



Evidence of coverage

January 1 - December 31, 2024

Your Medicare Prescription Drug Coverage as a Member of Cigna Rx Medicare (PDP)

This document gives you the details about your Medicare prescription drug coverage from January 1 – December 31, 2024. **This is an important legal document. Please keep it in a safe place.**

For questions about this document, please contact Customer Service at 1-800-558-9562. (TTY users should call 711) October 1 – March 31, 8 a.m. – 8 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday, 8 a.m. – 8 p.m. local time. *Messaging service used weekends, after hours, and on federal holidays.*

This plan, Cigna Rx Medicare (PDP), is offered by Cigna Healthcare. (When this *Evidence of Coverage* says “we,” “us,” or “our,” it means Cigna Healthcare. When it says “plan” or “our plan,” it means Cigna Rx Medicare (PDP).)

This document is available for free in Spanish.

This document is available in an alternate format such as braille or large print. Please contact Customer Service at 1-800-558-9562 for additional information.

Benefits, premiums, deductibles, and/or copayments/coinsurance may change on January 1, 2025.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. We will notify affected enrollees about changes at least 30 days in advance.

This document explains your benefits and rights. Use this document to understand about:

- Your plan premium and cost-sharing;
- Your prescription drug benefit;
- How to file a complaint if you are not satisfied with a service or treatment;
- How to contact us if you need further assistance; and,
- Other protections required by Medicare law.



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CHAPTER 1: Getting started as a member

SECTION 1 Introduction

Section 1.1 You are enrolled in Cigna Rx Medicare (PDP), which is a Medicare Prescription Drug Plan

You are covered by Original Medicare or another health plan for your health care coverage, and you have chosen to get your Medicare prescription drug coverage through our plan, Cigna Rx Medicare (PDP).

Cigna Rx Medicare (PDP) is a Medicare prescription drug plan (PDP). Like all Medicare plans, this Medicare prescription drug plan is approved by Medicare and run by a private company.

Section 1.2 What is the *Evidence of Coverage* booklet about?

This *Evidence of Coverage* document tells you how to get your prescription drugs. It explains your rights and responsibilities, what is covered, what you pay as a member of the plan and how to file a complaint if you are not satisfied with a decision or treatment. The words “coverage” and “covered drugs” refer to the prescription drug coverage available to you as a member of Cigna Rx Medicare (PDP).

It’s important for you to learn what the plan’s rules are and what coverage is available to you. We encourage you to set aside some time to look through this *Evidence of Coverage* booklet along with your *Evidence of Coverage* Snapshot.

If you are confused, concerned or just have a question, please contact Customer Service.

Section 1.3 Legal information about the *Evidence of Coverage*

This *Evidence of Coverage*, along with the *Evidence of Coverage Snapshot*, is part of our contract with you about how Cigna Rx Medicare (PDP) covers your care. Other parts of this contract include the *List of Covered Drugs (Formulary)* and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called “riders” or “amendments.”

The contract is in effect for months in which you are enrolled in Cigna Rx Medicare (PDP) between January 1, 2024 and December 31, 2024.

Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of Cigna Rx Medicare (PDP) after December 31, 2024. We can also choose to stop offering the plan in your service area, after December 31, 2024.

Medicare (the Centers for Medicare & Medicaid Services) must approve Cigna Rx Medicare (PDP) each year. You can continue each year to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

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

Section 2.1 Your eligibility requirements

You are eligible for membership in our plan as long as:

- You have Medicare Part A or Medicare Part B (or you have both Part A and Part B)
- — *and* — you are a United States citizen or are lawfully present in the United States
- — *and* — you live in our geographic service area (Section 2.2 below describes our service area)

Section 2.2 Here is the plan service area for Cigna Rx Medicare (PDP)

Although Medicare is a Federal program, Cigna Rx Medicare (PDP) is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area. The service area is described below.

Our service area includes all 50 states, the District of Columbia and Puerto Rico.

We offer coverage in all states. However, there may be cost or other differences between the plans we offer in each state.

If you plan to move out of the service area, you cannot remain a member of this plan. Please contact Customer Service to see if we have a plan in your new area. When you move, you will have a Special Enrollment Period that will allow you to switch to

Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

It is also important that you call Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

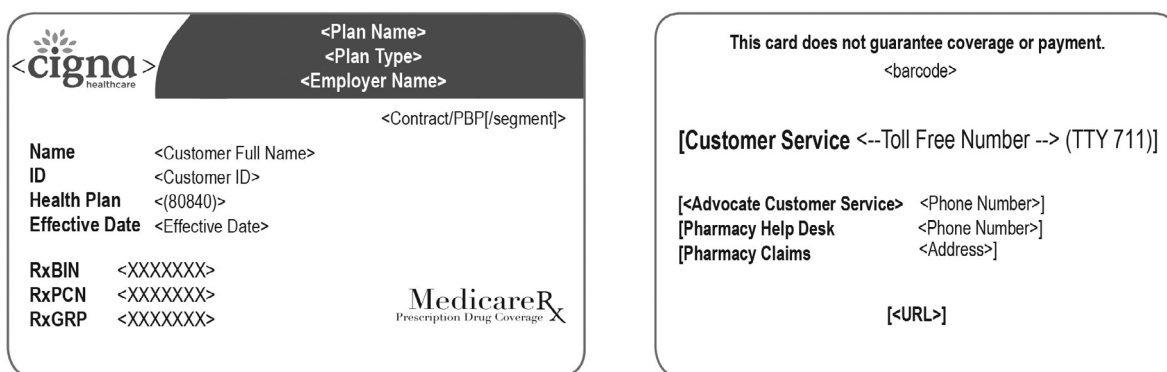
Section 2.3 U.S. Citizen or Lawful Presence

A member of a Medicare health plan must be a U.S. citizen or lawfully present in the United States. Medicare (the Centers for Medicare & Medicaid Services) will notify Cigna Rx Medicare (PDP) if you are not eligible to remain a member on this basis. Cigna Rx Medicare (PDP) must disenroll you if you do not meet this requirement.

SECTION 3 Important membership materials you will receive

Section 3.1 Your plan membership card

While you are a member of our plan, you must use your membership card for prescription drugs you get at network pharmacies. You should also show the provider your Medicaid card, if applicable. Here's a sample membership card to show you what yours will look like:



Please carry your card with you at all times and remember to show your card when you get covered drugs. If your plan membership card is damaged, lost, or stolen, call Customer Service right away and we will send you a new card.

You may need to use your red, white, and blue Medicare card to get covered medical care and services under Original Medicare.

Section 3.2 Pharmacy Directory

The pharmacy directory lists our network pharmacies. Network pharmacies are all of the pharmacies that have agreed to fill covered prescriptions for our plan members. You can use the *Pharmacy Directory* to find the network pharmacy you want to use. See Chapter 3, Section 2.5 for information on when you can use pharmacies that are not in the plan's network.

If you don't have the *Pharmacy Directory*, you can get a copy from Customer Service. You can also find this information on our website at cignamedicare.com/group/pdpresources.

Section 3.3 The plan's List of Covered Drugs (Formulary)

The plan has a List of Covered Drugs (Formulary). We call it the "Drug List" for short. It tells which Part D prescription drugs are covered under the Part D benefit included in Cigna Rx Medicare (PDP). The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list must meet requirements set by Medicare. Medicare has approved the Cigna Rx Medicare (PDP) Drug List.

The Drug List also tells you if there are any rules that restrict coverage for your drugs.

The Drug List we provide includes information for the covered drugs that are most commonly used by our members. However, we cover additional drugs that are not included in the provided Drug List. If one of your drugs is not listed in the Drug List, you should visit our website or contact Customer Service to find out if we cover it. To get the most complete and current information about which drugs are covered, you can visit the plan's website (cignamedicare.com/group/pdpresources) or call Customer Service.

SECTION 4 Your monthly costs for Cigna Rx Medicare (PDP)

Your costs may include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)
- Part D Late Enrollment Penalty (Section 4.3)
- Income Related Monthly Adjusted Amount (Section 4.4)

In some situations, your plan premium could be less

If you are *already enrolled* and getting help from one of these programs, **the information about premiums in this *Evidence of Coverage* may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also known as the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug coverage. If you don’t have this insert, please call Customer Service and ask for the “LIS Rider.”

Medicare Part B and Part D premiums differ for people with different incomes. If you have questions about these premiums review your copy of *Medicare & You 2024* handbook, the section called “2024 Medicare Costs.” If you need a copy you can download it from the Medicare website (www.medicare.gov). Or, you can order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.

Section 4.1 How much is your plan premium?

Your coverage is provided through a contract with your current employer or former employer or union. Please contact the employer’s or union’s benefits administrator for information about your plan premium.

Section 4.2 Monthly Medicare Part B Premium**Many members are required to pay other Medicare premiums**

You must continue paying your Medicare premiums to remain a member of the plan. This includes your premium for Part B. It may also include a premium for Part A which affects members who aren’t eligible for premium free Part A.

Section 4.3 Part D Late Enrollment Penalty

Some members are required to pay a Part D **late enrollment penalty**. The Part D late enrollment penalty is an additional premium that must be paid for Part D coverage if at any time after your initial enrollment period is over, there is a period of 63 days or more in a row when you did not have Part D or other creditable prescription drug coverage. “Creditable prescription drug coverage” is coverage that meets Medicare’s minimum standards since it is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. The cost of the late enrollment penalty depends on how long you went without Part D or other creditable prescription drug coverage. You will have to pay this penalty for as long as you have Part D coverage.

You **will not** have to pay it if:

- You receive “Extra Help” from Medicare to pay for your prescription drugs.
- You have gone less than 63 days in a row without creditable coverage.
- You have had creditable drug coverage through another source such as a former employer, union, TRICARE, or Department of Veterans Affairs. Your insurer or your human resources department will tell you each year if your drug coverage is creditable coverage. This information may be sent to you in a letter or included in a newsletter from the plan. Keep this information, because you may need it if you join a Medicare drug plan later.
 - **Note:** Any notice must state that you had “creditable” prescription drug coverage that is expected to pay as much as Medicare’s standard prescription drug plan pays.
 - **Note:** The following are not creditable prescription drug coverage: prescription drug discount cards, free clinics, and drug discount websites.

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

- If you went 63 days or more without Part D or other creditable prescription drug coverage after you were first eligible to enroll

in Part D, the plan will count the number of full months that you did not have coverage. The penalty is 1% for every month that you did not have creditable coverage. For example, if you go 14 months without coverage, the penalty will be 14%.

- Then Medicare determines the amount of the average monthly premium for Medicare drug plans in the nation from the previous year. For 2024, this average premium amount is \$32.74.
- To calculate your monthly penalty, you multiply the penalty percentage and the average monthly premium and then round it to the nearest 10 cents. In the example here it would be 14% times \$32.74, which equals \$4.58. This rounds to \$4.60. This amount would be added **to the monthly premium for someone with a Part D late enrollment penalty.**

There are three important things to note about this monthly Part D late enrollment penalty:

- First, **the penalty may change each year**, because the average monthly premium can change each year.
- Second, **you will continue to pay a penalty** every month for as long as you are enrolled in a plan that has Medicare Part D drug benefits, even if you change plans.
- Third, if you are under 65 and currently receiving Medicare benefits, the Part D late enrollment penalty will reset when you turn 65. After age 65, your Part D late enrollment penalty will be based only on the months that you don't have coverage after your initial enrollment period for aging into Medicare.

If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review. Generally, you must request this review **within 60 days** from the date on the first letter you receive stating you have to pay a late enrollment penalty. However, if you were paying a penalty before joining the plan, you may not have another chance to request a review of that late enrollment penalty.

Section 4.4 Income Related Monthly Adjustment Amount

Some members may be required to pay an extra charge, known as the Part D Income Related Monthly Adjustment Amount, also known as IRMAA. The extra charge is figured out using your modified adjusted gross income as reported on your IRS tax return from 2 years ago. If this amount is above a certain amount, you'll pay the standard premium amount and the additional IRMAA. For more information on the extra amount you may have to pay based on your income, visit <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans>.

If you have to pay an extra amount, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be. The extra amount will be withheld from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefit check, no matter how you usually pay your plan premium, unless your monthly benefit isn't enough to cover the extra amount owed. If your benefit check isn't enough to cover the extra amount, you will get a bill from Medicare. **You must pay the extra amount to the government. It cannot be paid with your monthly plan premium. If you do not pay the extra amount you will be disenrolled from the plan and lose prescription drug coverage.**

If you disagree about paying an extra amount, you can ask Social Security to review the decision. To find out more about how to do this, contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

SECTION 5 More information about your monthly premium

Section 5.1 There are several ways you can pay your plan premium. Contact your Plan Administrator.

Section 5.2 Can we change your monthly plan premium during the year?

No. We are not allowed to change the amount we charge for the plan's monthly plan premium during the year. If the monthly plan premium changes for next year your plan sponsor will tell you and the change will take effect on January 1.

However, in some cases the part of the premium that you have to pay can change during the year. This happens if you become eligible for the "Extra Help" program or if you lose your eligibility for the "Extra Help" program during the year. If a member qualifies for "Extra Help" with their prescription drug costs, the "Extra Help" program will pay part of the member's monthly plan premium. A member who loses their eligibility during the year will need to start paying their full monthly premium. You can find out more about the "Extra Help" program in Chapter 2, Section 7.

SECTION 6 Keeping your plan membership record up to date

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage.

The pharmacists in the plan's network need to have correct information about you. These network providers use your membership record to know what drugs are covered and the cost-sharing amounts for you. Because of this, it is very important that you help us keep your information up to date.

Let us know about these changes:

- Changes to your name, your address, or your phone number
- Changes in any other medical or drug insurance coverage you have (such as from your employer, your spouse's employer, workers' compensation, or Medicaid)
- If you have any liability claims, such as claims from an automobile accident
- If you have been admitted to a nursing home
- If your designated responsible party (such as a caregiver) changes

If any of this information changes, please let us know by calling Customer Service.

It is also important to contact Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

SECTION 7 How other insurance works with our plan

Other insurance

Medicare requires that we collect information from you about any other medical or drug insurance coverage that you have. That's because we must coordinate any other coverage you have with your benefits under our plan. This is called **Coordination of Benefits**.

Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or if you have other coverage that is not listed, please call Customer Service. You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), there are rules set by Medicare that decide whether our plan or your other insurance pays first. The insurance that pays first is called the "primary payer" and pays up to the limits of its coverage. The one that pays second, called the "secondary payer," only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-Stage Renal Disease (ESRD):
 - If you're under 65 and disabled and you or your family member are still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan that has more than 100 employees.
 - If you're over 65 and you or your spouse are still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan that has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)

- Liability (including automobile insurance)
- Black lung benefits
- Workers' compensation

Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans, and/or Medigap have paid.

CHAPTER 2:

Important phone numbers and resources

**SECTION 1 Cigna Rx Medicare (PDP) contacts
 (how to contact us, including how to reach Customer Service at the plan)**

How to contact our plan’s Customer Service

For assistance with claims, billing or member card questions, please call or write to Cigna Rx Medicare (PDP) Customer Service. We will be happy to help you.

Method	Customer Service – Contact Information
CALL	1-800-558-9562 Calls to this number are free. October 1 – March 31: 8 am – 8 pm Local Time, 7 days a week. April 1 – September 30: 8 am – 8 pm Local Time, Monday – Friday. <i>Messaging service used weekends, after hours, and Federal holidays</i>
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. October 1 – March 31: 8 am – 8 pm Local Time, 7 days a week. April 1 – September 30: 8 am – 8 pm Local Time, Monday – Friday. <i>Messaging service used weekends, after hours, and Federal holidays</i>
FAX	1-800-735-1469
WRITE	Cigna Medicare Prescription Drug Plans, P.O. Box 20002 Nashville, TN 37202
WEBSITE	cignamedicare.com/group/pdpresources

How to contact us when you are asking for a coverage decision or appeal

A coverage decision is a decision we make about your coverage or about the amount we will pay for your Part D prescription drugs. An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on asking for coverage decisions or appeals about your medical care or Part D prescription drugs, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Coverage Decisions for Part D Prescription Drugs – Contact Information
CALL	1-800-558-9562 Calls to this number are free. October 1 – March 31: 8 am – 8 pm Local Time, 7 days a week. April 1 – September 30: 8 am – 8 pm Local Time, Monday – Friday. <i>Messaging service used weekends, after hours, and Federal holidays</i>
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. October 1 – March 31: 8 am – 8 pm Local Time, 7 days a week. April 1 – September 30: 8 am – 8 pm Local Time, Monday – Friday. <i>Messaging service used weekends, after hours, and Federal holidays</i>
FAX	1-866-845-7267
WRITE	Cigna Healthcare, Attn: Medicare Reviews, P.O. Box 66571, St. Louis, MO 63166-6571
WEBSITE	cignamedicare.com/group/pdpresources

Method	Appeals for Part D Prescription Drugs – Contact Information
CALL	1-800-558-9562 Calls to this number are free. October 1 – March 31: 8 am – 8 pm Local Time, 7 days a week. April 1 – September 30: 8 am – 8 pm Local Time, Monday – Friday. <i>Messaging service used weekends, after hours, and Federal holidays</i>

Method	Appeals for Part D Prescription Drugs – Contact Information
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. October 1 – March 31: 8 am – 8 pm Local Time, 7 days a week. April 1 – September 30: 8 am – 8 pm Local Time, Monday – Friday. <i>Messaging service used weekends, after hours, and Federal holidays</i>
FAX	1-866-593-4482
WRITE	Cigna Healthcare, Attn: Medicare Clinical Appeals, P.O. Box 66588, St. Louis, MO 63166-6588
WEBSITE	cignamedicare.com/group/pdpresources

How to contact us when you are making a complaint

You can make a complaint about us or one of our network pharmacies, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. For more information on making a complaint, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Complaints about Part D Prescription Drugs – Contact Information
CALL	1-800-558-9562 Calls to this number are free. October 1 – March 31: 8 am – 8 pm Local Time, 7 days a week. April 1 – September 30: 8 am – 8 pm Local Time, Monday – Friday. <i>Messaging service used weekends, after hours, and Federal holidays</i>
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. October 1 – March 31: 8 am – 8 pm Local Time, 7 days a week. April 1 – September 30: 8 am – 8 pm Local Time, Monday – Friday. <i>Messaging service used weekends, after hours, and Federal holidays</i>
FAX	1-800-735-1469
WRITE	Cigna Healthcare, Attn: Member Grievances, P.O. Box 269005, Weston, FL 33326-9927
WEBSITE	cignamedicare.com/group/pdpresources

Where to send a request asking us to pay for our share of the cost of a drug you have received

The coverage determination process includes determining requests to pay for our share of the costs of a drug that you have received. If you have received a bill or paid for drugs (such as a pharmacy bill) that you think we should pay for, you may need to ask the plan for reimbursement or to pay the pharmacy bill. See Chapter 5 (*Asking us to pay our share of the costs for covered drugs*).

Please note: If you send us a payment request and we deny any part of your request, you can appeal our decision. See Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) for more information.

Method	Payment Requests – Contact Information
CALL	1-800-558-9562 Calls to this number are free. October 1 – March 31: 8 am – 8 pm Local Time, 7 days a week. April 1 – September 30: 8 am – 8 pm Local Time, Monday – Friday. <i>Messaging service used weekends, after hours, and Federal holidays</i>

TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. October 1 – March 31: 8 am – 8 pm Local Time, 7 days a week. April 1 – September 30: 8 am – 8 pm Local Time, Monday – Friday. <i>Messaging service used weekends, after hours, and Federal holidays</i>
WRITE	Cigna Healthcare, Attn: Medicare Part D, P.O. Box 14718, Lexington, KY 40512-4718
WEBSITE	cignamedicare.com/group/pdpresources

SECTION 2 Medicare (how to get help and information directly from the Federal Medicare program)

Medicare is the Federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The Federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (sometimes called “CMS”). This agency contracts with Medicare Prescription Drug Plans, including us.

Method	Medicare – Contact Information
CALL	1-800-MEDICARE, or 1-800-633-4227 Calls to this number are free. 24 hours a day, 7 days a week.
TTY	1-877-486-2048 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.
WEBSITE	www.medicare.gov This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes documents you can print directly from your computer. You can also find Medicare contacts in your state. The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools: <ul style="list-style-type: none"> • Medicare Eligibility Tool: Provides Medicare eligibility status information. • Medicare Plan Finder: Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an <i>estimate</i> of what your out-of-pocket costs might be in different Medicare plans. You can also use the website to tell Medicare about any complaints you have about: <ul style="list-style-type: none"> • Tell Medicare about your complaint: You can submit a complaint about directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program. If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare and tell them what information you are looking for. They will find the information on the website and review the information with you. (You can call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)

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

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

See Appendix A in the back of this booklet to locate information for the SHIP in your state.

The State Health Insurance Assistance Program (SHIP) is an independent (not connected with any insurance company or health plan) state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

State Health Insurance Assistance Program (SHIP) counselors can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and help you straighten out problems with your Medicare bills. SHIP counselors can also help you with Medicare questions or problems and help you understand your Medicare plan choices and answer questions about switching plans.

METHOD TO ACCESS SHIP and OTHER RESOURCES:

- Visit www.medicare.gov
- Click on “**Talk to Someone**” in the middle of the homepage
- You now have the following options
 - Option #1: You can have a **live chat with a 1-800-MEDICARE representative**
 - Option #2: You can select your **STATE** from the dropdown menu and click GO. This will take you to a page with phone numbers and resources specific to your state.

SECTION 4 Quality Improvement Organization

There is a designated Quality Improvement Organization for serving Medicare beneficiaries in each state. See Appendix B in the back of this booklet for a list of Quality Improvement Organization.

The Quality Improvement Organization has a group of doctors and other health care professionals who are paid by Medicare to check on and help improve the quality of care for people with Medicare. The Quality Improvement Organization is an independent organization. It is not connected with our plan.

You should contact the Quality Improvement Organization if you have any complaint about the quality of care you have received. For example, you can contact the Quality Improvement Organization if you were given the wrong medication or if you were given medications that interact in a negative way.

SECTION 5 Social Security

Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens and lawful permanent residents who are 65 or older, or who have a disability or End-Stage Renal Disease and meet certain conditions, are eligible for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

Social Security is also responsible for determining who has to pay an extra amount for their Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you move or change your mailing address, it is important that you contact Social Security to let them know.

Method	Social Security – Contact Information
CALL	1-800-772-1213 Calls to this number are free. Available 8:00 am to 7:00 pm, Monday through Friday. You can use Social Security’s automated telephone services to get recorded information and conduct some business 24 hours a day.

Method	Social Security – Contact Information
TTY	1-800-325-0778 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Available 8:00 am ET to 7:00 pm, Monday through Friday.
WRITE	www.ssa.gov

SECTION 6 Medicaid

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid.

The programs offered through Medicaid help people with Medicare pay their Medicare costs, such as their Medicare premiums. These “Medicare Savings Programs” include:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)
- **Qualifying Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

To find out more about Medicaid and its programs, contact the Medicaid agency for your state listed in Appendix C in the back of this booklet.

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

The Medicare.gov website (<https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap/5-ways-to-get-help-with-prescription-costs>) provides information on how to lower your prescription drug costs. For people with limited incomes, there are also other programs to assist, described below.

Medicare’s “Extra Help” Program

Medicare provides “Extra Help” to pay prescription drug costs for people who have limited income and resources. Resources include your savings and stocks, but not your home or car. If you qualify, you get help paying for any Medicare drug plan’s monthly premium, yearly deductible, and prescription copayments or coinsurance. This “Extra Help” also counts toward your out-of-pocket costs.

If you automatically qualify for “Extra Help” Medicare will mail you a letter. You will not have to apply. If you do not automatically qualify you may be able to get “Extra Help” to pay your prescription drug premiums and costs. To see if you qualify for getting “Extra Help,” call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- The Social Security Office at 1-800-772-1213, between 8 a.m. to 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
- Your State Medicaid Office (applications) (See Section 6 of this Chapter for contact information).

If you believe you have qualified for “Extra Help” and you believe that you are paying an incorrect cost-sharing amount when you get your prescription at a pharmacy, our plan has a process for you to either request assistance in obtaining evidence of your proper copayment level, or, if you already have the evidence, to provide this evidence to us.

- If you are eligible for Medicaid and you believe our information about your Medicaid eligibility is incorrect, you may be

able to submit evidence of your current Medicaid status. Please contact Customer Service (phone numbers are printed on the back cover of this booklet) to request assistance or to provide one of the documents listed below to establish your correct copay level. Please note that any document listed below must show that you were eligible for Medicaid during a month after June of the previous year:

1. A copy of your Medicaid card which includes your name, eligibility date and status level;
 2. A report of contact including the date a verification call was made to the State Medicaid Agency and the name, title and telephone number of the state staff person who verified the Medicaid status;
 3. A copy of a state document that confirms active Medicaid status;
 4. A printout from the state electronic enrollment file showing Medicaid status;
 5. A screen print from the state's Medicaid systems showing Medicaid status;
 6. Other documentation provided by the state showing Medicaid status;
 7. A Supplemental Security Income (SSI) Notice of Award with an effective date; or
 8. An Important Information letter from the Social Security Administration (SSA) confirming that you are "...automatically eligible for Extra Help..."
- If you are a member that is institutionalized, please provide one or more of the following:
 1. A remittance from a long-term care facility showing Medicaid payment for a full calendar month;
 2. A copy of a state document that confirms Medicaid payment to a long-term care facility for a full calendar month on your behalf;
 3. A screen print from the state's Medicaid systems showing your institutional status based on at least a full calendar month's stay for Medicaid payment purposes.
 4. For Individuals receiving home and community based services (HCBS), you may submit a copy of:
 - a) A state-issued Notice of Action, Notice of Determination, or Notice of Enrollment that includes the beneficiary's name and HCBS eligibility date during a month after June of the previous calendar year;
 - b) A state-approved HCBS Service Plan that includes the beneficiary's name and effective date beginning during a month after June of the previous calendar year;
 - c) A state-issued prior authorization approval letter for HCBS that includes the beneficiary's name and effective date beginning during a month after June of the previous calendar year;
 - d) Other documentation provided by the state showing HCBS eligibility status during a month after June of the previous calendar year; or,
 - e) A state-issued document, such as a remittance advice, confirming payment for HCBS, including the beneficiary's name and the dates of HCBS.

You can also visit the CMS website: https://www.cms.gov/medicare/prescription-drug-coverage/prescriptiondrugcovcontra/best_available_evidence_policy.html to find out more.

- When we receive the evidence showing your copayment level, we will update our system so that you can pay the correct copayment when you get your next prescription at the pharmacy. If you overpay your copayment, we will reimburse you. Either we will forward a check to you in the amount of your overpayment or we will offset future copayments. If the pharmacy hasn't collected a copayment from you and is carrying your copayment as a debt owed by you, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Please contact Customer Service if you have questions.

Medicare Coverage Gap Discount Program

The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs to Part D members who have reached the coverage gap and are not receiving "Extra Help." For brand name drugs, the 70% discount provided by manufacturers excludes any dispensing fee for costs in the gap. Members pay 25% of the negotiated price and a portion of the dispensing fee for brand name drugs. If you reach the coverage gap, we will automatically apply the discount when your pharmacy bills you for your prescription and your Part D Explanation of Benefits (Part D EOB) will show any discount

provided. Both the amount you pay and the amount discounted by the manufacturer count toward your out-of-pocket costs as if you had paid them and move you through the coverage gap. The amount paid by the plan (5%) does not count toward your out-of-pocket costs.

You also receive some coverage for generic drugs. If you reach the coverage gap, the plan pays 75% of the price for generic drugs and you pay the remaining 25% of the price. For generic drugs, the amount paid by the plan (75%) does not count toward your out-of-pocket costs. Only the amount you pay counts and moves you through the coverage gap. Also, the dispensing fee is included as part of the cost of the drug. If you have any questions about the availability of discounts for the drugs you are taking or about the Medicare Coverage Gap Discount Program in general, please contact Customer Service (phone numbers are printed on the back cover of this booklet).

What if you have coverage from a State Pharmaceutical Assistance Program (SPAP)?

Many states and the U.S. Virgin Islands offer help paying for prescriptions, drug plan premiums and/or other drug costs. If you are enrolled in a State Pharmaceutical Assistance Program (SPAP), or any other program that provides coverage for Part D drugs (other than “Extra Help”), you still get the 70% discount on covered brand name drugs. Also, the plan pays 5% of the costs of brand drugs in the coverage gap. The 70% discount and the 5% paid by the plan are both applied to the price of the drug before any SPAP or other coverage.

What if you have coverage from an AIDS Drug Assistance Program (ADAP)?

What is the AIDS Drug Assistance Program (ADAP)?

The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also on the ADAP formulary qualify for prescription cost-sharing assistance through the AIDS Drug Assistance Program (ADAP) in your state. Note: To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.

State Pharmaceutical Assistance Programs

Many states have State Pharmaceutical Assistance Programs that help some people pay for prescription drugs based on financial need, age, medical condition, or disabilities. Each state has different rules to provide drug coverage to its members. See Appendix D in the back of this booklet for a list of State Pharmaceutical Assistance Programs.

SECTION 8 How to contact the Railroad Retirement Board

The Railroad Retirement Board is an independent Federal agency that administers comprehensive benefit programs for the nation’s railroad workers and their families. If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

Method	Railroad Retirement Board – Contact Information
CALL	1-877-772-5772 Calls to this number are free. If you press “0,” you may speak with an RRB representative from 9:00 a.m. to 3:30 p.m., Monday, Tuesday, Thursday, and Friday, and from 9:00 a.m. to 12:00 p.m. on Wednesday. If you press “1”, you may access the automated RRB HelpLine and recorded information 24 hours a day, including weekends and holidays.
TTY	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are <i>not</i> free.
WEBSITE	rrb.gov/

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

If you (or your spouse or domestic partner) get benefits from your (or your spouse’s or domestic partner’s) employer or retiree group as part of this plan, you may call the employer/union benefits administrator or Customer Service if you have any questions. You can ask about your (or your spouse’s or domestic partner’s) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for Customer Service are printed on the back cover of this document.) You may also call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048) with questions related to your Medicare coverage under this plan.

If you have other prescription drug coverage through your (or your spouse’s or domestic partner’s) employer or retiree group, please contact **that group’s benefits administrator**. The benefits administrator can help you determine how your current prescription drug coverage will work with our plan.

CHAPTER 3:
Using the plan's coverage for
Part D prescription drugs

SECTION 1 Introduction

Section 1.1 What are “covered services”?

This Chapter explains rules for using your coverage for Part D drugs.

In addition to your coverage for Part D drugs through our plan, Original Medicare (Medicare Part A and Part B) also covers some drugs:

- Medicare Part A covers drugs you are given during Medicare-covered stays in the hospital or in a skilled nursing facility.
- Medicare Part B also provides benefits for some drugs. Part B drugs include certain chemotherapy drugs, certain drug injections you are given during an office visit, and drugs you are given at a dialysis facility.

The two examples of drugs described above are covered by Original Medicare. (To find out more about this coverage, see your *Medicare & You 2024* handbook.) Your Part D prescription drugs are covered under our plan.

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

The plan will generally cover your drugs as long as you follow these basic rules.

- You must have a provider (a doctor, dentist, or other prescriber) write your prescription which must be valid under applicable state law.
- Your prescriber must not be on Medicare's Exclusion or Preclusion Lists.
- You generally must use a network pharmacy to fill your prescription. (See Section 2, *Fill your prescriptions at a network pharmacy or through the plan's mail - order service*.)
- Your drug must be on the plan's *List of Covered Drugs (Formulary)* (we call it the “Drug List” for short). (See Section 3, *Your drugs need to be on the plan's “Drug List.”*)
- Your drug must be used for a medically accepted indication. A “medically accepted indication” is a use of the drug that is either approved by the Food and Drug Administration or supported by certain reference books. (See Section 3 for more information about a medically accepted indication.)

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

Section 2.1 Use a network pharmacy

In most cases, your prescriptions are covered only if they are filled at the plan's network pharmacies. (See Section 2.5 for information about when we would cover prescriptions filled at out-of-network pharmacies.)

A network pharmacy is a pharmacy that has a contract with the plan to provide your covered prescription drugs. The term “covered drugs” means all of the Part D prescription drugs that are on the plan's Drug List.

Section 2.2 Network pharmacies

How do you find a network pharmacy in your area?

To find a network pharmacy, you can look in your Pharmacy Directory, visit our website (cignamedicare.com/group/pdpresources), and/or call Customer Service.

You may go to any of our network pharmacies. Contact us to find out more about how your out-of-pocket costs could vary for different drugs.

What if the pharmacy you have been using leaves the network?

If the pharmacy you have been using leaves the plan's network, you will have to find a new pharmacy that is in the network. To find another pharmacy in your area, you can get help from Customer Service or use the Pharmacy Directory. You can also find information on our website at cignamedicare.com/group/pdpresources.

What if you need a specialized pharmacy?

Some prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

- Pharmacies that supply drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care (LTC) facility. Usually, an LTC facility (such as a nursing home) has its own pharmacy. If you have any difficulty accessing your Part D benefits in an LTC facility, please contact Customer Service.
- Pharmacies that serve the Indian Health Service /Tribal /Urban Indian Health Program (not available in Puerto Rico). Except in emergencies, only Native Americans or Alaska Natives have access to these pharmacies in our network.
- Pharmacies that dispense drugs that are restricted by the FDA to certain locations or that require special handling, provider coordination, or education on their use. (Note: This scenario should rarely happen.)

To locate a specialized pharmacy, look in your *Pharmacy Directory* or call Customer Service .

Section 2.3 Using the plan's mail-order service

For certain kinds of drugs, you can use the plan's network mail-order services. Generally, the drugs provided through mail-order are drugs that you take on a regular basis, for a chronic or long-term medical condition.

Our plan's mail-order service allows you to order up to a 90-day supply.

You may go to any of our network mail-order pharmacies.

To get information about filling your prescriptions by mail, please visit our website, cignamedicare.com/group/pdpresources or contact Customer Service.

Usually a mail-order pharmacy order will get to you in no more than 14 days. In the event a mail order package is delayed, the mail-order pharmacy will assist you to coordinate a short-term fill with a retail pharmacy that is near you. You can also contact Customer Service for assistance.

New prescriptions the pharmacy receives directly from your doctor's office.

The pharmacy will automatically fill and deliver new prescriptions it receives from health care providers, without checking with you first, if either:

- You used mail-order services with this plan in the past, or
- You sign up for automatic delivery of all new prescriptions received directly from health care providers. You may request automatic delivery of all new prescriptions at any time by calling 1-877-860-0982 (TTY 711) or by logging in to myCigna.com.

If you receive a prescription automatically by mail that you do not want, and you were not contacted to see if you wanted it before it shipped, you may be eligible for a refund.

If you used mail-order in the past and do not want the pharmacy to automatically fill and ship each new prescription, please contact us by calling 1-877-860-0982 (TTY 711) or by logging in to myCigna.com.

If you have never used our mail-order delivery and/or decide to stop automatic fills of new prescriptions, the pharmacy will contact you each time it gets a new prescription from a health care provider to see if you want the medication filled and shipped immediately. It is important that you respond each time you are contacted by the pharmacy, to let them know whether to ship, delay, or cancel the new prescription.

Refills on mail-order prescriptions.

For refills of your drugs, you have the option to sign up for an automatic refill program. Under this program we will start to process your next refill automatically when our records show you should be close to running out of your drug. The pharmacy will contact you prior to shipping each refill to make sure you are in need of more medication, and you can cancel scheduled refills if you have enough of your medication or if your medication has changed. If you choose not to use our auto refill program, please contact your pharmacy 15 days before your current prescription will run out. This will ensure your order is shipped to you in time.

To opt out of our program that automatically prepares mail-order refills, please contact us by calling 1-877-860-0982 (TTY 711) or by logging in to myCigna.com.

If you receive a refill automatically by mail that you do not want, you may be eligible for a refund.

Section 2.4 How can you get a long-term supply of drugs?

The plan offers two ways to get a long-term supply (also called an “extended supply”) of “maintenance” drugs on our plan’s Drug List. (Maintenance drugs are drugs that you take on a regular basis, for a chronic or long-term medical condition.)

1. Some retail pharmacies in our network allow you to get a long-term supply of maintenance drugs at a lower cost-sharing amount. Other retail pharmacies may not agree to the lower cost-sharing amounts. In this case, you will be responsible for the difference in price. Your Pharmacy Directory tells you which pharmacies in our network can give you a long-term supply of maintenance drugs. You can also call Customer Service for more information.
2. You may also receive maintenance drugs through our mail-order program. Please see Section 2.3 for more information about using our mail-order services.

Section 2.5 When can you use a pharmacy that is not in the plan's network?

Your prescription may be covered in certain situations

Generally, we cover drugs filled at an out-of-network pharmacy only when you are not able to use a network pharmacy. Please check first with Customer Service to see if there is a network pharmacy nearby. You will most likely be required to pay the difference between what you pay for the drug at the out-of-network pharmacy and the cost that we would cover at an in-network pharmacy. Here are the circumstances when we would cover prescriptions filled at an out-of-network pharmacy:

- You travel outside the plan’s service area and run out of or lose covered Part D drugs, or become ill and need a covered Part D drug and cannot access a network pharmacy.
- You are unable to obtain a covered Part D drug in a timely manner within the service area because, for example, there is no network pharmacy within a reasonable driving distance that provides 24/7 service.
- You are filling a prescription for a covered Part D drug and that particular drug is not regularly stocked at an accessible network retail or mail order pharmacy.
- The Part D drugs are dispensed by an out-of-network institution-based pharmacy while in an emergency facility, provider-based clinic, outpatient surgery, or other outpatient setting.

How do you ask for reimbursement from the plan

If you must use an out-of-network pharmacy, you will generally have to pay the full cost (rather than your normal cost-share) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. (Chapter 5, Section 2 explains how to ask the plan to pay you back.)

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

Section 3.1 The “Drug List” tells which Part D drugs are covered

The plan has a “*List of Covered Drugs (Formulary)*.” In this *Evidence of Coverage*, **we call it the “Drug List” for short.**

The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list meets Medicare’s requirements and has been approved by Medicare.

The drugs on the Drug List are only those covered under Medicare Part D.

We will generally cover a drug on the plan’s Drug List as long as you follow the other coverage rules explained in this chapter and the use of the drug is a medically accepted indication. A “medically accepted indication” is a use of the drug that is either:

- Approved by the Food and Drug Administration for the diagnosis or condition for which it is being prescribed.
- — or — Supported by certain references, such as the American Hospital Formulary Service Drug Information and the DRUGDEX Information System.

The Drug List includes brand name drugs and generic drugs

A brand name drug is a prescription drug that is sold under a trademarked name owned by the drug manufacturer. Brand name drugs are more complex than typical drugs (for example, drugs that are based on a protein) are called biological products. On the drug list, when we refer to “drugs” this could mean a drug or a biological product.

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

What is *not* on the Drug List?

The plan does not cover all prescription drugs.

- In some cases, the law does not allow any Medicare plan to cover certain types of drugs (for more about this, see Section 7.1 in this chapter).
- In other cases, we have decided not to include a particular drug on the Drug List. In some cases, you may be able to obtain a drug that is not on the drug list. For more information, please see Chapter 7.

Section 3.2 There are 4 “cost-sharing tiers” for drugs on the Drug List

Every drug on the plan's Drug List is in one of 4 cost-sharing tiers. In general, the higher the cost-sharing tier the higher your cost for the drug.

Tier	Includes	Helpful Tips
Tier 1: Generic Drugs	This tier includes many commonly prescribed generic drugs and may include other low-cost drugs.	This grouping of prescription drugs represents the lowest cost-sharing.
Tier 2: Preferred Brand Drugs	This tier includes preferred brand-name drugs as well as some high-priced generic named drugs.	Drugs in Tier 2 generally have a lower cost-share amount than those in non-preferred tier.
Tier 3: Non-Preferred Drugs	This tier includes non-preferred brand-name and non-preferred generic-named drugs.	Drugs in Tier 3 generally have a lower cost-share than Tier 4. Drugs in this tier have lower-cost alternatives in Tiers 1 and 2. Ask Your doctor if switching to a lower cost drug may be right for you.
Tier 4: Specialty Drugs	This tier includes the highest cost brand-name and generic drugs.	To learn more about medications in this tier, you may contact your pharmacist or prescriber.

To find out which cost-sharing tier your drug is in, look it up in the plan's Drug List. The amount you pay for drugs in each cost-sharing tier is shown in the *Evidence of Coverage Snapshot*.

Section 3.3 How can you find out if a specific drug is on the Drug List?

You have two ways to find out:

1. Visit the plan's website (Cignamedicare.com/group/pdpresources). The Drug List on the website is always the most current
2. Call Customer Service to find out if a particular drug is on the plan's Drug List or to ask for a copy of the list

SECTION 4 There are restrictions on coverage for some drugs

Section 4.1 Why do some drugs have restrictions?

For certain prescription drugs, special rules restrict how and when the plan covers them. A team of doctors and pharmacists developed these rules to encourage you and your provider to use drugs in the most effective ways. To find out if any of these restrictions apply to a drug you take or want to take, check the Drug List. If a safe, lower-cost drug will work just as well medically as a higher-cost drug, the plan's rules are designed to encourage you and your provider to use that lower-cost option.

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

Section 4.2 What kinds of restrictions?

The sections below tell you more about the types of restrictions we use for certain drugs.

If there is a restriction for your drug, it usually means that you or your provider will have to take extra steps in order for us to cover the drug. Contact Customer Service to learn what you or your provider would need to do to get coverage for the drug. If you want us to waive the restriction for you, you will need to use the coverage decision process and ask us to make an exception. We may or may not agree to waive the restriction for you. (See Chapter 7).

Restricting brand name drugs when a generic version is available

Generally, a “generic” drug works the same as a brand name drug and usually costs less. **In most cases, when a generic version of a brand name drug is available, our network pharmacies will provide you the generic version instead of the brand name drug.** However, if your provider has told us the medical reason that neither the generic drug nor other covered drugs that treat the same condition will work for you, then we will cover the brand name drug. (Your share of the cost may be greater for the brand name drug than for the generic drug.)

Getting plan approval in advance

For certain drugs, you or your provider need to get approval from the plan before we will agree to cover the drug for you. This is called “**prior authorization.**” This is put in place to ensure medication safety and help guide appropriate use of certain drugs. If you do not get this approval, your drug might not be covered by the plan.

Trying a different drug first

This requirement encourages you to try less costly but usually just as effective drugs before the plan covers another drug. For example, if Drug A and Drug B treat the same medical condition, the plan may require you to try Drug A first. If Drug A does not work for you, the plan will then cover Drug B. This requirement to try a different drug first is called “**step therapy.**”

Quantity limits

For certain drugs, we limit how much of a drug you can get each time you fill your prescription. For example, if it is normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

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

Section 5.1 There are things you can do if your drug is not covered in the way you'd like it to be covered

There are situations where there is a prescription drug you are taking, or one that you and your provider think you should be taking that is not on our formulary or is on our formulary with restrictions. For example:

- The drug might not be covered at all. Or maybe a generic version of the drug is covered but the brand name version you want to take is not covered.
- The drug is covered, but there are extra rules or restrictions on coverage for that drug. As explained in Section 4.
- The drug is covered, but it is in a cost-sharing tier that makes your cost-sharing more expensive than you think it should be.
- There are things you can do if your drug is not covered in the way that you'd like it to be covered. If your drug is not on the Drug List or if your drug is restricted, go to Section 5.2 to learn what you can do.
- If your drug is in a cost-sharing tier that makes your cost more expensive than you think it should be, go to Section 5.3 to learn what you can do.

Section 5.2 What can you do if your drug is not on the Drug List or if the drug is restricted in some way?

If your drug is not on the Drug List or is restricted, here are options:

- You may be able to get a temporary supply of the drug.
- You can change to another drug.
- You can request an exception and ask the plan to cover the drug or remove restrictions from the drug.

You may be able to get a temporary supply

Under certain circumstances, the plan must provide a temporary supply of a drug that you are already taking. This temporary supply gives you time to talk with your provider about the change in coverage and decide what to do.

To be eligible for a temporary supply, the drug you have been taking **must no longer be on the plan's Drug List OR is now restricted in some way.**

- **If you are a new member**, we will cover a temporary supply of your drug during the first 90 days of your membership in the plan.
- **If you were in the plan last year**, we will cover a temporary supply of your drug during the first 90 days of the calendar year.
- This temporary supply will be for a maximum of a 30-day supply. If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of a 30-day supply of medication. The prescription must be filled at a network pharmacy. (Please note that the long-term care pharmacy may provide the drug in smaller amounts at a time to prevent waste.)
- **For those members who have been in the plan for more than 90 days and reside in a long-term care (LTC) facility and need a supply right away:**
We will cover one 31-day supply of a particular drug, or less if your prescription is written for fewer days. This is in addition to the above temporary supply situation.
- **In order to accommodate unexpected transitions of members without time for advanced planning, such as level-of-care changes due to discharge from a hospital to a nursing facility or to a home, we will cover a temporary 30-day supply.**

For questions about a temporary supply, call Customer Service. During the time when you are using a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You have two options:

1. You can change to another drug

Talk with your provider about whether there is a different drug covered by the plan that may work just as well for you. You can call Customer Service to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

2. You can ask for an exception

You and your provider can ask the plan to make an exception and cover the drug in the way you would like it covered. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception. For example, you can ask the plan to cover a drug even though it is not on the plan's Drug List. Or you can ask the plan to make an exception and cover the drug without restrictions.

If you are a current member and a drug you are taking will be removed from the formulary or restricted in some way for next year, we will tell you about any change prior to the new year. You can ask for an exception before next year, and we will give you an answer within 72 hours after we receive your request (or your prescriber's supporting statement). If we approve your request, we will authorize the coverage before the change takes effect.

If you and your provider want to ask for an exception, Chapter 7, Section 5.4 tells you what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

Section 5.3 What can you do if your drug is in a cost-sharing tier you think is too high?

If your drug is in a cost-sharing tier you think is too high, here are things you can do:

You can change to another drug

If your drug is in a cost-sharing tier you think is too high, talk to your provider. There may be a different drug in a lower cost-sharing tier that might work just as well for you. You can call Customer Service to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

You can ask for an exception

You and your provider can ask the plan to make an exception in the cost-sharing tier for the drug so that you pay less for it. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception to the rule.

If you and your provider want to ask for an exception, Chapter 7, Section 5.4 tells what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

Drugs in our Tier 4: Specialty Tier are not eligible for this type of exception. We do not lower the cost-sharing amount for drugs in this tier.

SECTION 6 What if your coverage changes for one of your drugs?**Section 6.1 The Drug List can change during the year**

Most of the changes in drug coverage happen at the beginning of each year (January 1). However, during the year, the plan can make some changes to the Drug List. For example, the plan might:

- **Add or remove drugs from the Drug List.**
- **Move a drug to a higher or lower cost-sharing tier.**
- **Add or remove a restriction on coverage for a drug.**
- **Replace a brand name drug with a generic drug.**

We must follow Medicare requirements before we change the plan's Drug List.

Section 6.2 What happens if coverage changes for a drug you are taking?**Information on changes to drug coverage**

When changes to the Drug List occur, we post information on our website about those changes. We also update our online Drug List on a regularly scheduled basis. Below we point out the times that you would get direct notice if changes are made to a drug that you are taking.

Changes to your drug coverage that affect you during the current plan year.

- **A new generic drug replaces a brand name drug on the Drug List (or we change the cost-sharing tier or add new restrictions to the brand name drug or both)**
 - We may immediately remove a brand name drug on our Drug List if we are replacing it with a newly approved generic version of the same drug. The generic drug will appear on the same or lower cost-sharing tier and with the same or fewer restrictions. We may decide to keep the brand name drug on our Drug List, but immediately move it to a higher cost-sharing tier or add new restrictions or both when the new generic is added.
 - We may not tell you in advance before we make that change — even if you are currently taking the brand name drug.
 - If you are taking the brand name drug at the time we make the change, we will provide you with information about the specific change(s). This will also include information on the steps you may take to request an exception to cover the brand name drug. You may not get this notice before we make the change.
 - You or your prescriber can ask us to make an exception and continue to cover the brand name drug for you. For information on how to ask for an exception, see Chapter 7.
- **Unsafe drugs and other drugs on the Drug List that are withdrawn from the market**
 - Sometimes a drug may be deemed unsafe or taken off the market for another reason. If this happens, we may immediately remove the drug from the Drug List. If you are taking that drug, we will tell you right away.
 - Your prescriber will also know about this change, and can work with you to find another drug for your condition.
- **Other changes to drugs on the Drug List**
 - We may make other changes once the year has started that affect drugs you are taking. For example, we might add

a generic drug that is not new to the market to replace a brand name drug on the Drug List or change the cost-sharing tier or add new restrictions to the brand name drug or both. We also might make changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare.

- For these changes, we must give you at least 30 days' advance notice of the change or give you notice of the change and a 30-day refill of the drug you are taking at a network pharmacy.
- After you receive notice of the change, you should work with your prescriber to switch to a different drug that we cover or to satisfy any new restrictions on the drug you are taking.
- You or your prescriber can ask us to make an exception and continue to cover the drug for you. For information on how to ask for an exception, see Chapter 7.

Changes to the Drug List that do not affect you during this plan year

We may make certain changes to the Drug List that are not described above. In these cases, the changes will not apply to you if you are taking the drug when the change is made; however, these changes will likely affect you starting January 1 of the next plan year if you stay in the same plan. In general, changes that will not affect you during the current plan year are:

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

If any of these changes happen for a drug you are taking (except for market withdrawal, a generic drug replacing a brand name drug, or other changes noted in the sections above), then the change won't affect your use or what you pay as your share of the cost until January 1 of the next year. Until that date, you probably won't see any increase in your payments or any added restrictions to your use of the drug. We will not tell you about these types of changes directly during the current plan year. You will need to check the Drug List for the next plan year (when the list is available during the open enrollment period) to see if there are any changes to the drugs you are taking that will impact you during the next plan year.

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

Section 7.1 Types of drugs we do not cover

This section tells you what kinds of prescription drugs are “excluded.” This means Medicare does not pay for these drugs.

If you get drugs that are excluded, you must pay for them yourself (except for certain excluded drugs covered under our enhanced drug coverage). If you appeal and the requested drug is found not to be excluded under Part D, we will pay for or cover it. (For information about appealing a decision we have made to not cover a drug, go to Chapter 7.)

Here are three general rules about drugs that Medicare drug plans will not cover under Part D:

- Our plan's Part D drug coverage cannot cover a drug that would be covered under Medicare Part A or Part B.
- Our plan cannot cover a drug purchased outside the United States or its territories.
- Our plan usually cannot cover off-label use. “Off-label use” is any use of the drug other than those indicated on a drug's label as approved by the Food and Drug Administration.

Coverage for “off-label use” is allowed only when the use is supported by certain references, such as the American Hospital Formulary Service Drug Information and the DRUGDEX Information System.

In addition, by law, the following categories of drugs are not covered by Medicare drug plans:

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

- Drugs used for the treatment of sexual or erectile dysfunction
- Drugs used for treatment of anorexia, weight loss, or weight gain
- Outpatient drugs for which the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale

In addition, if you are receiving “Extra Help” to pay for your prescriptions, the “Extra Help” program will not pay for the drugs not normally covered. However, if you have drug coverage through Medicaid, your state Medicaid program may cover some prescription drugs not normally covered in a Medicare drug plan. Please contact your state Medicaid program to determine what drug coverage may be available to you. (You can find phone numbers and contact information for Medicaid in Chapter 2, Section 6.)

SECTION 8 Filling a prescription

Section 8.1 Provide your membership information

To fill your prescription, provide your plan membership information, which can be found on your membership card, at the network pharmacy you choose. The network pharmacy will automatically bill the plan for our share of your covered prescription drug cost. You will need to pay the pharmacy your share of the cost when you pick up your prescription.

Section 8.2 What if you don't have your membership information with you?

If you don't have your plan membership information with you when you fill your prescription, you or the pharmacy can call the plan to get the necessary information.

If the pharmacy is not able to get the necessary information, **you may have to pay the full cost of the prescription when you pick it up.** (You can then ask us to reimburse you for our share. See Chapter 5, Section 2.1 for information about how to ask the plan for reimbursement.)

SECTION 9 Part D drug coverage in special situations

Section 9.1 What if you're in a hospital or a skilled nursing facility?

If you are admitted to a hospital or to a skilled nursing, Original Medicare (or your Medicare health plan with Part A and B coverage, if applicable) will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital or skilled nursing facility, our plan will cover your prescription drugs as long as the drugs meet all of our rules for coverage.

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

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

Check your *Pharmacy Directory* to find out if your LTC facility's pharmacy or the one that it uses is part of our network. If it isn't, or if you need more information or assistance, please contact Customer Service. If you are in an LTC facility, we must ensure that you are able to routinely receive your Part D benefits through our network of LTC pharmacies.

What if you're a resident in a long-term care (LTC) facility and need a drug that is not on our Drug List or is restricted in some way?

Please refer to Section 5.2 about a temporary emergency supply.

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

Your enrollment in Cigna Rx Medicare (PDP) doesn't affect your coverage for drugs covered under Medicare Part A or Part B. If you meet Medicare's coverage requirements, your drug will still be covered under Medicare Part A or Part B, even though you are enrolled in this plan. In addition, if your drug would be covered by Medicare Part A or Part B, our plan can't cover it, even if you choose not to enroll in Part A or Part B.

Some drugs may be covered under Medicare Part B in some situations and through Cigna Rx Medicare (PDP) in other situations. But drugs are never covered by both Part B and our plan at the same time. In general, your pharmacist or provider will determine whether to bill Medicare Part B or Cigna Rx Medicare (PDP) for the drug.

Section 9.4 What if you have a Medigap (Medicare Supplement Insurance) policy with prescription drug coverage?

If you currently have a Medigap policy that includes coverage for prescription drugs, you must contact your Medigap issuer and tell them you have enrolled in our plan. If you decide to keep your current Medigap policy, your Medigap issuer will remove the prescription drug coverage portion of your Medigap policy and lower your premium.

Each year your Medigap insurance company should send you a notice that tells if your prescription drug coverage is “**creditable**,” and the choices you have for drug coverage. (If the coverage from the Medigap policy is “**creditable**,” it means that it is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage.) The notice will also explain how much your premium would be lowered if you remove the prescription drug coverage portion of your Medigap policy. If you didn’t get this notice, or if you can’t find it, contact your Medigap insurance company and ask for another copy.

Section 9.5 What if you’re also getting drug coverage from an employer or retiree group plan?

If you currently have other prescription drug coverage through your (or your spouse’s) employer or retiree group, please contact **that group’s benefits administrator**. He or she can help you determine how your current prescription drug coverage will work with our plan.

In general, if you have employee or retiree group coverage, the drug coverage you get from us will be secondary to your employer or retiree group coverage. That means your group coverage would pay first.

Special note about ‘creditable coverage’:

Each year your employer or retiree group should send you a notice that tells if your prescription drug coverage for the next calendar year is “**creditable**”.

If the coverage from the group plan is “creditable,” it means that the plan has drug coverage that is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage.

Keep this notice about creditable coverage, because you may need them later. If you enroll in a Medicare plan that includes Part D drug coverage, you may need these notices to show that you have maintained creditable coverage. If you didn’t get the creditable coverage notice, request a copy from the employer or retiree group’s benefits administrator or the employer or union.

Section 9.6 What if you are in Medicare-certified Hospice?

Hospice and our plan do not cover the same drug at the same time. If you are enrolled in Medicare hospice and require certain drugs (e.g. anti-nausea, laxative, pain medication, or antianxiety drugs) that are not covered by your hospice because it is unrelated to your terminal illness and related conditions, our plan must receive notification from either the prescriber or your hospice provider that the drug is unrelated before our plan can cover the drug. To prevent delays in receiving these drugs that should be covered by our plan, ask your hospice provider or prescriber to provide notification before your prescription is filled.

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

SECTION 10 Programs on drug safety and managing medications

Section 10.1 Programs to help members use drugs safely

We conduct drug use reviews for our members to help make sure that they are getting safe and appropriate care.

We do a review each time you fill a prescription. We also review our records on a regular basis. During these reviews, we

look for potential problems such as:

- Possible medication errors.
- Drugs that may not be necessary because you are taking another drug to treat the same condition.
- Drugs that may not be safe or appropriate because of your age or gender.
- Certain combinations of drugs that could harm you if taken at the same time.
- Prescriptions for drugs that have the ingredients you are allergic to.
- Possible errors in the amount (dosage) of a drug you are taking.
- Unsafe amounts of opioid pain medications.

If we see a possible problem in your use of medications, we will work with your provider to correct the problem.

Section 10.2 Drug Management Program (DMP) to help members safely use their opioid medications

We have a program that helps make sure members safely use prescription opioids and other frequently abused medications. This program is called a Drug Management Program (DMP). If you use opioid medications that you get from several doctors or pharmacies, or if you had a recent opioid overdose, we may talk to your doctors to make sure your use of opioid medications is appropriate and medically necessary. Working with your doctors, if we decide your use of prescription opioid or benzodiazepine medications is not safe, we may limit how you can get those medications. If we place you in our DMP, the limitations may be:

- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain pharmacy(ies).
- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain doctor(s).
- Limiting the amount of opioid or benzodiazepine medications we will cover for you.

If we plan on limiting how you may get these medications or how much you can get, we will send you a letter in advance. The letter will explain the limitations we think should apply to you. You will have an opportunity to tell us which doctors or pharmacies you prefer to use, and about any other information you think is important for us to know. After you've had the opportunity to respond, if we decide to limit your coverage for these medications, we will send you another letter confirming the limitation. If you think we made a mistake or you disagree with our determination or with the limitation, you and your prescriber have the right to appeal. If you appeal, we will review your case and give you a decision. If we continue to deny any part of your request related to the limitations that apply to your access to medications, we will automatically send your case to an independent reviewer outside of our plan. See Chapter 7 for information about how to ask for an appeal.

You will not be placed in our DMP if you have certain medical conditions, such as active cancer-related pain or sickle cell disease, are receiving hospice, palliative, or end-of-life care, or live in a long-term care facility.

Section 10.3 Medication Therapy Management (MTM) program to help members manage their medications

We have a program that can help our members with complex health needs.

Our program is called a Medication Therapy Management (MTM) program. This program is voluntary and free. A team of pharmacists and doctors developed the program for us to help make sure that our members get the most benefit from the drugs they take.

Some members who take medications for different medical conditions and have high drug costs, or are in a DMP to help members use their opioids safely may be able to get services through an MTM program. A pharmacist or other health professional will give you a comprehensive review of all your medications. During the review, you can talk about your medications, your costs, and any problems or questions you have about your prescription and over-the-counter medications. You'll get a written summary which has a recommended to-do list that includes steps you should take to get the best results from your medications. You'll also get a medication list that will include all the medications you're taking, how much you take, and when and why you take them. In addition, members in the MTM program will receive information on the safe disposal of prescription medications that are controlled substances.

It's a good idea to talk to your doctor about your recommended to-do list and medication list. Bring the summary with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Also, keep your medication list

up to date and with you (for example, with your ID) in case you go to the hospital or emergency room.

If we have a program that fits your needs, we will automatically enroll you in the program and send you information. If you decide not to participate, please notify us and we will withdraw you. If you have any questions about these programs, please contact Customer Service.

CHAPTER 4:
What you pay for your Part D
prescription drugs

Are you currently getting help to pay for your drugs?

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

SECTION 1 Introduction

Section 1.1 Use this chapter together with other materials that explain your drug coverage

This chapter focuses on what you pay for Part D prescription drugs. In addition to this document, refer to your *Evidence of Coverage* Snapshot for your cost share details. To keep things simple, we use “drug” in this chapter to mean a Part D prescription drug. As explained in Chapter 3, not all drugs are Part D drugs – some drugs are covered under Medicare Part A or Part B and other drugs are excluded from Medicare coverage by law.

To understand the payment information, you need to know what drugs are covered, where to fill your prescriptions, and what rules to follow when you get your covered drugs. Chapter 3, Sections 1 through 4 explain these rules.

Section 1.2 Types of out-of-pocket costs you may pay for covered drugs

There are different types of out-of-pocket costs for Part D drugs. The amount that you pay for a drug is called cost-sharing, and there are three ways you may be asked to pay.

- **Deductible** is the amount you pay for drugs before our plan begins to pay its share.
- **Copayment** is a fixed amount you pay each time you fill a prescription.
- **Coinsurance** is a percentage of the total cost of the drug you pay each time you fill a prescription.

Section 1.3 How Medicare calculates your out-of-pocket costs

Medicare has rules about what counts and what does *not* count toward your out-of-pocket costs. Here are the rules we must follow to keep track of your out-of-pocket costs.

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

Your out-of-pocket costs include the payments listed below (as long as they are for Part D covered drugs and you followed the rules for drug coverage that are explained in Chapter 3):

- The amount you pay for drugs when you are in any of the following drug payment stages:
 - The Deductible Stage, if your plan has one
 - The Initial Coverage Stage
 - The Coverage Gap Stage
- Any payments you made during this calendar year as a member of a different Medicare prescription drug plan before you joined our plan.

It matters who pays:

- If you make these payments **yourself**, they are included in your out-of-pocket costs.
- These payments are also included if they are made on your behalf by **certain other individuals or organizations.** This includes payments for your drugs made by a friend or relative, by most charities, by AIDS drug assistance programs, by a State Pharmaceutical Assistance Program that is qualified by Medicare, or by the Indian Health Service. Payments made by Medicare’s “Extra Help” Program are also included.
- Some payments made by the Medicare Coverage Gap Discount Program are included. The amount the manufacturer pays for your brand name drugs is included. But the amount the plan pays for your generic drugs is not included.

Moving on to the Catastrophic Coverage Stage:

When you (or those paying on your behalf) have spent a total of \$8,000 in out-of-pocket costs within the calendar year, you will move from the Coverage Gap Stage to the Catastrophic Coverage Stage.

These payments are not included in your out-of-pocket costs

Your out-of-pocket costs **do not include** any of these types of payments:

- Your monthly premium.
- Drugs you buy outside the United States and its territories.
- Drugs that are not covered by our plan.
- Drugs you get at an out-of-network pharmacy that do not meet the plan's requirements for out-of-network coverage.
- Non-Part D drugs, including prescription drugs covered by Part A or Part B and other drugs excluded from coverage by Medicare.
- Payments you make toward prescription drugs not normally covered in a Medicare Prescription Drug Plan.
- Payments made by the plan for your brand or generic drugs while in the Coverage Gap.
- Payments for your drugs that are made by group health plans including employer health plans.
- Payments for your drugs that are made by certain insurance plans and government-funded health programs such as TRICARE and the Veterans Affairs.
- Payments for your drugs made by a third-party with a legal obligation to pay for prescription costs (for example, Workers' Compensation).

Reminder: If any other organization such as the ones listed above pays part or all of your out-of-pocket costs for drugs, you are required to tell our plan by calling Customer Service.

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

- **We will help you.** The Part D EOB report you receive includes the current amount of your out-of-pocket costs. When this amount reaches \$8,000, this report will tell you that you have left the Coverage Gap Stage and have moved on to the Catastrophic Coverage Stage.
- **Make sure we have the information we need.** Section 3.2 tells what you can do to help make sure that our records of what you have spent are complete and up to date.

SECTION 2 What you pay for a drug depends on which “drug payment stage” you are in when you get the drug**Section 2.1 What are the drug payment stages for Cigna Rx Medicare (PDP) members?**

There are four “drug payment stages” for your prescription drug coverage under Cigna Rx Medicare (PDP). How much you pay depends on what stage you are in when you get a prescription filled or refilled. Keep in mind you are always responsible for the plan's monthly premium regardless of the drug payment stage. Details of each stage are in Sections 4 through 7 of this chapter. The stages are:

Stage 1: Yearly Deductible Stage

Stage 2: Initial Coverage Stage

Stage 3: Coverage Gap Stage

Stage 4: Catastrophic Coverage Stage

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

Section 3.1 We send you a monthly summary called the “Part D Explanation of Benefits” (the “Part D EOB”)

Our plan keeps track of the costs of your prescription drugs and the payments you have made when you get your prescriptions filled or refilled at the pharmacy. This way, we can tell you when you have moved from one drug payment stage to the next. In particular, there are two types of costs we keep track of:

- We keep track of how much you have paid. This is called your “**out-of-pocket**” cost.
- We keep track of your “**total drug costs.**” This is the amount you pay out-of-pocket or others pay on your behalf plus the amount paid by the plan.

If you have had one or more prescriptions filled through the plan during the previous month we will send you a *Part D Explanation of Benefits* (Part D EOB). The Part D EOB includes:

- **Information for that month.** This report gives the payment details about the prescriptions you have filled during the previous month. It shows the total drug costs, what the plan paid, and what you and others on your behalf paid.
- **Totals for the year since January 1.** This is called “year-to-date” information. It shows the total drug costs and total payments for your drugs since the year began.
- **Drug price information.** This information will display the total drug price, and information about increases in price from first fill for each prescription claim of the same quantity.
- **Available lower cost alternative prescriptions.** This will include information about other available drugs with lower cost-sharing for each prescription claim.

Section 3.2 Help us keep our information about your drug payments up to date

To keep track of your drug costs and the payments you make for drugs, we use records we get from pharmacies. Here is how you can help us keep your information correct and up to date:

- **Show your membership card every time you get a prescription filled.** This helps us make sure we know about the prescriptions you are filling and what you are paying.
- **Make sure we have the information we need.** There are times you may pay for the entire cost of a prescription drug. In these cases, we will not automatically get the information we need to keep track of your out-of-pocket costs. To help us keep track of your out-of-pocket costs, give us copies of your receipts. Here are examples of when you should give us copies of your drug receipts:
 - When you purchase a covered drug at a network pharmacy at a special price or using a discount card that is not part of our plan’s benefit.
 - When you made a copayment for drugs that are provided under a drug manufacturer patient assistance program.
 - Any time you have purchased covered drugs at out-of-network pharmacies or other times you have paid the full price for a covered drug under special circumstances.
 - If you are billed for a covered drug, you can ask our plan to pay our share of the cost. For instructions on how to do this, go to Chapter 5, Section 2.
- **Send us information about the payments others have made for you.** Payments made by certain other individuals and organizations also count toward your out-of-pocket costs. For example, payments made by a State Pharmaceutical Assistance Program, an AIDS drug assistance program (ADAP), the Indian Health Service, and most charities count toward your out-of-pocket costs. Keep a record of these payments and send them to us so we can track your costs.
- **Check the written report we send you.** When you receive a *Part D* EOB, look it over to be sure the information is complete and correct. If you think something is missing or you have any questions, please call us at Customer Service. Be sure to keep these reports.

SECTION 4 Deductible Information for our Plan - refer to your *Evidence of Coverage Snapshot* for details

If there is a deductible for our plan, you will begin in this stage when you fill your first covered Part D prescription of the year. You will pay the full cost of your drugs until you reach the deductible amount. Refer to the *Evidence of Coverage Snapshot* to see if your plan has a deductible.

SECTION 5 During the Initial Coverage Stage, the plan pays its share of your drug costs and you pay your share**Section 5.1 What you pay for a drug depends on the drug and where you fill your prescription**

During the Initial Coverage Stage, the plan pays its share of the cost of your covered prescription drugs, and you pay your share (your copayment or coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your prescription - refer to your *Evidence of Coverage Snapshot* for details.

Cigna Rx Medicare (PDP) has 4 cost-sharing tiers.

Every drug on the plan's Drug List is in one of the 4 cost-sharing tiers. In general, the higher the cost-sharing tier number, the higher your cost for the drug:

Tier	Includes	Helpful Tips
Tier 1: Generic Drugs	This tier includes many commonly prescribed generic drugs and may include other low-cost drugs.	This grouping of prescription drugs represents the lowest cost-sharing.
Tier 2: Preferred Brand Drugs	This tier includes preferred brand-name drugs as well as some high-priced generic named drugs.	Drugs in Tier 2 generally have a lower cost-share amount than those in non-preferred tier.
Tier 3: Non-Preferred Drugs	This tier includes non-preferred brand-name and non-preferred generic-named drugs.	Drugs in Tier 3 generally have a lower cost-share than Tier 4. Drugs in this tier have lower-cost alternatives in Tiers 1 and 2. Ask Your doctor if switching to a lower cost drug may be right for you.
Tier 4: Specialty Drugs	This tier includes the highest cost brand-name and generic drugs.	To learn more about medications in this tier, you may contact your pharmacist or prescriber.

To find out which cost-sharing tier your drug is in, look it up in the plan's Drug List.

Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- A network retail pharmacy that offers standard cost-sharing.
- A pharmacy that is not in the plan's network. We cover prescriptions filled at out-of-network pharmacies in only limited situations. Please see Chapter 3, Section 2.5 to find out when we will cover a prescription filled at an out-of-network pharmacy.
- The plan's mail-order pharmacy.

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

Section 5.2 The *Evidence of Coverage Snapshot* shows your costs for a one-month supply of a drug

During the Initial Coverage Stage, your share of the cost of a covered drug will be either a copayment or coinsurance.

As shown in the *Evidence of Coverage Snapshot*, the amount of the copayment or coinsurance depends on the cost-sharing tier. Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment. You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier - even if your plan has a deductible and you haven't paid it.

Please see Section 8 of this chapter for more information on cost-sharing for Part D vaccines.

Section 5.3 If your doctor prescribes less than a full month's supply, you may not have to pay the cost of the entire month's supply

Typically, the amount you pay for a prescription drug covers a full month's supply. There may be times when you or your doctor would like you to have less than a month's supply of a drug (for example, when you are trying a medication for the first time). You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full month's supply of your drugs, if this will help you better plan refill dates for different prescriptions. If you receive less than a full month's supply of certain drugs, you will not have to pay for the full month's supply.

- If you are responsible for coinsurance, you pay a percentage of the total cost of the drug. Since the coinsurance is based on the total cost of the drug, your cost will be lower since the total cost for the drug will be lower.
- If you are responsible for a copayment for the drug, you will only pay for the number of days of the drug that you receive instead of a whole month. We will calculate the amount you pay per day for your drug (the "daily cost-sharing rate") and multiply it by the number of days of the drug you receive.

Section 5.4 The Evidence of Coverage Snapshot shows your costs for a long-term (up to a 90-day) supply of a drug

For some drugs, you can get a long-term supply (also called an "extended supply"). A long-term supply is up to a 90-day supply. The *Evidence of Coverage Snapshot* shows what you pay when you get a long-term supply of a drug.

- Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.
- You won't pay more than \$70 for up to a two-month supply or \$105 for up to a three-month supply of each covered insulin product regardless of the cost-sharing tier, even if your plan has a deductible and you have not paid it.

Section 5.5 You stay in the Initial Coverage Stage until your total drug costs for the year reach \$5,030

You stay in the Initial Coverage Stage until the total amount for the prescription drugs you have filled reaches the **\$5,030 limit for the Initial Coverage Stage**.

The Part D EOB that you receive will help you keep track of how much you, the plan, and any third parties have spent on your behalf during the year. Many people do not reach the \$5,030 limit in a year.

We will let you know if you reach this \$5,030 amount. If you do reach this amount, you will leave the Initial Coverage Stage and move on to the Coverage Gap Stage. See Section 1.3 on how Medicare calculates your out-of-pocket costs.

SECTION 6 Costs in the Coverage Gap Stage - refer to your Evidence of Coverage Snapshot for details

When you are in the Coverage Gap Stage, the Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs. Refer to your *Evidence of Coverage Snapshot* to see what you will pay during the Coverage Gap Stage.

You continue paying these costs until your yearly out-of-pocket payments reach a maximum amount that Medicare has set. Once you reach this amount, \$8,000, you leave the Coverage Gap Stage and move to the Catastrophic Coverage Stage.

Medicare has rules about what counts and what does not count as your out-of-pocket costs (Section 1.3).

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

You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$8,000 limit for the calendar year. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year.

During this stage, the plan will pay the full cost for your covered Part D drugs. You pay nothing. Refer to the *Evidence of Coverage Snapshot* to see what you will pay during the Catastrophic Coverage Stage.

SECTION 8 Part D Vaccines. What you pay for depends on how and where you get them

Important Message About What You Pay for Vaccines

Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Customer Service for more information.

There are two parts to our coverage of Part D vaccinations:

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

Your costs for a Part D vaccination depends on three things:

1. **The type of vaccine** (what you are being vaccinated for).
 - Some vaccines are considered medical benefits.
 - Other vaccines are considered Part D drugs. You can find these vaccines listed in the plan's List of Covered Drugs (Formulary).
2. **Where you get the vaccine**.
 - The vaccine itself may be dispensed by a pharmacy or provided by the doctor's office.
3. **Who gives you the vaccine**.
 - A pharmacist may give the vaccine in the pharmacy or another provider may give it in the doctor's office.

What you pay at the time you get the Part D vaccination can vary depending on the circumstances and what Drug Stage you are in.

- Sometimes when you get a vaccination, you have to pay for the entire cost for both the vaccine itself and the cost for the provider to give you the vaccine. You can ask our plan to pay you back for our share of the cost.
- Other times, when you get a vaccination, you will pay only your share of the cost under your Part D benefit. Below are three examples of ways you might get a Part D vaccine.

Situation 1: You get your vaccine at the network pharmacy. (Whether you have this choice depends on where you live. Some states do not allow pharmacies to give vaccines.)

- You will pay the pharmacy the amount of your coinsurance or copayment for the vaccine itself which includes the cost of giving you the vaccine.
- Our plan will pay the remainder of the costs.

Situation 2: You get the Part D vaccination at your doctor's office.

- When you get the vaccine, you will pay for the entire cost of the vaccine itself and the cost for the provider to give it to you.
- You can then ask our plan to pay our share of the cost by using the procedures that are described in Chapter 5.
- You will be reimbursed the amount you paid less your normal coinsurance or copayment for the vaccine (including administration) less any difference between the amount the doctor charges and what we normally pay. (If you get "Extra Help," we will reimburse you for this difference.)

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

- You will have to pay the pharmacy your coinsurance or copayment for the vaccine itself.
- When your doctor gives you the vaccine, you will pay the entire cost for this service. You can then ask our plan to pay our share of the cost by using the procedures described in Chapter 5.
- You will be reimbursed the amount charged by the doctor for administering the vaccine less any difference between the amount the doctor charges and what we normally pay. (If you get "Extra Help," we will reimburse you for this difference.)

CHAPTER 5:

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

SECTION 1 Situations in which you should ask us to pay our share of the cost of your covered drugs

Sometimes when you get a prescription drug, you may need to pay the full cost. Other times, you may find that you have paid more than you expected under the coverage rules of the plan or you may receive a bill from a provider. In these cases, you can ask our plan to pay you back (paying you back is often called “reimbursing” you). There may be deadlines that you must meet to get paid back. Please see Section 2 of this chapter.

Here are examples of situations in which you may need to ask our plan to pay you back. All of these examples are types of coverage decisions (for more information about coverage decisions, go to Chapter 7).

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

If you go to an out-of-network pharmacy, the pharmacy may not be able to submit the claim directly to us. When that happens, you will have to pay the full cost of your prescription.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. Remember that we only cover out-of-network pharmacies in limited circumstances. See Chapter 3, Section 2.5 for a discussion of these circumstances.

2. When you pay the full cost for a prescription because you don’t have your plan membership card with you

If you do not have your plan membership card with you, you can ask the pharmacy to call the plan or look up your enrollment information. However, if the pharmacy cannot get the enrollment information they need right away, you may need to pay the full cost of the prescription yourself.

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

3. When you pay the full cost for a prescription in other situations

You may pay the full cost of the prescription because you find that the drug is not covered for some reason.

- For example, the drug may not be on the plan’s List of Covered Drugs (Formulary); or it could have a requirement or restriction that you didn’t know about or don’t think should apply to you. If you decide to get the drug immediately, you may need to pay the full cost for it.
- Save your receipt and send a copy to us when you ask us to pay you back. In some situations, we may need to get more information from your doctor in order to pay you back for our share of the cost.

4. If you are retroactively enrolled in our plan

Sometimes a person’s enrollment in the plan is retroactive. (This means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan and you paid out-of-pocket for any of your covered services or drugs after your enrollment date, you can ask us to pay you back for our share of the costs. You will need to submit paperwork for us to handle the reimbursement.

All of the examples above are types of coverage decisions. This means that if we deny your request for payment, you can appeal our decision. Chapter 7 of this document has information about how to make an appeal.

SECTION 2 How to ask us to pay you back

You may request us to pay you back by sending us a request in writing. If you send a request in writing, send your receipt documenting the payment you have made. It's a good idea to make a copy of your receipts for your records.

To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it will help us process the information faster.
- Either download a copy of the form from our website, cignamedicare.com/group/pdpresources (Customer Forms) or call Customer Service and ask for the form.

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

Cigna
Attn: Medicare Part D
P.O. Box 14718
Lexington, KY 40512-4718

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

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

When we receive your request for payment, we will let you know if we need any additional information from you. Otherwise, we will consider your request and make a coverage decision.

- If we decide that the drug is covered and you followed all the rules, we will pay for our share of the cost. We will mail your reimbursement of our share of the cost to you. We will send payment within 30 days after your request was received.
- If we decide that the drug is not covered, or you did not follow all the rules, we will not pay for our share of the cost. We will send you a letter explaining the reasons why we are not sending the payment and your rights to appeal that decision.

Section 3.2 If we tell you that we will not pay for all or part of the drug, you can make an appeal

If you think we have made a mistake in turning down your request for payment or the amount we are paying, you can make an appeal. If you make an appeal, it means you are asking us to change the decision we made when we turned down your request for payment.

The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 7 of this document.

CHAPTER 6: Your rights and responsibilities

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

**Section 1.1 We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, in braille, in large print)
Debemos proporcionarle la información de manera que la entienda bien y que sea consistente con sus sensibilidades culturales (en idiomas que no sean inglés, en braille, en letra grande o en otros formatos alternativos, etc.)**

Your plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how a plan may meet these accessibility requirements include, but are not limited to, provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. We can also give you information in braille, in large print, or other alternate formats at no cost if you need it. We are required to give you information about the plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, please call Customer Service.

If you have any trouble getting information from our plan in a format that is accessible and appropriate for you, please call to file a grievance with our Member Grievances department (phone numbers are printed in the Complaints About Part D Prescription Drugs contact information in Chapter 2, Section 1 of this booklet). You may also file a complaint with Medicare by calling 1-800- MEDICARE (1-800-633-4227) or directly with the Office for Civil Rights 1-800-368-1019 or TTY 1-800-537-7697.

Su plan tiene la obligación de asegurarse de que todos los servicios, tanto clínicos como no clínicos, se proporcionen de manera culturalmente competente y sean accesibles a todos los afiliados, incluidos los que tienen dominio limitado del inglés, habilidades de lectura limitadas, discapacidad auditiva o personas con antecedentes culturales y étnicos diversos. Algunos ejemplos de cómo un plan puede cumplir con estos requisitos de accesibilidad incluyen, entre otros, la provisión de servicios de traducción, servicios de interpretación, teletipos o conexión TTY (teléfono de texto o teletipo).

Nuestro plan tiene servicios de interpretación gratuitos disponibles para responder preguntas de los miembros que no hablan inglés. También podemos darle de manera gratuita información en braille, en letra grande o en otros formatos alternativos si lo necesita. Tenemos la obligación de darle la información sobre los beneficios del plan en un formato que sea accesible y adecuado para usted. Para que le proporcionemos información de manera que la entienda bien, llame a Servicio al Cliente.

Nuestro plan debe brindar a las mujeres inscritas la opción de acceder de forma directa a un especialista en salud femenina dentro de la red para los servicios de cuidado médico preventivo y de rutina.

Si dentro de la red del plan no hay disponibilidad de un proveedor para una especialidad, es responsabilidad del plan buscar un proveedor de dicha especialidad fuera de la red que le brinde la atención médica que necesita. En este caso, usted solo pagará los costos compartidos dentro de la red. Si se encuentra en una situación en la que no hay un especialista dentro de la red del plan que cubra un servicio que necesita, llame al plan para pedir información sobre dónde debe ir para obtener dicho servicio dentro de la red, con costos compartidos.

Si tiene algún problema para recibir la información de nuestro plan en un formato que sea accesible y adecuado para usted, llame para presentar un reclamo a través de nuestro departamento de Reclamos de los Miembros (los números de teléfono están impresos en la información de contacto de Quejas respecto del cuidado médico en la Sección 1 del Capítulo 2 de este folleto).

También puede presentar una queja ante Medicare llamando al 1 800 MEDICARE (1 800 633 4227) o directamente a la Oficina de Derechos Civiles al 1-800-368-1019 o TTY 1-800-537-7697.

Section 1.2 We must ensure that you get timely access to your covered services

You have the right to get your prescriptions filled or refilled at any of our network pharmacies without long delays. If you think that re not getting your Part D drugs within a reasonable amount of time, Chapter 7 tells what you can do.

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

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your “personal health information” includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.
- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a “Notice of Privacy Practice,” that tells about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

- We make sure that unauthorized people don’t see or change your records.
- Except for the circumstances noted below, if we intend to give your health information to anyone who isn’t providing your care or paying for your care, we are required to get written permission from you or someone you have given legal power to make decisions for you first.
- There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
 - We are required to release health information to government agencies that are checking on quality of care.
 - Because you are a member of our plan through Medicare, we are required to give Medicare your health information including information about your Part D prescription drugs. If Medicare releases your information for research or other uses, this will be done according to Federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

You can see the information in your records and know how it has been shared with others

You have the right to look at your medical records held at the plan, and to get a copy of your records. We are allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we will work with your healthcare provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that are not routine. If you have questions or concerns about the privacy of your personal health information, please call Customer Service.

Section 1.4 We must give you information about the plan, its network of providers, and your covered services

As a member of Cigna Rx Medicare (PDP), you have the right to get several kinds of information from us. If you want any of the following kinds of information, please call Customer Service.

- **Information about our plan.** This includes, for example, information about the plan’s financial condition.
- **Information about our network pharmacies.** You have the right to get information from us about the pharmacies in our network and how we pay the pharmacies in our network.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information about Part D prescription drug coverage.
- **Information about why something is not covered and what you can do about it.** Chapter 7 provides information on asking for a written explanation on why a Part D drug is not covered or if your coverage is restricted. Chapter 7 also provides information on asking us to change a decision, also called an appeal.
 - If you want to ask our plan to pay our share of the cost for a Part D prescription drug, see Chapter 5 of this booklet.

Section 1.5 We must support your right to make decisions about your care**You have the right to give instructions about what is to be done if you are not able to make medical decisions for yourself**

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you are in this situation. This means that, *if you want to*, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

The legal documents that you can use to give your directions in advance in these situations are called “**advance directives**.” There are different types of advance directives and different names for them. Documents called “**living will**” and “**power of attorney for health care**” are examples of advance directives.

If you want to use an “advance directive” to give your instructions, here is what to do:

- **Get the form.** You can get an advance directive form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare.
- **Fill it out and sign it.** Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.
- **Give copies to appropriate people.** You should give a copy of the form to your doctor and to the person you name on the form as the one to make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, **take a copy with you to the hospital.**

- The hospital will ask you whether you have signed an advance directive form and whether you have it with you.
- If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

Remember, it is your choice whether you want to fill out an advance directive (including whether you want to sign one if you are in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you have signed an advance directive.

What if your instructions are not followed?

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with a state-specific agency such as a State Health Insurance Assistance Program (SHIP) or Quality Improvement Organization (QIO). Please refer to Appendix A and Appendix B in the back of this booklet to find contact information for the State Health Insurance Assistance Program (SHIP) or Quality Improvement Organization (QIO) in your state.

Section 1.6 You have the right to make complaints and to ask us to reconsider decisions we have made

If you have any problems, concerns or complaints and need to request coverage, or make an appeal, Chapter 7 of this document tells what you can do. Whatever you do — ask for a coverage decision, make an appeal, or make a complaint — **we are required to treat you fairly.**

Section 1.7 What can you do if you believe you are being treated unfairly or your rights are not being respected?

If it is about discrimination, call the Office for Civil Rights.

If you believe you have been treated unfairly or your rights have not been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, or national origin, you should call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 or TTY 1-800-537-7697, or call your local Office for Civil Rights.

Is it about something else?

If you believe you have been treated unfairly or your rights have not been respected, and it's not about discrimination, you can get help dealing with the problem you are having:

- You can **call Customer Service.**
- You can **call the SHIP.** For details, go to Chapter 2, Section 3.
- Or, **you can call Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY 1-877-486-2048.

Section 1.8 How to get more information about your rights

There are several places where you can get more information about your rights:

- You can **call Customer Service**.
- You can **call the SHIP**. For details, go to Chapter 2, Section 3.
- You can contact **Medicare**.
 - You can visit the Medicare website to read or download the publication “Medicare Rights & Protections.” (The publication is available at: www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf.);
 - Or, you can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY 1-877-486-2048.

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

Things you need to do as a member of the plan are listed below. If you have any questions, please call Customer Service.

- **Get familiar with your covered services and the rules you must follow to get these covered drugs.** Use the *Evidence of Coverage Snapshot* to learn what is covered for you and the rules you need to follow to get your covered drugs.
 - Chapters 3 and 4 give the details about your coverage for Part D prescription drugs.
- **If you have any other prescription drug coverage in addition to your plan, you are required to tell us.** Chapter 1 tells you about coordinating these benefits.
- **Tell your doctor and other health care providers that you are enrolled in our plan.** Show your plan membership card whenever you get your Part D prescription drugs.
- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
 - To help get the best care, tell your doctors and other health providers about your health problems. Follow the treatment plans and instructions that you and your doctors agree upon.
 - Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and supplements.
 - If you have any questions, be sure to ask and get an answer you can understand.
- **Pay what you owe.** As a plan member, you are responsible for these payments:
 - You must pay your plan premiums.
 - For most of your drugs covered by the plan, you must pay your share of the cost when you get the drug.
 - If you are required to pay a late enrollment penalty, you must pay the penalty to remain a member of the plan.
 - If you are required to pay the extra amount for Part D because of your yearly income, you must continue to pay the extra amount directly to the government to remain a member of the plan.
 - **If you move *within* our service area, we need to know** so we can keep your membership record up to date and know how to contact you.
 - If you move outside our plan service area, you cannot remain a member of our plan.
 - If you move, it is also important to tell Social Security (or the Railroad Retirement Board).

CHAPTER 7:

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

SECTION 1 Introduction

Section 1.1 What to do if you have a problem or concern

This chapter explains two types of processes for handling problems and concerns:

- For some problems, you need to use the **process for coverage decisions and appeals**.
- For other problems, you need to use the **process for making complaints**; also called grievances.

Both of these processes have been approved by Medicare. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

The guide in Section 3 will help you identify the right process to use and what you should do.

Section 1.2 What about the legal terms?

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand.

To make things easier, this chapter:

- Uses simpler words in place of certain legal terms. For example, this chapter generally says “making a complaint” rather than “filing a grievance,” “coverage decision” rather than “organization determination” and “independent review organization” instead of “Independent Review Entity.”
- It also uses abbreviations as little as possible

However, it can be helpful — and sometimes quite important — for you to know the correct legal terms. Knowing which terms to use will help you communicate more accurately to get the right help or information for your situation. To help you know which terms to use, we include legal terms when we give the details for handling specific types of situations.

SECTION 2 Where to get more information and personalized assistance

We are always available to help you. Even if you have a complaint about our treatment of you, we are obligated to honor your right to complain. Therefore, you should always reach out to customer service for help. But in some situations you may also want help or guidance from someone who is not connected with us. **Below are two entities that can assist you.**

State Health Insurance Assistance Program (SHIP). Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you are having. They can also answer your questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. You will find phone numbers and website URLs in Appendix A of this document.

Medicare

You can also contact Medicare to get help. To contact Medicare:

- You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- You can visit the Medicare website (www.medicare.gov).

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

If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The guide that follows will help.

Is your problem or concern about your benefits or coverage?

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

Yes.

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

No.

Skip ahead to Section 7 at the end of this chapter: “How to make a complaint about quality of care, waiting times, customer service or other concerns.”

COVERAGE DECISIONS AND APPEALS

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

Section 4.1 Asking for coverage decisions and making appeals: the big picture

Coverage decisions and appeals deal with problems related to your benefits and coverage for medical services, including payment. This is the process you use for issues such as whether a drug is covered or not and the way in which the drug is covered.

Asking for coverage decisions prior to receiving services

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your prescription drugs.

We are making a coverage decision for you whenever we decide that what is covered for you and how much we pay. In some cases, we might decide a drug is not covered or is no longer covered by Medicare for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision, whether before or after a service is received, and you are not satisfied, you can “appeal” the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made. Under certain circumstances, which we discuss later, you can request an expedited or “fast appeal” of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we properly were following the rules. When we have completed the review we give you our decision.

In limited circumstances a request for a Level 1 appeal will be dismissed, which means we won’t review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn’t legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we do not dismiss your case but say no to all or part of your Level 1 appeal, you can go to a level 2 appeal. The Level 2 appeal is conducted by an independent review organization that is not connected to us. (Appeals for medical services and Part B drugs will be automatically sent to the independent review organization for a Level 2 appeal – you do not need to do anything. For Part D drug appeals, if we say no to all or part of your appeal you will need to ask for a Level 2 appeal. Part D appeals are discussed further in Section 5 of this of this chapter). If you are not satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal. (Section 6 in this chapter explains the Level 3, 5 and 5 appeals processes).

Section 4.2 How to get help when you are asking for a coverage decision or making an appeal

Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- You can call us at **Customer Service**.
- You **can get free help from** your State Health Insurance Assistance Program.
- **Your doctor or other prescriber can make a request for you.** For Part D prescription drugs, your doctor or other prescriber can request a coverage decision or a Level 1 appeal on your behalf. If your Level 1 appeal is denied your doctor or prescriber can request a Level 2 appeal.

- **You can ask someone to act on your behalf.** If you want to, you can name another person to act for you as your “representative” to ask for a coverage decision or make an appeal.
 - If you want a friend, relative, or another person to be your representative, call Customer Service and ask for the “Appointment of Representative” form. (The form is also available on Medicare’s website at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf.) The form gives that person permission to act on your behalf. It must be signed by you and by the person who you would like to act on your behalf. You must give us a copy of the signed form.
 - While we can accept an appeal request without the form, we cannot begin or complete our review until we receive it. If we do not receive the form within 44 calendar days after receiving your appeal request (our deadline for making a decision on your appeal), your appeal request will be dismissed. If this happens, we will send you a written notice explaining your right to ask the independent review organization to review our decision to dismiss your appeal.
- **You also have the right to hire a lawyer.** You may contact your own lawyer, or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. However, **you are not required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

SECTION 5 Your Part D prescription drugs: How to ask for a coverage decision or make an appeal

Section 5.1 This section tells what to do if you have problems getting a Part D drug or if you want us to pay you back for a Part D drug

Your benefits include coverage for many prescription drugs. To be covered, the drug must be used for a medically accepted indication. (See Chapter 3, Section 5 for more information about a medically accepted indication.) For details about Part D drugs, rules, restrictions, and costs please see Chapters 3 and 4.

- **This section is about your Part D drugs only.** To keep things simple, we generally say “drug” in the rest of this section, instead of repeating “covered outpatient prescription drug” or “Part D drug” every time.
- We also use the term “drug list” instead of “List of Covered Drugs” or “Formulary”
- If you do not know if a drug is covered or if you meet the rules, you can ask us. Some drugs require that you get approval from us before we will cover it.
- If your pharmacy tells you that your prescription cannot be filled as written, the pharmacy will give you a written notice explaining how to contact us to ask for a coverage decision.

Part D coverage decisions and appeals

Legal Terms

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

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your drugs. This section tells what you can do if you are in any of the following situations:

- Asking to cover a Part D drug that is not on the plan’s List of Covered Drugs. **Ask for an exception. Section 5.2**
- Asking to waive a restriction on the plan’s coverage for a drug (such as limits on the amount of the drug you can get). **Ask for an exception. Section 5.2**
- Asking to pay a lower cost-sharing amount for a covered drug on a higher cost-sharing tier. **Ask for an exception. Section 5.2**
- Asking to get pre-approval for a drug. **Ask for a coverage decision. Section 5.4**
- Pay for a prescription drug you have already bought. **Ask us to pay you back. Section 5.4**

If you disagree with a coverage decision we have made, you can appeal our decision. This section tells you both how to ask for coverage decisions and how to request an appeal.

Section 5.2 What is an exception?

Legal Terms

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

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

Asking to pay a lower price for a covered non-preferred drug is sometimes called asking for a **“tiering exception.”**

If a drug is not covered in the way you would like it to be covered, you can ask us to make an “exception.” An exception is a type of coverage decision.

For us to consider your exception request, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. Here are three examples of exceptions that you or your doctor or other prescriber can ask us to make:

1. **Covering a Part D drug for you that is not on our Drug List.** If we agree to make an exception and cover a drug that is not on the Drug List, you will need to pay the cost-sharing amount that applies to drugs in Tier 4: Specialty Drugs. You cannot ask for an exception to the copayment or coinsurance amount we require you to pay for the drug.
2. **Removing a restriction for a covered drug.** Chapter 3 describes the extra rules or restrictions that apply to certain drugs on our Drug List. If we agree to make an exception and waive a restriction for you, you can ask for an exception to the copayment or coinsurance amount we require you to pay for the drug.
3. **Changing coverage of a drug to a lower cost-sharing tier.** Every drug on our Drug List is in one of cost-sharing tiers. In general, the lower the cost-sharing tier number, the less you will pay as your share of the cost of the drug.
 - If our drug list contains alternative drug(s) for treating your medical condition that are in a lower cost-sharing tier than your drug, you can ask us to cover your drug at the cost-sharing amount that applies to the alternative drug(s).
 - If the drug you’re taking is a biological product you can ask us to cover your drug at a lower cost-sharing amount. This would be the lowest tier cost that contains biological product alternatives for treating your condition.
 - If the drug you’re taking is a brand name drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains brand name alternatives for treating your condition.
 - If the drug you’re taking is a generic drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains either brand or generic alternatives for treating your condition.
 - You cannot ask us to change the cost-sharing tier for any drug in Tier 4: Specialty Tier.
 - If we approve your tiering exception request and there is more than one lower cost-sharing tier with alternative drugs you can’t take, you will usually pay the lowest amount.

Section 5.3 Important things to know about asking for exceptions

Your doctor must tell us the medical reasons

Your doctor or other prescriber must give us a statement that explains the medical reasons for requesting an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Typically, our Drug List includes more than one drug for treating a particular condition. These different possibilities are called “alternative” drugs. If an alternative drug would be just as effective as the drug you are requesting and would not cause more side effects or other health problems, we will generally not approve your request for an exception. If you ask us for a tiering exception, we will generally not approve your request for an exception unless all the alternative drugs in the lower cost-sharing tier(s) won’t work as well for you or are likely to cause an adverse reaction or other harm.

We can say yes or no to your request

- If we approve your request for an exception, our approval usually is valid until the end of the plan year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say no to your request, you can ask for another review by making an appeal.

Section 5.4 Step-by-step: How to ask for a coverage decision, including an exception

Legal Terms

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

Step 1: Decide if you need a “standard coverage decision” or a “fast coverage decision”

“**Standard coverage decision**” are made within **72 hours** after we receive your doctor’s statement. “**Fast coverage decisions**” are made within **24 hours** after we receive your doctor’s statement.

If your health requires it, ask us to give you a “fast coverage decision”. To get a fast coverage decision, you must meet two requirements:

- You must be asking for a drug you have not yet received. (You cannot ask for a fast coverage decision to be paid back for a drug you have already bought.)
- Using the standard deadlines could cause serious harm to your health or hurt your ability to function.
- **If your doctor or other prescriber tells us that your health requires a “fast coverage decision,” we will automatically give you a fast coverage decision.**
- **If you ask for a fast coverage decision on your own, without your doctor or prescriber’s support, we will decide whether your health requires that we give you a fast coverage decision.** If we do not approve a fast coverage decision, we will send you a letter that:
 - Explains that we will use the standard deadlines.
 - Explains if your doctor or other prescriber asks for the fast coverage decision, we will automatically give you a fast coverage decision.
 - Tells you how you can file a “fast complaint” about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. We will answer your complaint within 24 hours of receipt.

Step 2: Request a “standard coverage decision” or a “fast coverage decision.”

Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the prescription you want. You can also access the coverage decision process through our website. We must accept any written request, including a request submitted on the CMS Model Coverage Determination Request Form, or on our plan’s form, which is available on our website. Chapter 2 has contact information. To assist us in processing your request, please be sure to include your name, contact information, and information identifying which denied claim is being appealed.

You, your doctor, (or other prescriber) or your representative can do this. You can also have a lawyer act on your behalf. Section 4 of this chapter tells how you can give written permission to someone else to act as your representative.

- **If you are requesting an exception, provide the “supporting statement,”** Which is the medical reasons for the exception. Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing a written statement if necessary.

Step 3: We consider your request and give you our answer.

Deadlines for a “fast coverage decision”

- We must generally give you our answer within **24 hours** after we receive your request.
 - For exceptions, we will give you our answer within 24 hours after we receive your doctor’s supporting statement. We will give you our answer sooner if your health requires us to.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested,** we must provide the coverage we have agreed to provide within 24 hours after we receive your request or doctor’s statement supporting your request.
- **If our answer is no to part or all of what you requested,** we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

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

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

- We must generally give you our answer within **72 hours** after we receive your request.
 - For exceptions, we will give you our answer within 72 hours after we receive your doctor’s supporting statement. We will give you our answer sooner if your health requires us to.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage we have agreed to provide within 72 hours after we receive your request or doctor’s statement supporting your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Deadlines for a “standard” coverage decision about payment for a drug you have already bought

- We must give you our answer **within 14 calendar days** after we receive your request.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested**, we are also required to make payment to you within 14 calendar days after we receive your request.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Step 4: If we say no to your coverage request, you can make an appeal.

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the drug coverage you want. If you make an appeal, it means you are going on to Level 1 of the appeals process.

Section 5.5 Step-by-step: How to make a Level 1 Appeal

Legal Terms

An appeal to the plan about a medical care coverage decision is called a plan **“redetermination.”**
A “fast appeal” is also called an **“expedited redetermination.”**

Step 1: Decide if you need a “standard appeal” or a “fast appeal.”

A “standard appeal” is usually made within 7 days. A “fast appeal” is generally made within 72 hours. If your health requires it, ask for a “fast appeal”

- If you are appealing a decision we made about a drug you have not yet received, you and your doctor or other prescriber will need to decide if you need a “fast appeal.”
- The requirements for getting a “fast appeal” are the same as those for getting a “fast coverage decision” in Section 5.4 of this chapter.

Step 2: You, your representative, doctor, or other prescriber must contact us and make your Level 1 appeal. If your health requires a quick response, you must ask for a **“fast appeal.”**

- **For standard appeals, submit a written request.** Chapter 2 has contact information.
- **For fast appeals either submit your appeal in writing or call us at 1-800-558-9562 (TTY 711).** Chapter 2 has contact information.
- **We must accept any written request**, including a request submitted on the CMS Model Coverage Determination Request Form, which is available on our website. Please be sure to include your name, contact information, and information regarding your claim to assist us in processing your request.

- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information
- **You can ask for a copy of the information in your appeal and add more information.** You and your doctor may add more information to support your appeal. We are allowed to charge a fee for copying and sending this information to you.

Step 3: We consider your appeal and we give you our answer.

- When we are reviewing your appeal, we take another careful look at all of the information about your coverage request. We check to see if we were following all the rules when we said no to your request.
- We may contact you or your doctor or other prescriber to get more information.

Deadlines for a “fast appeal”

- For fast appeals, we must give you our answer **within 72 hours after we receive your appeal**. We will give you our answer sooner if your health requires us to.
 - If we do not give you an answer within 72 hours, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a “standard appeal” for a drug you have not received

- For standard appeals, we must give you our answer **within 7 calendar days** after we receive your appeal. We will give you our decision sooner if you have not received the drug yet and your health condition requires us to do so.
 - If we do not give you a decision within 7 calendar days, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage as quickly as your health requires, but no later than 7 calendar days after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a “standard appeal” about payment for a drug you have already bought

- We must give you our answer within 14 calendar days after we receive your request.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- If our answer is yes to part or all of what you requested, we are also required to make payment to you within 30 calendar days after we receive your request.
- If our answer is no to part or all of what you requested, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Step 4: If we say no to your appeal, you decide if you want to continue with the appeals process and make another appeal.

- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process.

Section 5.6 Step-by-step: How a Level 2 appeal is done

Legal Terms

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

The independent review organization is an independent organization that is hired by Medicare. It is not connected with us and it is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work

Step 1: You (or your representative or your doctor or other prescriber) must contact the independent review organization and ask for a review of your case.

- If we say no to your Level 1 appeal, the written notice we send you will include **instructions on how to make a Level 2 appeal** with the independent review organization. These instructions will tell who can make this Level 2 appeal, what deadlines you must follow, and how to reach the review organization.
- If, however, we did not complete our review within the applicable timeframe, or make an unfavorable decision regarding “at-risk” determination under our drug management program, we will automatically forward your claim to the IRE.
- We will send the information we have about your appeal to this organization. This information is called your “case file.” **You have the right to ask us for a copy of your case file.** We are allowed to charge you a fee for copying and sending this information to you.
- You have a right to give the independent review organization additional information to support your appeal.

Step 2: The independent review organization does a review of your appeal and gives you an answer.

- Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.

Deadlines for “fast appeal”

- If your health requires it, ask the independent review organization for a “fast appeal.”
- If the organization agrees to give you a “fast appeal,” the organization must give you an answer to your Level 2 appeal **within 72 hours** after it receives your appeal request.

Step 3: The Independent review organization does a review of your appeal and gives you an answer

For “fast appeals”

- If the independent review organization says yes to part of all of what you requested, we must provide the drug coverage that was approved by the review organization within 24 hours after we receive the decision from the review organization.

For “standard appeals”

- **If the independent review organization says yes to part or all of your request for coverage, we must provide the drug coverage** that was approved by the review organization **within 72 hours** after we receive the decision from the review organization.
- If the independent review organization says yes to part or all of your request to pay you back for a drug you already bought, **we are required to send payment to you within 30 calendar days after we receive the decision from the review organization.**

What if the review organization says no to your appeal?

If this organization says no to part of all of your appeal, it means they agree with our decision not to approve your request (or part of your request). (This is called “upholding the decision.” It is also called “turning down your appeal.”) In this case the independent review organization will send you a letter:

- Explaining its decision.
- Notifying you of the right to a Level 3 appeal if the dollar value of the drug coverage you are requesting meets a certain minimum. If the dollar value of the drug coverage you are requesting is too low, you cannot make another appeal and the decision at Level 2 is final.
- Telling you the dollar value that must be in dispute to continue with the appeals process.

Step 4: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal).
- If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 6 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 6 Taking your appeal to Level 3 and beyond

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

This section may be appropriate for you if you have made a Level 1 appeal and a Level 2 appeal, and both of your appeals have been turned down.

If the value of the drug you have appealed meets a certain dollar amount, you may be able to go on to additional levels of appeal. If the dollar amount is less, you cannot appeal any further. The written response you receive to your Level 2 appeal will explain who to contact and what to do to ask for a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

Level 3 appeal An Administrative Law Judge or an attorney adjudicator who works for the Federal government will review your appeal and give you an answer.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Administrative Law Judge or attorney adjudicator **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may* or *may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal The Medicare **Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the Federal government.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Council **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the answer is no, the appeals process *may* or *may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal or denies your request to review the appeal, the notice you get will tell you whether the rules allow you to go on to a Level 5 appeal. It will also tell you who to contact and what to do next if you choose to continue with your appeal.

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

Level 5 appeal A judge at the **Federal District Court** will review your appeal.

A judge will review all of the information and decide yes or no to your request. This is the final answer. There are no more appeal levels after the Federal District Court.

MAKING COMPLAINTS

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

Section 7.1 What kinds of problems are handled by the complaint process?

The complaint process is only used for certain types of problems only. This includes problems related to quality of care, waiting, and the customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example
Quality of your medical care	<ul style="list-style-type: none"> • Are you unhappy with the quality of the care you have received?
Respecting your privacy	<ul style="list-style-type: none"> • Did someone not respect your right to privacy or shared confidential information?
Disrespect, poor customer service, or other negative behaviors	<ul style="list-style-type: none"> • Has someone been rude or disrespectful to you? • Are you unhappy with Customer Service? • Do you feel you are being encouraged to leave the plan?
Waiting times	<ul style="list-style-type: none"> • Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by our Customer Service or other staff at the plan? <ul style="list-style-type: none"> ▫ Examples include waiting too long on the phone, in the waiting, or when getting a prescription.
Cleanliness	<ul style="list-style-type: none"> • Are you unhappy with the cleanliness or condition of a pharmacy?
Information you get from us	<ul style="list-style-type: none"> • Did we fail to give you a required notice? • Is our written information hard to understand?
Timeliness (These types of complaints are all related to the timeliness of our actions related to coverage decisions and appeals)	<p>If you have asked for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can make a complaint about our slowness. Here are examples.</p> <ul style="list-style-type: none"> • You have asked for a “fast coverage decision” or a “fast appeal,” and we have said no; you can make a complaint. • You believe we are not meeting the deadlines for coverage decisions or appeals; you can make a complaint. • You believe we are not meeting deadlines for covering or reimbursing you for certain drugs that were approved; you can make a complaint. • You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.

Section 7.2 How to make a complaint

Legal Terms

- A “**complaint**” is also called a “**grievance**.”
- “**Making a complaint**” is also called “**filing a grievance**.”
- “**Using the process for complaints**” is also called “**using the process for filing a grievance**.”
- A “**fast complaint**” is also called an “**expedited grievance**.”

Section 7.3 Step-by-step: Making a complaint

Step 1: Contact us promptly — either by phone or in writing.

- **Usually, calling Customer Service is the first step.** If there is anything else you need to do, Customer Service will let you know.
- **If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we will respond to your complaint in writing.
- You may submit your written complaints by mail or facsimile to:

Cigna
Attn: Member Grievances
P.O. Box 269005
Weston, FL 33326-9927
Fax: 1-800-735-1469

For standard grievances received in writing, we will respond to you in writing within 30 calendar days of receipt of your written complaint. For expedited grievances, we must decide and notify you within 24 hours.

- The deadline for making a complaint is 60 calendar days from the time you had the problem you want to complain about.

Step 2: We look into your complaint and give you our answer.

- **If possible, we will answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call.
- **Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, we can take up to 14 more calendar days (44 calendar days total) to answer your complaint. If we decide to take extra days, we will tell you in writing.
- If you are making a complaint because we denied your request for a “fast coverage decision” or a “fast appeal,” we will automatically give you a “fast complaint”. If you have a “fast complaint,” it means we will give you an answer within 24 hours.
- **If we do not agree** with some or all of your complaint or don’t take responsibility for the problem you are complaining about, we will include our in our response to you.

Section 7.4 You can also make complaints about quality of care to the Quality Improvement Organization

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

- **You can make your complaint directly to the Quality Improvement Organization.** The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.

Or

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

Section 7.5 You can also tell Medicare about your complaint

You can submit a complaint about Cigna Rx Medicare (PDP) directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx.

You may also call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users can call 1-877-486-2048.

CHAPTER 8: Ending your membership in the plan

SECTION 1 Introduction to ending your membership in our plan

Ending your membership in Cigna Rx Medicare (PDP) may be voluntary (your own choice) or involuntary (not your own choice):

- You might leave our plan because you have decided that you want to leave. Sections 2 and 3 provide information on ending your membership voluntarily.
- There are also limited situations where we are required to end your membership. Section 5 tells you about situations when we must end your membership.

If you are leaving our plan, our plan must continue to provide your prescription drugs and you will continue to pay your cost-share until your membership ends.

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

Section 2.1 You can end your membership during the Annual Enrollment Period

You can end your membership in our plan during the **Annual Enrollment Period** (also known as the “Annual Open Enrollment Period”). During this time, review your health and drug coverage and decide about coverage for the upcoming year.

- The **Annual Enrollment Period** is from October 15 to December 7.
- Choose to keep your current coverage or make changes to your coverage for the upcoming year. If you decide to change to a new plan, you can choose any of the following types of plans.
 - Another Medicare prescription drug plan.
 - Original Medicare *with* a separate Medicare prescription drug plan.
 - Original Medicare *without* a separate Medicare prescription drug plan.
 - If you choose this option, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.
 - – *or* – A Medicare health plan. A Medicare health plan is a plan offered by a private company that contracts with Medicare to provide all of the Medicare Part A (Hospital) and Part B (Medical) benefits. Some Medicare health plans also include Part D prescription drug coverage.

If you enroll in most Medicare health plans, you will be disenrolled from when your new plan’s coverage begins. However, if you choose a Private Free-for-Service plan without a Part D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that plan and keep for your drug coverage. If you do not want to keep our plan, you can choose to enroll in another Medicare prescription drug plan or drop Medicare prescription drug coverage.
- Your membership will end in our plan when your new plan’s coverage begins on January 1.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 or more days in a row, you may have to pay a late enrollment penalty if you join a Medicare drug plan later.

Section 2.2 In certain situations, you can end your membership during a Special Enrollment Period

In certain situations, members of Cigna Rx Medicare (PDP) may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

- **You may be eligible to end your membership during a Special Enrollment Period**

If any of the following situations apply to you. These are just examples; for the full list you can contact the plan, call Medicare, or visit the Medicare website (www.medicare.gov):

- If you have moved out of your plan’s service area.
- If you have Medicaid.
- If you are eligible for “Extra Help” with paying for your Medicare prescriptions.
- If we violate our contract with you.
- If you are getting care in an institution, such as a nursing home or long-term care (LTC) hospital.
- If you enroll in the Program of All-inclusive Care for the Elderly (PACE). PACE is not available in all states. If you would like to know if PACE is available in your state, please contact Customer Service.
- Note: If you’re in a drug management program, you may not be able to change plans. Chapter 3, Section 10 tells you more about drug management programs.
- **The enrollment time periods** vary depending on your situation.
- **To find out if you are eligible for a Special Enrollment Period**, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048. If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. You can choose:

- Another Medicare prescription drug plan.
- Original Medicare without a separate Medicare prescription drug plan.

Note: if you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

- **If you receive “Extra Help” from Medicare to pay for your prescription drugs:** 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.
- – *or* – A Medicare health plan. A Medicare health plan is a plan offered by a private company that contracts with Medicare to provide all of the Medicare Part A (Hospital) and Part B (Medical) benefits. Some Medicare health plans also include Part D prescription drug coverage.
 - If you enroll in most Medicare health plans, you will automatically be disenrolled from when your new plan’s coverage begins. However, if you choose a Private Fee-for-Service plan without Part D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that plan and keep for your drug coverage. If you do not want to keep our plan, you can choose to enroll in another Medicare prescription drug plan or to drop Medicare prescription drug coverage.
- **Your membership will usually end** on the first day of the month after your request to change your plan is received.

Section 2.3 Where can you get more information about when you can end your membership?

If you have any questions about ending your membership you can:

- Call **Customer Service**.
- You can find the information in the **Medicare & You 2024** handbook.
- Contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY 1-877-486-2048).

SECTION 3 How do you end your membership in our plan?**Section 3.1 Usually, you end your membership by enrolling in another plan**

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

If you would like to switch from our plan to:	This is what you should do:
<ul style="list-style-type: none"> • Another Medicare prescription drug plan. 	<ul style="list-style-type: none"> • Enroll in the new Medicare prescription drug plan. You will automatically be disenrolled from Cigna Rx Medicare (PDP) when your new plan's coverage begins.
<ul style="list-style-type: none"> • A Medicare health plan. 	<ul style="list-style-type: none"> • Enroll in the new Medicare health plan by December 7. With most Medicare health plans, you will automatically be disenrolled from Cigna Rx Medicare (PDP) when your new plan's coverage begins. However, if you choose a Private Fee-For-Service plan without Part D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that new plan and keep Cigna Rx Medicare (PDP) for your drug coverage. If you want to leave our plan, you must either enroll in another Medicare prescription drug plan or ask to be disenrolled. To ask to be disenrolled, you must contact your plan sponsor or contact Medicare at 1-800- MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY users should call 1-877-486-2048).
<ul style="list-style-type: none"> • Original Medicare <i>without</i> a separate Medicare prescription drug plan. 	<ul style="list-style-type: none"> • Contact your plan sponsor. • You can also contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

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

Until your membership ends and your new Medicare coverage goes begins, you must continue to get your prescription drugs through our plan.

- **Continue to use our network pharmacies to get your prescriptions filled.**

SECTION 5 Cigna Rx Medicare (PDP) must end your membership in the plan in certain situations**Section 5.1 When must we end your membership in the plan?**

Cigna Rx Medicare (PDP) must end your membership in the plan if any of the following happen:

- If you no longer have Medicare Part A and Part B.
- If you move out of our service area.
- If you are away from our service area for more than 12 months.
 - If you move or take a long trip, call Customer Service to find out if the place you are moving or traveling to is in our plan's area.
- If you become incarcerated (go to prison).
- If you are not a United States citizen or lawfully present in the United States.
- If you lie about or withhold information about other insurance you have that provides prescription drug coverage.
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)

- If you continuously behave in a way that is disruptive and makes it difficult for us to provide care for you and other members of our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get prescription drugs. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
 - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.
- If you do not pay the plan premiums within 2 months from the premium due date. (You will be allowed one late payment per year. Your second late payment within the same calendar year will enter you into failure to pay.)
 - If your outstanding balance is greater than \$42 we will consider your premium past due and subject to failure to pay.
 - We must notify you in writing that you have 2 months from the premium due date to pay the plan premium before we end your membership.
- If you are required to pay the extra Part D amount because of your income and you do not pay it, Medicare will disenroll you from our plan and you will lose prescription drug coverage.

Where can you get more information?

If you have questions or would like more information on when we can end your membership.

- Call **Customer Service** for more information.

Section 5.2 We cannot ask you to leave our plan for any health-related reason

Cigna Rx Medicare (PDP) is not allowed to ask you to leave our plan for any health-related reason.

What should you do if this happens?

If you feel that you are being asked to leave our plan because of a health-related reason, you should call Medicare at 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week (TTY 1-877-486-2048).

Section 5.3 You have the right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain you can file a grievance or make a complaint about our decision to end your membership.

CHAPTER 9: Legal notices

SECTION 1 Notice about governing law

The principal law that applies to this *Evidence of Coverage* document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS. In addition, other Federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws are not included or explained in this document.

SECTION 2 Notice about non-discrimination

We don't discriminate based on race, ethnicity, national origin, color, religion, sex, gender, age, sexual orientation, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare prescription drug plans, like our plan, must obey Federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get Federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, please call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights.

If you have a disability and need help with access to care, please call us at Customer Service. If you have a complaint, such as a problem with wheelchair access, Customer Service can help.

SECTION 3 Notice about Medicare Secondary Payer subrogation rights

We have the right and responsibility to collect for covered Medicare prescription drugs for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, , as a Medicare prescription drug plan sponsor, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any State laws.

SECTION 4 Notice about subrogation and third party recovery

If we make any payment to you or on your behalf for Covered Services, we are permitted to be fully subrogated (a legal principle that allows the plan to be reimbursed for certain payments we have made on your behalf, in certain circumstances) to any and all rights you have against any person, entity or insurer that may be responsible for payment of medical expenses and/or benefits related to your injury, illness or condition. We are given the same rights of subrogation and recovery that are available to the Medicare Program under the Medicare Secondary Payer rules. We may use whatever rights of recovery are available to the Medicare program under 42 U.S.C. § 1395mm(e)(4), 42 U.S.C. §1395w-22(a)(4), 42 C.F.R. Part 411, and 42 C.F.R. Part 422.

Once we have made a payment for Covered Services, we will have a lien on the proceeds of any judgment, settlement, or other award or recovery you may receive or be entitled to receive, including but not limited to the following:

1. Any award, settlement, benefits or other amounts paid under any workers' compensation law or award;
2. Any and all payments made directly by or on behalf of a third party tortfeasor or person, entity or insurer responsible for indemnifying the third party tortfeasor;
3. Any arbitration awards, payments, settlements, structured settlements, or other benefits or amounts paid under an uninsured or underinsured motorist coverage policy; or any other payments designated, earmarked, or otherwise intended to be paid to you as compensation, restitution, or remuneration for your injury, illness, or condition suffered as a result of the negligence or liability of a third party.

You agree to cooperate with us and any of our designated representatives and to take any actions or steps necessary to secure our lien/interests, including but not limited to:

1. Fully responding to requests for information about any accidents or injuries;
2. Fully responding to our requests for information and providing any relevant information that we have requested; and
3. Fully participating in all phases of any legal action we may need to protect our rights, including but not limited to participating in discovery, attending depositions, and appearing and testifying at trial.

In addition, you agree not to do anything to affect our rights, including but not limited to assigning any rights or causes of action that you may have against any person or entity relating to your injury, illness, or condition without our prior authorized written consent. Your failure to cooperate shall be deemed a violation or breach of your obligations, and we may seek any available legal action against you to protect our rights.

We are also entitled to be fully reimbursed for any and all benefit payments we make to you or on your behalf that are the responsibility of any person, organization, or insurer. Our right of reimbursement is separate and apart from our subrogation right, and is limited only by the amount of actual benefits paid under the Plan. You must immediately pay to us any amounts you get by judgment, settlement, award, recovery or otherwise from any third party or his or her insurer, to the extent that we paid out or provided benefits for your injury, illness, or condition during your enrollment in this Plan.

Our subrogation and reimbursement rights shall have first priority, to be paid before any of your other claims are paid. Our subrogation and reimbursement rights will not be affected, reduced, impacted or eliminated by the “made whole” doctrine or any other doctrine that may apply.

We are not required to pursue subrogation or reimbursement either for our benefit or on your behalf. Our rights under this *Evidence of Coverage* shall not be affected, reduced, or eliminated by our failure to intervene in any legal action you seek relating to your injury, illness, or condition.

If you disagree with any decision or action we take in connection with the subrogation and third party recovery provisions outlined above, you must follow the procedures explained in Chapter 7 of this booklet: *What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*.

SECTION 5 Report Fraud, Waste and Abuse

Health care fraud is a violation of federal and/or state law. If you know of or suspect health insurance fraud, please report it by calling our Compliance and Ethics Hotline at 1-800-472-8348. You are not required to identify yourself when you report the information. The hotline is anonymous.

CHAPTER 10: Definition of important words

Chapter 10. Definitions of important words

Annual Enrollment Period – The set time period of October 15 until December 7 of each year when members can change their health or drug plans or switch to Original Medicare.

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of prescription drugs or payment for drugs you already received.

Biological Product – A prescription drug that is made from natural and living sources like animal cells, plant cells, bacteria, or yeast. Biological products are more complex than other drugs and cannot be copied exactly, so alternative forms are called biosimilars. Biosimilars generally work just as well, and are as safe, as the original biological products.

Brand Name Drug – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand name drug has expired.

Catastrophic Coverage Stage – The stage in the Part D Drug Benefit where you pay a low copayment or coinsurance for your drugs after you or other qualified parties on your behalf have spent \$8,000 in covered drugs during the covered year.

Centers for Medicare & Medicaid Services (CMS) – The Federal agency that administers Medicare.

Chronic-Care Special Needs Plan – C-SNPs are SNPs that restrict enrollment to MA eligible individuals who have one or more severe or disabling chronic conditions, as defined under 42 CFR 422.2, including restricting enrollment based on the multiple commonly co-morbid and clinically-linked condition groupings specified in 42 CFR 422.4(a)(1)(iv).

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

Complaint – The formal name for “making a complaint” is “filing a grievance.” The complaint process is used for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service you receive. It also includes complaints if your plan does not follow the time period in the appeal process.

Copayment (or “copay”) – An amount you may be required to pay as your share of the cost for a prescription drug. A copayment is a set amount, rather than a percentage.

Cost-Sharing – Cost-sharing refers to amounts that a member has to pay when drugs are received. (This is in addition to the plan’s monthly premium.) Cost-sharing includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before drugs are covered; (2) any fixed “copayment” amount that a plan requires when a specific drug is received; or (3) any “coinsurance” amount, a percentage of the total amount paid for a drug, that a plan requires when a specific drug is received.

Cost-Sharing Tier – Every drug on the list of covered drugs is in one of 4 cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug.

Coverage Determination – A decision about whether a drug prescribed for you is covered by the plan and the amount, if any, you are required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn’t covered under your plan, that isn’t a coverage determination. You need to call or write to your plan to ask for a formal decision about the coverage. Coverage determinations are called “coverage decisions” in this document.

Covered Drugs – The term we use to mean all of the prescription drugs covered by our plan.

Creditable Prescription Drug Coverage – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty, if they decide to enroll in Medicare prescription drug coverage later.

Customer Service – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals

Daily Cost-Sharing Rate – A “daily cost-sharing rate” may apply when your doctor prescribes less than a full month’s supply of certain drugs for you and you are required to pay a copayment. A daily cost-sharing rate is the copayment divided by the number of days in a month’s supply. Here is an example: If your copayment for a one-month supply of a drug is \$30, and a one-month’s supply in your plan is 30 days, then your “daily cost-sharing rate” is \$1 per day.

Deductible – The amount you must pay for prescriptions before our plan pays.

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

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

Dual Eligible Special Needs Plans (D-SNP) – D-SNPs enroll individuals who are entitled to both Medicare (title XVIII of the Social Security Act) and medical assistance from a state plan under Medicaid (title XIX). States cover some Medicare costs, depending on the state and the individual’s eligibility.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb, or loss of serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Evidence of Coverage (EOC) and Disclosure Information – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

Exception – A type of coverage decision that, if approved, allows you to get a drug that is not on our formulary (a formulary exception), or get a non-preferred drug at a lower cost-sharing level (a tiering exception). You may also request an exception if our plan sponsor requires you to try another drug before receiving the drug you are requesting, or if our plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

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

Generic Drug – A prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand name drug. Generally, a “generic” drug works the same as a brand name drug and usually costs less.
Grievance – A type of complaint you make about our plan, providers, or pharmacies, including a complaint concerning the quality of your care. This does not involve coverage or payment disputes.

Income-Related Monthly Adjustment Amount (IRMAA) – If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you’ll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium. Less than 5% of people with Medicare are affected, so most people will not pay a higher premium.

Initial Coverage Limit – The maximum limit of coverage under the Initial Coverage Stage.

Initial Coverage Stage – This is the stage before your total drug costs including amounts you have paid and what your plan has paid on your behalf for the year have reached \$5,030.

Initial Enrollment Period – When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you’re eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

List of Covered Drugs (Formulary or “Drug List”) – A list of prescription drugs covered by the plan. The drugs on this list are selected by the plan with the help of doctors and pharmacists. The list includes both brand name and generic drugs.

Low Income Subsidy (LIS) – See “Extra Help.”

Medicaid (or Medical Assistance) – A joint Federal and State program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Medically Accepted Indication – A use of a drug that is either approved by the Food and Drug Administration or supported by certain reference books.

Medicare – The Federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant).

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be an i) HMO, ii) PPO, a iii) Private Fee-for-Service (PFFS) plan, or a iv) Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP). In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**.

Medicare Cost Plan – A Medicare Cost Plan is a plan operated by a Health Maintenance Organization (HMO) or Competitive Medical Plan (CMP) in accordance with a cost-reimbursed contract under Section 1876(h) of the Act.

Medicare Coverage Gap Discount Program – A program that provides discounts on most covered Part D brand name drugs to Part D members who have reached the Coverage Gap Stage and who are not already receiving “Extra Help.” Discounts are based on agreements between the Federal government and certain drug manufacturers. For this reason, most, but not all, brand name drugs are discounted.

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

Medicare Health Plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Special Needs Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

Medicare Prescription Drug Coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

“Medigap” (Medicare Supplement Insurance) Policy – Medicare supplement insurance sold by private insurance companies to fill “gaps” in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage Plan is not a Medigap policy.)

Member (Member of our Plan, or “Plan Member”) – A person with Medicare who is eligible to get covered services, who has enrolled in our plan and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

Network Pharmacy – A pharmacy that contracts with our plan where members of our plan can get their prescription drug benefits. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Original Medicare (“Traditional Medicare” or “Fee-for-service” Medicare) – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage Plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

Out-of-Network Pharmacy – A pharmacy that does not have a contract with our plan to coordinate or provide covered drugs to members of our plan. Most drugs you get from out-of-network pharmacies are not covered by our plan unless certain conditions apply.

Out-of-Pocket Costs – See the definition for “cost-sharing” above. A member’s cost-sharing requirement to pay for a portion of drugs received is also referred to as the member’s “out-of-pocket” cost requirement.

PACE plan – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term care (LTC) services for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible. People enrolled in PACE plans receive both their Medicare and Medicaid benefits through the plan. PACE is not available in all states. If you would like to know if PACE is available in your state, please contact Customer Service.

Part C – see “Medicare Advantage (MA) Plan.”

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

Part D Drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. Certain categories of drugs have been excluded as covered as Part D drugs by Congress.

Part D Late Enrollment Penalty – An amount added to your monthly premium for Medicare drug coverage if you go without creditable coverage (coverage that is expected to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more after you are first eligible to join a Part D plan.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Prior Authorization – Approval in advance to get certain drugs. Covered drugs that need prior authorization are marked in the formulary.

Quality Improvement Organization (QIO) – A group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients.

Quantity Limits – A management tool that is designed to limit the use of selected drugs for quality, safety, or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

Real Time Benefit Tool – A portal or computer application in which enrollees can look up complete, accurate, timely, clinically appropriate, enrollee-specific formulary and benefit information. This includes cost sharing amounts, alternative formulary medications that may be used for the same health condition as a given drug, and coverage restrictions (Prior Authorization, Step Therapy, Quantity Limits) that apply to alternative medications.

Service Area – A geographic area where you must live to join a particular prescription drug plan. The plan may disenroll you if you permanently move out of the plan’s service area.

Special Enrollment Period – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you are getting “Extra Help” with your prescription drug costs, if you move into a nursing home, or if we violate our contract with you.

Standard Cost-Sharing – Standard cost-sharing is cost-sharing other than preferred cost-sharing offered at a network pharmacy.

Step Therapy – A utilization tool that requires you to first try another drug to treat your medical condition before we will cover the drug your physician may have initially prescribed.

Supplemental Security Income (SSI) – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

APPENDIX

Appendix A. State Health Insurance Assistance Programs (SHIP) contact information**Appendix A: State Health Insurance Assistance Programs (SHIP) contact information****Alabama***Alabama State Health Insurance Assistance Program*

CALL 1-800-243-5463

WRITE Alabama State Health Insurance Assistance Program, Alabama Department of Senior Services, 201 Monroe Street, Suite 350, Montgomery, AL 36104

WEBSITE www.alabamaageline.gov

Alaska*State Health Insurance Assistance Program*

CALL 1-907-269-3680 or 1-800-478-6065

TTY 1-800-770-8973

WRITE State Health Insurance Assistance Program, Alaska Dept. of Health and Social Services, Senior & Disabilities Services, 550 W. 7th Avenue, Suite 1230 Anchorage, AK 99501

WEBSITE <http://medicare.alaska.gov>

Arizona*State Health Insurance Assistance Program*

CALL 1-602-542-6439 or 1-800-432-4040

TTY 711.0

WRITE State Health Insurance Assistance Program, Department of Economic Security, Division of Aging and Adult Services (DAAS), 1789 W. Jefferson Street, Site Code 950A, Phoenix, AZ 85007

WEBSITE <https://des.az.gov/services/older-adults/medicare-assistance>

Arkansas*Senior Health Insurance Information Program (SHIIP)*

CALL 1-501 371-2782 or 1-800-224-6330

WRITE Senior Health Insurance Information Program (SHIIP), Arkansas Insurance Department, 1200 West Third Street, Little Rock, AR 72201

WEBSITE <https://insurance.arkansas.gov/pages/consumer-services/senior-health/>

California*Health Insurance Counseling & Advocacy Program (HICAP)*

CALL 1-916-419-7500 or 1-800-434-0222

TTY 1-800-735-2929

WRITE Health Insurance Counseling & Advocacy Program (HICAP), California Department of Aging, 1300 National Drive, Suite 200, Sacramento, CA 95834-1992

WEBSITE <https://cahealthadvocates.org/hicap/>

Colorado*Senior Health Insurance Assistance Program*

CALL 1-303-894-7855 or 1-888-696-7213

TTY 1-303-894-7880

WRITE Senior Health Insurance Assistance Program, Department of Regulatory Agencies, Division of Insurance, 1560 Broadway, Suite 850, Denver, CO 80202

WEBSITE <https://doi.colorado.gov/insurance-products/health-insurance/senior-health-care-medicare>

Connecticut*CHOICES*

CALL 1-800-994-9422 or 1-860-424-5274

TTY 1-800-842-4524

WRITE CHOICES, Department of Social Services, Aging Services Division, 25 Sigourney Street, 10th Floor, Hartford, CT 06106

WEBSITE www.ct.gov/agingservices/cwp/view.asp?a=2511&q=313032

Delaware*Delaware Medicare Assistance Bureau (DMAB)*

CALL 1-302-674-7364 or 1-800-336-9500

WRITE Delaware Medicare Assistance Bureau (DMAB), 841 Silver Lake Boulevard, Dover, DE 19904

WEBSITE <http://insurance.delaware.gov/divisions/dmab/>

District of Columbia*Health Insurance Counseling Project (HICP)*

CALL 1-202-727-8370

TTY 711.0

WRITE Health Insurance Counseling Project (HICP),
500 K Street, NE Washington, DC 20002WEBSITE <https://dcoa.dc.gov/service/dc-state-health-insurance-assistance-program-ship>**Florida***SHINE (Serving Health Insurance Needs of Elders)*

CALL 1-800-963-5337

TTY 1-800-955-8771

WRITE SHINE, Department of Elder Affairs,
4040 Esplanade Way, Suite 270,
Tallahassee, FL 32399-7000WEBSITE www.floridashine.org**Georgia***GeorgiaCares*

CALL 1-866-552-4464 (option #4)

TTY 1-404-657-1929

WRITE GeorgiaCares, 2 Peachtree Street NW,
33rd Floor, Atlanta, GA 30303WEBSITE www.mygeorgiacares.org/**Hawaii***Hawaii SHIP*

CALL 1-808 586-7299 or 1-888-875-9229

TTY 1-866-810-4379

WRITE Hawaii SHIP, State Health Insurance
Assistance Program, Executive Office on
Aging, No. 1 Capitol District, 250 South Hotel
Street, Suite 406, Honolulu, HI 96813-2831WEBSITE www.hawaiiSHIP.org/**Idaho***Senior Health Insurance Benefits Advisors (SHIBA)*

CALL 1-800-247-4422

WRITE Senior Health Insurance Benefits Advisors
(SHIBA), Department of Insurance,
700 West State Street, 3rd Floor,
P.O. Box 83720, Boise, ID 83720-0043WEBSITE <https://doi.idaho.gov/SHIBA/>**Illinois***Senior Health Insurance Program (SHIP)*

CALL 1-800-252-8966

TTY 1-888-206-1327

WRITE Senior Health Insurance Program (SHIP),
Illinois Department on Aging,
One Natural Resources Way, Suite 100,
Springfield, IL 62702WEBSITE <https://www2.illinois.gov/aging/ship/Pages/default.aspx>**Indiana***State Health Insurance Assistance Program (SHIP)*

CALL 1-800-452-4800

TTY 1-866-846-0139

WRITE State Health Insurance Assistance Program
(SHIP), Indiana Department of Insurance,
311 W. Washington Street, Suite 300,
Indianapolis, IN 42604-2787WEBSITE www.medicare.in.gov**Iowa***Senior Health Insurance Information Program (SHIIP)*

CALL 1-800-351-4664

TTY 1-800-735-2942

WRITE Senior Health Insurance Information Program
(SHIIP), 601 Locust St., 4th Floor,
Des Moines, IA 50309-3738WEBSITE <https://shiip.iowa.gov/>

Appendix A. State Health Insurance Assistance Programs (SHIP) contact information**Kansas***Senior Health Insurance Counseling for Kansas (SHICK)*

CALL 1-800-860-5260

TTY 1-785-291-3167

WRITE Senior Health Insurance Counseling for Kansas (SHICK), Kansas Department for Aging and Disability Services, New England Building, 503 S. Kansas Avenue, Topeka, KS 66603-3404

WEBSITE www.kdads.ks.gov/SHICK/shick_index.html**Kentucky***State Health Insurance Assistance Program*

CALL 1-877-293-7447 (option 2)

TTY 1-800-648-6056

WRITE State Health Insurance Assistance Program, Cabinet for Health and Family Services, Office of the Secretary, 275 East Main Street, Frankfort, KY 40621

WEBSITE <https://chfs.ky.gov/agencies/dail/Pages/ship.aspx>**Louisiana***Senior Health Insurance Information Program (SHIIP)*

CALL 1-225-342-5301 or 1-800-259-5300

WRITE Senior Health Insurance Information Program (SHIIP), Louisiana Department of Insurance, 1702 N. Third Street, P.O. Box 94214, Baton Rouge, LA 70802

WEBSITE www.lds.la.gov/SHIIP/**Maine***Maine State Health Insurance Program (SHIP)*

CALL 1-800-262-2232

TTY 711.0

WRITE Maine State Health Insurance Program (SHIP), OADS Aging Services, Maine Department of Health and Human Services, 11 State House Station, Augusta, ME 04333

WEBSITE www.maine.gov/dhhs/oads/community-support/ship.html**Maryland***Senior Health Insurance Assistance Program*

CALL 1-410-767-1100 or 1-800-243-3425

TTY 711.0

WRITE Senior Health Insurance Assistance Program, Maryland Department of Aging, 301 West Preston Street, Suite 1007, Baltimore, MD 21201

WEBSITE <https://aging.maryland.gov/Pages/state-health-insurance-program.aspx>**Massachusetts***Serving the Health Insurance Needs of Everyone (SHINE)*

CALL 1-800-243-4636

TTY 711.0

WRITE Serving the Health Insurance Needs of Everyone (SHINE), Executive Office of Elder Affairs, One Ashburton Place, Fifth Floor, Boston, MA 02108

WEBSITE www.mass.gov/elders/healthcare/shine/**Michigan***Michigan Medicare/Medicaid Assistance Program (MMAAP, Inc.)*

CALL 1-800-803-7174

WRITE Michigan Medicare/Medicaid Assistance Program (MMAAP, Inc.), 6105 West St. Joseph, Suite 204, Lansing, MI 48917-4850

WEBSITE www.mmapinc.org/**Minnesota***Minnesota State Health Insurance Assistance*

CALL 1-800-333-2433

TTY 1-800-627-3529

WRITE Minnesota State Health Insurance Assistance Program/Senior LinkAge Line, Minnesota Board on Aging, P.O. Box 64976, St. Paul, MN 55164-0976

WEBSITE http://www.mnaging.org/Advisor/SLL/SLL_SHIP.aspx

Mississippi*State Health Insurance Assistance Program (SHIP)*

CALL 1-601-359-4500

WRITE State Health Insurance Assistance Program (SHIP), Mississippi Department of Human Services, Division of Aging & Adult Services, 750 North State Street, Jackson, MS 39202

WEBSITE <http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/state-health-insurance-assistance-program/>**Missouri***CLAIM - State Health Insurance Assistance Program*

CALL 1-800-390-3330

WRITE CLAIM - State Health Insurance Assistance Program, c/o Primaris, 200 N. Keene Street, Suite 101, Columbia, MO 65201

WEBSITE www.missouriclaim.org**Montana***Montana State Health Insurance Assistance Program (SHIP)*

CALL 1-800-551-3191

WRITE Montana State Health Insurance Assistance Program (SHIP), Department of Public Health & Human Services, Senior and Long Term Care Division, 2030 11th Avenue, Helena, MT 59601

WEBSITE <https://dphhs.mt.gov/sltc/aging/ship>**Nebraska***Nebraska Senior Health Insurance Information Program (SHIIP)*

CALL 1-402-471-2201 or 1-800-234-7119

TTY 1-800-833-7352

WRITE Nebraska Senior Health Insurance Information Program (SHIIP), Nebraska Department of Insurance, Terminal Building, 941 O Street, Suite 400, P.O. Box 82089, Lincoln, NE 68508

WEBSITE <https://doi.nebraska.gov/consumer/senior-health>**Nevada***State Health Insurance Assistance Program*

CALL 1-702-486-3478 or 1-800-307-4444

WRITE State Health Insurance Assistance Program, Nevada Aging and Disability Services Division, 3416 Goni Road, Suite D-132, Carson City, NV 89706

WEBSITE http://adsd.nv.gov/Programs/Seniors/SHIP/SHIP_Prog/**New Hampshire***ServiceLink Aging & Disability Resource Center*

CALL 1-866-634-9412

TTY 1-800-735-2964

WRITE ServiceLink Aging & Disability Resource Center, Bureau of Elderly & Adult Services, Division of Community Based Care Services, NH Department of Health & Human Services, 129 Pleasant Street, Concord, NH 03301

WEBSITE www.nh.gov/servicelink/**New Jersey***State Health Insurance Assistance Program (SHIP)*

CALL 1-800-792-8820

WRITE State Health Insurance Assistance Program (SHIP), Division of Aging Services, P.O. Box 715, Mercerville, NJ 08625-0715

WEBSITE www.state.nj.us/humanservices/doas/services/ship/index.html**New Mexico***Aging & Disability Resource Center (ADRC)*

CALL 1-800-432-2080

TTY 1-505-476-4937

WRITE Aging & Disability Resource Center (ADRC), New Mexico Aging & Long-Term Services Department, 2550 Cerrillos Road, Santa Fe, NM 87505

WEBSITE www.nmaging.state.nm.us

Appendix A. State Health Insurance Assistance Programs (SHIP) contact information**New York**

Health Insurance Information Counseling and Assistance Program (HIICAP)

CALL 1-800-701-0501

WRITE Health Insurance Information Counseling and Assistance Program (HIICAP), New York State Office for the Aging, 2 Empire State Plaza, Albany, NY 12223-1251

WEBSITE <https://aging.ny.gov/health-insurance-information-counseling-and-assistance-program-hiicap>

North Carolina

Seniors' Health Insurance Information Program (SHIIP)

CALL 1-855-408-1212

WRITE Seniors' Health Insurance Information Program (SHIIP), 1201 Mail Service Center, Raleigh, NC 27699-1201

WEBSITE www.ncdoi.com/SHIIP/Default.aspx

North Dakota

State Health Insurance Counseling Program (SHIC)

CALL 1-701 328-2440 or 1-888-575-6611

TTY 1-800-366-6888

WRITE State Health Insurance Counseling Program (SHIC), North Dakota Insurance Department, 600 East Boulevard Avenue, Bismarck, ND 58505-0320

WEBSITE www.nd.gov/ndins/shic/

Ohio

Ohio Senior Health Insurance Information Program (OSHIIP)

CALL 1-800-686-1578

TTY 1-614-644-3745

WRITE Ohio Senior Health Insurance Information Program (OSHIIP), The Ohio Department of Insurance, 50 W. Town Street, 3rd Floor, Suite 300, Columbus, OH 43215

WEBSITE <https://insurance.ohio.gov/consumers/medicare/medicare-counseling-webinars>

Oklahoma

Senior Health Insurance Counseling Program (SHIP)

CALL 1-405-521-6628 or 1-800-763-2828

WRITE Senior Health Insurance Counseling Program (SHIP), Five Corporate Plaza, 3625 NW 56th Street, Suite 100, Oklahoma City, OK 73112

WEBSITE <http://www.okdrs.org/guide/senior-health-insurance-counseling-program-ship>

Oregon

Senior Health Insurance Benefits Assistance Program (SHIBA)

CALL 1-800-722-4134

TTY 1-800-735-2900

WRITE Senior Health Insurance Benefits Assistance Program (SHIBA), P.O. Box 14480, Salem, OR 97309

WEBSITE <https://healthcare.oregon.gov/shiba/pages/index.aspx>

Pennsylvania

APPRISE

CALL 1-800-783-7067

WRITE APPRISE, Commonwealth of Pennsylvania Department of Aging, 555 Walnut Street, 5th Floor, Harrisburg, PA 17101-1919

WEBSITE www.aging.pa.gov

Puerto Rico

Office for the Elderly

CALL 1-787-721-6121

WRITE Office for the Elderly, PO Box 191170, San Juan, PR 00919-1179

Rhode Island*Senior Health Insurance Program (SHIP)*

CALL 1-401-462-3000 or 1-401-462-0510

TTY 1-401-462-0740

WRITE Senior Health Insurance Program (SHIP), Rhode Island Department of Human Services, Division of Elderly Affairs, 74 West Road, Hazard Building, 2nd Floor, Cranston, RI 02920

WEBSITE <http://oha.ri.gov/what-we-do/access/health-insurance-coaching/ship/>**South Carolina***Insurance Counseling Assistance and Referrals for Elders Program (I-CARE)*

CALL 1-803 734-9900 or 1-800-868-9095

WRITE Insurance Counseling Assistance and Referrals for Elders Program (I-CARE), The Lieutenant Governor's Office on Aging, 1301 Gervais Street, Suite 350, Columbia, SC 29201

WEBSITE <https://aging.sc.gov/programs-initiatives/medicare-and-medicare-fraud>**South Dakota***Senior Health Information & Insurance Education (SHIINE)*

CALL 1-800-536-8197

WRITE Senior Health Information & Insurance Education (SHIINE), South Dakota Department of Social Services, 700 Governors Drive, Pierre, SD 57501

WEBSITE www.shiine.net/**Tennessee***Tennessee State Health Insurance Assistance Program (SHIP)*

CALL 1-877-801-0044

WRITE Tennessee State Health Insurance Assistance Program (SHIP), Tennessee Commission on Aging and Disability, 500 Deaderick Street, Suite 825, Nashville, TN 37243-0201

WEBSITE <https://www.tn.gov/aging/our-programs/state-health-insurance-assistance-program--ship-.html>**Texas***Texas Health Information Counseling & Advocacy Program (HICAP)*

CALL 1-800-252-9240

TTY 711.0

WRITE Texas Health Information Counseling & Advocacy Program (HICAP), Texas Department of Insurance, P.O. Box 149104, Austin, TX 78714-9104

WEBSITE <https://hhs.texas.gov/services/health/medicare>**Utah***State Health Insurance Assistance Program (SHIP)*

CALL 1-800-541-7735

WRITE State Health Insurance Assistance Program (SHIP), Utah Department of Human Services, Division of Aging and Adult Services, 195 North 1950 West, Salt Lake City, UT 84116

WEBSITE <https://daas.utah.gov/seniors/#shiip>**Vermont***Vermont State Health Insurance Assistance Program (SHIP)*

CALL 1-800-642-5119

WRITE Vermont Association of Area Agencies, Vermont State Health Insurance Assistance Program (SHIP), 476 Main Street, Suite 3, Winooski, VT 05404

WEBSITE <https://www.vermont4a.org/>**Virginia***Virginia Insurance Counseling & Assistance Program (VICAP)*

CALL 1-804 662-9333 or 1-800-552-3402

TTY 711.0

WRITE Virginia Insurance Counseling & Assistance Program (VICAP), The Office for Aging Services of the Division for Community Living, 1610 Forest Avenue, Suite 100, Henrico, VA 23229

WEBSITE <https://www.vda.virginia.gov/vicap.htm>

Appendix A. State Health Insurance Assistance Programs (SHIP) contact information**Washington***Statewide Health Insurance Benefits Advisors (SHIBA)*

CALL 1-800-562-6900

TTY 1-360-586-0241

WRITE Statewide Health Insurance Benefits Advisors (SHIBA), Office of the Insurance Commissioner, P.O. Box 40256, Olympia, WA 98504-0256

WEBSITE www.insurance.wa.gov/shiba**West Virginia***West Virginia SHIP*

CALL 1-304-558-3317 or 1-877-987-4463

WRITE West Virginia SHIP, 1900 Kanawha Boulevard East, Charleston, WV 25305

WEBSITE www.wvship.org/**Wisconsin***State Health Insurance Assistance Program (SHIP)*

CALL 1-800-242-1060

TTY 1-262-347-3045

WRITE State Health Insurance Assistance Program (SHIP), Wisconsin Department of Health Services, 1 West Wilson Street, Madison, WI 53703

WEBSITE <https://www.dhs.wisconsin.gov/benefit-specialists/ebs.htm>**Wyoming***Wyoming State Health Insurance Information Program (WSHIIP)*

CALL 1-800-856-4398

WRITE Wyoming State Health Insurance Information Program (WSHIIP), 106 West Adams Avenue, Riverton, WY 82501

WEBSITE www.wyomingseniors.com/services/wyoming-state-health-insurance-information-program

Appendix B: Quality Improvement Organizations (QIO) contact information**Alabama***KEPRO*

CALL 1-888-317-0751
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

Alaska*KEPRO*

CALL 1-888-305-6759
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Arizona*Livanta*

CALL 1-877-588-1123
 TTY 1-855-887-6668
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Arkansas*KEPRO*

CALL 1-888-315-0636
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

California*Livanta*

CALL 1-877-588-1123
 TTY 1-855-887-6668
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Colorado*KEPRO*

CALL 1-888-317-0891
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Appendix B. Quality Improvement Organizations (QIO) contact information**Connecticut***KEPRO*

CALL 1-888-319-8452
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Delaware*Livanta*

CALL 1-888-396-4646
 TTY 1-888-985-2660
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

District of Columbia*Livanta*

CALL 1-888-396-4646
 TTY 1-888-985-2660
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Florida*KEPRO*

CALL 1-888-317-0751
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

Georgia*KEPRO*

CALL 1-888-317-0751
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

Hawaii*Livanta*

CALL 1-877-588-1123
 TTY 1-855-887-6668
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Idaho*KEPRO*

CALL 1-888-305-6759
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Illinois*Livanta*

CALL 1-888-524-9900
 TTY 1-888-985-8775
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Indiana*Livanta*

CALL 1-888-524-9900
 TTY 1-888-985-8775
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Iowa*Livanta*

CALL 1-888-755-5580
 TTY 1-888-985-9295
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Kansas*Livanta*

CALL 1-888-755-5580
 TTY 1-888-985-9295
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Kentucky*KEPRO*

CALL 1-888-317-0751
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

Louisiana*KEPRO*

CALL 1-888-315-0636
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

Maine*KEPRO*

CALL 1-888-319-8452
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Maryland*Livanta*

CALL 1-888-396-4646
 TTY 1-888-985-2660
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Massachusetts*KEPRO*

CALL 1-888-319-8452
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Appendix B. Quality Improvement Organizations (QIO) contact information**Michigan**

Livanta
 CALL 1-888-524-9900
 TTY 1-888-985-8775
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Minnesota

Livanta
 CALL 1-888-524-9900
 TTY 1-888-985-8775
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Mississippi

KEPRO
 CALL 1-888-317-0751
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

Missouri

Livanta
 CALL 1-888-755-5580
 TTY 1-888-985-9295
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Montana

KEPRO
 CALL 1-888-317-0891
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Nebraska

Livanta
 CALL 1-888-755-5580
 TTY 1-888-985-9295
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Nevada

Livanta
 CALL 1-877-588-1123
 TTY 1-855-887-6668
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

New Hampshire

KEPRO
 CALL 1-888-319-8452
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

New Jersey*Livanta*

CALL 1-866-815-5440
 TTY 1-866-868-2289
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

New Mexico*KEPRO*

CALL 1-888-315-0636
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

New York*Livanta*

CALL 1-866-815-5440
 TTY 1-866-868-2289
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

North Carolina*KEPRO*

CALL 1-888-317-0751
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

North Dakota*KEPRO*

CALL 1-888-317-0891
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Ohio*Livanta*

CALL 1-888-524-9900
 TTY 1-888-985-8775
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Oklahoma*KEPRO*

CALL 1-888-315-0636
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

Oregon*KEPRO*

CALL 1-888-305-6759
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Pennsylvania*Livanta*

CALL 1-888-396-4646
 TTY 1-888-985-2660
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Rhode Island*KEPRO*

CALL 1-888-319-8452
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

South Carolina*KEPRO*

CALL 1-888-317-0751
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

South Dakota*KEPRO*

CALL 1-888-317-0891
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Tennessee*KEPRO*

CALL 1-888-317-0751
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

Texas*KEPRO*

CALL 1-888-315-0636
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5201 W. Kennedy Blvd., Suite 900,
 Tampa, FL 33609
 WEBSITE www.keproqio.com

Utah*KEPRO*

CALL 1-888-317-0891
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Vermont*KEPRO*

CALL 1-888-319-8452
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Virginia*Livanta*

CALL 1-888-396-4646
 TTY 1-888-985-2660
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Washington*KEPRO*

CALL 1-888-305-6759
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

West Virginia*Livanta*

CALL 1-888-396-4646
 TTY 1-888-985-2660
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Wisconsin*Livanta*

CALL 1-888-524-9900
 TTY 1-888-985-8775
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 24 hour voicemail service is available
 WRITE Livanta, BFCC-QIO Program, 10820 Guilford
 Rd., Suite 202, Annapolis Junction, MD 20701
 WEBSITE www.livantaqio.com

Wyoming*KEPRO*

CALL 1-888-317-0891
 TTY 1-855-843-4776
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.,
 Weekends and holidays, 11:00 a.m. – 3:00 p.m.
 WRITE KEPRO, 5700 Lombardo Center Dr., Suite 100,
 Seven Hills, OH 44131
 WEBSITE www.keproqio.com

Appendix C: State Medicaid Agencies contact information

Alabama

Alabama Medicaid Agency

CALL 1-334-242-5000 or 1-800-362-1504
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Alabama Medicaid Agency, P.O. Box 5624,
 Montgomery, AL 36103-5624
 WEBSITE www.medicaid.alabama.gov

Alaska

State of Alaska Department of Health & Social Services

CALL 1-800-770-5650, opción 2
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE State of Alaska Department of Health & Social
 Services, Division of Health Care Services,
 4501 Business Park Blvd., Bldg. L,
 Anchorage, AK 99503-2400
 WEBSITE <http://dhss.alaska.gov>

Arizona

Arizona Health Care Cost Containment System (AHCCCS)

CALL 1-602-417-4000 or 1-800-523-0231
 HOURS Monday – Friday, 7:00 a.m. – 9:00 p.m.;
 Saturday, 8:00 a.m. – 6:00 p.m.
 WRITE Arizona Health Care Cost Containment
 System (AHCCCS), 801 E. Jefferson Street,
 Phoenix, AZ 85034
 WEBSITE <https://www.azahcccs.gov>

Arkansas

Arkansas Medicaid

CALL 1-800-482-8988
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
 WRITE Arkansas Medicaid, Arkansas Division of
 Medical Services, Department of Human
 Services, Donaghey Plaza South, P.O. Box
 1437, Slot S401, Little Rock, AR 72203-1437
 WEBSITE <https://www.benefits.gov/benefit/1089>

California

Medi-Cal

CALL 1-916 552-9200 or 1-800-541-5555
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Medi-Cal, P.O. Box 997417, MS 4607,
 Sacramento, CA 95899-7417
 WEBSITE www.dhcs.ca.gov

Colorado

Health First Colorado

CALL 1-303 866-2993 or 1-800-221-3943
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Health First Colorado, Department of Health
 Care Policy & Financing, 1570 Grant Street,
 Denver, CO 80203
 WEBSITE <https://www.healthfirstcolorado.com/>

Connecticut

Connecticut Department of Social Services

CALL 1-855-626-6632
 TTY 1-800-842-4524
 HOURS Monday – Friday, 7:30 a.m. – 4:00 p.m.
 WRITE Connecticut Department of Social Services,
 25 Sigourney Street, Hartford, CT 06106-5033
 WEBSITE www.ct.gov/dss

Delaware*Delaware Health & Social Services*

CALL 1-302-255-9500 or 1-800-372-2022
 HOURS Monday – Friday, 7:30 a.m. – 4:30 p.m.
 WRITE Delaware Health & Social Services, Division of Medicaid and Medical Assistance, Lewis Building, Herman Holloway Sr. Campus, 1901 N. DuPont Highway, New Castle, DE 19720
 WEBSITE www.dhss.delaware.gov/dhss/dmma/

District of Columbia*Department of Health Care Finance*

CALL 1-202-442-5988
 TTY 711.0
 HOURS Monday – Friday, 8:15 a.m. – 4:45 p.m.
 WRITE Department of Health Care Finance, 441 4th Street, NW, 900S, Washington, DC 20001
 WEBSITE <http://dhcf.dc.gov/>

Florida*Agency For Health Care Administration*

CALL 1-877-711-3662
 TTY 1-866-467-4970
 HOURS Monday – Thursday, 8:00 a.m. – 8:00 p.m.,
 Friday, 8:00 a.m. – 7:00 p.m.
 WRITE Agency For Health Care Administration, P.O. Box 5197, Tallahassee, FL 32314
 WEBSITE <http://www.flmedicaidmanagedcare.com/>

Georgia*Georgia Department of Community Health*

CALL 1-404-657-5468
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Georgia Department of Community Health, 2 Peachtree Street, NW, Atlanta, GA 30303
 WEBSITE <https://medicaid.georgia.gov>

Hawaii*Department of Human Services*

CALL 1-800-316-8005
 TTY 1-800-603-1201
 HOURS Monday – Friday, 7:45 a.m. – 4:30 p.m.
 WRITE Department of Human Services, Med-QUEST Division, P.O. Box 700190, Kapolei, HI 96709-0190
 WEBSITE <http://humanservices.hawaii.gov/>

Idaho*Idaho Department of Health and Welfare*

CALL 1-877 456-1233 or 1-800-926-2588
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Idaho Department of Health and Welfare, 450 W State Street, Boise, ID 83702
 WEBSITE <http://www.healthandwelfare.idaho.gov/Medical/Medicaid/tabid/123/Default.aspx>

Illinois*Illinois Department of Healthcare and Family Services*

CALL 1-800-843-6154
 TTY 1-800-447-6404
 HOURS Monday – Friday, 8:00 a.m. – 4:45 p.m.
 WRITE Illinois Department of Healthcare and Family Services, 401 South Clinton, Chicago, IL 60607
 WEBSITE www.illinois.gov/hfs/Pages/default.aspx

Indiana*Indiana Medicaid*

CALL 1-317 713-9627 or 1-800-457-4584
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
 WRITE Indiana Family & Social Services Administration, Division of Family Resources, Office of Medicaid Policy and Planning, 402 W. Washington Street, Room W382, Indianapolis, IN 46204-2739
 WEBSITE <http://www.in.gov/medicaid/members/>

Iowa

Iowa Medicaid Enterprise
 CALL 1-515-256-4606 or 1-800-338-8366
 TTY 1-800-735-2942
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Iowa Medicaid Enterprise, Customer Service,
 P.O. Box 36510, Des Moines, IA 50315
 WEBSITE <http://dhs.iowa.gov/iahealthlink>

Kansas

KanCare
 CALL 1-800-792-4884
 TTY 1-800-792-4292
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE KanCare, P.O. Box 3599,
 Topeka, KS 66601-9738
 WEBSITE www.kancare.ks.gov/

Kentucky

Cabinet for Health and Family Services
 CALL 1-855-306-8959
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Cabinet for Health and Family Services,
 Department for Medicaid Services,
 275 East Main Street, Frankfort, KY 40621
 WEBSITE [https://chfs.ky.gov/agencies/dms/member/
 Pages/default.aspx](https://chfs.ky.gov/agencies/dms/member/Pages/default.aspx)

Louisiana

Louisiana Medicaid
 CALL 1-888-342-6207
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Louisiana Medicaid, Department of
 Health and Hospitals, P.O. Box 629,
 Baton Rouge, LA 70821-0629
 WEBSITE www.dhh.louisiana.gov

Maine

Office of MaineCare Services
 CALL 1-855-797-4357
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Office of MaineCare Services, 11 State House
 Station, Augusta, ME 04333-0011
 WEBSITE <http://www.maine.gov/dhhs/oms/>

Maryland

Maryland Department of Health & Mental Hygiene
 CALL 1-410-767-6500 or 1-800-492-5231
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Medicaid/Medical Assistance, Maryland
 Department of Health & Mental Hygiene,
 201 West Preston Street, Baltimore, MD 21201
 WEBSITE [https://health.maryland.gov/mmcp/pages/
 home.aspx](https://health.maryland.gov/mmcp/pages/home.aspx)

Massachusetts

Office of Medicaid
 CALL 1-617-573-1770 or 1-800-841-2900
 TTY 1-800-497-4648
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Office of Medicaid, One Ashburton Place,
 11th Floor, Boston, MA 02108
 WEBSITE www.mass.gov/masshealth

Michigan

Michigan Department of Health & Human Services
 CALL 1-517-373-3740 or 1-800-642-3195
 TTY 1-800-649-3777
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Michigan Department of Health & Human
 Services, 333 S. Grand Avenue,
 P.O. Box 30195, Lansing MI 48909
 WEBSITE www.michigan.gov/mdhhs

Minnesota*Minnesota Department of Human Services*

CALL 1-651-431-2670 or 1-800-657-3739
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
 WRITE Medical Assistance (MA), Minnesota Department of Human Services, P.O. Box 64989, St. Paul, MN 55164
 WEBSITE <http://mn.gov/dhs/>

Mississippi*Mississippi Division of Medicaid*

CALL 1-601-359-6050 or 1-800-421-2408
 HOURS Monday – Friday, 7:30 a.m. – 5:00 p.m.
 WRITE Mississippi Division of Medicaid, Sillers Building, 550 High Street, Suite 1000, Jackson, MS 39201-1399
 WEBSITE www.medicaid.ms.gov

Missouri*MO HealthNet Division*

CALL 1-573-751-3425 or 1-800-392-2161
 TTY 1-800-735-2966
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE The State of Missouri, MO HealthNet Division, 615 Howerton Court, P.O. Box 6500, Jefferson City, MO 65102-6500
 WEBSITE <http://dss.mo.gov/mhd>

Montana*Department of Public Health & Human Services*

CALL 1-406-444-4455 or 1-800-362-8312
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Department of Public Health & Human Services, Health Resources Division, P. O. Box 202951, Helena, MT 59620-2951
 WEBSITE www.dphhs.mt.gov/

Nebraska*Nebraska Department of Health and Human Services*

CALL 1-855-632-7633
 TTY 1-402-471-7256
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Nebraska Department of Health and Human Services, Division of Medicaid & Long-Term Care, P.O. Box 95026, Lincoln, NE 68509-5026
 WEBSITE <http://dhhs.ne.gov>

Nevada*Nevada Department of Health and Human Services*

CALL 1-877-638-3472
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.
 WRITE Nevada Department of Health and Human Services, Division of Health Care Financing and Policy, 1100 E. William Street, Suite 111, Carson City, NV 89701
 WEBSITE <https://dwss.nv.gov/>

New Hampshire*NH Department of Health and Human Services*

CALL 1-603-271-4344 or 1-844-275-3447
 TTY 1-800-735-2964
 HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
 WRITE Office of Medicaid Business & Policy, NH Department of Health and Human Services, 129 Pleasant Street, Concord, NH 03301
 WEBSITE <https://www.dhhs.nh.gov/>

New Jersey*NJ Department of Human Services*

CALL 1-800-356-1561
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE NJ Department of Human Services, Division of Medical Assistance and Health Services, P.O. Box 712, Trenton, NJ 08625-0712
 WEBSITE www.state.nj.us/humanservices/dmahs

New Mexico

NM Human Services Department's Medical Assistance Division
 CALL 1-505-827-3100 or 1-888-997-2583
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE NM Human Services Department's Medical Assistance Division, P.O. Box 2348, Santa Fe, NM 87504-2348
 WEBSITE <https://nmmedicaid.portal.conduent.com/static/index.htm>

New York

New York State Department of Health
 CALL 1-800-541-2831
 HOURS Monday – Friday, 8:00 a.m. – 4:45 p.m.
 WRITE New York State Department of Health, Corning Tower, Empire State Plaza, Albany, NY 12237
 WEBSITE www.health.ny.gov/health_care/medicaid/

North Carolina

NC Division of Medical Assistance
 CALL 1-919-855-4100 or 1-800-662-7030
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE NC Division of Medical Assistance, 2501 Mail Service Center, Raleigh, NC 27699-2501
 WEBSITE <https://medicaid.ncdhhs.gov/>

North Dakota

North Dakota Department of Human Services
 CALL 1-701-328-7068 or 1-800-755-2604
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Medical Services Division, North Dakota Department of Human Services, 600 E. Boulevard Avenue, Dept 325, Bismarck, ND 58505-0250
 WEBSITE www.nd.gov/dhs/

Ohio

Ohio Department of Medicaid
 CALL 1-800-324-8680
 TTY 1-800-292-3572
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m., Saturday – Sunday, 8:00 a.m. – 5:00 p.m.
 WRITE Ohio Department of Medicaid, 50 West Town Street, Suite 400, Columbus, OH 43215
 WEBSITE <http://medicaid.ohio.gov/>

Oklahoma

Oklahoma Health Care Authority
 CALL 1-405-522-7300 or 1-800-987-7767
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 5:30 p.m.
 WRITE Oklahoma Health Care Authority, 4345 N. Lincoln Blvd., Oklahoma City, OK 73105
 WEBSITE <https://oklahoma.gov/ohca.html>

Oregon

Oregon Health Plan
 CALL 1-800-699-9075 or 1-800-273-0557
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Oregon Health Plan, Health Systems Division, 500 Summer Street NE, Salem, OR 97301-1079
 WEBSITE www.oregon.gov/OHA/healthplan/

Pennsylvania

Pennsylvania Department of Human Services
 CALL 1-800-692-7462
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 4:45 p.m.
 WRITE Pennsylvania Department of Human Services, Office of Medical Assistance Programs, P.O. Box 2675, Harrisburg, PA 17105-2675
 WEBSITE <http://www.dhs.pa.gov/>

Puerto Rico*Medicaid Program Dept of Health*

CALL (787) 765-2929 Ext. 6700
 WRITE Medicaid Program Department of Health,
 P.O. Box 70184 San Juan, PR 00936-8184

Rhode Island*Rhode Island Department of Human Services*

CALL 1-855-697-4347
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 4:00 p.m.
 WRITE Rhode Island Department of Human Services,
 Louis Pasteur Building, 600 New London
 Avenue, Cranston, RI 02921
 WEBSITE www.dhs.ri.gov

South Carolina*South Carolina Health Connections Medicaid*

CALL 1-888-549-0820
 TTY 1-888-842-3620
 HOURS Monday – Friday, 8:00 a.m. – 6:00 p.m.,
 Saturday, 9:00 a.m. – 12:00 p.m.
 WRITE Department of Health and Human Services,
 South Carolina Health Connections Medicaid,
 P.O. Box 8206, Columbia, SC 29202
 WEBSITE www.scdhhs.gov

South Dakota*South Dakota Department of Social Services*

CALL 1-605-773-4678 or 1-800-597-1603
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE South Dakota Department of Social Services,
 Division of Medical Services, 700 Governors
 Drive, Pierre, SD 57501
 WEBSITE <http://dss.sd.gov/medicaid>

Tennessee*TennCare*

CALL 1-800-342-3145
 TTY 1-877-779-3103
 HOURS Monday – Friday, 7:00 a.m. – 6:00 p.m.
 WRITE TennCare, 310 Great Circle Road,
 Nashville, TN 37243
 WEBSITE www.tn.gov/tenncare/

Texas*Texas Health and Human Services Commission*

CALL 1-512-424-6500 or 1-800-252-8263
 TTY 1-800-735-2989
 HOURS Monday – Friday, 7:30 a.m. – 5:30 p.m.
 WRITE Texas Health and Human Services
 Commission, Brown-Heatly Building, 4900 N.
 Lamar Boulevard, Austin, TX 78751-2316
 WEBSITE <https://yourtexasbenefits.hhsc.texas.gov/>

Utah*Utah Department of Health*

CALL 1-801-538-6155 or 1-800-662-9651
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Utah Department of Health, Division of
 Medicaid and Health Financing, P.O. Box
 143106, Salt Lake City, UT 84114-3106
 WEBSITE <https://medicaid.utah.gov/>

Vermont*Green Mountain Care*

CALL 1-800-250-8427
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 8:00 p.m.
 WRITE Green Mountain Care, Department of
 Vermont Health Access, 280 State Dr.,
 Waterbury, VT 05671
 WEBSITE www.greenmountaincare.org/

Virginia

Department of Medical Assistance Services

CALL 1-804-786-7933
TTY 1-800-343-0634
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Department of Medical Assistance Services,
Attn: Director’s Office, 600 East Broad Street,
Richmond, VA 23219
WEBSITE <https://www.dmas.virginia.gov/>

Washington

Washington Apple Health (Medicaid)

CALL 1-800-562-3022
TTY 711.0
HOURS Monday – Friday, 7:00 a.m. – 5:00 p.m.
WRITE Washington Apple Health (Medicaid),
P.O. Box 45531, Olympia, WA 98504
WEBSITE <http://www.hca.wa.gov/medicaid/Pages/index.aspx>

West Virginia

West Virginia Bureau for Medical Services

CALL 1-304-558-1700 or 1-888-483-0797
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE West Virginia Bureau for Medical Services,
350 Capitol Street, Room 251,
Charleston, WV 25301
WEBSITE www.dhhr.wv.gov/bms/Pages/default.aspx

Wisconsin

Department of Health Services

CALL 1-608-266-1865 or 1-800-362-3002
TTY 711.0
HOURS Monday – Friday, 7:45 a.m. – 4:30 p.m.
WRITE Department of Health Services,
1 West Wilson Street, Madison, WI 53703
WEBSITE www.dhs.wisconsin.gov/

Wyoming

Wyoming Medicaid

CALL 1-307-777-7531 or 1-855-294-2127
TTY 1-307-777-5648
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Wyoming Medicaid, 6101 Yellowstone Road,
Suite 210, Cheyenne, WY 82009
WEBSITE <https://health.wyo.gov/healthcarefin/medicaid/>

Appendix D: State Pharmaceutical Assistance Programs (SPAP) contact information**Delaware***Chronic Renal Disease Program (CRDP)*

CALL 1-302-424-7180 or 1-800-464-4357
 HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
 WRITE Chronic Renal Disease Program (CRDP),
 Delaware Health and Social Services (DHSS),
 13 S.W. Front Street, Milford, DE 19963
 WEBSITE www.dhss.delaware.gov/dhss/dmma/crdprog.html

Delaware*Delaware Prescription Assistance Program*

CALL 1-800-996-9969
 HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
 WRITE DPAP, P.O. Box 950, New Castle, DE 19720
 WEBSITE <https://dhss.delaware.gov/dhss/dmma/dpap.html>

Indiana*HoosierRx*

CALL 1-866-267-4679
 HOURS Monday – Friday, 7:00 a.m. – 3:00 p.m.
 WRITE HoosierRx, P.O. Box 6224,
 Indianapolis, IN 46206
 WEBSITE <https://www.in.gov/medicaid/members/194.htm>

Maine*Maine DEL*

CALL 1-866-796-2463
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
 WRITE Office for Family Independence, State
 of Maine-- DHHS, 114 Corn Shop Lane,
 Farmington, ME 04938-9900
 WEBSITE <https://www.maineahc.org/guide-to-maine-health-care/other-helpful-programs/help-paying-for-prescriptions/#DEL>

Massachusetts*Prescription Advantage*

CALL 1-800-243-4636
 TTY 1-877-610-0241
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Prescription Advantage, P.O. Box 15153,
 Worcester, MA 01615-0153
 WEBSITE <https://www.mass.gov/prescription-drug-assistance>

Maryland*Maryland - SPDAP*

CALL 1-800-551-5995
 TTY 1-800-877-5156
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Maryland - SPDAP, c/o Pool Administrators,
 628 Hebron Avenue, Suite 100,
 Glastonbury, CT 06033
 WEBSITE <http://marylandspdap.com>

Maryland*Maryland Kidney Disease Program*

CALL 1-410 767-5000 or 1-800-226-2142
 HOURS Monday – Friday, 8:30 a.m. – 4:30 p.m.
 WRITE Maryland Kidney Disease Program,
 201 W. Preston Street, Room SS-3,
 Baltimore, MD 21201
 WEBSITE www.mdrxprograms.com/kdp.html

Montana*Big Sky Rx Program*

CALL 1-866-369-1233
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Big Sky Rx Program, P.O. Box 202915,
 Helena, MT 59620-2915
 WEBSITE <https://dphhs.mt.gov/MontanaHealthcarePrograms/BigSky>

Appendix D: State Pharmaceutical Assistance Programs (SPAP) contact information**Montana***Montana Mental Health Services Plan (MHSP)*

CALL 1-406-443-7871
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Montana Mental Health Services Plan (MHSP),
 555 Fuller Ave., P.O. Box 202905,
 Helena, MT 59620-2905
 WEBSITE Mental Health Services Plan (MHSP) Public
 Mental Health Services for Adults (mt.gov)

Nevada*Nevada Senior Rx*

CALL 1-866-303-6323 (option 2)
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Nevada Senior Rx, 1860 E. Sahara Avenue,
 Las Vegas, NV 89104
 WEBSITE [http://adsd.nv.gov/Programs/Seniors/SeniorRx/
 SrRxProg/](http://adsd.nv.gov/Programs/Seniors/SeniorRx/SrRxProg/)

New Jersey*Pharmaceutical Assistance to the Aged and Disabled (PAAD)*

CALL 1-800-792-9745
 HOURS 24 hours, 7 days a week automated system
 WRITE Pharmaceutical Assistance to the Aged
 and Disabled (PAAD), Department of Human
 Services, P.O. Box 715,
 Trenton, NJ 08625-0715
 WEBSITE [http://www.state.nj.us/humanservices/doas/
 services/paad/](http://www.state.nj.us/humanservices/doas/services/paad/)

New York*Elderly Pharmaceutical Insurance Coverage (EPIC) Program*

CALL 1-800-332-3742
 TTY 1-800-290-9138
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE EPIC, P.O. Box 15018, Albany, NY 12212-5018
 WEBSITE www.health.ny.gov/health_care/epic/

Oklahoma*Rx for Oklahoma Prescription Assistance*

CALL 1-877-794-6552
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Rx for Oklahoma Prescription Assistance,
 Oklahoma Department of Commerce,
 900 N. Stiles Ave., Oklahoma City, OK 73104
 WEBSITE [https://www.oid.ok.gov/consumers/information-
 for-seniors/senior-health-insurance-
 counseling-program-ship/low-income-subsidy-
 lis-for-prescription-drugs/](https://www.oid.ok.gov/consumers/information-for-seniors/senior-health-insurance-counseling-program-ship/low-income-subsidy-lis-for-prescription-drugs/)

Pennsylvania*Pharmaceutical Assistance Contract for the Elderly (PACE)*

CALL 1-717 651-3600 or 1-800-225-7223
 TTY 711.0
 HOURS Monday – Friday, 8:30 a.m. – 5:00 p.m.
 WRITE Pharmaceutical Assistance Contract for the
 Elderly (PACE), P.O. Box 8806,
 Harrisburg, PA 17105
 WEBSITE [http://www.aging.pa.gov/aging-services/
 prescriptions/Pages/default.aspx](http://www.aging.pa.gov/aging-services/prescriptions/Pages/default.aspx)

Pennsylvania*PACE Needs Enhancement Tier (PACENET)*

CALL 1-717 651-3600 or 1-800-225-7223
 TTY 711.0
 HOURS Monday – Friday, 8:30 a.m. – 5:00 p.m.
 WRITE PACE Needs Enhancement Tier (PACENET),
 P.O. Box 8806, Harrisburg, PA 17105
 WEBSITE [http://www.aging.pa.gov/aging-services/
 prescriptions/Pages/default.aspx](http://www.aging.pa.gov/aging-services/prescriptions/Pages/default.aspx)

Pennsylvania*Special Pharmaceutical Benefits Program-Mental Health*

CALL 1-800-433-4459
 TTY 711.0
 HOURS Monday – Friday, 8:30 a.m. – 5:00 p.m.
 WRITE Special Pharmaceutical Benefits Program-Mental Health, Department of Human Services OMHSAS, Commonwealth Tower 12th Floor, P.O. Box 2675, Harrisburg, PA 17105-2675
 WEBSITE <https://www.dhs.pa.gov/about/Pages/DHS-Sites.aspx>

Pennsylvania*Chronic Renal Disease Program (CRDP)*

CALL 1-800-225-7223
 TTY 711.0
 HOURS Monday – Friday, 8:30 a.m. – 5:00 p.m.
 WRITE The Chronic Renal Disease Program, Pennsylvania Department of Health, Division of Child and Adult Health Services, 625 Forster St., 7th Floor East Wing, Harrisburg, PA 17120-0701
 WEBSITE <http://www.health.pa.gov/>

Rhode Island*Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE)*

CALL 1-401-462-3000
 TTY 1-401-462-0740
 HOURS Monday – Friday, 8:30 a.m. – 4:00 p.m.
 WRITE Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE), 57 Howard Avenue, Louis Pasteur Building, Cranston, RI 02920
 WEBSITE <http://oha.ri.gov/>

Texas*Kidney Health Care Program*

CALL 1-512-776-7150 or 1-800-222-3986
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Kidney Health Care Program, Specialty Health Care Services, MC 1938, P.O. Box 149347, Austin, TX 78714
 WEBSITE <https://hhs.texas.gov/services/health/kidney-health-care>

Vermont*Green Mountain Care, VPharm*

CALL 1-800-250-8427
 TTY 711.0
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Green Mountain Care, VPharm, Health Access Customer Service, Department of Vermont Health Access, 312 Hurricane Lane, Williston, VT 05495
 WEBSITE <http://www.greenmountaincare.org/prescription>

Wisconsin*SeniorCare*

CALL 1-800-657-2038
 HOURS Monday – Friday, 8:00 a.m. – 6:00 p.m.
 WRITE SeniorCare, P.O. Box 6710, Madison, WI 53716-0710
 WEBSITE www.dhs.wisconsin.gov/seniorcare/

Wisconsin*Wisconsin Chronic Renal Disease Program*

CALL 1-800-362-3002
 HOURS Monday – Friday, 8:30 a.m. – 4:30 p.m.
 WRITE Wisconsin Chronic Renal Disease Program, Wisconsin Chronic Disease Program, Attn: Eligibility Unit, P.O. Box 6410, Madison, WI 53716-0410
 WEBSITE <https://www.dhs.wisconsin.gov/forwardhealth/wcdp.htm>

Appendix D: State Pharmaceutical Assistance Programs (SPAP) contact information

Wisconsin*Wisconsin Hemophilia Home Care Program*

CALL 1-800-362-3002

HOURS Monday – Friday, 8:30 a.m. – 4:30 p.m.

WRITE Wisconsin Hemophilia Home Care Program,
Wisconsin Chronic Disease Program,
Attn: Eligibility Unit, P.O. Box 6410,
Madison, WI 53716-0410WEBSITE <https://www.dhs.wisconsin.gov/forwardhealth/wcdp.htm>**Wisconsin***Wisconsin Adult Cystic Fibrosis Program*

CALL 1-800-362-3002

HOURS Monday – Friday, 8:30 a.m. – 4:30 p.m.

WRITE Wisconsin Adult Cystic Fibrosis Program,
Wisconsin Chronic Disease Program,
Attn: Eligibility Unit, P.O. Box 6410,
Madison, WI 53716-0410WEBSITE <https://www.dhs.wisconsin.gov/forwardhealth/wcdp.htm>

Appendix E: AIDS Drug Assistance Programs (ADAP) contact information

Alabama

Alabama AIDS Drug Assistance Program

CALL 1-866-574-9964
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Alabama AIDS Drug Assistance Program,
HIV/ AIDS Division, Alabama Department of
Public Health, The RSA Tower, 201 Monroe
Street, Suite 1400, Montgomery, AL 36104
WEBSITE <http://www.alabamapublichealth.gov/hiv/adap.html>

Alaska

Alaskan AIDS Assistance Association

CALL 1-907-263-2050 or 1-800-478-2437
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Alaskan AIDS Assistance Program,
1057 W. Fireweed Lane, Anchorage, AK 99503
WEBSITE <http://www.alaskanids.org/index.php/client-services/adap>

Arizona

Arizona AIDS Drug Assistance Program

CALL 1-602-364-3610 or 1-800-334-1540
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Arizona AIDS Drug Assistance Program,
Arizona Department of Health, 150 North 18th
Avenue, Suite 130, Phoenix, AZ 85007
WEBSITE <http://www.azdhs.gov/phs/hiv/adap/>

Arkansas

Arkansas AIDS Drug Assistance Program

CALL 1-501-661-2408 or 1-888-499-6544
HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
WRITE Arkansas AIDS Drug Assistance Program,
Arkansas Department of Health, 4815 W.
Markham, Little Rock, AR 72205
WEBSITE <http://www.healthy.arkansas.gov/programs-services/topics/ryan-white-program>

California

California AIDS Drug Assistance Program

CALL 1-844-421-7050
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE California AIDS Drug Assistance Program,
CDPH, P.O. Box 997426, Mail Stop 7704,
Sacramento, CA 95899
WEBSITE <https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OAadap.aspx>

Colorado

Bridging the Gap, Colorado

CALL 1-303-692-2783
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Bridging the Gap, Colorado-3835,
4300 Cherry Creek Dr. South,
Denver, CO 80246-1530
WEBSITE <https://cdphe.colorado.gov/state-drug-assistance-program>

Connecticut

Connecticut AIDS Drug Assistance Program

CALL 1-860-509-7806 or 1-800-233-2503
HOURS Monday – Friday, 7:30 a.m. – 4:00 p.m.
WRITE Connecticut AIDS Drug Assistance Program,
Connecticut Department of Public Health,
410 Capitol Avenue, P.O. Box 340308,
Hartford, CT 06134
WEBSITE <http://www.ct.gov/dph/cwp/view.asp?a=3135&Q=387012>

Appendix E: AIDS Drug Assistance Programs (ADAP) contact information**Delaware***Delaware AIDS Drug Assistance Program*

CALL 1-302-744-1050
 HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
 WRITE Delaware AIDS Drug Assistance Program,
 Delaware Health & Social Services, Division of
 Public Health, Thomas Collins Building,
 540 S. DuPont Highway, Dover, DE 19901
 WEBSITE <http://dhss.delaware.gov/dph/dpc/hivtreatment.html>

District of Columbia*DC AIDS Drug Assistance Program*

CALL 1-202-671-4900
 TTY 711.0
 HOURS Monday – Friday, 8:15 a.m. – 4:45 p.m.
 WRITE DC AIDS Drug Assistance Program, District
 of Columbia Department of Health, 899 North
 Capitol Street NE, Washington, DC 20002
 WEBSITE <https://dchealth.dc.gov/DC-ADAP>

Florida*Florida AIDS Drug Assistance Program*

CALL 1-850-245-4422 or 1-800-352-2437
 TTY 1-888-503-7118
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Florida AIDS Drug Assistance Program,
 Florida Department of Health, Section of
 HIV/AIDS and Hepatitis, AIDS Drug Assistance
 Program, 4052 Bald Cypress Way, BIN A09,
 Tallahassee, FL 32399
 WEBSITE <http://www.floridahealth.gov/diseases-and-conditions/aids/adap/index.html>

Georgia*Georgia AIDS Assistance Program*

CALL 1-404-463-0416
 HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.
 WRITE Georgia AIDS Assistance Program, Georgia
 Department of Public Health, 2 Peachtree
 Street NW, 15th Floor, Atlanta, GA 30303-3186
 WEBSITE <http://dph.georgia.gov/adap-program>

Hawaii*Hawaii AIDS Drug Assistance Program*

CALL 1-808-733-9360
 HOURS Monday – Friday, 7:45 a.m. – 4:30 p.m.
 WRITE Hawaii AIDS Drug Assistance Program,
 Hawaii Department of Health, Harm Reduction
 Services Branch, 3627 Kilauea Avenue,
 Suite 306 Honolulu, HI 96816
 WEBSITE <https://health.hawaii.gov/harmreduction/about-us/hiv-programs/hiv-medical-management-services/>

Idaho*Idaho AIDS Drug Assistance Program*

CALL 1-208-334-5612 or 1-800-926-2588
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Idaho AIDS Drug Assistance Program, Ryan
 White Part B Program, 450 W. State Street,
 P.O. Box 83720 Boise, ID 83720-0036
 WEBSITE <http://www.healthandwelfare.idaho.gov/Health/FamilyPlanning.STDHIV/HIVCareandTreatment/tabid/391/Default.aspx>

Illinois*Illinois AIDS Drug Assistance Program*

CALL 1-217-782-4977 or 1-800-825-3518
 TTY 1-800-547-0466
 HOURS Monday – Friday, 8:30 a.m. – 5:00 p.m.
 WRITE Illinois AIDS Drug Assistance Program,
 Illinois Department of Public Health, Illinois
 ADAP Office, 525 West Jefferson Street,
 Springfield, IL 62761
 WEBSITE <https://www.dph.illinois.gov/topics-services/diseases-and-conditions/hiv-aids/ryan-white-care-and-hopwa-services>

Indiana

Indiana AIDS Drug Assistance Program

CALL 1-866-588-4948
HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
WRITE Indiana AIDS Drug Assistance Program,
Indiana State Department of Health, 2 North
Meridian Street, Indianapolis, IN 46204
WEBSITE <http://www.in.gov/isdh/17740.htm>

Iowa

Iowa AIDS Drug Assistance Program

CALL 1-515 242-5150 or 1-866-227-9878
TTY 711 or 1-800-735-2942
HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
WRITE Iowa AIDS Drug Assistance Program, Iowa
Department of Public Health, 321 E. 12th
Street, Des Moines, IA 50319-0075
WEBSITE <http://www.idph.iowa.gov/hivstdhiv/hiv>

Kansas

Kansas AIDS Drug Assistance Program

CALL 1-785-296-6174
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Kansas AIDS Drug Assistance Program,
Kansas Department of Health and
Environment, 1000 SW Jackson,
Suite 210, Topeka, KS 66612
WEBSITE <https://www.kdhe.ks.gov/359/AIDS-Drug-Assistance-Program-ADAP>

Kentucky

Kentucky AIDS Drug Assistance Program

CALL 1-502-564-6539 or 1-800-420-7431
HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
WRITE Kentucky AIDS Drug Assistance Program,
Kentucky Cabinet for Health and Family
Services, Department for Public Health,
HIV/AIDS Branch, 275 E. Main St. HS2E-C,
Frankfort, KY 40621
WEBSITE <https://chfs.ky.gov/agencies/dph/dehp/hab/Pages/services.aspx>

Louisiana

Louisiana Drug Assistance Program (L-DAP)

CALL 1-504-568-7474
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Louisiana Drug Assistance Program (L-DAP),
Louisiana Health Access Program (LA HAP),
1450 Poydras St. , Suite 2136, New Orleans,
LA 70112
WEBSITE <http://www.lahap.org/>

Maine

Maine AIDS Drug Assistance Program

CALL 1-207-287-3747
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Maine AIDS Drug Assistance Program, Division
of Infectious Disease, Center for Disease
Control and Prevention, Department of Health
and Human Services, 286 Water Street, 11
State House Station, Augusta, ME 04333-0011
WEBSITE <https://www.maine.gov/dhhs/mecdc/infectious-disease/hiv-std/contacts/index.shtml>

Maryland

Maryland AIDS Drug Assistance Program

CALL 1-410-767-6535 or 1-800-205-6308
HOURS Monday – Friday, 8:30 a.m. – 4:30 p.m.
WRITE Maryland AIDS Drug Assistance Program,
Maryland Department of Health & Mental
Hygiene, Center for HIV Care Services, 201
West Preston Street, Baltimore, MD 21201
WEBSITE <https://health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx>

Massachusetts

Massachusetts HIV Drug Assistance Program (HDAP)

CALL 1-617-502-1700 or 1-800-228-2714
HOURS Monday – Friday, 9:00 a.m. – 5:00 p.m.
WRITE Massachusetts HIV Drug Assistance Program
(HDAP), Community Research Initiative of New
England, The Schrafft's City Center, 529 Main
Street, Suite 301, Boston, MA 02129
WEBSITE <http://crine.org/hdap/>

Appendix E: AIDS Drug Assistance Programs (ADAP) contact information**Michigan***Michigan Drug Assistance Program*

CALL 1-888-826-6565

HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.

WRITE Michigan Drug Assistance Program, HIV Care Section, Division of Health, Wellness and Disease Control, Michigan Department of Health and Human Services, 109 Michigan Avenue, 9th Floor, Lansing, MI 48913

WEBSITE <https://www.michigan.gov/mdhhs/keep-mi-healthy/chronicdiseases/hivsti/michigan-drug-assistance-program>

Minnesota*Minnesota AIDS Drug Assistance Program*

CALL 1-651-431-2414 or 1-800-657-3761

TTY 711.0

HOURS Monday – Friday, 8:30 a.m. – 4:30 p.m.

WRITE Minnesota AIDS Drug Assistance Program, Minnesota Department of Human Services, HIV/ AIDS Division, P.O. Box 64972, St. Paul, MN 55164-0972

WEBSITE <http://mn.gov/dhs/people-we-serve/adults/health-care/hiv-aids/programs-services/medications.jsp>

Mississippi*Mississippi AIDS Drug Assistance Program*

CALL 1-601 576-7400 or 1-866-458-4948

HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.

WRITE Mississippi AIDS Drug Assistance Program, Mississippi State Department of Health, Office of STD/HIV, P.O. Box 1700, Jackson, MS 39215

WEBSITE <http://msdh.ms.gov/msdhsite/static/14,13047,150.html>

Missouri*Missouri AIDS Drug Assistance Program*

CALL 1-573-751-6113 or 1-866-628-9891

HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.

WRITE Missouri AIDS Drug Assistance Program, Missouri Department of Health & Senior Services, Bureau of HIV, STD, and Hepatitis, P.O. Box 570, Jefferson City, MO 65102-0570

WEBSITE <http://health.mo.gov/living/healthcondiseases/communicable/hivaids/casemgmt.php>

Montana*Montana AIDS Drug Assistance Program*

CALL 1-406-444-4744

HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.

WRITE Montana AIDS Drug Assistance Program, Montana Department of Public Health and Human Services, HIV/STD Section, P.O. Box 202951, Cogswell Building C211, Helena, MT 59620-2951

WEBSITE <https://dphhs.mt.gov/publichealth/hivstd/treatment/mtryanwhiteprog>

Nebraska*Nebraska AIDS Drug Assistance Program*

CALL 1-402-471-2101

HOURS Monday – Thursday, 8:00 a.m. – 5:00 p.m., Friday, 9:00 a.m. – 3:30 p.m.

WRITE Nebraska AIDS Drugs Assistance Program, Ryan White Program, P.O. Box 95206, Lincoln, NE 68509-5026

WEBSITE <https://dhhs.ne.gov/Documents/RyanWhiteAIDSdrugAssistanceProgram.pdf>

Nevada

Nevada AIDS Drug Assistance Program

CALL 1-775-684-4056
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Nevada AIDS Drug Assistance Program,
Nevada Division of Public and Behavioral
Health, 4126 Technology Way, Suite 200,
Carson City, NV 89706
WEBSITE [http://dpbh.nv.gov/Programs/HIV-Ryan/
Ryan
White Part B - Home/](http://dpbh.nv.gov/Programs/HIV-Ryan/ Ryan
White Part B - Home/)

New Hampshire

New Hampshire AIDS Drug Assistance Program

CALL 1-603-271-9700 or 1-800-852-3345
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE New Hampshire AIDS Drug Assistance
Program, New Hampshire Department of
Health and Human Services, 129 Pleasant
Street, Concord, NH 03301-3852
WEBSITE [https://www.dhhs.nh.gov/programs-services/
disease-prevention/infectious-disease-control/
nh-ryan-white-care-program/nh-adap](https://www.dhhs.nh.gov/programs-services/
disease-prevention/infectious-disease-control/
nh-ryan-white-care-program/nh-adap)

New Jersey

New Jersey AIDS Drug Distribution Program (ADDP)

CALL 1-877-613-4533 or 1-800-624-2377
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE New Jersey AIDS Drug Distribution Program
(ADDP), New Jersey Department of Health,
P.O. Box 360, Trenton, NJ 08625
WEBSITE [http://www.state.nj.us/health/hivstdtb/hiv-aids/
medications.shtml](http://www.state.nj.us/health/hivstdtb/hiv-aids/
medications.shtml)

New Mexico

New Mexico AIDS Drug Assistance Program

CALL 1-505-476-3628
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE New Mexico AIDS Drug Assistance Program,
1190 S. St. Francis Drive, Santa Fe, NM 87505
WEBSITE <https://nmhealth.org/about/phd/idb/hats/>

New York

New York AIDS Drug Assistance Program

CALL 1-518-459-1641 or 1-800-542-2437
TTY 1-518-459-0121
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE New York AIDS Drug Assistance Program, New
York Department of Health, HIV Uninsured
Care Programs, Empire Station, P.O. Box
2052, Albany, NY 12220-0052
WEBSITE [http://www.health.ny.gov/diseases/aids/general/
resources/adap/index.htm](http://www.health.ny.gov/diseases/aids/general/
resources/adap/index.htm)

North Carolina

North Carolina HIV Medication Assistance Program (HMAP)

CALL 1-919 733-9161 or 1-877-466-2232
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE North Carolina HIV Medication Assistance
Program (HMAP), NC Department of Health
and Human Services, Communicable Disease
Branch, Epidemiology Section, Division of
Public Health, 1902 Mail Service Center,
Raleigh, NC 27699-1902
WEBSITE <http://epi.publichealth.nc.gov/cd/hiv/hmap.html>

North Dakota

North Dakota Department of Health HIV/AIDS Program

CALL 1-701 328-2378 or 1-800-472-2180
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE North Dakota Department of Health,
HIV/AIDS Program, 2635 East Main Ave.,
Bismarck, ND 58506-5520
WEBSITE <https://www.ndhealth.gov/hiv/>

Ohio*Ohio HIV Drug Assistance Program*

CALL 1-800-777-4775

HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.

WRITE Ohio HIV Drug Assistance Program,
Ohio Department of Health, HIV Care
Services Section, 246 North High Street,
Columbus, OH 43215

WEBSITE <https://odh.ohio.gov/wps/portal/gov/odh/known-our-programs/Ryan-White-Part-B-HIV-Client-Services/resources>

Oklahoma*Oklahoma State Department of Health*

CALL 1-405-271-4636 or 1-800-522-0203

HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.

WRITE Oklahoma State Department of Health, 1000
NE 10th, Room 614, Oklahoma City, OK 73117

WEBSITE <https://oklahoma.gov/health.html>

Oregon*CAREAssist*

CALL 1-971-673-0144 or 1-800-805-2313

TTY 711.0

HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.

WRITE CAREAssist, Oregon Health Authority, 800 NE
Oregon Street, Suite 1105, Portland, OR 97232

WEBSITE <https://www.oregon.gov/oha/ph/diseasesconditions/hivstdviralhepatitis/hivcaretreatment/careassist/pages/index.aspx>

Pennsylvania*Special Pharmaceutical Benefits Program*

CALL 1-800-922-9384

HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.

WRITE Special Pharmaceutical Benefits Program,
Pennsylvania Department of Health, 625
Forster St., H&W Bldg., Rm 611, Harrisburg,
PA 17120

WEBSITE <https://www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx>

Puerto Rico*MC-21*

CALL (787) 286-6032

HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.

WRITE MC-21, Road #1 Km. 33.3 Lot #4, Angora
Industrial Park, Bo. Bairoa, Caguas, P.R. 00725

Rhode Island*Rhode Island AIDS Drug Assistance Program*

CALL 1-401-462-3294

HOURS Monday – Friday, 8:30 a.m. – 4:30 p.m.

WRITE Rhode Island AIDS Drug Assistance Program,
RI Department of Health, Office of HIV/AIDS
& Viral Hepatitis, 3 Capitol Hill, Room 302,
Providence, RI 02908

WEBSITE <http://www.health.ri.gov/diseases/hiv aids/about/stayinghealthy/>

South Carolina

South Carolina AIDS Drug Assistance Program

CALL 1-800-856-9954
HOURS Monday – Friday, 8:30 a.m. – 5:00 p.m.
WRITE South Carolina AIDS Drug Assistance Program, South Carolina Department of Health and Environmental Control, 2600 Bull Street, Columbia, SC 29201
WEBSITE <http://www.scdhec.gov/Health/DiseasesandConditions/InfectiousDiseases/HIVandSTDs/AIDSDrugAssistancePlan/>

South Dakota

Ryan White Part B CARE Program

CALL 1-605-773-3737 or 1-800-592-1861
HOURS Monday – Friday, 8:30 a.m. – 5:00 p.m.
WRITE Ryan White Part B CARE Program, South Dakota Department of Health, 615 E. 4th St., Pierre, SD 57501-1700
WEBSITE <http://doh.sd.gov/diseases/infectious/ryanwhite/>

Tennessee

Tennessee HIV Drug Assistance Program (HDAP)

CALL 1-615-532-2392
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Tennessee HIV Drug Assistance Program (HDAP), Tennessee Department of Health, 710 James Robertson Parkway, Andrew Johnson Tower, Nashville, TN 37243
WEBSITE <https://www.tn.gov/health/health-program-areas/std/std/ryanwhite.html>

Texas

Texas HIV Medication Program

CALL 1-800-255-1090
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Texas HIV Medication Program, MSJA, MC 1873, P.O. Box 149347, Austin, TX 78714-9347
WEBSITE <http://www.dshs.texas.gov/hivstd/meds/>

Utah

Utah AIDS Drug Assistance Program

CALL 1-801-538-6397
HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
WRITE Utah AIDS Drug Assistance Program, Utah Department of Health, Bureau of Epidemiology, 288 North 1460 West, Box 142104, Salt Lake City, UT 84114-2104
WEBSITE <https://ptc.health.utah.gov/treatment/ryan-white/>

Vermont

Vermont Medication Assistance Program (VMAP)

CALL 1-802-951-4005
HOURS Monday – Friday, 8:00 a.m. – 4:30 p.m.
WRITE Vermont AIDS Drug Assistance Program, Vermont Department of Health, HIV/AIDS Program, 108 Cherry Street, Burlington, VT 05402
WEBSITE HIV Care | Vermont Department of Health (healthvermont.gov)

Virginia

Virginia Medication Assistance Program (VA MAP)

CALL 1-855-362-0658
TTY 711.0
HOURS Monday and Wednesday, 8:00 a.m. – 6:00 p.m., Tuesday, Thursday and Friday, 8:00 a.m. – 5:00 p.m.
WRITE Virginia Medication Assistance Program (VA MAP) Virginia Department of Health, Eligibility, 1st Floor, 109 Governor Street, Room 326, P.O. Box 2448, Richmond, VA 23218
WEBSITE <https://www.vdh.virginia.gov/disease-prevention/eligibility/>

Washington*Early Intervention Program (EIP)*

CALL 1-360-236-3426 or 1-877-376-9316
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Early Intervention Program (EIP),
 Washington State Department of Health,
 P.O. Box 47841, Olympia, WA 98504-7841
 WEBSITE <https://doh.wa.gov/you-and-your-family/illness-and-disease-z/hiv/hiv-care-client-services>

West Virginia*West Virginia AIDS Drug Assistance Program*

CALL 1-304-558-2195 or 1-800-642-8244
 HOURS Monday – Friday, 8:30 a.m. – 4:30 p.m.
 WRITE West Virginia AIDS Drug Assistance Program,
 West Virginia Department of Health and
 Human Resources, 350 Capital Street, Room
 125, Charleston, WV 25301
 WEBSITE <https://oepe.wv.gov/rwp/pages/default.aspx>

Wisconsin*Wisconsin AIDS/HIV Drug Assistance Program*

CALL 1-608-267-6875 or 1-800-991-5532
 HOURS Monday – Friday, 7:00 a.m. – 4:30 p.m.
 WRITE Wisconsin AIDS/HIV Drug Assistance Program,
 Wisconsin Department of Health Services,
 Attn: ADAP, P.O. Box 2659, Madison, WI
 53701-2659
 WEBSITE http://www.dhs.wisconsin.gov/aids-hiv/Resources/Overviews/AIDS_HIV_drug_reim.htm

Wyoming*Wyoming AIDS Drug Assistance Program*

CALL 1-307-777-5856
 HOURS Monday – Friday, 8:00 a.m. – 5:00 p.m.
 WRITE Wyoming AIDS Drug Assistance Program,
 Wyoming Department of Health,
 6101 Yellowstone Road, Suite 510,
 Cheyenne, WY 82002
 WEBSITE <https://health.wyo.gov/publichealth/communicable-disease-unit/hiv/aids/>

Multi-language Interpreter Services

English – ATTENTION: If you speak English, language assistance services, free of charge are available to you. Call 1-800-558-9562 (TTY 711).

Spanish – ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-558-9562 (TTY 711).

Chinese – 注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-558-9562 (TTY 711)。

Vietnamese – CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-558-9562 (TTY 711).

French Creole – ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-558-9562 (TTY 711).

Korean – 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-558-9562 (TTY 711)번으로 전화해 주십시오.

Polish – UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-558-9562 (TTY 711).

French – ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-558-9562 (ATS 711).

Arabic – ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-558-9562 (TTY 711).

Russian – ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-558-9562 (телетайп 711).

Tagalog – PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-558-9562 (TTY 711).

Farsi/Persian – توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-558-9562 (TTY: 711) تماس بگیرید.

German – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-558-9562 (TTY 711).

Portuguese – ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-558-9562 (TTY 711).

Italian – ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-558-9562 (TTY 711).

Japanese – 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-800-558-9562 (TTY 711)まで、お電話にてご連絡ください。

Navajo – Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiiik'eh, éí ná hólq, kojí' hódíílnih 1-800-558-9562 (TTY 711).

Gujarati – ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-558-9562 (TTY 711).

Urdu – توجه دین: اگر آپ اردو زبان بولتے ہیں تو آپ کے لئے زبان معاون خدمات مفت میں دستیاب ہیں۔ کال کریں 1-800-558-9562 (TTY 711)

Cigna Rx Medicare (PDP) Customer Service

Method	Customer Service – Contact Information
CALL	1-800-558-9562 Calls to this number are free. October 1 – March 31: 8 am – 8 pm Local Time, 7 days a week. April 1 – September 30: 8 am – 8 pm Local Time, Monday – Friday. <i>Messaging service used weekends, after hours, and Federal holidays</i> Customer Service also has free language interpreter services available for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. October 1 – March 31: 8 am – 8 pm Local Time, 7 days a week. April 1 – September 30: 8 am – 8 pm Local Time, Monday – Friday. <i>Messaging service used weekends, after hours, and Federal holidays</i>
FAX	1-800-735-1469
WRITE	Cigna Medicare Prescription Drug Plans, P.O. Box 20002 Nashville, TN 37202
WEBSITE	cignamedicare.com/group/pdpresources

State Health Insurance Assistance Program

The State Health Insurance Assistance Program (SHIP) is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

You can find contact information for the State Health Insurance Assistance Program (SHIP) in your state in Appendix A in the back of this booklet.

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