4):** You pay $0, $3.70, or $8.35 per prescription. **Specialty (Tier 5):** You pay $0, $3.70, or $8.35 per prescription. _____ Once you have paid $5,000 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).	Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing: **Generic (Tier 1):** You pay $0, $1.25, or $3.40 per prescription.. **Brand (Tier 2):** You pay $0, $3.80, or $8.50 per prescription. _____ Once you have paid $5,100 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

Changes to the Coverage Gap and Catastrophic Coverage Stages

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

SECTION 2 Administrative Changes

Cost	2018 (this year)	2019 (next year)
Medicare Part B Rx drugs	No authorization required	Authorization required

SECTION 3 Deciding Which Plan to Choose

Section 3.1 — If you want to stay in Keystone First VIP Choice

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, you will automatically stay enrolled as a member of our plan for 2019.

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 2019 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.

Your new coverage will begin on the first day of the following month. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2019*, 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 **https://www.medicare.gov** and click "Find health & drug plans." **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

Step 2: Change your coverage

- To change to **a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Keystone First VIP Choice.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Keystone First VIP Choice.

- 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 8.1 of this booklet).
  - —*or*— Contact **Medicare**, at 1-800-MEDICARE (**1-800-633-4227**), 24 hours a day, seven days a week, and ask to be disenrolled. TTY users should call **1-877-486-2048**.
- If you switch to Original Medicare and 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.

SECTION 4 Changing Plans

If you want to change to a different plan or Original Medicare for next year, you can do it from now until December 31. The change will take effect on January 1, 2019.

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*.

[Note: If you're in a drug management program, you may not be able to change plans.]

If you enrolled in a Medicare Advantage plan for January 1, 2019, 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, 2019. For more information, see Chapter 10, Section 2.2, of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling About Medicare and Medicaid

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

APPRISE 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. APPRISE 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 APPRISE at **1-800-783-7067**. You can learn more about APPRISE by visiting their website at **www.portal.state.pa.us**.

For questions about your Pennsylvania Medical Assistance benefits, contact the Office of Medical Assistance Programs (OMAP) at **1-800-692-7462** between 8:30 a.m. and 4:45 p.m. Monday through Friday. If you are hearing impaired, call TTY/TTD at **1-800-451-5886**. Ask how joining another plan or returning to Original Medicare affects how you get your Medical Assistance coverage.

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.** Because you have Medicaid, you are already enrolled in "Extra Help," also called the Low Income Subsidy. Extra Help pays some of your prescription drug premiums, annual deductibles, and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about Extra Help, call:
  - **1-800-MEDICARE** (**1-800-633-4227**). TTY users should call **1-877-486-2048**, 24 hours a day/seven days a week;
  - The Social Security Office at **1-800-772-1213** between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call **1-800-325-0778** (applications); or
  - Your State Medicaid Office (applications).
- **Help from your state's pharmaceutical assistance program.** Pennsylvania has a program called PACE/PACENET 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 (the name and phone numbers for this organization are in Section 5 of this booklet).
- **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 **Special Pharmaceutical Benefits Program (SPBP)**. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call:

  Phone: **1-800-922-9384**

  Email: **spbp@pa.gov**

  Mail:

  PA Department of Health
  Special Pharmaceutical Benefits Program
  625 Forster Street
  H&W Building, Room 611
  Harrisburg, PA 17120

SECTION 7 Questions?

Section 7.1 — Getting Help from Keystone First VIP Choice

Questions? We're here to help. Please call Member Services at **1-800-450-1166**. (TTY only, call **711**). We are available for phone calls seven days a week, 8 a.m. to 8 p.m. Calls to these numbers are free.

Read your 2019 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 2019. For details, look in the 2019 *Evidence of Coverage* for Keystone First VIP Choice. 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. The Evidence of Coverage will be available on our website on October 15. You can also call member services to request that an Evidence of Coverage be mailed to you.

Visit our website

You can also visit our website at w**ww.keystonefirstvipchoice.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 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, seven days a week. TTY users should call **1-877-486-2048**.

Visit the Medicare Website

You can visit the Medicare website (**https://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 **https://www.medicare.gov** and click on "Find health & drug plans.")

Read *Medicare & You 2019*

You can read the *Medicare & You 2019* 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 (**https://www.medicare.gov**) or by calling **1-800-MEDICARE** (**1-800-633-4227**), 24 hours a day, seven days a week. TTY users should call

1-877-486-2048.

Section 7.3 — Getting Help from Medicaid

To get information from Medical Assistance (Medicaid), you can call the Office of Medical Assistance at **1-800-692-7462**. TTY users should call **1-800-451-5886**.