

# **HealthPartners® Freedom Balance (Cost) offered by Group Health Plan, Inc. (GHI)**

## **Annual Notice of Changes for 2020**

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

- **If you wish to enroll in a Medicare Advantage health plan or Medicare prescription drug plan, you have from October 15 until December 7 to make changes to your Medicare coverage for next year. If you decide other cost plan coverage better meets your needs, you can switch cost plans anytime the cost plan is accepting members. You may also change to Original Medicare. For more information see Section 2.2 of this document.**
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### **What to do now**

#### **1. ASK: Which changes apply to you**

- ☐ Check the changes to our benefits and costs to see if they affect you.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Sections 1.1 and 1.4 for information about benefit and cost changes for our plan.
- ☐ Check to see if your doctors and other providers will be in our network next year.
  - Are your doctors, including specialists you see regularly, in our network?
  - What about the hospitals or other providers you use?
  - Look in Section 1.3 for information about our Provider Directory.
- ☐ Think about your overall health care costs.
  - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
  - How much will you spend on your premium and deductibles?
  - How do your total plan costs compare to other Medicare coverage options?

☐ Think about whether you are happy with our plan.

**2. COMPARE:** Learn about other plan choices

☐ Check coverage and costs of plans in your area.

- Use the personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click “Find health & drug plans.”
- Review the list in the back of your Medicare & You handbook.
- Look in Section 2.2 to learn more about your choices.

☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

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

- If you want to **keep** HealthPartners Freedom Balance, you don’t need to do anything. You will stay in HealthPartners Freedom Balance.
- To change to a Medicare Advantage health plan or Medicare prescription drug plan, you can switch plans between October 15 and December 7.

**4. ENROLL:** To change to a Medicare Advantage health plan or Medicare prescription drug plan, join a plan between **October 15** and **December 7, 2019**

- If you don’t join another plan by **December 7, 2019**, you will stay in HealthPartners Freedom Balance.
- If you join another plan by **December 7, 2019**, your new coverage will start on **January 1, 2020**.

**Additional Resources**

- Please contact our Member Services number at 952-883-7979 or 800-233-9645 for additional information. (TTY users should call 711.) Hours are:

From **Oct. 1 through March 31**, we take calls from 8 a.m. to 8 p.m. CT, **seven days a week**. You’ll speak with a representative.

From **April 1 to Sept. 30**, call us 8 a.m. to 8 p.m. CT **Monday through Friday** to speak with a representative. On Saturdays, Sundays and Federal holidays, you can leave a message and we’ll get back to you within one business day.

- This information is available in a different format, including large print. Please call Member Services if you need plan information in another format (phone numbers are in Section 6.1 of this booklet.)

**About HealthPartners Freedom Balance**

- HealthPartners is a Cost plan with a Medicare contract. Enrollment in HealthPartners depends on contract renewal.

- When this booklet says “we,” “us,” or “our,” it means Group Health Plan, Inc. When it says “plan” or “our plan,” it means HealthPartners Freedom Balance.
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## Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for HealthPartners Freedom Balance in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at [healthpartners.com/medicare](https://healthpartners.com/medicare). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
<b>Monthly plan premium*</b> See Section 1.1 for details.	\$82.60	\$82.60
<b>Maximum out-of-pocket amount</b> This is the <u>most</u> you will pay out-of-pocket for your covered services. (See Section 1.2 for details.)	\$3,400	\$3,400
<b>Doctor office visits</b>	Primary care visits: \$15 copay per visit Specialist visits: \$15 copay per visit	Primary care visits: \$15 copay per visit Specialist visits: \$15 copay per visit
<b>Inpatient hospital stays</b> Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	\$200 copay per benefit period	\$200 copay per benefit period

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## SECTION 1 Changes to Benefits and Costs for Next Year

### Section 1.1 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$82.60	\$82.60

- Your monthly plan premium will be more if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be less if you are receiving “Extra Help” with your prescription drug costs.

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

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. This limit is called the “maximum out-of-pocket amount.” Once you reach this amount, you generally pay nothing for covered services for the rest of the year.

Cost	2019 (this year)	2020 (next year)
<b>Maximum out-of-pocket amount</b> Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium does not count toward your maximum out-of-pocket amount.	\$3,400	\$3,400 Once you have paid \$3,400 out-of-pocket for covered services, you will pay nothing for your covered services for the rest of the calendar year.

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## Section 1.3 – Changes to the Provider Network

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There are changes to our network of providers for next year. An updated Provider Directory is located on our website at [healthpartners.com/medicare](https://healthpartners.com/medicare). You may also call Member Services for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2020 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan please contact us so we can assist you in finding a new provider and managing your care.

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## Section 1.4 – Changes to Benefits and Costs for Medical Services

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We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your 2020 Evidence of Coverage.

Cost	2019 (this year)	2020 (next year)
<b>Diabetic supplies</b>	<b>Diabetic Supplies are limited to the following brands and manufacturers:</b> Accu-Chek Aviva (solution, meter, strips) Accu-Chek Compact Plus Test Strips & Control Solution Accu-Chek FastClix, Multiclix, Softclix, SoftTouch (lancets) Accu-Chek Guide (meter, strips, solution) Accu-Chek Nano Accu-Chek Smartview (solution, strips) Chemstrip (strips) Diastix (strips) True Metrix (solution, meter, strips) Truetest (strips, solution) Ketone Urine Test Strip (strips) Ketostix (strips) OneTouch Delica (lancet) OneTouch SureSoft (lancet) TRUEplus Ketone Strips VGO (all products) DexCom G4, G5 and G6 FreeStyle Libre (all products)	<b>Diabetic Supplies are limited to the following brands and manufacturers:</b> Accu-Chek Aviva (solution, meter, strips) Accu-Chek Compact Plus Test Strips & Control Solution Accu-Chek FastClix, Multiclix, Softclix, SoftTouch (lancets) Accu-Chek Guide (meter, strips, solution) Accu-Chek Nano Accu-Chek Smartview (solution, strips) Chemstrip (strips) Diastix (strips) True Metrix (solution, meter, strips) Truetest (strips, solution) Ketone Urine Test Strip (strips) Ketostix (strips) TRUEplus Ketone Strips VGO (all products) DexCom G4, G5 and G6 FreeStyle Libre (all products)



Cost	2019 (this year)	2020 (next year)
<b>Hearing Services</b>		
<ul style="list-style-type: none"> <li>Hearing Aids</li> </ul> <p>The plan covers up to two TruHearing-branded hearing aids every year (one per ear per year). This benefit is limited to TruHearing Advanced and Premium hearing aids, which come in various styles and colors. You must see a TruHearing provider to use this benefit. TruHearing offers a national network of providers.</p> <p>Hearing aid purchase includes:</p> <ul style="list-style-type: none"> <li>3 provider visits within the first year of hearing aid purchase</li> <li>45-day trial period</li> <li>3-year extended warranty</li> <li>48 batteries per aid for non-rechargeable models</li> </ul>	<p>Hearing aids are <u>not</u> covered.</p>	<p>You pay a \$699 copay per aid for Advanced Aids</p> <p>You pay a \$999 copay per aid for Premium Aids</p> <p>A rechargeable battery option is available on some Premium hearing aids for an additional \$75 per aid.</p>
<b>Physician/Practitioner services, including doctor's office visits</b>		
<ul style="list-style-type: none"> <li>Medicare Part B injections administered in a physician's office.</li> </ul>	<p>You pay a \$0 copay.</p>	<p>You pay 20% of the total cost.</p>

## SECTION 2 Deciding Which Plan to Choose

### Section 2.1 – If you want to stay in HealthPartners Freedom Balance

**To stay in our plan you don't need to do anything.** If you do not sign up for a different cost plan or change to Original Medicare by December 31, you will automatically stay enrolled as a member of our plan for 2020.

### Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2020 follow these steps:

#### Step 1: Learn about and compare your choices

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

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2020*, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click "Find health & drug plans." **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, HealthPartners offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

#### Step 2: Change your coverage

- To change **to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from our plan.
- To **add a Medicare prescription drug plan or change to a different drug plan**, enroll in the new drug plan. You will continue to receive your medical benefits from HealthPartners Freedom Balance.
- To **change to Original Medicare with a prescription drug plan**, you must enroll in the new drug plan and ask to be disenrolled from our plan. Enrolling in the new drug plan will not automatically disenroll you from our plan. To disenroll from our plan you must *either*:

- Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 6.1 of this booklet).
- – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 6.1 of this booklet).
  - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

### SECTION 3 Deadline for Changing Plans

If you want to change to a different type of plan, like a Medicare Advantage plan, or make a change to your prescription drug coverage for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2020.

If you want to change to a different cost plan, you can do so anytime the plan is accepting members. The new plan will let you know when the change will take effect.

If you want to disenroll from our plan and have Original Medicare for next year, you can make the change up to December 31. The change will take effect on January 1, 2020.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.1 of the *Evidence of Coverage*.

### SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Minnesota, the SHIP is called Senior LinkAge Line®. In Wisconsin, the SHIP is called the State of Wisconsin Board on Aging and Long Term Care.

The State Health Insurance Assistance Program (SHIP) is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. SHIP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call your State Health Insurance Assistance Program at:

Method	The Senior LinkAge Line® (Minnesota's SHIP) – Contact Information
<b>CALL</b>	800-333-2433
<b>WRITE</b>	Minnesota Board on Aging P.O. Box 64976 St. Paul, MN 55164-0976 Email: <a href="mailto:senior.linkage@state.mn.us">senior.linkage@state.mn.us</a>
<b>WEBSITE</b>	<a href="http://seniorlinkageline.com/">http://seniorlinkageline.com/</a>

Method	The State of Wisconsin Board on Aging and Long Term Care – Contact Information
<b>CALL</b>	800-242-1060
<b>WRITE</b>	State of Wisconsin – Board on Aging and Long Term Care 1402 Pankratz Street, Suite 111 Madison, WI 53704 Email: <a href="mailto:BOALTC@Wisconsin.Gov">BOALTC@Wisconsin.Gov</a>
<b>WEBSITE</b>	<a href="http://longtermcare.wi.gov/">http://longtermcare.wi.gov/</a>

## SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

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

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
- Your State Medicaid Office (applications).

## SECTION 6 Questions?

### Section 6.1 – Getting Help from our plan

Questions? We're here to help. Please call Member Services at 952-883-7979 or 800-233-9645. (TTY only, call 711.) We are available for phone calls from **Oct. 1 through March 31**, from 8 a.m. to 8 p.m. CT, **seven days a week**. You'll speak with a representative. From **April 1 to Sept. 30**, call us 8 a.m. to 8 p.m. CT **Monday through Friday** to speak with a representative. On Saturdays, Sundays and Federal holidays, you can leave a message and we'll get back to you within one business day. Calls to these numbers are free.

#### **Read your 2020 *Evidence of Coverage* (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2020. For details, look in the 2020 *Evidence of Coverage* for our plan. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [healthpartners.com/medicare](https://healthpartners.com/medicare). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

#### **Visit our Website**

You can also visit our website at [healthpartners.com/medicare](https://healthpartners.com/medicare). As a reminder, our website has the most up-to-date information about our provider network (Provider Directory).

### Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

#### **Visit the Medicare Website**

You can visit the Medicare website (<https://www.medicare.gov>). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <https://www.medicare.gov> and click on "Find health & drug plans.")

**Read Medicare & You 2020**

You can read *Medicare & You 2020* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (<https://www.medicare.gov>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.