UCare Connect + Medicare (HMO SNP) offered by UCare

ANNUAL NOTICE OF CHANGES FOR 2019

You are currently enrolled as a member of UCare Connect + Medicare. Next year, there will be some changes to the plan's costs and benefits. This booklet tells about the changes.

What to do now

1. **ASK: Which changes apply to you**
   - Check the changes to our benefits and costs to see if they affect you.
     - It's important to review your coverage now to make sure it will meet your needs next year.
     - Do the changes affect the services you use?
     - Look in Sections 1.5 and 1.6 for information about benefit and cost changes for our plan.
   - Check the changes in the booklet to our prescription drug coverage to see if they affect you.
     - Will your drugs be covered?
     - Are your drugs in a different tier, with different cost-sharing?
     - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
     - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
     - Review the 2019 Drug List and look in Section 1.6 for information about changes to our drug coverage.
     - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit https://go.medicare.gov/drugprices. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.
   - Check to see if your doctors and other providers will be in our network next year.
     - Are your doctors in our network?
     - What about the hospitals or other providers you use?
     - Look in Section 1.3 for information about our Provider 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.
  - OMB Approval 0938-1051 (Pending OMB approval) 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 UCare Connect + Medicare, you don’t need to do anything. You will stay in our plan.
- If you want to change to a different plan that may better meet your needs, you can switch plans between now and December 31. Look in Section 2.2, page 15 to learn more about your choices.

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

- If you don’t join another plan by December 31, 2018, you will stay in UCare Connect + Medicare.
- If you join another plan by December 31, 2018, your new coverage will start the first day of the following month.
- Starting in 2019, there are new limits on how often you can change plans. Look in section 3, page 16 to learn more.

Additional Resources

- Upon request, we can give you information in Braille, in large print, or other alternate formats if you need it.
- 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.

About UCare Connect + Medicare

- UCare Connect + Medicare (HMO SNP) is a health plan that contracts with both Medicare and the Minnesota Medical Assistance (Medicaid) program to provide benefits of both programs to enrollees. Enrollment in UCare Connect + Medicare depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means UCare Minnesota. When it says “plan” or “our plan,” it means UCare Connect + Medicare.
The table below compares the 2018 costs and 2019 costs for UCare Connect + Medicare in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this Annual Notice of Changes and review the Evidence of Coverage to see if other benefit or cost changes affect you.**

<table>
<thead>
<tr>
<th>Cost</th>
<th>2018 (this year)</th>
<th>2019 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly plan premium*</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>*Your premium may be higher or lower than this amount. See Section 1.1 for details.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctor office visits</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Primary care visits: $0 per visit</td>
<td>Primary care visits: $0 per visit</td>
</tr>
<tr>
<td></td>
<td>Specialist visits: $0 per visit</td>
<td>Specialist visits: $0 per visit</td>
</tr>
<tr>
<td>Inpatient hospital stays</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part D prescription drug coverage</td>
<td>Deductible: $0</td>
<td>Deductible: $0</td>
</tr>
<tr>
<td>(See Section 1.6 for details.)</td>
<td>Copayment during the Initial Coverage Stage:</td>
<td>Copayment during the Initial Coverage Stage:</td>
</tr>
<tr>
<td></td>
<td>$0/1.25/3.35</td>
<td>$0/1.25/3.40</td>
</tr>
<tr>
<td></td>
<td>Drug Tier 1 Generic (covered generic drugs):</td>
<td>Drug Tier 1 Generic (covered generic drugs):</td>
</tr>
<tr>
<td></td>
<td>$0/3.70/8.35</td>
<td>$0/3.80/8.50</td>
</tr>
<tr>
<td></td>
<td>Drug Tier 1 Brand (covered brand drugs):</td>
<td>Drug Tier 1 Brand (covered brand drugs):</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum out-of-pocket amount</td>
<td>$6,700</td>
<td>$6,700</td>
</tr>
<tr>
<td>This is the most you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</td>
<td>$6,700</td>
<td>$6,700</td>
</tr>
<tr>
<td></td>
<td>If you are eligible for Medicare cost-sharing assistance under Medical Assistance (Medicaid), you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</td>
<td>If you are eligible for Medicare cost-sharing assistance under Medical Assistance (Medicaid), you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</td>
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</tbody>
</table>
Attention. If you need free help interpreting this document, call the above number.

What does this mean? If you need help understanding this document, call the above number.

Attention. Si vous avez besoin d’une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Attention. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.
Civil Rights Notice

Discrimination is against the law. UCare does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

 Auxiliary Aids and Services. UCare provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner, to ensure an equal opportunity to participate in our health care programs. Contact UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

Language Assistance Services. UCare provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. Contact UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

Civil Rights Complaints
You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by UCare. You may contact any of the following four agencies directly to file a discrimination complaint.

U.S. Department of Health and Human Services’ Office for Civil Rights (OCR)
You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- age
- disability
- sex
Contact the **OCR** directly to file a complaint:

**Director**
U.S. Department of Health and Human Services’ Office for Civil Rights
200 Independence Avenue SW
Room 509F
HHH Building
Washington, DC 20201
800-368-1019 (Voice)
800-537-7697 (TDD)
Complaint Portal – [https://ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf)

**Minnesota Department of Human Rights (MDHR)**

In Minnesota, you have the right to file a complaint with the MDHR if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- religion
- creed
- sex
- sexual orientation
- marital status
- public assistance status
- disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights
Freeman Building, 625 North Robert Street
St. Paul, MN 55155
651-539-1100 (voice)
800-657-3704 (toll free)
711 or 800-627-3529 (MN Relay)
651-296-9042 (Fax)
Info.MDHR@state.mn.us (Email)

**Minnesota Department of Human Services (DHS)**

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information
American Indians can continue or begin to use tribal and Indian Health Services (IHS) clinics. We will not require prior approval or impose any conditions for you to get services at these clinics. For enrollees age 65 years and older this includes Elderly Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a provider in our network, we will not require you to see your primary care provider prior to the referral.

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. After we get your complaint, we will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation’s outcome. You have the right to appeal the outcome if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact DHS directly to file a discrimination complaint:

   Civil Rights Coordinator
   Minnesota Department of Human Services
   Equal Opportunity and Access Division
   P.O. Box 64997
   St. Paul, MN 55164-0997
   651-431-3040 (voice) or use your preferred relay service

**UCare Complaint Notice**

You have the right to file a complaint with UCare if you believe you have been discriminated against in our health care programs because of any of the following:

- medical condition
- health status
- receipt of health care Services
- claims experience
- medical history
- genetic information
- disability (including mental or physical impairment)
- marital status
- age
- sex (including sex stereotypes and gender identity)
- sexual orientation
- national origin
- race
- color
- religion
- creed
- public assistance status
- political beliefs

You can file a complaint and ask for help in filing a complaint in person or by mail, phone, fax, or email at:

**UCare**
Attn: Appeals and Grievances
PO Box 52
Minneapolis, MN 55440-0052
Toll free: 1-800-203-7225
TTY: 1-800-688-2534
Fax: 612-884-2021
Email: cag@ucare.org

American Indians can continue or begin to use tribal and Indian Health Services (IHS) clinics. We will not require prior approval or impose any conditions for you to get services at these clinics. For enrollees age 65 years and older this includes Elderly Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a provider in our network, we will not require you to see your primary care provider prior to the referral.
Annual Notice of Changes for 2019
Table of Contents

Summary of Important Costs for 2019

SECTION 1 Changes to Medicare Benefits and Costs for Next Year

Section 1.1 Changes to the Monthly Premium
Section 1.2 Changes to Your Maximum Out-of-Pocket Amount
Section 1.3 Changes to the Provider Network
Section 1.4 Changes to the Pharmacy Network
Section 1.5 There are no changes to your benefits or amounts you pay for medical services
Section 1.6 Changes to Part D Prescription Drug Coverage

SECTION 2 Deciding Which Plan to Choose

Section 2.1 If you want to stay in UCare Connect + Medicare
Section 2.2 If you want to change plans

SECTION 3 Changing Plans

SECTION 4 Programs That Offer Free Counseling about Medicare and Medical Assistance (Medicaid)

SECTION 5 Programs That Help Pay for Prescription Drugs

SECTION 6 Questions?

Section 6.1 Getting Help from UCare Connect + Medicare
Section 6.2 Getting Help from Medicare
Section 6.3 Getting Help from Medical Assistance (Medicaid)
SECTION 1  Changes to Medicare Benefits and Costs for Next Year

Section 1.1  Changes to the Monthly Premium

<table>
<thead>
<tr>
<th>Cost</th>
<th>2018 (this year)</th>
<th>2019 (next year)</th>
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</thead>
<tbody>
<tr>
<td>Monthly premium</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>(You must also continue to pay your Medicare Part B premium unless it is paid for you by Medical Assistance (Medicaid)).</td>
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Section 1.2  Changes to Your Maximum Out-of-Pocket Amount

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

<table>
<thead>
<tr>
<th>Cost</th>
<th>2018 (this year)</th>
<th>2019 (next year)</th>
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</thead>
<tbody>
<tr>
<td>Maximum out-of-pocket amount</td>
<td>$6,700</td>
<td>$6,700</td>
</tr>
<tr>
<td>Because our members also get assistance from Medical Assistance (Medicaid), very few members ever reach this out-of-pocket maximum.</td>
<td></td>
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<tr>
<td>Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</td>
<td>$6,700</td>
<td>$6,700</td>
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</tbody>
</table>
Section 1.3 Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider and Pharmacy Directory is located on our website at ucare.org. You may also call Customer Services for updated provider information or to ask us to mail you a Provider and Pharmacy Directory. Please review the 2019 Provider and Pharmacy Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.

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

• Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.

• We will make a good faith effort to provide you with at least 30 days’ notice that your provider is leaving our plan so that you have time to select a new provider.

• We will assist you in selecting a new qualified provider to continue managing your health care needs.

• If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.

• If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.

• If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

Section 1.4 Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

There are changes to our network of pharmacies for next year. An updated Provider and Pharmacy Directory is located on our website at ucare.org. You may also call Customer Services for updated provider information or to ask us to mail you a Provider and Pharmacy Directory. Please review the 2019 Provider and Pharmacy Directory to see which pharmacies are in our network.

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

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

Our benefits and what you pay for these covered medical services will be exactly the same in 2019 as they are in 2018.
Section 1.6 Changes to Part D Prescription Drug Coverage

Changes to Our Drug List
Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

If you are affected by a change in drug coverage, you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug.
  - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call Customer Services.

- **Work with your doctor (or prescriber) to find a different drug** that we cover. You can call Customer Services to ask for a list of covered drugs that treat the same medical condition.

Utilization management exceptions are assigned for a given timeframe at the time of authorization. You should contact Customer Services to learn what you or your provider would need to do to get coverage for the drug once the exception has expired.

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules.

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

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

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

Changes to Prescription Drug Costs

*Note: If you are in a program that helps pay for your drugs (“Extra Help”), the information about costs for Part D prescription drugs 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 called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. Because you receive “Extra Help” and haven’t received this insert by September 30, 2018, please call Customer Services and ask for the “LIS Rider.” Phone numbers for Customer Services are in Section 6.1 of this booklet.
There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your Evidence of Coverage for more information about the stages.)

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look in your Summary of Benefits or at Chapter 6, Sections 6 and 7, in the Evidence of Coverage.)

### Changes to the Deductible Stage

<table>
<thead>
<tr>
<th>Stage</th>
<th>2018 (this year)</th>
<th>2019 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage 1: Yearly Deductible Stage</td>
<td>Because we have no deductible, this payment stage does not apply to you.</td>
<td>Because we have no deductible, this payment stage does not apply to you.</td>
</tr>
</tbody>
</table>

### Changes to Your Cost-sharing in the Initial Coverage Stage

To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your Evidence of Coverage.

<table>
<thead>
<tr>
<th>Stage</th>
<th>2018 (this year)</th>
<th>2019 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage 2: Initial Coverage Stage</td>
<td>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing: Drug Tier 1 Generic* (covered generic drugs): You pay $0/1.25/3.35 per prescription Drug Tier 1 Brand* (covered brand drugs): You pay $0/3.70/8.35 per prescription</td>
<td>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing: Drug Tier 1 Generic* (covered generic drugs): You pay $0/1.25/3.40 per prescription Drug Tier 1 Brand* (covered brand drugs): You pay $0/3.80/8.50 per prescription</td>
</tr>
</tbody>
</table>

We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.

*Your copay depends upon your income level and institutional status.*
Changes to the Coverage Gap and Catastrophic Coverage Stages

The Coverage Gap Stage and the Catastrophic Coverage Stage are two other drug coverage stages for people with high drug costs. **Most members do not reach either stage.**

For information about your costs in these stages, look at your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 2  Deciding Which Plan to Choose

Section 2.1  If you want to stay in UCare Connect + Medicare

**To stay in our plan you don’t need to do anything.** If you do not sign up for a different plan or change to Original Medicare, you will automatically stay enrolled as a member of our plan for 2019.

Section 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 2019 follow these steps:

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

- You can join a different Medicare health plan,

- OR – You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

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

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2019*, call your State Health Insurance Assistance Program (see Section 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, UCare Minnesota 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 **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from our plan.
• **To change to Original Medicare without a prescription drug plan**, you must either:

  – Send us a written request to disenroll. Contact Customer 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.

If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

**SECTION 3  Changing Plans**

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

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medical Assistance (Medicaid), those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.1 of the Evidence of Coverage.

**Note:** Effective January 1, 2019, if you’re in a drug management program, you may not be able to change plans.

If you enrolled in a Medicare Advantage plan for January 1, 2019, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2019. For more information, see Chapter 10, Section 2.3 of the Evidence of Coverage.

**SECTION 4  Programs That Offer Free Counseling about Medicare and Medical Assistance (Medicaid)**

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Minnesota the SHIP is called the Senior LinkAge Line®.

The Senior LinkAge Line® 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. The Senior LinkAge Line® 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 the Senior LinkAge Line® at 1-800-333-2433 (TTY only, call 711). You can learn more about the Senior LinkAge Line® by visiting their website (http://www.seniorlinkageline.com/).

Minnesota also has a state program called Disability Hub MN, which is an independent program that gives free local health insurance counseling for people with disabilities. Disability Hub MN is independent (not connected with any insurance company or health plan). Trained Disability Hub MN counselors can help you understand your options to combine your Medical Assistance (Medicaid) and Medicare through one managed care plan and understand your Medicare Part D plan choices. You can call Disability Hub MN at 1-866-333-2466 (TTY only, call 711). You can learn more about Disability Hub MN by visiting their website (https://disabilityhubmn.org/).
For questions about your Medical Assistance (Medicaid) benefits, contact Minnesota Health Care Programs (MHCP) Member Help Desk, at 1-800-657-3739, Monday – Friday, 8 a.m. – 5 p.m. TTY users should use your preferred relay service. Ask how joining another plan or returning to Original Medicare affects how you get your Medical Assistance (Medicaid) coverage.

SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** Because you have Medical Assistance (Medicaid), you are already enrolled in ‘Extra Help,’ also called the Low Income Subsidy. Extra Help pays some of your prescription drug premiums, annual deductibles and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about Extra Help, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day, 7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
  - Your State Medical Assistance (Medicaid) Office (applications).

SECTION 6 Questions?

Section 6.1 Getting Help from UCare Connect + Medicare

Questions? We’re here to help. Please call Customer Services at 612-676-3310 or 1-855-260-9707 (toll free). (TTY only, call 612-676-6810 or 1-800-688-2534 (toll free). We are available for phone calls 8:00 a.m. to 8 p.m., 7 days a week.

**Read your 2019 Evidence of Coverage (it has details about next year’s benefits and costs)**

This Annual Notice of Changes gives you a summary of changes in your benefits and costs for 2019. For details, look in the 2019 Evidence of Coverage for UCare Connect + Medicare. 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.

**Visit our Website**

You can also visit our website at ucare.org. As a reminder, our website has the most up-to-date information about our provider network (Provider and Pharmacy Directory) and our list of covered drugs (Formulary/Drug List).
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 2019**
You can read Medicare & You 2019 Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don’t have a copy of this booklet, you can get it at the Medicare website (https://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Section 6.3  Getting Help from Medical Assistance (Medicaid)

To get information from Medical Assistance (Medicaid), you can call the Minnesota Department of Human Services at 1-800-657-3739 (outside Twin Cities metro area) or 1-651-431-2670 (Twin Cities metro area). TTY users should call 1-800-627-3429 or 711, Monday – Friday, 8 a.m. – 5 p.m.
16  
2019 Annual Notice of Changes – UCare Connect + Medicare