



January 1 – December 31, 2020

# EVIDENCE OF COVERAGE

## Your Medicare Health Benefits and Services and Prescription Drug Coverage as a Member of Cigna-HealthSpring Preferred (HMO)

This booklet gives you the details about your Medicare health care and prescription drug coverage from January 1 – December 31, 2020. It explains how to get coverage for the health care services and prescription drugs you need. **This is an important legal document. Please keep it in a safe place.**

This plan, Cigna-HealthSpring Preferred (HMO), is offered by Cigna. (When this *Evidence of Coverage* says “we,” “us,” or “our,” it means Cigna. When it says “plan” or “our plan,” it means Cigna-HealthSpring Preferred (HMO).)

This document is available for free in Spanish.

Please contact our Customer Service number at 1-800-668-3813 for additional information. (TTY users should call 711.) Hours are October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.

To get information from us in a way that works for you, please call Customer Service (phone numbers are printed on the back cover of this booklet). We can give you information in Braille, in large print, or other alternate formats if you need it.

Benefits, deductible, and/or copayments/coinsurance may change on January 1, 2021.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.



## 2020 Evidence of Coverage

### Table of Contents

This list of chapters and page numbers is your starting point. For more help in finding information you need, go to the first page of a chapter. **You will find a detailed list of topics at the beginning of each chapter.**

<b>Chapter 1.</b>	<b>Getting started as a member</b> .....	<b>4</b>
	Explains what it means to be in a Medicare health plan and how to use this booklet. Tells about materials we will send you, your plan premium, the Part D late enrollment penalty, your plan membership card, and keeping your membership record up to date.	
<b>Chapter 2.</b>	<b>Important phone numbers and resources</b> .....	<b>16</b>
	Tells you how to get in touch with our plan (Cigna-HealthSpring Preferred (HMO)) and with other organizations including Medicare, the State Health Insurance Assistance Program (SHIP), the Quality Improvement Organization, Social Security, Medicaid (the state health insurance program for people with low incomes), programs that help people pay for their prescription drugs, and the Railroad Retirement Board.	
<b>Chapter 3.</b>	<b>Using the plan’s coverage for your medical services</b> .....	<b>28</b>
	Explains important things you need to know about getting your medical care as a member of our plan. Topics include using the providers in the plan’s network and how to get care when you have an emergency.	
<b>Chapter 4.</b>	<b>Medical Benefits Chart (what is covered and what you pay)</b> .....	<b>37</b>
	Gives the details about which types of medical care are covered and <i>not</i> covered for you as a member of our plan. Explains how much you will pay as your share of the cost for your covered medical care.	
<b>Chapter 5.</b>	<b>Using the plan’s coverage for your Part D prescription drugs</b> .....	<b>66</b>
	Explains rules you need to follow when you get your Part D drugs. Tells how to use the plan’s <i>List of Covered Drugs (Formulary)</i> to find out which drugs are covered. Tells which kinds of drugs are <i>not</i> covered. Explains several kinds of restrictions that apply to coverage for certain drugs. Explains where to get your prescriptions filled. Tells about the plan’s programs for drug safety and managing medications.	
<b>Chapter 6.</b>	<b>What you pay for your Part D prescription drugs</b> .....	<b>81</b>
	Tells about the four stages of drug coverage (Deductible Stage, Initial Coverage Stage, Coverage Gap Stage, Catastrophic Coverage Stage) and how these stages affect what you pay for your drugs. Explains the 5 cost-sharing tiers for your Part D drugs and tells what you must pay for a drug in each cost-sharing tier.	
<b>Chapter 7.</b>	<b>Asking us to pay our share of a bill you have received for covered medical services or drugs</b> .....	<b>92</b>
	Explains when and how to send a bill to us when you want to ask us to pay you back for our share of the cost for your covered services or drugs.	
<b>Chapter 8.</b>	<b>Your rights and responsibilities</b> .....	<b>98</b>
	Explains the rights and responsibilities you have as a member of our plan. Tells what you can do if you think your rights are not being respected.	

<b>Chapter 9.</b>	<b>What to do if you have a problem or complaint (coverage decisions, appeals, complaints).....</b>	<b>106</b>
	Tells you step-by-step what to do if you are having problems or concerns as a member of our plan.	
	<ul style="list-style-type: none"><li>• Explains how to ask for coverage decisions and make appeals if you are having trouble getting the medical care or prescription drugs you think are covered by our plan. This includes asking us to make exceptions to the rules or extra restrictions on your coverage for prescription drugs, and asking us to keep covering hospital care and certain types of medical services if you think your coverage is ending too soon.</li><li>• Explains how to make complaints about quality of care, waiting times, customer service, and other concerns.</li></ul>	
<b>Chapter 10.</b>	<b>Ending your membership in the plan.....</b>	<b>140</b>
	Explains when and how you can end your membership in the plan. Explains situations in which our plan is required to end your membership.	
<b>Chapter 11.</b>	<b>Legal notices .....</b>	<b>146</b>
	Includes notices about governing law and about nondiscrimination.	
<b>Chapter 12.</b>	<b>Definitions of important words.....</b>	<b>150</b>
	Explains key terms used in this booklet.	

# CHAPTER 1

*Getting started as a member*

**Chapter 1. Getting started as a member**

<b>SECTION 1</b>	<b>Introduction</b> .....	<b>6</b>
Section 1.1	You are enrolled in Cigna-HealthSpring Preferred (HMO), which is a Medicare HMO .....	6
Section 1.2	What is the <i>Evidence of Coverage</i> booklet about?.....	6
Section 1.3	Legal information about the <i>Evidence of Coverage</i> .....	6
<b>SECTION 2</b>	<b>What makes you eligible to be a plan member?</b> .....	<b>6</b>
Section 2.1	Your eligibility requirements.....	6
Section 2.2	What are Medicare Part A and Medicare Part B? .....	6
Section 2.3	Here is the plan service area for our plan .....	7
Section 2.4	U.S. Citizen or Lawful Presence.....	7
<b>SECTION 3</b>	<b>What other materials will you get from us?</b> .....	<b>7</b>
Section 3.1	Your plan membership card — Use it to get all covered care and prescription drugs .....	7
Section 3.2	The <i>Provider and Pharmacy Directory</i> : Your guide to all providers in the plan's network.....	7
Section 3.3	The <i>Provider and Pharmacy Directory</i> : Your guide to pharmacies in our network .....	8
Section 3.4	The plan's <i>List of Covered Drugs (Formulary)</i> .....	8
Section 3.5	The <i>Part D Explanation of Benefits</i> (the “Part D EOB”): Reports with a summary of payments made for your Part D prescription drugs .....	8
<b>SECTION 4</b>	<b>Your monthly premium for your plan</b> .....	<b>9</b>
Section 4.1	How much is your plan premium? .....	9
<b>SECTION 5</b>	<b>Do you have to pay the Part D “late enrollment penalty”?</b> .....	<b>9</b>
Section 5.1	What is the Part D “late enrollment penalty”?.....	9
Section 5.2	How much is the Part D late enrollment penalty?.....	9
Section 5.3	In some situations, you can enroll late and not have to pay the penalty.....	10
Section 5.4	What can you do if you disagree about your Part D late enrollment penalty? .....	10
<b>SECTION 6</b>	<b>Do you have to pay an extra Part D amount because of your income?</b> .....	<b>10</b>
Section 6.1	Who pays an extra Part D amount because of income? .....	10
Section 6.2	How much is the extra Part D amount? .....	11
Section 6.3	What can you do if you disagree about paying an extra Part D amount?.....	11
Section 6.4	What happens if you do not pay the extra Part D amount? .....	11
<b>SECTION 7</b>	<b>More information about your monthly premium</b> .....	<b>11</b>
Section 7.1	If you pay a Part D late enrollment penalty, there are several ways you can pay your penalty.....	11
Section 7.2	Can we change your monthly plan premium during the year? .....	12
<b>SECTION 8</b>	<b>Please keep your plan membership record up to date</b> .....	<b>12</b>
Section 8.1	How to help make sure that we have accurate information about you.....	12
<b>SECTION 9</b>	<b>We protect the privacy of your personal health information</b> .....	<b>13</b>
Section 9.1	We make sure that your health information is protected.....	13

<b>SECTION 10</b>	<b>How other insurance works with our plan.....</b>	<b>13</b>
Section 10.1	Which plan pays first when you have other insurance? .....	13

---

**SECTION 1 Introduction**

---

**Section 1.1 You are enrolled in Cigna-HealthSpring Preferred (HMO), which is a Medicare HMO**

You are covered by Medicare, and you have chosen to get your Medicare health care and your prescription drug coverage through our plan, Cigna-HealthSpring Preferred (HMO).

There are different types of Medicare health plans. Cigna-HealthSpring Preferred (HMO) is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) approved by Medicare and run by a private company.

**Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

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

This *Evidence of Coverage* booklet tells you how to get your Medicare medical care and prescription drugs covered through our plan. This booklet explains your rights and responsibilities, what is covered, and what you pay as a member of the plan.

The word "coverage" and "covered services" refers to the medical care and services and the prescription drugs available to you as a member of Cigna-HealthSpring Preferred (HMO).

It's important for you to learn what the plan's rules are and what services are available to you. We encourage you to set aside some time to look through this *Evidence of Coverage* booklet.

If you are confused or concerned or just have a question, please contact our plan's Customer Service (phone numbers are printed on the back cover of this booklet).

**Section 1.3 Legal information about the *Evidence of Coverage*****It's part of our contract with you**

This *Evidence of Coverage* is part of our contract with you about how our plan covers your care. Other parts of this contract include your enrollment form, 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 the months in which you are enrolled in our plan between January 1, 2020 and December 31, 2020.

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 our plan after December 31, 2020. We can also choose to stop offering the plan, or to offer it in a different service area, after December 31, 2020.

**Medicare must approve our plan each year**

Medicare (the Centers for Medicare & Medicaid Services) must approve our plan each year. You can continue 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 both Medicare Part A and Medicare Part B (Section 2.2 tells you about Medicare Part A and Medicare Part B)
- — *and* — you live in our geographic service area (Section 2.3 below describes our service area)
- — *and* — you are a United States citizen or are lawfully present in the United States
- — *and* — you do not have End-Stage Renal Disease (ESRD), with limited exceptions, such as if you develop ESRD when you are already a member of a plan that we offer, or you were a member of a different plan that was terminated

**Section 2.2 What are Medicare Part A and Medicare Part B?**

When you first signed up for Medicare, you received information about what services are covered under Medicare Part A and Medicare Part B. Remember:



- Medicare Part A generally helps cover services provided by hospitals (for inpatient services, skilled nursing facilities, or home health agencies).
- Medicare Part B is for most other medical services (such as physician’s services and other outpatient services) and certain items (such as durable medical equipment (DME) and supplies).

**Section 2.3 Here is the plan service area for our plan**

Although Medicare is a Federal program, our plan 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 these counties in Georgia: Banks, Dawson, Habersham, Hall, Jackson, Lumpkin, Stephens, White

If you plan to move out of the service area, please contact Customer Service (phone numbers are printed on the back cover of this booklet). 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.

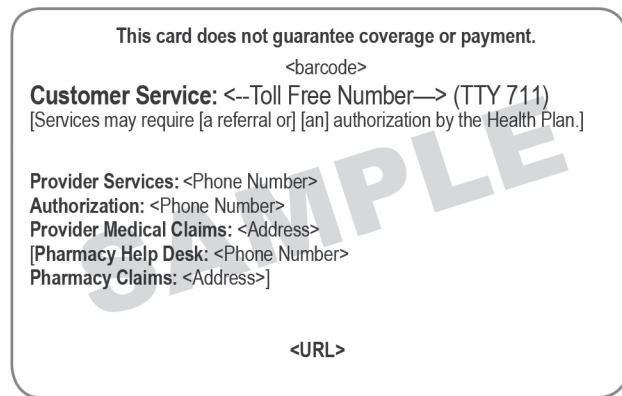
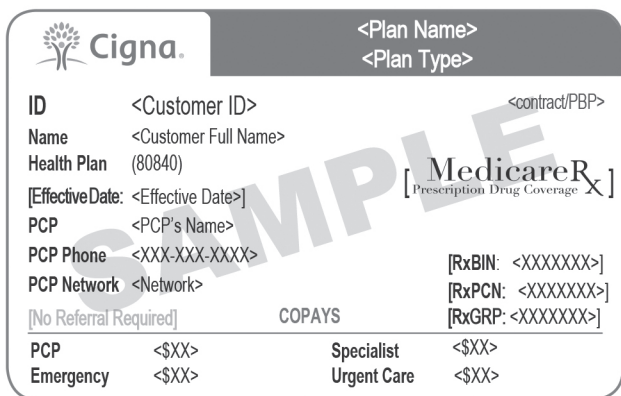
**Section 2.4 U.S. Citizen or Lawful Presence**

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 if you are not eligible to remain a member on this basis. Cigna must disenroll you if you do not meet this requirement.

**SECTION 3 What other materials will you get from us?**

**Section 3.1 Your plan membership card — Use it to get all covered care and prescription drugs**

While you are a member of our plan, you must use your membership card for our plan whenever you get any services covered by this plan and 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:



As long as you are a member of our plan, in most cases, **you must not use your red, white, and blue Medicare card** to get covered medical services (with the exception of routine clinical research studies and hospice services). You may be asked to show your Medicare card if you need hospital services. Keep your red, white, and blue Medicare card in a safe place in case you need it later.

**Here’s why this is so important:** If you get covered services using your red, white, and blue Medicare card instead of using your Cigna-HealthSpring Preferred (HMO) membership card while you are a plan member, you may have to pay the full cost yourself. If your plan membership card is damaged, lost, or stolen, call Customer Service right away and we will send you a new card. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

**Section 3.2 The Provider and Pharmacy Directory: Your guide to all providers in the plan’s network**

The *Provider and Pharmacy Directory* lists our network providers and durable medical equipment suppliers.



The *Part D Explanation of Benefits* tells you the total amount you, or others on your behalf, have spent on your Part D prescription drugs and the total amount we have paid for each of your Part D prescription drugs during the month. Chapter 6 (*What you pay for your Part D prescription drugs*) gives more information about the *Part D Explanation of Benefits* and how it can help you keep track of your drug coverage.

A *Part D Explanation of Benefits* summary is also available upon request. To get a copy, please contact Customer Service (phone numbers are printed on the back cover of this booklet).

---

## SECTION 4 Your monthly premium for your plan

---

### Section 4.1 How much is your plan premium?

You do not pay a separate monthly plan premium for your plan. You must continue to pay your Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

#### **In some situations, your plan premium could be more**

In some situations, your plan premium could be more than the amount listed above in Section 4.1. This situation is described below.

- Some members are required to pay a Part D **late enrollment penalty** because they did not join a Medicare drug plan when they first became eligible or because they had a continuous period of 63 days or more when they didn't have "creditable" prescription drug coverage. ("Creditable" means the drug coverage is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.) For these members, the Part D late enrollment penalty is added to the plan's monthly premium. Their premium amount will be the monthly plan premium plus the amount of their Part D late enrollment penalty.
  - If you are required to pay the Part D late enrollment penalty, the cost of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage. Chapter 1, Section 5 explains the Part D late enrollment penalty.
  - If you have a Part D late enrollment penalty and do not pay it, you could be disenrolled from the plan.

---

## SECTION 5 Do you have to pay the Part D "late enrollment penalty"?

---

### Section 5.1 What is the Part D "late enrollment penalty"?

**Note:** If you receive "Extra Help" from Medicare to pay for your prescription drugs, you will not pay a late enrollment penalty.

The late enrollment penalty is an amount that is added to your Part D premium. You may owe a Part D late enrollment penalty 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 creditable prescription drug coverage. You will have to pay this penalty for as long as you have Part D coverage.

When you first enroll in our plan, we let you know the amount of the penalty. Your Part D late enrollment penalty is considered your plan premium.

### Section 5.2 How much is the Part D late enrollment penalty?

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

- First count the number of full months that you delayed enrolling in a Medicare drug plan, after you were eligible to enroll. Or count the number of full months in which you did not have creditable prescription drug coverage, if the break in coverage was 63 days or more. The penalty is 1% for every month that you didn't 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 2020, 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. If the national average premium (as determined by Medicare) increases, your penalty will increase.
- 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.

### Section 5.3 In some situations, you can enroll late and not have to pay the penalty

Even if you have delayed enrolling in a plan offering Medicare Part D coverage when you were first eligible, sometimes you do not have to pay the Part D late enrollment penalty.

**You will not have to pay a penalty for late enrollment if you are in any of these situations:**

- If you already have prescription drug coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. Medicare calls this "**creditable drug coverage.**" Please note:
  - Creditable coverage could include drug coverage from a former employer or union, TRICARE, or the 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.
    - Please note: If you receive a "certificate of creditable coverage" when your health coverage ends, it may not mean your prescription drug coverage was creditable. The notice must state that you had "creditable" prescription drug coverage that expected to pay as much as Medicare's standard prescription drug plan pays.
  - The following are *not* creditable prescription drug coverage: prescription drug discount cards, free clinics, and drug discount websites.
  - For additional information about creditable coverage, please look in your *Medicare & You 2020 Handbook* or call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- If you were without creditable coverage, but you were without it for less than 63 days in a row.
- If you are receiving "Extra Help" from Medicare.

### Section 5.4 What can you do if you disagree about your Part D late enrollment penalty?

If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review of the decision about your late enrollment penalty. 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. If you were paying a penalty before joining our plan, you may not have another chance to request a review of that late enrollment penalty. Call Customer Service to find out more about how to do this (phone numbers are printed on the back cover of this booklet).

## SECTION 6 Do you have to pay an extra Part D amount because of your income?

### Section 6.1 Who pays an extra Part D amount because of income?

Most people pay a standard monthly Part D premium. However, some people pay an extra amount because of their yearly income. If your income is greater than approximately \$85,000 for an individual (or married individuals filing separately) or greater than approximately \$170,000 for married couples, **you must pay an extra amount directly to the government (not the Medicare plan)** for your Medicare Part D coverage.

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 and how to pay it. 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.**



### **Option 2: You can pay by automatic monthly withdrawals from your bank account**

Instead of paying by check, you can have your Part D late enrollment penalty automatically withdrawn from your bank account. To have your late enrollment penalty withdrawn from your bank account by an Electronic Funds Transfer (EFT), please contact Customer Service. We will automatically deduct your Part D late enrollment penalty on or about the 15th of each month (if the 15th falls on a weekend, the deduction will be made the following business day).

### **Option 3: You can have the Part D late enrollment penalty taken out of your monthly Social Security check**

You can have the Part D late enrollment penalty taken out of your monthly Social Security check. Contact Customer Service for more information on how to pay your penalty this way. We will be happy to help you set this up. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

### **What to do if you are having trouble paying your late enrollment penalty**

Your Part D late enrollment penalty is due in our office by the last day of the month.

If you are having trouble paying your Part D late enrollment penalty on time, please contact Customer Service to see if we can direct you to programs that will help with your penalty. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

## **Section 7.2 Can we change your monthly plan premium during the year?**

**No.** We are not allowed to begin charging a monthly plan premium during the year. If the monthly plan premium changes for next year we will tell you in September and the change will take effect on January 1.

However, in some cases, you may need to start paying or may be able to stop paying a late enrollment penalty. (The late enrollment penalty may apply if you had a continuous period of 63 days or more when you didn't have "creditable" prescription drug coverage.) This could happen if you become eligible for the "Extra Help" program or if you lose your eligibility for the "Extra Help" program during the year:

- If you currently pay the Part D late enrollment penalty and become eligible for "Extra Help" during the year, you would be able to stop paying your penalty.
- If you ever lose your low income subsidy ("Extra Help"), you would be subject to the monthly Part D late enrollment penalty if you have ever gone without creditable prescription drug coverage for 63 days or more.

You can find out more about the "Extra Help" program in Chapter 2, Section 7.

---

## **SECTION 8 Please keep your plan membership record up to date**

### **Section 8.1 How to help make sure that we have accurate information about you**

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage, including your Primary Care Provider/Medical Group/IPA. A Medical Group is an association of primary care providers (PCPs), specialists and/or ancillary providers, such as therapists and radiologists. An Independent Physician Association, or IPA, is a group of primary care and specialty care physicians who work together in coordinating your medical needs.

The doctors, hospitals, pharmacists, and other providers in the plan's network need to have correct information about you. **These network providers use your membership record to know what services and 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 health 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 you receive care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you are participating in a clinical research study



If any of this information changes, please let us know by calling Customer Service (phone numbers are printed on the back cover of this booklet).

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.

### **Read over the information we send you about any other insurance coverage you have**

Medicare requires us to collect information from you about any other medical insurance coverage and/or drug insurance coverage that you may have. This is because we must coordinate any other coverage you have with your benefits under our plan. (For more information about how our coverage works when you have other insurance, see Section 10 in this chapter.)

Once a year, and also when Medicare informs us of changes in your other insurance coverage, we will send you a letter along with a questionnaire to confirm the other insurance coverage. Please complete the questionnaire and return it to us or call Customer Service to let us know if you still have the other insurance coverage or if it has ended. If you have other medical insurance coverage or drug insurance coverage that is not listed on the letter, please call Customer Service to let us know about this other coverage (the Customer Service phone number is printed on the back cover of this booklet).

---

## **SECTION 9 We protect the privacy of your personal health information**

---

### **Section 9.1 We make sure that your health information is protected**

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.

For more information about how we protect your personal health information, please go to Chapter 8, Section 1.4 of this booklet.

---

## **SECTION 10 How other insurance works with our plan**

---

### **Section 10.1 Which plan pays first when you have other insurance?**

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.

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 is 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 is 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.

If you have other insurance, tell your doctor, hospital, and pharmacy. If you have questions about who pays first, or you need to update your other insurance information, call Customer Service (phone numbers are printed on the back cover of this booklet). 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.



# CHAPTER 2

*Important phone numbers  
and resources*

**Chapter 2. Important phone numbers and resources**

<b>SECTION 1</b>	<b>Plan contacts</b> (how to contact us, including how to reach Customer Service at the plan).....	<b>17</b>
<b>SECTION 2</b>	<b>Medicare</b> (how to get help and information directly from the Federal Medicare program).....	<b>21</b>
<b>SECTION 3</b>	<b>State Health Insurance Assistance Program</b> (free help, information, and answers to your questions about Medicare).....	<b>22</b>
<b>SECTION 4</b>	<b>Quality Improvement Organization</b> (paid by Medicare to check on the quality of care for people with Medicare) .....	<b>22</b>
<b>SECTION 5</b>	<b>Social Security</b> .....	<b>22</b>
<b>SECTION 6</b>	<b>Medicaid</b> (a joint Federal and state program that helps with medical costs for some people with limited income and resources) .....	<b>23</b>
<b>SECTION 7</b>	<b>Information about programs to help people pay for their prescription drugs</b> .....	<b>24</b>
<b>SECTION 8</b>	<b>How to contact the Railroad Retirement Board</b> .....	<b>26</b>
<b>SECTION 9</b>	<b>Do you have “group insurance” or other health insurance from an employer?</b> .....	<b>26</b>

**SECTION 1 Plan 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 our plan's Customer Service. We will be happy to help you.

Method	Customer Service – Contact Information
<b>CALL</b>	1-800-668-3813  Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.  Customer Service also has free language interpreter services available for non-English speakers.
<b>TTY</b>	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. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
<b>FAX</b>	1-888-766-6403
<b>WRITE</b>	Cigna, Attn: Member Services, 2800 North Loop West, Houston, TX 77092 LetUsHelpYou@healthspring.com
<b>WEBSITE</b>	www.cignamedicare.com

**How to contact us when you are asking for a coverage decision about your medical care**

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services. For more information on asking for coverage decisions about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

You may call us if you have questions about our coverage decision process.

Method	Coverage Decisions for Medical Care – Contact Information
<b>CALL</b>	1-800-668-3813  Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
<b>TTY</b>	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. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
<b>FAX</b>	1-888-766-6403
<b>WRITE</b>	Cigna, Attn: Precertification Department, P.O. Box 20002, Nashville, TN 37202

**How to contact us when you are making an appeal about your medical care**

An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on making an appeal about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Appeals for Medical Care – Contact Information
<b>CALL</b>	1-800-511-6943 Calls to this number are free. Hours are Monday – Friday, 7:00 a.m. – 9:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
<b>TTY</b>	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. Hours are Monday – Friday, 7:00 a.m. – 9:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
<b>FAX</b>	1-800-931-0149
<b>WRITE</b>	Cigna, Attn: Part C Appeals, P.O. Box 24087, Nashville, TN 37202-4087

**How to contact us when you are making a complaint about your medical care**

You can make a complaint about us or one of our network providers, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. (If your problem is about the plan’s coverage or payment, you should look at the section above about making an appeal.) For more information on making a complaint about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Complaints about Medical Care – Contact Information
<b>CALL</b>	1-800-668-3813 Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
<b>TTY</b>	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. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
<b>WRITE</b>	Cigna, Attn: Member Grievances, P.O. Box 2888, Houston, TX 77252
<b>MEDICARE WEBSITE</b>	You can submit a complaint about our plan directly to Medicare. To submit an online complaint to Medicare go to <a href="https://www.medicare.gov/MedicareComplaintForm/home.aspx">https://www.medicare.gov/MedicareComplaintForm/home.aspx</a> .