

HAP Senior Plus Medical Only (HMO) offered by Health Alliance Plan of Michigan

Annual Notice of Changes for 2022

You are currently enrolled as a member of *HAP Senior Plus Medical Only (HMO)*. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
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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 2.1, 2.2 and 2.4 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 2.3 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 www.medicare.gov/plan-compare website.
- Review the list in the back of your *Medicare & You 2022* handbook.
- Look in Section 4.2 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 don't join another plan by December 7, 2021, you will be enrolled in *HAP Senior Plus Medical Only*.
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. ENROLL: To change plans, join a plan between **October 15** and **December 7, 2021**

- If you don't join another plan by **December 7, 2021**, you will be enrolled in *HAP Senior Plus Medical Only*.
- If you join another plan by **December 7, 2021**, your new coverage will start on **January 1, 2022**. You will be automatically disenrolled from your current plan.

Additional Resources

- Please contact our Customer Service number at (800) 801-1770 for additional information. (TTY users should call 711). Hours of operation: April 1st through September 30th: Monday through Friday, 8 a.m. to 8 p.m.; October 1st through March 31st seven days a week, 8 a.m. to 8 p.m. Prescription drug benefit related calls: Available 24 hours a day, seven days a week.
- Customer Service has free language interpreter services available for non-English speakers (phone numbers are in Section 8.1 of this booklet).
- This booklet is available in alternate formats such as large print or audio.
- **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 www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About HAP Senior Plus Medical Only

- HAP Senior Plus (HMO) is a health plan with a Medicare contract. Enrollment depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Health Alliance Plan of Michigan. When it says “plan” or “our plan,” it means *HAP Senior Plus Medical Only*.

Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for *HAP Senior Plus Medical Only (HMO)* 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 www.hap.org/medicare. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
Monthly plan premium See Section 2.1 for details.	\$0	\$0
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	\$4,000	\$4,000
Doctor office visits	Primary care visits: \$0 Copay per visit Specialist visits: \$20 Copay per visit	Primary care visits: \$0 Copay per visit Specialist visits: \$20 Copay per visit
Inpatient hospital stays 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 day for days 1-7 \$0 Copay per day for days 8-90	\$210 Copay per day for days 1-7 \$0 Copay per day for days 8-90

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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in *HAP Senior Plus Medical Only* in 2022

If you do nothing to change your Medicare coverage by December 7, 2021, we will automatically enroll you in our *HAP Senior Plus Medical Only*. This means starting January 1, 2022, you will be getting your medical coverage through *HAP Senior Plus Medical Only*. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change plans, you can do so between October 15 and December 7. If you are eligible for “Extra Help,” you may be able to change plans during other times.

The information in this document tells you about the differences between your current benefits in *HAP Senior Plus Medical Only* and the benefits you will have on January 1, 2022 as a member of *HAP Senior Plus Medical Only*.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2021 (this year)	2022 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0
Optional dental plan monthly premium	Delta Dental 25 Member Pays \$19.00 per month	Delta Dental 25 is discontinued
	Delta Dental 50 Member Pays \$21.00 per month	Delta Dental 50 Member Pays \$18.00 per month
	Delta Dental 70 Member Pays \$40.80 per month	Delta Dental 70 Member Pays \$35.60 per month
	Delta Dental 100 was not offered	Delta Dental 100 Member Pays \$47.30 per month

Cost	2021 (this year)	2022 (next year)
Medicare Part B Premium	\$50 Medicare Part B premium reduction. This reduction will be reflected in your monthly Social Security check. You must continue paying your Medicare premiums to remain a member of the plan	There is no change for the upcoming year.

Section 2.2 – 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	2021 (this year)	2022 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. If you choose an optional supplemental dental plan, your plan premium and your costs for services also do not count toward your maximum out-of-pocket amount.	\$4,000	There is no change for the upcoming benefit year. Once you have paid \$4,000 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 2.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated *Provider Directory* is located on our website at hap.providerlookuponlinesearch.com/search. You may also call Customer Service for updated provider information or to ask us to mail you a *Provider Directory*. **Please review the 2022 *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 to manage your care.

Section 2.4 – Changes to Benefits and Costs for Medical Services

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 *2022 Evidence of Coverage*.

Opioid treatment program services

Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:

- U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications.
- Dispensing and administration of MAT medications (if applicable)
- Substance use counseling
- Individual and group therapy
- Toxicology testing
- Intake activities
- Periodic assessments

Cost	2021 (this year)	2022 (next year)
<i>Ambulance Services</i>	<p>You pay a \$250 copay for ambulance services per trip.</p> <p>The Community Paramedics Program is <u>not</u> covered.</p>	<p>You pay a \$275 copay for ambulance services per trip.</p> <p>HAP participates in a Community Paramedics Program that allows you an alternate treatment destination or the option to receive treatment in place instead of an unnecessary transport to the emergency room, in specific counties where paramedics are participating. The ideal site of care for you will be chosen and this includes care provided at the site of the 911 call by paramedics. The paramedics will treat, triage and transport as needed, and the appropriate copay will apply. A 911 call that does not require transport may be billed as a covered service instead of an ER copay. An ambulance copay will still apply for all 911 calls regardless of transport.</p>
<i>Ambulatory Surgical Center (ASC) Services</i>	<p>You pay a \$100 copay for ASC services per visit.</p>	<p>You pay a \$110 copay for ASC services per visit.</p>
<i>Companion Care</i>	<p>Companion care is <u>not</u> covered.</p>	<p>You pay nothing for companion care for loneliness and social isolation. Limited to 8 hours per month of in-home support services. Must use NationsCare. For more information, please call</p>

Cost	2021 (this year)	2022 (next year)
		<p>NationsBenefits toll-free at 1-877-484-7977, 24 hours a day, 7 days a week or visit their website at www.nationsbenefits.com/hap.</p>
<p><i>Dental Services</i></p>	<p>Must use a Delta Dental provider.</p> <p><u>Preventive Services</u></p> <p>Fluoride treatments, periodontal maintenance or full mouth x-rays are <u>not</u> covered.</p> <p><u>Comprehensive Services</u></p> <p>Crown repairs, fillings, or root canals are <u>not</u> covered.</p>	<p>Must use a Delta Dental provider.</p> <p><u>Preventive Services</u></p> <p>Fluoride treatments, periodontal maintenance and full mouth x-rays are covered.</p> <p><u>Comprehensive Services</u></p> <p>You pay 50% coinsurance for crown repairs, fillings, and root canals. Limited to \$1,000 yearly maximum.</p>
<p><i>Digital Diabetes Management</i></p>	<p>Digital diabetes management when provided by Livongo is <u>not</u> covered.</p>	<p>You pay nothing for digital diabetes management when provided by Livongo.</p>
<p><i>Home Health Care Services</i></p>	<p>The Mobile Integrated Health Program is <u>not</u> covered.</p>	<p>HAP participates in a Mobile Integrated Health (MIH) Program through the Henry Ford Health System that supports members by providing in-home care as an alternative to an emergency department visit or hospital re-admission based on a member’s clinical need. The program is targeted to members who have a high probability of hospital re-admission, post-discharge.</p>

Cost	2021 (this year)	2022 (next year)
		<p>Eligible members are pre-identified for this program based on risk score, and/or risk for re-admission. Outreach will be done to eligible members to enroll them in the voluntary MIH program. Once enrolled, MIH paramedics, under the direction of a Henry Ford Health System physician, will perform at least 2 home visits over 30 days to provide a number of services that address specific health care needs that traditionally require emergency medical services (EMS), emergency department (ED) care, or hospital admission.</p>
<i>Inpatient Hospital Stays</i>	You pay a \$200 copayment per day for days 1-7.	You pay a \$210 copayment per day for days 1-7.
<i>Outpatient diagnostic tests and therapeutic services and supplies</i> Allergy Testing	You pay a \$150 copay for allergy testing per visit.	You pay nothing for allergy testing per visit.
<i>Personal Emergency Response System (PERS)</i>	PERS is <u>not</u> covered.	<p>You pay nothing for PERS. Must use NationsResponse. For more information, please call NationsBenefits toll-free at 1-877-484-7977, 24 hours a day, 7 days a week or visit their website at www.nationsbenefits.com/hap.</p>

Cost	2021 (this year)	2022 (next year)
<i>Skilled Nursing Facility (SNF)</i>	You pay a \$184 copay for days 21-100 for SNF care.	You pay a \$188 copay for days 21-100 for SNF care.
<i>Transportation Services</i>	Transportation services are <u>not</u> covered.	You pay nothing for transportation services. Limited to 24 one-way trips per year. Please contact HAP Customer Service for information on how to arrange transportation. They will confirm your benefits and guide you to the transportation provider to plan your trip.
<i>Urgently Needed Services</i>	You pay a \$65 copay for urgent care services per visit.	You pay a \$55 copay for urgent care services per visit.

SECTION 3 Administrative Changes

Cost	2021 (this year)	2022 (next year)
<i>Over-the-Counter (OTC) Items</i>	Must use Convey Health Solutions.	Must use NationsOTC. For more information, please call NationsBenefits toll-free at 1-877-484-7977, 24 hours a day, 7 days a week or visit their website at www.nationsbenefits.com/hap .

SECTION 4 Deciding Which Plan to Choose

Section 4.1 – If you want to stay in *HAP Senior Plus Medical Only*

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 by December 7, you will automatically be enrolled in our *HAP Senior Plus Medical Only*.

Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2022 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 do not enroll in a Medicare drug plan, there may be a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read the *Medicare & You 2022* handbook, call your State Health Insurance Assistance Program (SHIP) (see Section 6), or call Medicare (see Section 8.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to www.medicare.gov/plan-compare. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, *Health Alliance Plan of Michigan* offers other Medicare health plans and Medicare prescription drug 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 *HAP Senior Plus Medical Only*.
- To change to Original Medicare with a prescription drug plan, enroll in the new drug plan. You will automatically be disenrolled from *HAP Senior Plus Medical Only*.
- To change to Original Medicare without a prescription drug plan, you must either:
 - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are in Section 8.1 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 5 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2022.

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, 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 8, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2022, 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, 2022. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 6 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 Michigan, the SHIP is called Michigan Medicare/Medicaid Assistance Program.

Michigan Medicare/Medicaid Assistance Program 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. Michigan Medicare/Medicaid Assistance Program 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 Michigan Medicare/Medicaid Assistance Program at (800) 803-7174. You can learn more about Michigan Medicare/Medicaid Assistance Program by visiting their website (www.mmapinc.org).

SECTION 7 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“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).
- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost sharing assistance through the Michigan Drug Assistance Program, HIV Care Section, 888-826-6565 (toll-free). Note: To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. The Michigan Drug Assistance Program, HIV Care Section, can be reached at 888-826-6565 (toll-free).

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call The Michigan Drug Assistance Program, HIV Care Section, at 888-826-6565 (toll-free).

SECTION 8 Questions?

Section 8.1 – Getting Help from *HAP Senior Plus Medical Only*

Questions? We're here to help. Please call Customer Service at (800) 801-1770, (TTY only, call 711). We are available for phone calls April 1st through September 30th Monday through Friday, 8 a.m. to 8 p.m.; October 1st through March 31st seven days a week, 8 a.m. to 8 p.m. Calls to these numbers are free.

Read your 2022 *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 2022. For details, look in the 2022 *Evidence of Coverage* for *HAP Senior Plus Medical Only (HMO)*. 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 www.hap.org/medicare. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit Our Website

You can also visit our website at www.hap.org/medicare. As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*).

Section 8.2 – 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 (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 www.medicare.gov/plan-compare).

Read *Medicare & You 2022*

You can read the *Medicare & You 2022* 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 (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.



HAP Senior Plus Medical Only Customer Service

Method	Customer Service – Contact Information
CALL	(800) 801-1770. Calls to this number are free. Our normal business hours are: April 1 st through September 30 th Monday through Friday, 8 a.m. to 8 p.m.; October 1 st through March 31 st Seven days a week, 8 a.m. to 8 p.m.
TTY	711. Calls to this number are free. Our normal business hours are: April 1 st through September 30 th Monday through Friday, 8 a.m. to 8 p.m.; October 1 st through March 31 st Seven days a week, 8 a.m. to 8 p.m.
WRITE	HAP Medicare Solutions, ATTN: Customer Service, 2850 West Grand Blvd, Detroit, MI 48202
WEBSITE	www.hap.org/medicare

Michigan Medicare/Medicaid Assistance Program

Michigan Medicare/Medicaid Assistance Program is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Method	Contact Information
CALL	(800) 803-7174
TTY	(888) 263-5897 Office hours are 8:00 am to 7:00 pm EST, Monday through Friday (except holidays).
WRITE	6105 W. St. Joseph Hwy., Suite 204, Lansing, MI 48917-4850
WEBSITE	www.mmapinc.org

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