



**HAP Empowered MI Health Link
(Medicare-Medicaid Plan)
Offered by HAP Midwest Health Plan, Inc.**

2020 Annual Notice of Changes



If you have questions, please call HAP Empowered MI Health Link at (888) 654-0706, TTY: 711, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit <https://www.hap.org/emp/hap-empowered/mi-health-link>.

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Annual Notice of Changes for 2020

Introduction

You are currently enrolled as a member of HAP Empowered MI Health Link (Medicare-Medicaid Plan). Next year, there will be some changes to the plan’s coverages. This Annual Notice of Changes tells you about the changes and where to find more information about them. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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A. Disclaimers

Under HAP Empowered MI Health Link, you can get your Medicare and Michigan Medicaid services in one health plan. A Care Coordinator will help manage your health care needs.

B. Reviewing Your Medicare and Medicaid Coverage for Next Year

It is important to review your coverage now to make sure it will still meet your needs next year. If it does not meet your needs, you may be able to leave the plan. See section G2 for more information.

If you leave our plan, you will still be in the Medicare and Michigan Medicaid programs as long as you are eligible.

- You will have a choice about how to get your Medicare benefits (go to page 13 to see your choices).
- If you do not want to enroll in a different Medicare-Medicaid Plan after you leave HAP Empowered MI Health Link, you will go back to getting your Medicare and Michigan Medicaid services separately.



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B1. Additional Resources

- You can also get this document for free in other formats, such as large print, braille, or audio. Call (888) 654-0706, TTY: 711, seven days a week, 8 a.m. to 8 p.m. The call is free.
- To receive information in an alternate format, please contact Customer Service at (888) 654-0706 or 711 for TTY services seven days a week, 8 a.m. to 8 p.m. The call is free.

B2. Information about HAP Empowered MI Health Link

- HAP Empowered MI Health Link is a health plan that contracts with both Medicare and Michigan Medicaid to provide benefits of both programs to enrollees.
- Coverage under HAP Empowered MI Health Link is qualifying health coverage called “minimum essential coverage.” It satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information on the individual shared responsibility requirement.
- HAP Empowered MI Health Link is offered by HAP Midwest Health Plan, Inc. When this *Annual Notice of Changes* says “we,” “us,” or “our,” it means HAP Midwest Health Plan, Inc. When it says “the plan” or “our plan,” it means HAP Empowered MI Health Link.

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If you have questions, please call HAP Empowered MI Health Link at (888) 654-0706 or TTY: 711, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit <https://www.hap.org/emp/hap-empowered/mi-health-link>.

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B3. Important things to do:

- **Check if there are any changes to our benefits that may affect you.**
 - Are there any changes that affect the services you use?
 - It is important to review benefit changes to make sure they will work for you next year.
 - Look in sections E and F for information about benefit changes for our plan.
- **Check if there are any changes to our prescription drug coverage that may affect you.**
 - Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies?
 - It is important to review the changes to make sure our drug coverage will work for you next year.
 - Look in section E2 for information about changes to our drug coverage.
- **Check to see if your providers and pharmacies will be in our network next year.**
 - Are your doctors, including specialists you see regularly, in our network? What about your pharmacy? What about the hospitals or other providers you use?
 - Look in section D for information about our *Provider and Pharmacy Directory*.
- **Think about your overall costs in the plan.**
 - How do the total costs compare to other coverage options?

This section is continued on the next page



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- **Think about whether you are happy with our plan.**

If you decide to stay with HAP Empowered MI Health Link:

If you want to stay with us next year, it's easy – you don't need to do anything. If you don't make a change, you will automatically stay enrolled in our plan.

If you decide to change plans:

If you decide other coverage will better meet your needs, you may be able to switch plans (see section G2 for more information). If you enroll in a new plan, your new coverage will begin on the first day of the following month. Look in section G, page 12 to learn more about your choices.

C. Changes to the network providers and pharmacies

We have not made any changes to our network of providers and pharmacies for next year.

However, it is important that you know that we may make changes to our network during the year. If your provider does leave the plan, you have certain rights and protections. For more information, see Chapter 3 of your *Member Handbook*.

D. Changes to benefits for next year

D1. Changes to benefits for medical services

There are no changes to your benefits for health care services. Our benefits will be exactly the same in 2020 as they are in 2019.



If you have questions, please call HAP Empowered MI Health Link at (888) 654-0706 or TTY: 711, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit <https://www.hap.org/emp/hap-empowered/mi-health-link>.

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D2. Changes to prescription drug coverage

Changes to our Drug List

An updated *List of Covered Drugs* is located on our website at <https://www.hap.org/emp/hap-empowered/mi-health-link/prescription/covered-drugs>. You may also call Customer Service at (888) 654-0706, TTY: 711, for updated drug information or to ask us to mail you a *List of Covered Drugs*.

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, we encourage you to:

- Work with your doctor (or other prescriber) to find a different drug that we cover.
 - You can call Customer Service at (888) 654-0706, TTY: 711, or contact your Care Coordinator to ask for a list of covered drugs that treat the same condition.
 - This list can help your provider find a covered drug that might work for you.
- Ask the plan to cover a temporary supply of the drug.
 - In some situations, we will cover a **temporary** supply of the drug during the first 90 days of the calendar year.
 - This temporary supply will be for up to 30 days. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5 of the *Member Handbook*.)
 - When you get a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You



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can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If coverage for your drug changes and you receive a temporary supply of a drug, we will contact your doctor in writing. Your doctor can switch you to a different drug covered by the plan or ask us to make an exception for you to cover your current drug.

If you have already been approved to receive a medication, your approval is valid through the date listed on your approval letter. Most exceptions are approved for one year.

Changes to prescription drug costs

There are no changes to the amount you pay for prescription drugs in 2020. Read below for more information about your prescription drug coverage.

The following table shows your costs for drugs in each of our two drug tiers.

	2019 (this year)	2020 (next year)
<p>Drugs in Tier 1 (Generic Drugs)</p> <p>Cost for a one-month supply of a drug in Tier 1 that is filled at a network pharmacy</p>	<p>Your copay for a one-month (30-day) supply is \$0 per prescription.</p>	<p>Your copay for a one-month (30-day) supply is \$0 per prescription.</p>



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	2019 (this year)	2020 (next year)
<p>Drugs in Tier 2 (Brand Name Drugs)</p> <p>Cost for a one-month supply of a drug in Tier 2 that is filled at a network pharmacy</p>	<p>Your copay for a one-month (30-day) supply is \$0 per prescription.</p>	<p>Your copay for a one-month (30-day) supply is \$0 per prescription.</p>

E. How to choose a plan

E1. How to stay in our plan

We hope to keep you as a member next year.

You do not have to do anything to stay in your health plan. If you do not sign up for a different Medicare-Medicaid Plan, change to a Medicare Advantage Plan, or change to Original Medicare, you will automatically stay enrolled as a member of our plan for 2020.

E2. How to change plans

You can end your membership at any time during the year by enrolling in another Medicare Advantage Plan, enrolling in another Medicare-Medicaid Plan, or moving to Original Medicare.



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These are the four ways people usually end membership in our plan:

<p>1. You can change to:</p> <p>A different Medicare-Medicaid Plan</p>	<p>Here is what to do:</p> <p>Call Michigan ENROLLS toll-free at 1-800-975-7630. Persons with hearing and speech disabilities may call the TTY number at 1-888-263-5897. Office hours are Monday through Friday, 8 AM to 7 PM.</p> <p>Your coverage in our plan will end the last day of the month after you tell us you want to leave.</p>
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If you have questions, please call HAP Empowered MI Health Link at (888) 654-0706 or TTY: 711, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit <https://www.hap.org/emp/hap-empowered/mi-health-link>.

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<p>2. You can change to:</p> <p>A Medicare health plan (such as a Medicare Advantage Plan or Program of All-inclusive Care for the Elderly (PACE))</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <ul style="list-style-type: none">• If you need help or more information: Call the State Health Insurance Assistance Program (SHIP) at 1-800-803-7174. Persons with hearing and speech disabilities may call 711. The call is free. Office hours are Monday through Friday, 8 AM to 5 PM. In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP). <p>You will automatically be disenrolled from HAP Empowered MI Health Link when your new plan's coverage begins.</p>
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If you have questions, please call HAP Empowered MI Health Link at (888) 654-0706 or TTY: 711, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit <https://www.hap.org/emp/hap-empowered/mi-health-link>.

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<p>3. You can change to:</p> <p>Original Medicare with a separate Medicare prescription drug plan</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none">• Call the State Health Insurance Assistance Program (SHIP) at 1-800-803-7174. Persons with hearing and speech disabilities may call 711. The call is free. Office hours are Monday through Friday, 8 AM to 5 PM. In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP). <p>You will automatically be disenrolled from HAP Empowered MI Health Link when your Original Medicare coverage begins.</p>
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If you have questions, please call HAP Empowered MI Health Link at (888) 654-0706 or TTY: 711, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit <https://www.hap.org/emp/hap-empowered/mi-health-link>.

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<p>4. You can change to:</p> <p>Original Medicare without a separate Medicare prescription drug plan</p> <p>NOTE: 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 tell Medicare you don't want to join.</p> <p>You should only drop prescription drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call MMAP at 1-800-803-7174.</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none">• Call the State Health Insurance Assistance Program (SHIP) at 1-800-803-7174. Persons with hearing and speech disabilities may call 711. The call is free. Office hours are Monday through Friday, 8 AM to 5 PM. In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP). <p>You will automatically be disenrolled from HAP Empowered MI Health Link when your Original Medicare coverage begins.</p>
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F. How to get help

F1. Getting help from HAP Empowered MI Health Link

Questions? We're here to help. Please call Customer Service at (888) 654-0706 (TTY only, call 711). We are available for phone calls seven days a week, 8 a.m. to 8 p.m. Calls to these numbers are free.



If you have questions, please call HAP Empowered MI Health Link at (888) 654-0706 or TTY: 711, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit <https://www.hap.org/emp/hap-empowered/mi-health-link>.

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Your 2020 Member Handbook

The *2020 Member Handbook* is the legal, detailed description of your plan benefits. It has details about next year's benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs.

An up-to-date copy of the *2020 Member Handbook* is always available on our website at <https://www.hap.org/emp/hap-empowered/mi-health-link>. You may also call Customer Service at (888) 654-0706, TTY: 711, to ask us to mail you a *2020 Member Handbook*.

Our website

You can also visit our website at <https://www.hap.org/emp/hap-empowered/mi-health-link>. As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our Drug List (*List of Covered Drugs*).

F2. Getting help from Michigan ENROLLS

For questions about your enrollment, call **Michigan ENROLLS** toll-free at **1-800-975-7630**. Persons with hearing and speech disabilities may call the TTY number at 1-888-263-5897. Office hours are Monday through Friday, 8 AM to 7 PM.

F3. Getting help from the MI Health Link Ombudsman Program

The MI Health Link Ombudsman Program can help you if you are having a problem with HAP Empowered MI Health Link. The ombudsman's services are free.

- The MI Health Link Ombudsman Program works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do.
- The MI Health Link Ombudsman Program makes sure you have information related to your rights and protections and how you can get your concerns resolved.
- The MI Health Link Ombudsman Program is not connected with us or with any insurance company or health plan. Call 1-888-746-MHLO (1-888-746-6456). Office hours are Monday through Friday, 8 AM to 5 PM EST.



If you have questions, please call HAP Empowered MI Health Link at (888) 654-0706 or TTY: 711, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit <https://www.hap.org/emp/hap-empowered/mi-health-link>.

F4. Getting help from the State Health Insurance Assistance Program (SHIP)

You can also call the State Health Insurance Assistance Program (SHIP). The SHIP has trained counselors in every state, and services are free. In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP). MMAP counselors can help you understand your Medicare-Medicaid Plan choices and answer questions about switching plans. MMAP is not connected with us or with any insurance company or health plan.

Call MMAP at 1-800-803-7174. Persons with hearing and speech disabilities may call 711. The call is free. Office hours are Monday through Friday, 8 AM to 5 PM.

F5. Getting help from Medicare

To get information directly from Medicare, you can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Medicare's Website

You can visit the Medicare website (<https://www.medicare.gov>). If you choose to disenroll from your Medicare-Medicaid Plan and enroll in a Medicare Advantage plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare Medicare Advantage plans.

You can find information about Medicare Advantage 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.")

Medicare & You 2020

You can read the *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.



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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.

F6. Getting help from Michigan Medicaid

Call the Beneficiary Help Line at 1-800-642-3195. Persons with hearing and speech disabilities may call the TTY number at 1-866-501-5656. Office hours are Monday through Friday, 8 AM to 7 PM.

F7. Getting help from the Quality Improvement Organization (QIO)

Our state uses an organization called Livanta for quality improvement. This is a group of doctors and other health care professionals who help improve the quality of care for people with Medicare. You may call Livanta at 1-888-524-9900 or TTY 1-888-985-8775. Office hours are Monday through Friday, 9 AM to 5 PM, and Saturdays, Sundays, and Holidays 11 AM to 3PM. The call is free. Livanta is not connected with our plan.



If you have questions, please call HAP Empowered MI Health Link at (888) 654-0706 or TTY: 711, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit <https://www.hap.org/emp/hap-empowered/mi-health-link>.