



January 1 – December 31, 2025

Evidence of Coverage:

Your Medicare Health Benefits and Services as a Member of BlueMedicare Freedom Giveback (PPO)

This document gives you the details about your Medicare healthcare coverage from January 1 – December 31, 2025. **This is an important legal document. Please keep it in a safe place.**

For questions about this document, please contact Customer Service at 1-844-463-1088. (TTY users should call 711.) Hours are 8:00 a.m. to 8:00 p.m. Central, Monday through Friday (April 1 through September 30). From October 1 through March 31, our hours are 8:00 a.m. to 8:00 p.m. Central, seven days a week. This call is free.

This plan, BlueMedicare Freedom Giveback (PPO), is offered by Arkansas Blue Medicare. (When this *Evidence of Coverage* says “we,” “us,” or “our,” it means Arkansas Blue Medicare. When it says “plan” or “our plan,” it means BlueMedicare Freedom Giveback (PPO).)

This information is available for free in large print, braille, or audio.

Benefits, premiums, deductibles, and/or copayments/coinsurance may change on January 1, 2026.

The provider network may change at any time. You will receive notice when necessary. We will notify affected enrollees about changes at least 30 days in advance.

This document explains your benefits and rights. Use this document to understand about:

- Your plan premium and cost sharing;
- Your medical benefits;
- How to file a complaint if you are not satisfied with a service or treatment;
- How to contact us if you need further assistance; and,
- Other protections required by Medicare law.

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CHAPTER 1:

Getting started as a member

SECTION 1 Introduction

Section 1.1 You are enrolled in BlueMedicare Freedom Giveback (PPO), which is a Medicare PPO

You are covered by Medicare, and you have chosen to get your Medicare healthcare coverage through our plan, BlueMedicare Freedom Giveback (PPO). We are required to cover all Part A and Part B services. However, cost sharing and provider access in this plan differ from Original Medicare.

BlueMedicare Freedom Giveback (PPO) is a Medicare Advantage PPO Plan (PPO stands for Preferred Provider Organization). Like all Medicare health plans, this Medicare PPO is approved by Medicare and run by a private company. This plan does not include Part D prescription drug coverage.

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.

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

This *Evidence of Coverage* document tells you how to get your medical care. It explains your rights and responsibilities, what is covered, what you pay as a member of the plan, and how to file a complaint if you are not satisfied with a decision or treatment.

The words *coverage* and *covered services* refer to the medical care and services available to you as a member of BlueMedicare Freedom Giveback (PPO).

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

If you are confused, concerned, or just have a question, please contact Customer Service.

Section 1.3 Legal information about the *Evidence of Coverage*

This *Evidence of Coverage* is part of our contract with you about how BlueMedicare Freedom Giveback (PPO) covers your care. Other parts of this contract include your enrollment form and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called *riders* or *amendments*.

The contract is in effect for months in which you are enrolled in BlueMedicare Freedom Giveback (PPO) between January 1, 2025, and December 31, 2025.

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Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of BlueMedicare Freedom Giveback (PPO) after December 31, 2025. We can also choose to stop offering the plan in your service area after December 31, 2025.

Medicare (the Centers for Medicare & Medicaid Services) must approve BlueMedicare Freedom Giveback (PPO) each year. You can continue each year to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

SECTION 2 What makes you eligible to be a plan member?

Section 2.1 Your eligibility requirements

You are eligible for membership in our plan as long as:

- You have both Medicare Part A and Medicare Part B
- -- *and* -- you live in our geographic service area (Section 2.2 below describes our service area). Incarcerated individuals are not considered living in the geographic service area even if they are physically located in it.
- -- *and* -- you are a United States citizen or are lawfully present in the United States

Section 2.2 Here is the plan service area for BlueMedicare Freedom Giveback (PPO)

BlueMedicare Freedom Giveback (PPO) is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area. The service area is described below.

Our service area includes these counties in Arkansas: Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Drew, Franklin, Fulton, Grant, Greene, Hempstead, Hot Spring, Independence, Izard, Jackson, Jefferson, Johnson, Lawrence, Lee, Lincoln, Logan, Lonoke, Madison, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Randolph, Scott, Searcy, Sebastian, Sharp, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, and Yell.

If you plan to move out of the service area, you cannot remain a member of this plan. Please contact Customer Service to see if we have a plan in your new area. When you move, you will have a Special Enrollment Period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

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It is also important that you call Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.


Section 2.3 U.S. Citizen or Lawful Presence

A member of a Medicare health plan must be a U.S. citizen or lawfully present in the United States. Medicare (the Centers for Medicare & Medicaid Services) will notify BlueMedicare Freedom Giveback (PPO) if you are not eligible to remain a member on this basis. BlueMedicare Freedom Giveback (PPO) must disenroll you if you do not meet this requirement.

SECTION 3 Important membership materials you will receive
Section 3.1 Your plan membership card

While you are a member of our plan, you must use your membership card whenever you get services covered by this plan. You should also show the provider your Medicaid card, if applicable. Here's a sample membership card to show you what yours will look like:

		BlueMedicare Freedom Giveback (PPO)	
Enrollee Name Sam Sample	Plan H3554-011		
Enrollee ID MCMAB102xxxx			
Group Number: 113554	Issued: 01/2025		
			

Members and Providers: www.arkbluemedicare.com	
	
Arkansas Blue Medicare Plus is the trade name for Arkansas Blue Medicare PPO plans. Arkansas Blue Cross and Blue Shield is an Independent Licensee of the Blue Cross Blue Shield Association.	Customer Service: 844-463-1088 TTY: 711 Provider Inquiries: 800-287-4188 To locate providers outside of Arkansas: 800-810-2583 If you suspect fraud: 800-372-8321 Virtual Doctor Visits: MyVirtualHealth.com
Arkansas Providers file claims to: Arkansas Blue Cross P.O. Box 2181 Little Rock, AR 72203-2181 Out-of-area providers: File Claims with the local BCBS Plan	This plan does not provide prescription drug (Part D) coverage. Use of this card is subject to terms of applicable contracts, conditions and user agreements. Medicare limiting charges apply.

Do NOT use your red, white, and blue Medicare card for covered medical services while you are a member of this plan. If you use your Medicare card instead of your BlueMedicare Freedom Giveback (PPO) membership card, you may have to pay the full cost of medical services yourself. Keep your Medicare card in a safe place. You may be asked to show it if you need hospital services, hospice services, or participate in Medicare-approved clinical research studies also called clinical trials.

If your plan membership card is damaged, lost, or stolen, call Customer Service right away and we will send you a new card.

Section 3.2 Provider Directory

The *Provider Directory* lists our current network providers and durable medical equipment suppliers. **Network providers** are the doctors and other healthcare professionals, medical

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groups, durable medical equipment suppliers, hospitals, and other healthcare facilities that have an agreement with us to accept our payment and any plan cost sharing as payment in full.

As a member of our plan, you can choose to receive care from out-of-network providers. Our plan will cover services from either in-network or out-of-network providers, as long as the services are covered benefits and medically necessary. However, if you use an out-of-network provider, your share of the costs for your covered services may be higher. See Chapter 3 (*Using the plan's coverage for your medical services*) for more specific information.

The most recent list of providers and suppliers is available on our website at **www.arkbluemedicare.com**.

If you don't have your copy of the *Provider Directory*, you can request a copy (electronically or in hardcopy form) from Customer Service. Requests for hard copy *Provider Directories* will be mailed to you within three business days.

SECTION 4 Your monthly costs for BlueMedicare Freedom Giveback (PPO)

Your costs may include the following:

- Plan premium (Section 4.1)
- Monthly Medicare Part B premium (Section 4.2)

Medicare Part B premiums differ for people with different incomes. If you have questions about these premiums, review your copy of *Medicare & You 2025* handbook, the section called *2025 Medicare Costs*. If you need a copy, you can download it from the Medicare website (**www.medicare.gov/medicare-and-you**). Or, you can order a printed copy by phone at **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users call **1-877-486-2048**.

Section 4.1 Plan premium

You do not pay a separate monthly plan premium for BlueMedicare Freedom Giveback (PPO).

Section 4.2 Monthly Medicare Part B Premium

Many members are required to pay other Medicare premiums

As a member of this plan, BlueMedicare Freedom Giveback (PPO) will reduce your monthly Medicare Part B premium by \$75. The reduction is set up by Medicare and administered through the Social Security Administration (SSA). Depending on how you pay your Medicare Part B premium, your reduction may be credited to your Social Security check or credited on your Medicare Part B premium statement.

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You must continue paying your Medicare premiums to remain a member of the plan. This includes your premium for Part B. It may also include a premium for Part A, which affects members who aren't eligible for premium-free Part A.

SECTION 5 More information about your monthly premium

Section 5.1 Can we change your monthly plan premium during the year?
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No. We are not allowed to change the amount we charge for the plan's monthly plan premium during the year. If the monthly plan premium changes for next year, we will tell you in September, and the change will take effect on January 1.

SECTION 6 Keeping your plan membership record up-to-date

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage, including your primary care provider.

The doctors, hospitals, and other providers in the plan's network need to have correct information about you. **These network providers use your membership record to know what services are covered and the cost-sharing amounts for you.** Because of this, it is very important that you help us keep your information up-to-date.

Let us know about these changes:

- Changes to your name, your address, or your phone number
- Changes in any other health insurance coverage you have (such as from your employer, your spouse or domestic partner's employer, Workers' Compensation, or Medicaid)
- If you have any liability claims, such as claims from an automobile accident
- If you have been admitted to a nursing home
- If you receive care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you are participating in a clinical research study. (**Note:** You are not required to tell your plan about the clinical research studies you intend to participate in, but we encourage you to do so.)

If any of this information changes, please let us know by calling Customer Service.

It is also important to contact Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

SECTION 7 How other insurance works with our plan

Other insurance

Medicare requires that we collect information from you about any other medical or drug insurance coverage that you have. That's because we must coordinate any other coverage you have with your benefits under our plan. This is called **coordination of benefits**.

Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or if you have other coverage that is not listed, please call Customer Service. You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), there are rules set by Medicare that decide whether our plan or your other insurance pays first. The insurance that pays first is called the primary payer and pays up to the limits of its coverage. The one that pays second, called the secondary payer, only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or end-stage renal disease (ESRD):
 - If you're under 65 and disabled and you or your family member is still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan that has more than 100 employees.
 - If you're over 65 and you or your spouse or domestic partner is still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan that has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)

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- Black lung benefits
- Workers' Compensation

Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans, and/or Medigap have paid.

CHAPTER 2:

Important phone numbers and resources

Chapter 2 Important phone numbers and resources

SECTION 1 BlueMedicare Freedom Giveback (PPO) contacts
(How to contact us, including how to reach Customer Service)

How to contact our plan's Customer Service

For assistance with claims, billing, or member card questions, please call or write to BlueMedicare Freedom Giveback (PPO) Customer Service. We will be happy to help you.

Method	Customer Service – Contact Information
CALL	1-844-463-1088 Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. Central, Monday through Friday (April 1 through September 30). From October 1 through March 31, our hours are 8:00 a.m. to 8:00 p.m. Central, seven days a week Customer Service also has free language interpreter services available for non-English speakers.
TTY	711 Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. Central, Monday through Friday (April 1 through September 30). From October 1 through March 31, our hours are 8:00 a.m. to 8:00 p.m. Central, seven days a week.
FAX	1-501-301-1927
WRITE	BlueMedicare Freedom Giveback (PPO) P.O. Box 3648 Little Rock, AR 72203
WEBSITE	www.arkbluemedicare.com

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

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services. An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on asking for

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coverage decisions or appeals about your medical care, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Coverage Decisions for Medical Care – Contact Information
CALL	1-844-463-1088 Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. Central, Monday through Friday (April 1 through September 30). From October 1 through March 31, our hours are 8:00 a.m. to 8:00 p.m. Central, seven days a week.
TTY	711 Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. Central, Monday through Friday (April 1 through September 30). From October 1 through March 31, our hours are 8:00 a.m. to 8:00 p.m. Central, seven days a week.
FAX	1-816-313-3014
WRITE	BlueMedicare Freedom Giveback (PPO) P.O. Box 3648 Little Rock, AR 72203
WEBSITE	www.arkbluemedicare.com

Method	Appeals for Medical Care – Contact Information
CALL	1-501-378-2025 Calls to this number are free. Hours are 8:00 a.m. to 5:00 p.m. Central, Monday through Friday.
TTY	711 Calls to this number are free. Hours are 8:00 a.m. to 5:00 p.m. Central, Monday through Friday.
FAX	1-501-378-3366
WRITE	BlueMedicare Freedom Giveback (PPO) P.O. Box 3648 Little Rock, AR 72203

Method	Appeals for Medical Care – Contact Information
WEBSITE	www.arkbluemedicare.com

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

You can make a complaint about us or one of our network providers, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. For more information on making a complaint about your medical care, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Complaints About Medical Care – Contact Information
CALL	1-800-331-2285 Calls to this number are free. Hours are 8:00 a.m. to 5:00 p.m. Central, Monday through Friday.
TTY	711 Calls to this number are free. Hours are 8:00 a.m. to 5:00 p.m. Central, Monday through Friday.
FAX	1-501-301-1928
WRITE	BlueMedicare Freedom Giveback (PPO) P.O. Box 3648 Little Rock, AR 72203
MEDICARE WEBSITE	You can submit a complaint about BlueMedicare Freedom Giveback (PPO) directly to Medicare. To submit an online complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx .

Where to send a request asking us to pay for our share of the cost for medical care you have received

If you have received a bill or paid for services (such as a provider bill) that you think we should pay for, you may need to ask us for reimbursement or to pay the provider bill, see Chapter 5 (*Asking us to pay our share of a bill you have received for covered medical services*).

Chapter 2 Important phone numbers and resources

Please note: If you send us a payment request and we deny any part of your request, you can appeal our decision. See Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) for more information.

Method	Payment Requests – Contact Information
FAX	1-501-301-1927
WRITE	BlueMedicare Freedom Giveback (PPO) P.O. Box 3648 Little Rock, AR 72203
WEBSITE	www.arkbluemedicare.com

SECTION 2 Medicare (how to get help and information directly from the federal Medicare program)

Medicare is the federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant).

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (sometimes called CMS). This agency contracts with Medicare Advantage organizations including us.

Method	Medicare – Contact Information
CALL	1-800-MEDICARE, or 1-800-633-4227 Calls to this number are free. 24 hours a day, seven days a week.
TTY	1-877-486-2048 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.

Chapter 2 Important phone numbers and resources

Method	Medicare – Contact Information
WEBSITE	<p data-bbox="483 306 740 338">www.medicare.gov</p> <p data-bbox="483 401 1409 621">This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes documents you can print directly from your computer. You can also find Medicare contacts in your state.</p> <p data-bbox="483 684 1409 747">The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools:</p> <ul data-bbox="532 768 1409 1041" style="list-style-type: none"> <li data-bbox="532 768 1409 831">• Medicare Eligibility Tool: Provides Medicare eligibility status information. <li data-bbox="532 852 1409 1041">• Medicare Plan Finder: Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an <i>estimate</i> of what your out-of-pocket costs might be in different Medicare plans. <p data-bbox="483 1104 1409 1167">You can also use the website to tell Medicare about any complaints you have about BlueMedicare Freedom Giveback (PPO):</p> <ul data-bbox="532 1188 1409 1440" style="list-style-type: none"> <li data-bbox="532 1188 1409 1440">• Tell Medicare about your complaint: You can submit a complaint about BlueMedicare Freedom Giveback (PPO) directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program. <p data-bbox="483 1503 1409 1776">If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare and tell them what information you are looking for. They will find the information on the website and review the information with you. (You can 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>

SECTION 3 State Health Insurance Assistance Program (free help, information, and answers to your questions about Medicare)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Arkansas, the SHIP is called Seniors Health Insurance Information Program.

Seniors Health Insurance Information Program is an independent (not connected with any insurance company or health plan) state program that gets money from the federal government to give free local health insurance counseling to people with Medicare.

Seniors Health Insurance Information Program counselors can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and help you straighten out problems with your Medicare bills. Seniors Health Insurance Information Program counselors can also help you with Medicare questions or problems and help you understand your Medicare plan choices and answer questions about switching plans.

METHOD TO ACCESS SHIP and OTHER RESOURCES:

- Visit <https://www.shiphelp.org> (Click on SHIP LOCATOR in the middle of page)
- Select your **STATE** from the list. This will take you to a page with phone numbers and resources specific to your state.

Method	Seniors Health Insurance Information Program (Arkansas SHIP) – Contact Information
CALL	1-800-224-6330
TTY	711
WRITE	Seniors Health Insurance Information Program 1 Commerce Way Little Rock, AR 72202
WEBSITE	www.shiipar.com

SECTION 4 Quality Improvement Organization

There is a designated Quality Improvement Organization for serving Medicare beneficiaries in each state. For Arkansas, the Quality Improvement Organization is called Acentra Health.

Chapter 2 Important phone numbers and resources

Acentra Health has a group of doctors and other healthcare professionals who are paid by Medicare to check on and help improve the quality of care for people with Medicare. Acentra Health is an independent organization. It is not connected with our plan.

You should contact Acentra Health in any of these situations:

- You have a complaint about the quality of care you have received.
- You think coverage for your hospital stay is ending too soon.
- You think coverage for your home health care, skilled nursing facility care, or comprehensive outpatient rehabilitation facility (CORF) services are ending too soon.

Method	Acentra Health (Arkansas's Quality Improvement Organization) – Contact Information
CALL	1-888-315-0636 Hours are 9:00 a.m. to 5:00 p.m. Central, Monday through Friday, and 10:00 a.m. to 4:00 p.m. Central on weekends and holidays.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	Acentra Health 5201 W. Kennedy Blvd., Suite 900 Tampa, FL 33609
WEBSITE	www.acentraqio.com

SECTION 5 Social Security

Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens and lawful permanent residents who are 65 or older, or who have a disability or ESRD and meet certain conditions are eligible for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

If you move or change your mailing address, it is important that you contact Social Security to let them know.

Chapter 2 Important phone numbers and resources

Method	Social Security– Contact Information
CALL	<p>1-800-772-1213</p> <p>Calls to this number are free.</p> <p>Available 8:00 a.m. to 7:00 p.m., Monday through Friday.</p> <p>You can use Social Security’s automated telephone services to get recorded information and conduct some business 24 hours a day.</p>
TTY	<p>1-800-325-0778</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p> <p>Available 8:00 a.m. to 7:00 p.m., Monday through Friday.</p>
WEBSITE	www.ssa.gov

SECTION 6 Medicaid

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid. The programs offered through Medicaid help people with Medicare pay their Medicare costs such as their Medicare premiums. These **Medicare Savings Programs** include:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums and other cost sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)
- **Qualifying Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

To find out more about Medicaid and its programs, contact Arkansas Department of Human Services.

Chapter 2 Important phone numbers and resources

Method	Arkansas Department of Human Services – Contact Information
CALL	1-800-482-8988
TTY	1-800-285-1131 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	Arkansas Department of Human Services Donaghey Plaza South P.O. Box 1437, Slot S401 Little Rock, AR 72203-1437
WEBSITE	https://humanservices.arkansas.gov/

SECTION 7 How to contact the Railroad Retirement Board

The Railroad Retirement Board is an independent federal agency that administers comprehensive benefit programs for the nation’s railroad workers and their families. If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

Method	Railroad Retirement Board – Contact Information
CALL	1-877-772-5772 Calls to this number are free. If you press 0 , you may speak with an RRB representative from 9:00 a.m. to 3:30 p.m., Monday, Tuesday, Thursday, and Friday, and from 9:00 a.m. to 12:00 pm on Wednesday. If you press 1 , you may access the automated RRB HelpLine and recorded information 24 hours a day, including weekends and holidays.

Chapter 2 Important phone numbers and resources

Method	Railroad Retirement Board – Contact Information
TTY	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are <i>not</i> free.
WEBSITE	rrb.gov/

SECTION 8 Do you have group insurance or other health insurance from an employer?

If you (or your spouse or domestic partner) get benefits from your (or your spouse or domestic partner's) employer or retiree group as part of this plan, you may call the employer/union benefits administrator or Customer Service if you have any questions. You can ask about your (or your spouse or domestic partner's) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for Customer Service are printed on the back cover of this document.) You may also call **1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048)** with questions related to your Medicare coverage under this plan.

CHAPTER 3:

*Using the plan
for your medical services*

Chapter 3 Using the plan for your medical services

SECTION 1 Things to know about getting your medical care as a member of our plan

This chapter explains what you need to know about using the plan to get your medical care covered. It gives definitions of terms and explains the rules you will need to follow to get the medical treatments, services, equipment, Part B prescription drugs, and other medical care that are covered by the plan.

For the details on what medical care is covered by our plan and how much you pay when you get this care, use the benefits chart in the next chapter, Chapter 4 (*Medical Benefits Chart, what is covered and what you pay*).

Section 1.1 What are network providers and covered services?
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- **Providers** are doctors and other healthcare professionals licensed by the state to provide medical services and care. The term providers also includes hospitals and other healthcare facilities.
- **Network providers** are the doctors and other healthcare professionals, medical groups, hospitals, and other healthcare facilities that have an agreement with us to accept our payment and your cost-sharing amount as payment in full. We have arranged for these providers to deliver covered services to members in our plan. The providers in our network bill us directly for care they give you. When you see a network provider, you pay only your share of the cost for their services.
- **Covered services** include all the medical care, healthcare services, supplies, and equipment that are covered by our plan. Your covered services for medical care are listed in the benefits chart in Chapter 4.

Section 1.2 Basic rules for getting your medical care covered by the plan

As a Medicare health plan, BlueMedicare Freedom Giveback (PPO) must cover all services covered by Original Medicare and must follow Original Medicare's coverage rules.

BlueMedicare Freedom Giveback (PPO) will generally cover your medical care as long as:

- **The care you receive is included in the plan's Medical Benefits Chart** (this chart is in Chapter 4 of this document).
- **The care you receive is considered medically necessary.** Medically necessary means that the services, supplies, equipment, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Chapter 3 Using the plan for your medical services

- **You receive your care from a provider who is eligible to provide services under Original Medicare.** As a member of our plan, you can receive your care from either a network provider or an out-of-network provider (for more about this, see Section 2 in this chapter).
 - The providers in our network are listed in the *Provider Directory* at **www.arkbluemedicare.com**.
 - If you use an out-of-network provider, your share of the costs for your covered services may be higher.

Please note: While you can get your care from an out-of-network provider, the provider must be eligible to participate in Medicare. Except for emergency care, we cannot pay a provider who is not eligible to participate in Medicare. If you go to a provider who is not eligible to participate in Medicare, you will be responsible for the full cost of the services you receive. Check with your provider before receiving services to confirm that they are eligible to participate in Medicare.

SECTION 2 Using network and out-of-network providers to get your medical care

Section 2.1	You must choose a Primary Care Provider (PCP) to provide and oversee your medical care
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What is a PCP and what does the PCP do for you?

When you become a member of our plan, you must choose a plan provider to be your PCP. If you do not select a PCP, we will assign one to you. A PCP may be listed in your Provider Directory as a family practice, general practice, geriatrician, pediatrician, or internal medicine physician. The doctor you choose as your PCP (or who is assigned to be your PCP) serves as your first point of contact for your health concerns and the main keeper of your medical records. You receive your basic and routine medical care from your PCP. Because your PCP knows your healthcare history and needs, he or she can determine when you need to get care from other healthcare providers (such as specialists and hospitals). He or she coordinates the care you get as a member of our plan and helps you arrange certain services you need.

In some cases, your PCP, a specialist, or other provider you're seeing will need to obtain prior authorization (prior approval) from us for certain types of covered services and items. See Chapter 4 of this document for services and items that require prior authorization.

How do you choose your PCP?

When you complete your BlueMedicare Freedom Giveback (PPO) enrollment form, there is a section where you must indicate your selection of a PCP. Remember: If you do not choose a PCP on your enrollment form, one will be assigned to you. For assistance in choosing your PCP, please call Customer Service at **1-844-463-1088**. Hours are 8:00 a.m. to 8:00 p.m. Central, Monday through Friday (April 1 through September 30). From October 1 through March 31, our hours are 8:00 a.m. to 8:00 p.m. Central, seven days a week.

Chapter 3 Using the plan for your medical services

Changing your PCP

You may change your PCP for any reason, at any time. Also, it's possible that your PCP might leave our plan's network of providers and you would have to find a new PCP in our plan, or you will pay more for covered services.

You may change your PCP by calling Customer Service at **1-844-463-1088**. Hours are 8:00 a.m. to 8:00 p.m. Central, Monday through Friday (April 1 through September 30). From October 1 through March 31, our hours are 8:00 a.m. to 8:00 p.m. Central, seven days a week. If you call Customer Service, be sure to tell us if you are getting covered services that need your PCP's approval (such as home health services and certain kinds of durable medical equipment). We will help make sure that you can continue with services you have been getting when you change to a new PCP. We will also check that the PCP you wish to switch to is accepting new patients.

If we receive a request to change your PCP, the change will be effective within 48 hours after we receive the request.

Section 2.2	How to get care from specialists and other network providers
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A specialist is a doctor who provides healthcare services for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

- Oncologists care for patients with cancer.
- Cardiologists care for patients with heart conditions.
- Orthopedists care for patients with certain bone, joint, or muscle conditions.

A referral is not required from your PCP to get care from specialists and other healthcare providers.

Prior authorization may be needed for certain services (please see Chapter 4, Section 2.1 for information about which services require prior authorization). Authorization can be obtained from the plan. You or your provider, including a non-contracted provider, can ask the plan before a service is furnished whether the plan will cover it. You or your provider can request that this determination be in writing. This process is called an advanced determination. If we say we will not cover your services, you or your provider have the right to appeal our decision not to cover your care. Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) has more information about what to do if you want a coverage decision from us or want to appeal a decision we have already made.

If you do not have an advanced determination, authorization can also be obtained from a network provider who refers you to a specialist outside the plan's network for a service, provided that service is not explicitly always excluded from plan coverage as discussed in Chapter 4.

Chapter 3 Using the plan for your medical services

What if a specialist or another network provider leaves our plan?

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. If your doctor or specialist leaves 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 notify you that your provider is leaving our plan so that you have time to select a new provider.
 - If your primary care or behavioral health provider leaves our plan, we will notify you if you have seen that provider within the past three years.
 - If any of your other providers leave our plan, we will notify you if you are assigned to the provider, currently receive care from them, or have seen them within the past three months.
- We will assist you in selecting a new qualified in-network provider that you may access for continued care.
- If you are currently undergoing medical treatment or therapies with your current provider, you have the right to request, and we will work with you to ensure, that the medically necessary treatment or therapies you are receiving continues.
- We will provide you with information about the different enrollment periods available to you and options you may have for changing plans.
- We will arrange for any medically necessary covered benefit outside of our provider network, but at in-network cost sharing, when an in-network provider or benefit is unavailable or inadequate to meet your medical needs. Authorization should be obtained from the plan prior to seeking care.
- 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.
- 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 a quality-of-care complaint to the QIO, a quality-of-care grievance to the plan, or both. Please see Chapter 7.

Section 2.3**How to get care from out-of-network providers**

As a member of our plan, you can choose to receive care from out-of-network providers. However, please note providers that do not contract with us are under no obligation to treat you, except in emergency situations. Our plan will cover services from either in-network or out-of-network providers, as long as the services are covered benefits and are medically necessary. However, **if you use an out-of-network provider, your share of the costs for your covered**

Chapter 3 Using the plan for your medical services

services may be higher. Here are other important things to know about using out-of-network providers:

- You can get your care from an out-of-network provider, however, in most cases that provider must be eligible to participate in Medicare. Except for emergency care, we cannot pay a provider who is not eligible to participate in Medicare. If you receive care from a provider who is not eligible to participate in Medicare, you will be responsible for the full cost of the services you receive. Check with your provider before receiving services to confirm that they are eligible to participate in Medicare.
- You don't need to get a referral or prior authorization when you get care from out-of-network providers. However, before getting services from out-of-network providers, you may want to ask for a pre-visit coverage decision to confirm that the services you are getting are covered and are medically necessary. (See Chapter 7, Section 4 for information about asking for coverage decisions.) This is important because:
 - Without a pre-visit coverage decision, if we later determine that the services are not covered or were not medically necessary, we may deny coverage and you will be responsible for the entire cost. If we say we will not cover your services, you have the right to appeal our decision not to cover your care. See Chapter 7 (*What to do if you have a problem or complaint*) to learn how to make an appeal.
- It is best to ask an out-of-network provider to bill the plan first. But, if you have already paid for the covered services, we will reimburse you for our share of the cost for covered services. Or if an out-of-network provider sends you a bill that you think we should pay, you can send it to us for payment. See Chapter 5 (*Asking us to pay our share of a bill you have received for covered medical services*) for information about what to do if you receive a bill or if you need to ask for reimbursement.
- If you are using an out-of-network provider for emergency care, urgently needed services, or out-of-area dialysis, you may not have to pay a higher cost-sharing amount. See Section 3 for more information about these situations.

SECTION 3 How to get services when you have an emergency or urgent need for care or during a disaster

Section 3.1 Getting care if you have a medical emergency
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What is a medical emergency and what should you do if you have one?

A **medical emergency** is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent your loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Chapter 3 Using the plan for your medical services

If you have a medical emergency:

- **Get help as quickly as possible.** Call **911** for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do *not* need to get approval or a referral first from your PCP. You do not need to use a network doctor. You may get covered emergency medical care whenever you need it, anywhere in the United States or its territories, as well as worldwide emergency and urgent care coverage, and from any provider with an appropriate state license, even if they are not part of our network.
- **As soon as possible, make sure that our plan has been told about your emergency.** We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. Call us at **1-844-463-1088** (TTY: **711**) from Hours are 8:00 a.m. to 8:00 p.m. Central, Monday through Friday (April 1 through September 30). From October 1 through March 31, our hours are 8:00 a.m. to 8:00 p.m. Central, seven days a week.

What is covered if you have a medical emergency?

Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. We also cover medical services during the emergency.

The doctors who are giving you emergency care will decide when your condition is stable, and the medical emergency is over.

After the emergency is over, you are entitled to follow-up care to be sure your condition continues to be stable. Your doctors will continue to treat you until your doctors contact us and make plans for additional care. Your follow-up care will be covered by our plan.

If you get your follow-up care from out-of-network providers, you will pay the higher out-of-network cost sharing.

What if it wasn't a medical emergency?

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care – thinking that your health is in serious danger – and the doctor may say that it wasn't a medical emergency after all. If it turns out that it was not an emergency, as long as you reasonably thought your health was in serious danger, we will cover your care.

Chapter 3 Using the plan for your medical services

However, after the doctor has said that it was *not* an emergency, the amount of cost sharing that you pay will depend on whether you get the care from network providers or out-of-network providers. If you get the care from network providers, your share of the costs will usually be lower than if you get the care from out-of-network providers.

Section 3.2	Getting care when you have an urgent need for services
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What are urgently needed services?

A plan-covered service requiring immediate medical attention that is not an emergency is an urgently needed service if either you are temporarily outside the service area of the plan, or it is unreasonable given your time, place, and circumstances to obtain this service from network providers with whom the plan contracts. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits, such as annual checkups, are not considered urgently needed even if you are outside the service area of the plan or the plan network is temporarily unavailable.

If you are in need of urgent care and need to find an in-network urgent care provider or center, use our online provider search tool on our website at **www.arkbluemedicare.com**. Customer Service can also help you find an in-network provider or center near you. Call us at **1-844-463-1088**. TTY users should call **711**. Hours are 8:00 a.m. to 8:00 p.m. Central, Monday through Friday (April 1 through September 30). From October 1 through March 31, our hours are 8:00 a.m. to 8:00 p.m. Central, seven days a week.

Our plan covers worldwide emergency and urgent care services outside the United States. For additional information about coverage of emergency and urgent care services outside the United States, see Chapter 4. We do not cover ambulance transportation outside of the United States or its territories.

Section 3.3	Getting care during a disaster
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If the governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from your plan.

Please visit the following website: **www.arkbluemedicare.com** for information on how to obtain needed care during a disaster.

If you cannot use a network provider during a disaster, your plan will allow you to obtain care from out-of-network providers at in-network cost sharing.

SECTION 4 What if you are billed directly for the full cost of your services?

Section 4.1	You can ask us to pay our share of the cost of covered services
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If you have paid more than your plan cost sharing for covered services, or if you have received a bill for the full cost of covered medical services, go to Chapter 5 (*Asking us to pay our share of a bill you have received for covered medical services*) for information about what to do.

Section 4.2	If services are not covered by our plan, you must pay the full cost
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BlueMedicare Freedom Giveback (PPO) covers all medically necessary services as listed in the Medical Benefits Chart in Chapter 4 of this document. If you receive services not covered by our plan, you are responsible for paying the full cost of services.

For covered services that have a benefit limitation, you also pay the full cost of any services you get after you have used up your benefit for that type of covered service. These additional costs will not count towards your yearly out-of-pocket maximum.

SECTION 5 How are your medical services covered when you are in a clinical research study?

Section 5.1	What is a clinical research study?
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A clinical research study (also called a *clinical trial*) is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. Certain clinical research studies are approved by Medicare. Clinical research studies approved by Medicare typically request volunteers to participate in the study.

Once Medicare approves the study, and you express interest, someone who works on the study will contact you to explain more about the study and see if you meet the requirements set by the scientists who are running the study. You can participate in the study as long as you meet the requirements for the study, *and* you have a full understanding and acceptance of what is involved if you participate in the study.

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for the covered services you receive as part of the study. If you tell us that you are in a qualified clinical trial, then you are only responsible for the in-network cost sharing for the services in that trial. If you paid more, for example, if you already paid the Original Medicare cost-sharing amount, we will reimburse the difference between what you paid and the in-network cost sharing. However, you will need to provide documentation to show us how much you paid. When you are in a

Chapter 3 Using the plan for your medical services

clinical research study, you may stay enrolled in our plan and continue to get the rest of your care (the care that is not related to the study) through our plan.

If you want to participate in any Medicare-approved clinical research study, you do *not* need to tell us or to get approval from us or your PCP. The providers that deliver your care as part of the clinical research study do *not* need to be part of our plan's network of providers. Please note that this does not include benefits for which our plan is responsible that include, as a component, a clinical trial or registry to assess the benefit. These include certain benefits specified under national coverage determinations requiring coverage with evidence development (NCDs-CED) and investigational device exemption (IDE) studies and may be subject to prior authorization and other plan rules.

Although you do not need to get our plan's permission to be in a clinical research study covered for Medicare Advantage enrollees by Original Medicare, we encourage you to notify us in advance when you choose to participate in Medicare-qualified clinical trials.

If you participate in a study that Medicare has *not* approved, *you will be responsible for paying all costs for your participation in the study.*

Section 5.2	When you participate in a clinical research study, who pays for what?
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Once you join a Medicare-approved clinical research study, Original Medicare covers the routine items and services you receive as part of the study, including:

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study
- An operation or other medical procedure if it is part of the research study
- Treatment of side effects and complications of the new care

After Medicare has paid its share of the cost for these services, our plan will pay the difference between the cost sharing in Original Medicare and your in-network cost sharing as a member of our plan. This means you will pay the same amount for the services you receive as part of the study as you would if you received these services from our plan. However, you are required to submit documentation showing how much cost sharing you paid. Please see Chapter 5 for more information for submitting requests for payments.

Here's an example of how the cost sharing works: Let's say that you have a lab test that costs \$100 as part of the research study. Let's also say that your share of the costs for this test is \$20 under Original Medicare, but the test would be \$10 under our plan's benefits. In this case, Original Medicare would pay \$80 for the test, and you would pay the \$20 copay required under Original Medicare. You would then notify your plan that you received a qualified clinical trial service and submit documentation, such as a provider bill to the plan. The plan would then directly pay you \$10. Therefore, your net payment is \$10, which is the same amount you would pay under our plan's benefits. Please note that

Chapter 3 Using the plan for your medical services

in order to receive payment from your plan, you must submit documentation to your plan, such as a provider bill.

When you are part of a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare will *not* pay for the new item or service that the study is testing unless Medicare would cover the item or service even if you were *not* in a study.
- Items or services provided only to collect data and not used in your direct health care. For example, Medicare would not pay for monthly CT scans done as part of the study if your medical condition would normally require only one CT scan.
- Items and services customarily provided by the research sponsors free-of-charge for any enrollee in the trial.

Do you want to know more?

You can get more information about joining a clinical research study by visiting the Medicare website to read or download the publication *Medicare and Clinical Research Studies*. (The publication is available at: www.medicare.gov/Pubs/pdf/02226-Medicare-and-Clinical-Research-Studies.pdf.) You can also call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

SECTION 6 Rules for getting care in a religious non-medical healthcare institution

Section 6.1	What is a religious non-medical healthcare institution?
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A religious non-medical healthcare institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we will instead provide coverage for care in a religious non-medical healthcare institution. This benefit is provided only for Part A inpatient services (non-medical healthcare services).

Section 6.2	Receiving care from a religious non-medical healthcare institution
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To get care from a religious non-medical healthcare institution, you must sign a legal document that says you are conscientiously opposed to getting medical treatment that is **non-excepted**.

- **Non-excepted** medical care or treatment is any medical care or treatment that is *voluntary* and *not required* by any federal, state, or local law.

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- **Excepted** medical treatment is medical care or treatment that you get that is *not* voluntary or *is required* under federal, state, or local law.

To be covered by our plan, the care you get from a religious non-medical healthcare institution must meet the following conditions:

- The facility providing the care must be certified by Medicare.
- Our plan's coverage of services you receive is limited to *non-religious* aspects of care.
- If you get services from this institution that are provided to you in a facility, the following conditions apply:
 - You must have a medical condition that would allow you to receive covered services for inpatient hospital care or skilled nursing facility care.
 - – *and* – you must get approval in advance from our plan before you are admitted to the facility, or your stay will not be covered.

Our plan does have coverage limits for these services. They are the same limits that are applied to all other covered facilities. See the Medical Benefits Chart in Chapter 4.

SECTION 7 Rules for ownership of durable medical equipment

Section 7.1	Will you own the durable medical equipment after making a certain number of payments under our plan?
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Durable medical equipment (DME) includes items such as oxygen equipment and supplies, wheelchairs, walkers, powered mattress systems, crutches, diabetic supplies, speech generating devices, IV infusion pumps, nebulizers, and hospital beds ordered by a provider for use in the home. The member always owns certain items, such as prosthetics. In this section, we discuss other types of DME that you must rent.

In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. As a member of BlueMedicare Freedom Giveback (PPO), however, you will not acquire ownership of rented DME items no matter how many copayments you make for the item while a member of our plan, even if you made up to 12 consecutive payments for the DME item under Original Medicare before you joined our plan.

What happens to payments you made for durable medical equipment if you switch to Original Medicare?

If you did not acquire ownership of the DME item while in our plan, you will have to make 13 new consecutive payments after you switch to Original Medicare in order to own the item. The payments made while enrolled in your plan do not count.

Chapter 3 Using the plan for your medical services

Example 1: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. The payments you made in Original Medicare do not count.

Example 2: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. You were in our plan but did not obtain ownership while in our plan. You then go back to Original Medicare. You will have to make 13 consecutive new payments to own the item once you join Original Medicare again. All previous payments (whether to our plan or to Original Medicare) do not count.

Section 7.2	Rules for oxygen equipment, supplies, and maintenance
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What oxygen benefits are you entitled to?

If you qualify for Medicare oxygen equipment coverage, BlueMedicare Freedom Giveback (PPO) will cover:

- Rental of oxygen equipment
- Delivery of oxygen and oxygen contents
- Tubing and related oxygen accessories for the delivery of oxygen and oxygen contents
- Maintenance and repairs of oxygen equipment

If you leave BlueMedicare Freedom Giveback (PPO) or no longer medically require oxygen equipment, then the oxygen equipment must be returned.

What happens if you leave your plan and return to Original Medicare?

Original Medicare requires an oxygen supplier to provide you services for five years. During the first 36 months, you rent the equipment. The remaining 24 months the supplier provides the equipment and maintenance (you are still responsible for the copayment for oxygen). After five years, you may choose to stay with the same company or go to another company. At this point, the five-year cycle begins again, even if you remain with the same company, requiring you to pay copayments for the first 36 months. If you join or leave our plan, the five-year cycle starts over.

CHAPTER 4:

Medical Benefits Chart *(what is covered and* *what you pay)*

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

SECTION 1 Understanding your out-of-pocket costs for covered services

This chapter provides a Medical Benefits Chart that lists your covered services and shows how much you will pay for each covered service as a member of BlueMedicare Freedom Giveback (PPO). Later in this chapter, you can find information about medical services that are not covered. It also explains limits on certain services.

Section 1.1 Types of out-of-pocket costs you may pay for your covered services
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To understand the payment information we give you in this chapter, you need to know about the types of out-of-pocket costs you may pay for your covered services.

- **Copayment** is a fixed amount you pay each time you receive certain medical services. You pay a copayment at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your copayments.)
- **Coinsurance** is a percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your coinsurance.)

Most people who qualify for Medicaid or for the Qualified Medicare Beneficiary (QMB) program should never pay deductibles, copayments or coinsurance. Be sure to show your proof of Medicaid or QMB eligibility to your provider, if applicable.

Section 1.2 What is the most you will pay for covered medical services?

Under our plan, there are two different limits on what you have to pay out-of-pocket for covered medical services:

- Your **in-network maximum out-of-pocket amount (MOOP)** is \$4,500. This is the most you pay during the calendar year for covered plan services received from network providers. The amounts you pay for copayments and coinsurance for covered services from network providers count toward this in-network maximum out-of-pocket amount. (The amounts you pay for services from out-of-network providers do not count toward your in-network maximum out-of-pocket amount. In addition, amounts you pay for some services do not count toward your in-network maximum out-of-pocket amount. These services are marked with a plus sign (+) in the Medical Benefits Chart.) If you have paid \$4,500 for covered services from network providers, you will not have any out-of-pocket costs for the rest of the year when you see our network providers. However, you must continue to pay the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

- Your **combined maximum out-of-pocket amount** is \$9,550. This is the most you pay during the calendar year for covered plan services received from both in-network and out-of-network providers. The amounts you pay for copayments and coinsurance for covered services count toward this combined maximum out-of-pocket amount. (In addition, amounts you pay for some services do not count toward your combined maximum out-of-pocket amount. These services are marked with a plus sign (+) in the Medical Benefits Chart.) If you have paid \$9,550 for covered services, you will have 100% coverage and will not have any out-of-pocket costs for the rest of the year for covered services. However, you must continue to pay the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

Section 1.3**Our plan does not allow providers to balance bill you**

As a member of BlueMedicare Freedom Giveback (PPO), an important protection for you is that you only have to pay your cost-sharing amount when you get services covered by our plan. Providers may not add additional separate charges, called **balance billing**. This protection applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don't pay certain provider charges.

Here is how this protection works.

- If your cost sharing is a copayment (a set amount of dollars, for example, \$15.00), then you pay only that amount for any covered services from a network provider. You will generally have higher copays when you obtain care from out-of-network providers.
- If your cost sharing is a coinsurance (a percentage of the total charges), then you never pay more than that percentage. However, your cost depends on which type of provider you see:
 - If you receive the covered services from a network provider, you pay the coinsurance percentage multiplied by the plan's reimbursement rate (as determined in the contract between the provider and the plan).
 - If you receive the covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers.
 - If you receive the covered services from an out-of-network provider who does not participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers.
- If you believe a provider has *balance billed* you, call Customer Service.

SECTION 2 Use the *Medical Benefits Chart* to find out what is covered and how much you will pay

Section 2.1 Your medical benefits and costs as a member of the plan

The Medical Benefits Chart on the following pages lists the services BlueMedicare Freedom Giveback (PPO) covers and what you pay out-of-pocket for each service. The services listed in the Medical Benefits Chart are covered only when the following coverage requirements are met:

- Your Medicare-covered services must be provided according to the coverage guidelines established by Medicare.
- Your services (including medical care, services, supplies, equipment, and Part B prescription drugs) *must* be medically necessary. Medically necessary means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- For new enrollees, your MA coordinated care plan must provide a minimum 90-day transition period, during which time the new MA plan may not require prior authorization for any active course of treatment, even if the course of treatment was for a service that commenced with an out-of-network provider.
- Some of the services listed in the Medical Benefits Chart are covered as in-network services *only* if your doctor or other network provider gets approval in advance (sometimes called prior authorization) from BlueMedicare Freedom Giveback (PPO).
 - Covered services that need approval in advance to be covered as in-network services are marked in *italics* in the Medical Benefits Chart.
 - You never need approval in advance for out-of-network services from out-of-network providers.
 - While you don't need approval in advance for out-of-network services, you or your doctor can ask us to make a coverage decision in advance.

Other important things to know about our coverage:

- For benefits where your cost sharing is a coinsurance percentage, the amount you pay depends on what type of provider you receive the services from:
 - If you receive the covered services from a network provider, you pay the coinsurance percentage multiplied by the plan's reimbursement rate (as determined in the contract between the provider and the plan).
 - If you receive the covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers.


Chapter 4 Medical Benefits Chart (what is covered and what you pay)

- If you receive the covered services from an out-of-network provider who does not participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers.
- Like all Medicare health plans, we cover everything that Original Medicare covers. For some of these benefits, you pay *more* in our plan than you would in Original Medicare. For others, you pay *less*. (If you want to know more about the coverage and costs of Original Medicare, look in your *Medicare & You 2025* handbook. View it online at **www.medicare.gov** or ask for a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.)
- For all preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you. However, if you also are treated or monitored for an existing medical condition during the visit when you receive the preventive service, a copayment will apply for the care received for the existing medical condition.
- If Medicare adds coverage for any new services during 2025, either Medicare or our plan will cover those services.



You will see this apple next to the preventive services in the benefits chart.

Medical Benefits Chart

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
+24-hour nurse advice line Toll-free telephonic coaching and nurse advice from trained clinicians. The nurse advice line is available 24 hours a day, seven days a week for assistance with health-related questions. Members can access the nurse advice line by calling 1-800-318-2384 (TTY: 711) .	\$0 copay for each call.	There are no out-of-network providers available for this benefit.
 Abdominal aortic aneurysm screening A one-time screening ultrasound for people at risk. The plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.	There is no coinsurance, copayment, or deductible for members eligible for this preventive screening.	40% coinsurance for members eligible for this preventive screening.

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Acupuncture for chronic low back pain</p> <p>Covered services include: Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances.</p> <p>For the purpose of this benefit, chronic low back pain is defined as:</p> <ul style="list-style-type: none"> • Lasting 12 weeks or longer; • Nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious disease, etc.); • Not associated with surgery; and • Not associated with pregnancy. <p>An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually.</p> <p>Treatment must be discontinued if the patient is not improving or is regressing.</p>	<p>You pay the cost sharing that applies to primary care services or specialty care services (as noted in the "Physician/Practitioner services, including doctor's office visits" section), depending on if you receive services from a primary care provider or specialist.</p>	<p>You pay the cost sharing that applies to primary care services or specialty care services (as noted in the "Physician/Practitioner services, including doctor's office visits" section), depending on if you receive services from a primary care provider or specialist.</p>




Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Acupuncture for chronic low back pain (continued)</p> <p>Provider Requirements:</p> <p>Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act)) may furnish acupuncture in accordance with applicable state requirements.</p> <p>Physician assistants (PAs), nurse practitioners (NPs)/clinical nurse specialists (CNSs) (as identified in 1861(aa)(5) of the Act), and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have:</p> <ul style="list-style-type: none"> • A masters or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and, • A current, full, active, and unrestricted license to practice acupuncture in a state, territory, or commonwealth (i.e., Puerto Rico) of the United States, or District of Columbia. <p>Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations at 42 CFR §§ 410.26 and 410.27.</p>		



Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Ambulance services</p> <p>Covered ambulance services, whether for an emergency or non-emergency situation, include fixed wing, rotary wing, and ground ambulance services to the nearest appropriate facility that can provide care only if they are furnished to a member whose medical condition is such that other means of transportation could endanger the person's health, or if authorized by the plan.</p> <p>If the covered ambulance services are not for an emergency situation, it should be documented that the member's condition is such that other means of transportation could endanger the person's health, and that transportation by ambulance is medically required.</p>	<p>\$325 copay for each Medicare-covered one-way ground ambulance trip.</p> <p>20% coinsurance for each Medicare-covered one-way air ambulance trip.</p>	<p>\$325 copay for each Medicare-covered one-way ground ambulance trip.</p> <p>20% coinsurance for each Medicare-covered one-way air ambulance trip.</p>
<p>+Annual physical exam</p> <p>In addition to the annual wellness visit or the Welcome to Medicare physical exam, you are covered for the following exam once per year: Comprehensive medical evaluation, including an age- and gender-appropriate history, examination, and counseling/anticipatory guidance/risk factor reduction interventions.</p>	<p>There is no coinsurance, copayment, or deductible for the annual physical exam.</p>	<p>40% coinsurance for the annual physical exam.</p>



Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
 Annual wellness visit If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months. Note: Your first annual wellness visit can't take place within 12 months of your Welcome to Medicare preventive visit. However, you don't need to have had a Welcome to Medicare visit to be covered for annual wellness visits after you've had Part B for 12 months.	There is no coinsurance, copayment, or deductible for the annual wellness visit.	40% coinsurance for the annual wellness visit.
 Bone mass measurement For qualified individuals (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: Procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.	There is no coinsurance, copayment, or deductible for Medicare-covered bone mass measurement.	40% coinsurance for Medicare-covered bone mass measurement.
 Breast cancer screening (mammograms) Covered services include: <ul style="list-style-type: none"> • One baseline mammogram between the ages of 35 and 39 • One screening mammogram every 12 months for women aged 40 and older • Clinical breast exams once every 24 months 	There is no coinsurance, copayment, or deductible for Medicare-covered screening mammograms.	40% coinsurance for Medicare-covered screening mammograms.

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
Cardiac rehabilitation services Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor's order. The plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.	\$0 copay for each Medicare-covered cardiac rehabilitation service. \$0 copay for each Medicare-covered intensive cardiac rehabilitation service.	40% coinsurance for each Medicare-covered cardiac rehabilitation service. 40% coinsurance for each Medicare-covered intensive cardiac rehabilitation service.
 Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating healthy.	There is no coinsurance, copayment, or deductible for the intensive behavioral therapy cardiovascular disease preventive benefit.	40% coinsurance for the intensive behavioral therapy cardiovascular disease preventive benefit.
 Cardiovascular disease testing Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every five years (60 months).	There is no coinsurance, copayment, or deductible for cardiovascular disease testing that is covered once every five years.	40% coinsurance for cardiovascular disease testing that is covered once every five years.


Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
 Cervical and vaginal cancer screening Covered services include: <ul style="list-style-type: none"> For all women: Pap tests and pelvic exams are covered once every 24 months. If you are at high risk of cervical or vaginal cancer or you are of childbearing age and have had an abnormal Pap test within the past three years: One Pap test every 12 months. 	There is no coinsurance, copayment, or deductible for Medicare-covered preventive Pap and pelvic exams.	40% coinsurance for Medicare-covered preventive Pap and pelvic exams.
Chiropractic services Covered services include: <ul style="list-style-type: none"> We cover only manual manipulation of the spine to correct subluxation. 	\$15 copay for each Medicare-covered chiropractic visit.	40% coinsurance for each Medicare-covered chiropractic visit.
 Colorectal cancer screening The following screening tests are covered: <ul style="list-style-type: none"> Colonoscopy has no minimum or maximum age limitation and is covered once every 120 months (ten years) for patients not at high risk, or 48 months after a previous flexible sigmoidoscopy for patients who are not at high risk for colorectal cancer, and once every 24 months for high-risk patients after a previous screening colonoscopy or barium enema. Flexible sigmoidoscopy for patients 45 years and older. Once every 120 months for patients not at high risk after the patient received a screening colonoscopy. Once every 48 months for high-risk patients from the last flexible sigmoidoscopy or barium enema. 	<p>There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening exam. If your doctor finds and removes a polyp or other tissue during the colonoscopy or flexible sigmoidoscopy, the screening exam becomes a diagnostic exam.</p> <p>\$300 copay for diagnostic colonoscopies performed in an outpatient hospital setting.</p>	<p>40% coinsurance for a Medicare-covered colorectal cancer screening exam.</p> <p>40% coinsurance for diagnostic colonoscopies performed in an outpatient hospital setting.</p> <p>40% coinsurance for diagnostic colonoscopies performed in an ambulatory surgical center (ASC).</p>



Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
Colorectal cancer screening (continued) <ul style="list-style-type: none"> • Screening fecal-occult blood tests for patients 45 years and older. Once every 12 months. • Multitarget stool DNA for patients 45 to 85 years of age and not meeting high-risk criteria. Once every three years. • Blood-based biomarker tests for patients 45 to 85 years of age and not meeting high-risk criteria. Once every three years. • Barium enema as an alternative to colonoscopy for patients at high risk and 24 months since the last screening barium enema or the last screening colonoscopy. • Barium enema as an alternative to flexible sigmoidoscopy for patients not at high risk and 45 years or older. Once at least 48 months following the last screening barium enema or screening flexible sigmoidoscopy. <p>Colorectal cancer screening tests include a follow-on screening colonoscopy after a Medicare-covered non-invasive stool-based colorectal cancer screening test returns a positive result.</p>	<p>\$250 copay for diagnostic colonoscopies performed in an ambulatory surgical center (ASC).</p> <p>\$0 copay for a Medicare-covered barium enema.</p>	<p>40% coinsurance for a Medicare-covered barium enema.</p>


Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Dental services</p> <p>In general, preventive dental services (such as cleaning, routine dental exams, and dental X-rays) are not covered by Original Medicare. However, Medicare currently pays for dental services in a limited number of circumstances, specifically when that service is an integral part of specific treatment of a beneficiary's primary medical condition. Some examples include reconstruction of the jaw following fracture or injury, tooth extractions done in preparation for radiation treatment for cancer involving the jaw, or oral exams preceding kidney transplantation.</p> <p>+<u>Supplemental dental benefits</u></p> <p>Our plan provides supplemental dental benefits. Please see the 2025 Supplemental Dental Chart at the end of this chart.</p>	<p>\$35 copay for Medicare-covered dental services.</p>	<p>40% coinsurance for Medicare-covered dental services.</p>
<p> Depression screening</p> <p>We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment and/or referrals.</p>	<p>There is no coinsurance, copayment, or deductible for an annual depression screening visit.</p>	<p>40% coinsurance for an annual depression screening visit.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
 Diabetes screening We cover this screening (includes fasting glucose tests) if you have any of the following risk factors: High blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes. You may be eligible for up to two diabetes screenings every 12 months following the date of your most recent diabetes screening test.	There is no coinsurance, copayment, or deductible for the Medicare-covered diabetes screening tests.	40% coinsurance for the Medicare-covered diabetes screening tests.
 Diabetes self-management training, diabetic services, and supplies For all people who have diabetes (insulin and non-insulin users). Covered services include: <ul style="list-style-type: none"> Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors. For people with diabetes who have severe diabetic foot disease: One pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting. 	\$0 copay for preferred Medicare-covered diabetic services and supplies. \$0 copay for Medicare-covered diabetic therapeutic shoes or inserts. \$0 copay for each Medicare-covered diabetes self-management training.	20% coinsurance for preferred Medicare-covered diabetic services and supplies. 20% coinsurance for Medicare-covered diabetic therapeutic shoes or inserts. 40% coinsurance for each Medicare-covered diabetes self-management training.

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p> Diabetes self-management training, diabetic services, and supplies (continued)</p> <ul style="list-style-type: none"> Diabetes self-management training is covered under certain conditions. <p>Lifescan (i.e., ONETOUCH®) and Roche (i.e., Accu-Chek®) are our preferred manufacturers for testing supplies.</p> <p>Dexcom and Freestyle Libre are our preferred manufacturers for continuous glucose monitors (CGMs).</p> <p>If you use diabetic testing supplies and/or a CGM that is not preferred by our plan, talk with your provider to get a new prescription or to request an exception for non-preferred testing supplies and/or CGMs. To get more information about our preferred diabetic testing supplies and CGMs, please contact Customer Service.</p> <p><i>Prior authorization may be required.</i></p>		

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Durable medical equipment (DME) and related supplies</p> <p>(For a definition of durable medical equipment, see Chapter 10 of this document as well as Chapter 3, Section 7.)</p> <p>Covered items include, but are not limited to: Wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, and walkers.</p> <p>We cover all medically necessary DME covered by Original Medicare. If our supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special order it for you. The most recent list of suppliers is available on our website at www.arkbluemedicare.com.</p> <p><i>Prior authorization may be required.</i></p>	<p>20% coinsurance for Medicare-covered durable medical equipment, including diabetic supplies obtained through a DME provider.</p> <p>Your cost sharing for Medicare oxygen equipment coverage is 20% coinsurance every month for 36 months.</p> <p>Original Medicare requires an oxygen supplier to provide you services for five years. During the first 36 months, you rent the equipment. The remaining 24 months, the supplier provides the equipment and maintenance at no cost to you (you are still responsible for the 20% coinsurance every month for oxygen). After this point, the five-year cycle begins again, even if you remain with the same company. If you join or leave our plan, the five-year cycle starts over.</p>	<p>20% coinsurance for Medicare-covered durable medical equipment, including diabetic supplies obtained through a DME provider.</p> <p>Your cost sharing for Medicare oxygen equipment coverage is 20% coinsurance every month for 36 months.</p> <p>Original Medicare requires an oxygen supplier to provide you services for five years. During the first 36 months, you rent the equipment. The remaining 24 months, the supplier provides the equipment and maintenance at no cost to you (you are still responsible for the 20% coinsurance every month for oxygen). After this point, the five-year cycle begins again, even if you remain with the same company. If you join or leave our plan, the five-year cycle starts over.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Emergency care</p> <p>Emergency care refers to services that are:</p> <ul style="list-style-type: none"> Furnished by a provider qualified to furnish emergency services, and Needed to evaluate or stabilize an emergency medical condition. <p>A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.</p> <p>Cost sharing for necessary emergency services furnished out-of-network is the same as for such services furnished in-network.</p> <p>+You are also covered up to \$15,000 per year for emergency/urgent care outside of the United States. (Any costs above this amount are your responsibility. Transportation back to the U.S. is not covered.) You will have to initially pay out-of-pocket for these services but can submit a reimbursement request to us. When submitting your reimbursement request, you'll need to provide a copy of the bill and proof of payment.</p>	<p>\$125 copay for each Medicare-covered emergency room visit (if you are admitted to the hospital within 24 hours for the same condition, the copay will be waived).</p> <p>If you receive multiple services at the same location (e.g., the emergency room), you'll pay the highest copay amount of all the services provided.</p> <p>+<u>Emergency/urgent care outside the United States:</u></p> <p>20% coinsurance for emergency/urgent care outside the United States.</p> <p>If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must move to a network hospital in order to pay the in-network cost-sharing amount for the part of your stay after you are stabilized. If you stay at the out-of-network hospital, your stay will be covered but you will pay the out-of-network cost-sharing amount for the part of your stay after you are stabilized.</p>	

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>+Flexible spending benefit (Blue Medicare Sapphire Card)</p> <p>The Blue Medicare Sapphire Card is a pre-loaded Mastercard debit card that may be used to reduce up to \$300 of out-of-pocket expenses at a dental, vision, or hearing provider. The card may only be used to reduce out-of-pocket expenses associated with the dental, vision, and hearing benefits described in the dental, vision, and hearing sections in this chart.</p> <p>The card is prepaid by the plan and is NOT a credit card. Card funds may not be converted to cash, and funds will not be approved for cosmetic procedures. Unused funds at the end of the benefit year return to the plan, including if you leave the plan before the end of the benefit year.</p> <p>Member reimbursement is also available if the dental, vision, or hearing provider does not accept debit cards or in the unlikely event of card failure. Reimbursement requests must include an itemized receipt from the provider, proof of payment, and be submitted within 90 days of the date of service. The reimbursement form can be found at www.arkbluemedicare.com.</p>		<p>There is no coinsurance, copayment, or deductible for the flexible spending benefit (Blue Medicare Sapphire Card).</p>


Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Health and wellness education programs</p> <p>Supplemental programs designed to enrich the health and lifestyles of our members.</p> <p>+Fitness program</p> <p>You receive a basic SilverSneakers® fitness membership at thousands of locations nationwide with access to amenities and fitness classes, including SilverSneakers classes designed to improve muscular strength, endurance, mobility, range of motion, balance, and coordination, as well as opportunities for mental enrichment and social connection to support you in improving and maintaining health. The SilverSneakers program includes unlimited access to virtual engagement solutions, including physical activity and wellness-focused classes and workshops that can be accessed online or via the SilverSneakers mobile app. These virtual classes include fitness games, workshops, and helpful content. Visit www.silversneakers.com for more information and to get started.</p>	<p>\$0 copay for the fitness program.</p> <p>\$0 copay for an at-home fitness kit.</p>	<p>There are no out-of-network facilities available for this benefit.</p> <p>\$0 copay for an at-home fitness kit.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Hearing services</p> <p>Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider.</p> <p>+You are also covered for supplemental hearing benefits that Original Medicare does not cover:</p> <ul style="list-style-type: none"> One routine hearing exam per year Unlimited hearing aid fittings/evaluations within the first year of a hearing aid purchase Up to two non-implantable hearing aids (one per ear) every three years from the TruHearing catalog <p>Hearing aid purchase includes:</p> <ul style="list-style-type: none"> First year of follow-up provider visits 60-day trial period Three-year extended warranty 80 batteries per aid for non-rechargeable models <p>The hearing aid benefit does not include or cover any of the following:</p> <ul style="list-style-type: none"> Ear molds Hearing aid accessories Additional batteries (more than those noted above) Hearing aids that are not in the TruHearing catalog Costs associated with loss and damage warranty claims 	<p>\$35 copay for each Medicare-covered hearing exam.</p> <p>\$0 copay for a routine hearing exam.</p> <p>\$0 copay for hearing aid fittings/evaluations.</p> <p>Up to \$1,000 every three years towards the cost of two non-implantable hearing aids. Costs above this allowance or associated with excluded items are your responsibility and are not covered by the plan.</p>	<p>40% coinsurance for each Medicare-covered hearing exam.</p> <p>\$0 copay for a routine hearing exam. A TruHearing provider must be used.</p> <p>\$0 copay for hearing aid fittings/evaluations. A TruHearing provider must be used.</p> <p>Up to \$1,000 every three years towards the cost of two non-implantable hearing aids. TruHearing hearing aids must be used. Costs above this allowance or associated with excluded items are your responsibility and are not covered by the plan.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Hearing services (continued)</p> <p><u>You must use TruHearing providers and hearing aids for this benefit.</u></p> <p>Call 1-844-822-1845 (TTY: 711) to access this benefit.</p>		
<p> HIV screening</p> <p>For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover:</p> <ul style="list-style-type: none"> One screening exam every 12 months <p>For women who are pregnant, we cover:</p> <ul style="list-style-type: none"> Up to three screening exams during a pregnancy 	<p>There is no coinsurance, copayment, or deductible for members eligible for a Medicare-covered preventive HIV screening.</p>	<p>40% coinsurance for members eligible for a Medicare-covered preventive HIV screening.</p>
<p>Home health agency care</p> <p>Prior to receiving home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> Part-time or intermittent skilled nursing and home health aide services (to be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than eight hours per day and 35 hours per week) Physical therapy, occupational therapy, and speech therapy Medical and social services Medical equipment and supplies <p><i>Prior authorization may be required.</i></p>	<p>\$0 copay for each Medicare-covered home health visit.</p>	<p>40% coinsurance for each Medicare-covered home health visit.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Home infusion therapy</p> <p>Home infusion therapy involves the intravenous or subcutaneous administration of drugs or biologicals to an individual at home. The components needed to perform home infusion include the drug (for example, antivirals, immune globulin), equipment (for example, a pump), and supplies (for example, tubing and catheters).</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Professional services, including nursing services, furnished in accordance with the plan of care • Patient training and education not otherwise covered under the durable medical equipment benefit • Remote monitoring • Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier <p><i>Prior authorization may be required.</i></p>	<p>\$0 copay for professional services performed by a primary care provider.</p> <p>\$35 copay for professional services performed by a specialist.</p> <p>You pay the cost sharing that applies to DME (as noted in the “Durable medical equipment (DME) and related supplies” section).</p>	<p>\$20 copay for professional services performed by a primary care provider.</p> <p>40% coinsurance for professional services performed by a specialist.</p> <p>You pay the cost sharing that applies to DME (as noted in the “Durable medical equipment (DME) and related supplies” section).</p>


Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Hospice care</p> <p>You are eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have six months or less to live if your illness runs its normal course. You may receive care from any Medicare-certified hospice program. Your plan is obligated to help you find Medicare-certified hospice programs in the plan's service area, including those the MA organization owns, controls, or has a financial interest in. Your hospice doctor can be a network provider or an out-of-network provider.</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Drugs for symptom control and pain relief • Short-term respite care • Home care <p>When you are admitted to a hospice, you have the right to remain in your plan; if you chose to remain in your plan, you must continue to pay plan premiums.</p> <p><u>For hospice services and for services that are covered by Medicare Part A or B and are related to your terminal prognosis:</u> Original Medicare (rather than our plan) will pay your hospice provider for your hospice services and any Part A and Part B services related to your terminal prognosis. While you are in the hospice program, your hospice provider will bill Original Medicare for the services that Original Medicare pays for. You will be billed Original Medicare cost sharing.</p>	<p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not BlueMedicare Freedom Giveback (PPO).</p> <p>\$0 copay for each Medicare-covered primary care provider visit.</p> <p>\$35 copay for each Medicare-covered specialist visit.</p>	<p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not BlueMedicare Freedom Giveback (PPO).</p> <p>\$20 copay for each Medicare-covered primary care provider visit.</p> <p>40% coinsurance for each Medicare-covered specialist visit.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Hospice care (continued)</p> <p><u>For services that are covered by Medicare Part A or B and are not related to your terminal prognosis:</u> If you need non-emergency, non-urgently needed services that are covered under Medicare Part A or B and that are not related to your terminal prognosis, your cost for these services depends on whether you use a provider in our plan's network and follow plan rules (such as if there is a requirement to obtain prior authorization).</p> <ul style="list-style-type: none"> • If you obtain the covered services from a network provider and follow plan rules for obtaining service, you only pay the plan cost-sharing amount for in-network services. • If you obtain the covered services from an out-of-network provider, you pay the plan cost sharing for out-of-network services. <p><u>For services that are covered by BlueMedicare Freedom Giveback (PPO) but are not covered by Medicare Part A or B:</u> BlueMedicare Freedom Giveback (PPO) will continue to cover plan-covered services that are not covered under Part A or B whether or not they are related to your terminal prognosis. You pay your plan cost-sharing amount for these services.</p> <p>Note: If you need non-hospice care (care that is not related to your terminal prognosis), you should contact us to arrange the services.</p> <p>Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit.</p>		

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
 Immunizations Covered Medicare Part B services include: <ul style="list-style-type: none"> • Pneumonia vaccines • Flu/influenza shots (or vaccines), once each flu/influenza season in the fall and winter, with additional flu/influenza shots (or vaccines) if medically necessary • Hepatitis B vaccines if you are at high or intermediate risk of getting Hepatitis B • COVID-19 vaccines • Other vaccines if you are at risk and they meet Medicare Part B coverage rules 	There is no coinsurance, copayment, or deductible for the pneumonia, flu/influenza, Hepatitis B, and COVID-19 vaccines.	40% coinsurance for pneumonia, flu/influenza, Hepatitis B, and COVID-19 vaccines.
+In-home support services You will receive up to 40 hours per year of in-home support services. The benefit includes help with activities of daily living (ADLs) (e.g., ambulating, bathing, and dressing) and instrumental activities of daily living (IADLs) (e.g., errands, grocery shopping, and help with medication adherence). Please note: Companionship is not considered primarily health-related; therefore, it is <u>not</u> covered. Services are performed in two-hour and four-hour increments, depending on the services to be performed. Call 1-888-538-1775 (TTY: 711) Monday through Friday, 8:00 a.m. to 8:00 p.m. Central, to schedule your visit. You can also schedule your visit through a secure web portal by accessing www.blueprintportal.com .	\$0 copay for covered 40 hours of in-home support services.	There are no out-of-network facilities available for this benefit.

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Inpatient hospital care</p> <p>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.</p> <p>You are covered up to 90 days per admission for Medicare-covered inpatient hospital stays.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Semi-private room (or a private room if medically necessary) • Meals, including special diets • Regular nursing services • Costs of special care units (such as intensive care or coronary care units) • Drugs and medications • Lab tests • X-rays and other radiology services • Necessary surgical and medical supplies • Use of appliances such as wheelchairs • Operating and recovery room costs • Physical, occupational, and speech language therapy • Inpatient substance abuse services 	<p>For each Medicare-covered hospital stay: \$375 copay per day for days 1–5; \$0 copay per day for days 6–90.</p> <p>Cost sharing starts the day you are admitted and does not include the day of discharge.</p> <p>Instead of using an Original Medicare benefit period, cost sharing is charged for each inpatient admission. Transfers from one hospital to another (e.g., an acute care or long-term care hospital) are treated as new admissions. The daily cost sharing starts over with each new hospital admission.</p> <p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost sharing you would pay at a network hospital.</p>	<p>For each Medicare-covered hospital stay: 40% coinsurance per stay.</p> <p>Cost sharing starts the day you are admitted and does not include the day of discharge.</p> <p>Instead of using an Original Medicare benefit period, cost sharing is charged for each inpatient admission. Transfers from one hospital to another (e.g., an acute care or long-term care hospital) are treated as new admissions. The daily cost sharing starts over with each new hospital admission.</p> <p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost sharing you would pay at a network hospital.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Inpatient hospital care (continued)</p> <ul style="list-style-type: none"> Under certain conditions, the following types of transplants are covered: Corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we will arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you are a candidate for a transplant. Transplant providers may be local or outside of the service area. If our in-network transplant services are outside the community pattern of care, you may choose to go locally as long as the local transplant providers are willing to accept the Original Medicare rate. If BlueMedicare Freedom Giveback (PPO) provides transplant services at a location outside the pattern of care for transplants in your community, and you choose to obtain transplants at this distant location, we will arrange or pay for appropriate lodging and transportation costs for you and a companion. <ul style="list-style-type: none"> If the service is available by an in-network provider either locally or outside the community pattern of care, but you choose to use an out-of-network provider, you will be responsible for any and all transportation and lodging expenses unless an exception approval is obtained in advance of any travel. 		

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
Inpatient hospital care (continued) <ul style="list-style-type: none"> ○ While you are receiving care at a distant location, we will reimburse you for certain travel-related expenses. To qualify for reimbursement for travel-related transplant expenses, you must travel a minimum of 60 miles one way to the transplant center. ○ Reimbursement for all travel-related expenses is limited to \$10,000 per transplant regardless of the location or network status of the transplant provider. ○ Travel-related transplant expenses eligible for reimbursement include travel to and from the hospital or doctor's office for evaluations, transplant services, and follow-up care. ○ Reimbursable expenses include mileage at the Internal Revenue Service's current federal mileage reimbursement rate, round trip economy/coach airfare, taxi fares or rideshare services, and lodging, including hotels, motels, or short-term housing. ● Blood - including storage and administration. Coverage of whole blood and packed red cells (as well as all other components of blood) begins with the first pint of blood that you need. ● Physician services 		

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Inpatient hospital care (continued)</p> <p>Note: To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an <i>outpatient</i>. If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called <i>Medicare Hospital Benefits</i>. This fact sheet is available on the Web at https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, seven days a week.</p> <p><i>Prior authorization may be required.</i></p>		
<p>Inpatient services in a psychiatric hospital</p> <p>Covered services include mental health care services that require a hospital stay.</p> <p>You are covered up to 90 days per admission for Medicare-covered inpatient psychiatric hospital stays.</p> <p>The plan covers 190 days of inpatient psychiatric hospital care in a lifetime. This limitation does not apply to inpatient psychiatric services provided in a general hospital. Any lifetime days used before enrolling in our plan will count towards the 190-days limit.</p>	<p>For each Medicare-covered hospital stay: \$375 copay per day for days 1–5; \$0 copay per day for days 6–90.</p> <p>Cost sharing starts the day you are admitted and does not include the day of discharge.</p>	<p>For each Medicare-covered hospital stay: 40% coinsurance per stay.</p> <p>Cost sharing starts the day you are admitted and does not include the day of discharge.</p>



Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
Inpatient services in a psychiatric hospital (continued) <i>Prior authorization may be required.</i>	Instead of using an Original Medicare benefit period, cost sharing is charged for each inpatient psychiatric admission. Transfers from one hospital to another (e.g., an acute care or long-term care hospital) are treated as new admissions. The daily cost sharing starts over with each new hospital admission.	Instead of using an Original Medicare benefit period, cost sharing is charged for each inpatient psychiatric admission. Transfers from one hospital to another (e.g., an acute care or long-term care hospital) are treated as new admissions. The daily cost sharing starts over with each new hospital admission.
Inpatient stay: Covered services received in a hospital or SNF during a non-covered inpatient stay If you have exhausted your inpatient benefits or if the inpatient stay is not reasonable and necessary, we will not cover your inpatient stay. However, in some cases, we will cover certain services you receive while you are in the hospital or the skilled nursing facility (SNF). Covered services include, but are not limited to: <ul style="list-style-type: none"> • Physician services • Diagnostic tests (like lab tests) • X-ray, radium, and isotope therapy including technician materials and services • Surgical dressings • Splints, casts, and other devices used to reduce fractures and dislocations 	The cost-sharing amounts for these services are the same as those listed within the appropriate service category in this benefits chart.	The cost-sharing amounts for these services are the same as those listed within the appropriate service category in this benefits chart.

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Inpatient stay: Covered services received in a hospital or SNF during a non-covered inpatient stay (continued)</p> <ul style="list-style-type: none"> • Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices • Leg, arm, back, and neck braces; trusses; and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition • Physical therapy, speech therapy, and occupational therapy <p><i>Prior authorization may be required.</i></p>		
<p>+Meals benefit</p> <p>Immediately following discharge from surgery or inpatient hospitalization, you may receive a maximum of two meals per day for up to seven days for a total of 14 meals per year.</p> <p>Following discharge from surgery or inpatient hospitalization, one of our care managers will place an order for the meals (based on your preferences and dietary needs) and have them shipped to your home. (Meals are refrigerated and should be properly stored until prepared.)</p>	<p>\$0 copay for covered meals.</p>	<p>There are no out-of-network providers available for this benefit.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
 Medical nutrition therapy This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor. We cover three hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and two hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to receive more hours of treatment with a physician's order. A physician must prescribe these services and renew their order yearly if your treatment is needed into the next calendar year.	There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered medical nutrition therapy services.	40% coinsurance for members eligible for Medicare-covered medical nutrition therapy services.
 Medicare Diabetes Prevention Program (MDPP) MDPP services will be covered for eligible Medicare beneficiaries under all Medicare health plans. MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.	There is no coinsurance, copayment, or deductible for the MDPP benefit.	40% coinsurance for the MDPP benefit.

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Medicare Part B prescription drugs</p> <p>These drugs are covered under Part B of Original Medicare. Members of our plan receive coverage for these drugs through our plan. Covered drugs include:</p> <ul style="list-style-type: none"> • Drugs that usually aren't self-administered by the patient and are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical center services • Insulin furnished through an item of durable medical equipment (such as a medically necessary insulin pump) • Other drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan • The Alzheimer's drug, Leqembi®, (generic name lecanemab), which is administered intravenously. In addition to medication costs, you may need additional scans and tests before and/or during treatment that could add to your overall costs. Talk to your doctor about what scans and tests you may need as part of your treatment • Clotting factors you give yourself by injection if you have hemophilia • Transplant/Immunosuppressive Drugs: Medicare covers transplant drug therapy if Medicare paid for your organ transplant. You must have Part A at the time of the covered transplant, and you must have Part B at the time you get immunosuppressive drugs. Keep in mind, Medicare drug coverage (Part D) covers immunosuppressive drugs if Part B doesn't cover them 	<p>\$35 copay for a 30-day supply of Medicare-covered Part B insulin products.</p> <p>0% to 20% coinsurance for Part B chemotherapy/radiation and other Part B drugs.</p> <p>Certain Medicare-covered Part B drugs may require step therapy.</p>	<p>40% coinsurance for a 30-day supply of Medicare-covered Part B insulin products.</p> <p>40% coinsurance for Part B chemotherapy/radiation and other Part B drugs.</p> <p>Certain Medicare-covered Part B drugs may require step therapy.</p>


Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
Medicare Part B prescription drugs (continued) <ul style="list-style-type: none"> • Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug • Some Antigens: Medicare covers antigens if a doctor prepares them and a properly instructed person (who could be you, the patient) gives them under appropriate supervision • Certain oral anti-cancer drugs: Medicare covers some oral cancer drugs you take by mouth if the same drug is available in injectable form or the drug is a prodrug (an oral form of a drug that, when ingested, breaks down into the same active ingredient found in the injectable drug) of the injectable drug. As new oral cancer drugs become available, Part B may cover them. If Part B doesn't cover them, Part D does • Oral anti-nausea drugs: Medicare covers oral anti-nausea drugs you use as part of an anti-cancer chemotherapeutic regimen if they're administered before, at, or within 48 hours of chemotherapy or are used as a full therapeutic replacement for an intravenous anti-nausea drug • Certain oral end-stage renal disease (ESRD) drugs if the same drug is available in injectable form and the Part B ESRD benefit covers it • Calcimimetic medications under the ESRD payment system, including the intravenous medication Parsabiv[®], and the oral medication Sensipar[®] 		

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Medicare Part B prescription drugs (continued)</p> <ul style="list-style-type: none"> • Certain drugs for home dialysis, including heparin, the antidote for heparin, when medically necessary, and topical anesthetics • Erythropoiesis-stimulating agents: Medicare covers erythropoietin by injection if you have end-stage renal disease (ESRD) or you need this drug to treat anemia related to certain other conditions (such as Epogen[®], Procrit[®], Retacrit[®], Epoetin Alfa, Aranesp[®], Darbepoetin Alfa, Mircera[®], or Methoxy polyethylene glycol-epoetin beta) • Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases • Parenteral and enteral nutrition (intravenous and tube feeding) <p>Step therapy is required for some drugs. (In some cases, the plan requires you to first try certain drugs to treat your medical condition before we will cover another drug for that condition.) The following categories contain drugs that may require step therapy:</p> <ul style="list-style-type: none"> • Oncology/antineoplastics • Hyaluronan injections/Viscosupplements • Colony stimulating factors • Ophthalmic agents (ophthalmic angiogenesis inhibitors) • Antipsoriatics • Erythropoietic agents • Botulinum toxins • Hematopoietic agents – iron 		

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Medicare Part B prescription drugs (continued)</p> <ul style="list-style-type: none"> • Hemophilia factors VIII & IX • Immune globulins IV & SC • Multiple sclerosis agents • Osteoporosis • Lysosomal storage disorder agents • Severe Asthma agents • Alpha-1 antitrypsin deficiency agents • Antimetabolites <p>The following link will take you to a list of Part B Drugs that may be subject to Step Therapy: https://www.arkansasbluecross.com/providers/medical-providers/medicare/part-b-prior-authorization-policies.</p> <p>We also cover some vaccines under our Part B prescription drug benefit.</p> <p><i>Prior authorization may be required, except for Medicare-covered Part B insulin products.</i></p>		
<p> Obesity screening and therapy to promote sustained weight loss</p> <p>If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.</p>	<p>There is no coinsurance, copayment, or deductible for a preventive obesity screening and therapy.</p>	<p>40% coinsurance for a preventive obesity screening and therapy.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Opioid treatment program services</p> <p>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:</p> <ul style="list-style-type: none"> • 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 disorder counseling • Individual and group therapy • Toxicology testing • Intake activities • Periodic assessments 	<p>\$40 copay for each Medicare-covered opioid treatment visit.</p>	<p>40% coinsurance for each Medicare-covered opioid treatment visit.</p>
<p>Outpatient diagnostic tests and therapeutic services and supplies</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • X-rays • Radiation (radium and isotope) therapy, including technician materials and supplies • Surgical supplies, such as dressings • Splints, casts, and other devices used to reduce fractures and dislocations • Laboratory tests • Blood - including storage and administration. Coverage of whole blood and packed red cells (as well as other components of blood) begins with the first pint of blood that you need. • Other outpatient diagnostic tests <p><i>Prior authorization may be required.</i></p>	<p>\$0 copay for Medicare-covered X-rays.</p> <p>20% coinsurance for Medicare-covered diagnostic tests (e.g., EKG and EEG).</p> <p>0% coinsurance for Medicare-covered lab services, except genetic testing.</p> <p>20% coinsurance for Medicare-covered genetic testing lab services.</p> <p>20% coinsurance for Medicare-covered medical supplies.</p>	<p>40% coinsurance for Medicare-covered X-rays.</p> <p>40% coinsurance for Medicare-covered diagnostic tests (e.g., EKG and EEG).</p> <p>40% coinsurance for Medicare-covered lab services, including genetic testing.</p> <p>20% coinsurance for Medicare-covered medical supplies.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
Outpatient diagnostic tests and therapeutic services and supplies (continued)	<p>\$0 copay for Medicare-covered blood services.</p> <p>0% coinsurance for a Medicare-covered spirometry test and home-based sleep study.</p> <p>\$25 copay for a Medicare-covered diagnostic mammogram.</p> <p>\$25 copay for Medicare-covered ultrasounds.</p> <p>\$300 copay for Medicare-covered diagnostic radiological services (e.g., MRIs and CT scans).</p> <p>20% coinsurance for Medicare-covered therapeutic radiological services (e.g., radium and isotope therapy) and supplies (e.g., surgical supplies, splints, and casts).</p> <p>If you receive multiple services at the same location (e.g., the emergency room or freestanding diagnostic radiology office), you will pay the highest copay amount of all the services provided.</p>	<p>\$0 copay for Medicare-covered blood services.</p> <p>40% coinsurance for a Medicare-covered spirometry test and home-based sleep study.</p> <p>40% coinsurance for a Medicare-covered diagnostic mammogram.</p> <p>40% coinsurance for Medicare-covered ultrasounds.</p> <p>40% coinsurance for Medicare-covered diagnostic radiological services (e.g., MRIs and CT scans).</p> <p>40% coinsurance for Medicare-covered therapeutic radiological services (e.g., radium and isotope therapy) and supplies (e.g., surgical supplies, splints, and casts).</p> <p>If you receive multiple services at the same location (e.g., the emergency room or freestanding diagnostic radiology office), you will pay the highest copay amount of all the services provided.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
Outpatient diagnostic tests and therapeutic services and supplies (continued)	If the cost share for one service is a copay and the cost share for another service is a coinsurance, you may be asked to pay both the copay and coinsurance.	If the cost share for one service is a copay and the cost share for another service is a coinsurance, you may be asked to pay both the copay and coinsurance.
Outpatient hospital observation Observation services are hospital outpatient services given to determine if you need to be admitted as an inpatient or can be discharged. For outpatient hospital observation services to be covered, they must meet the Medicare criteria and be considered reasonable and necessary. Observation services are covered only when provided by the order of a physician or another individual authorized by state licensure law and hospital staff bylaws to admit patients to the hospital or order outpatient tests. Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you are not sure if you are an outpatient, you should ask the hospital staff.	\$300 copay per stay for Medicare-covered outpatient hospital observation services.	40% coinsurance for Medicare-covered outpatient hospital observation services.

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Outpatient hospital observation (continued)</p> <p>You can also find more information in a Medicare fact sheet called <i>Medicare Hospital Benefits</i>. This fact sheet is available on the Web at https://es.medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, seven days a week.</p> <p><i>Prior authorization may be required.</i></p>		
<p>Outpatient hospital services</p> <p>We cover medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery • Laboratory and diagnostic tests billed by the hospital • Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it • X-rays and other radiology services billed by the hospital • Medical supplies such as splints and casts • Certain drugs and biologicals that you can't give yourself 	<p>The cost-sharing amounts for these services are the same as those listed within the appropriate service category in this benefits chart.</p>	<p>The cost-sharing amounts for these services are the same as those listed within the appropriate service category in this benefits chart.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Outpatient hospital services (continued)</p> <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you are not sure if you are an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called <i>Medicare Hospital Benefits</i>. This fact sheet is available on the Web at https://es.medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, seven days a week.</p>		
<p>Outpatient mental health care</p> <p>Covered services include: Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, licensed professional counselor (LPC), licensed marriage and family therapist (LMFT), nurse practitioner (NP), physician assistant (PA), or other Medicare-qualified mental healthcare professional as allowed under applicable state laws.</p>	<p>\$35 copay for each Medicare-covered mental health specialist or psychiatrist individual or group therapy visit.</p>	<p>40% coinsurance for each Medicare-covered mental health specialist or psychiatrist individual or group therapy visit.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Outpatient rehabilitation services Covered services include: Physical therapy, occupational therapy, and speech language therapy.</p> <p>Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and comprehensive outpatient rehabilitation facilities (CORFs).</p> <p><i>Prior authorization may be required after 30 visits for each therapy type.</i></p>	\$35 copay for each Medicare-covered occupational therapy, physical therapy, or speech language therapy visit.	40% coinsurance for each Medicare-covered occupational therapy, physical therapy, or speech language therapy visit.
<p>Outpatient substance use disorder services Medicare-covered services to treat a substance use disorder.</p>	\$30 copay for each Medicare-covered individual or group therapy visit.	40% coinsurance for each Medicare-covered individual or group therapy visit.
<p>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</p> <p>Note: If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an outpatient.</p>	<p>\$300 copay for Medicare-covered surgical services performed in an outpatient department of a hospital facility.</p> <p>\$250 copay for Medicare-covered surgical services performed in an ambulatory surgical center (ASC).</p>	<p>40% coinsurance for Medicare-covered surgical services performed in an outpatient department of a hospital facility.</p> <p>40% coinsurance for Medicare-covered surgical services performed in an ambulatory surgical center (ASC).</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>+Over-the-counter (OTC) items</p> <p>As a BlueMedicare Freedom Giveback (PPO) member, you receive the Walmart Wellness Benefits Card for OTC items. The debit card is preloaded with \$50 at the start of each calendar quarter and can be used to purchase health-related OTC items at your local Walmart and Walmart Neighborhood stores.</p> <p>Benefits funds are available at the beginning of each calendar quarter (January 1, April 1, July 1, and October 1) and will be forfeited at the end of each calendar quarter (March 31, June 30, September 30, and December 31) if not used.</p> <p>You will receive your Walmart Wellness Benefits Card in the mail, along with a printed OTC catalog, prior to your plan effective date. You must first activate the card before using it. To activate it, you can: 1) call 1-833-316-1113 (TTY: 711) 6:00 a.m. to 9:00 p.m. Central, seven days a week; 2) scan the QR code on the card; or 3) add the card to your “wallet” on your Walmart.com account. (If you don’t already have a Walmart.com account, you will need to create one.)</p> <p>You can use your Walmart Wellness Benefits Card in store at your local Walmart or Walmart Neighborhood store, online at Walmart.com, through the Walmart app, by calling the toll-free number above, and/or mail order.</p> <p>Call 1-833-316-1113 (TTY: 711) 6:00 a.m. to 9:00 p.m. Central, seven days a week, to report your Walmart Wellness Benefits card lost, stolen, or damaged and to request a replacement.</p>	<p>\$0 copay for covered OTC items.</p>	<p>There are no out-of-network providers available for this benefit.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Partial hospitalization services and intensive outpatient services</p> <p>Partial hospitalization is a structured program of active psychiatric treatment provided as a hospital outpatient service or by a community mental health center that is more intense than the care received in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed professional counselor's office and is an alternative to inpatient hospitalization.</p> <p>Intensive outpatient service is a structured program of active behavioral (mental) health therapy treatment provided in a hospital outpatient department, a community mental health center, a federally qualified health center, or a rural health clinic that is more intense than the care received in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed professional counselor's office but less intense than partial hospitalization.</p> <p><i>Prior authorization may be required.</i></p>	<p>\$85 copay for each Medicare-covered partial hospitalization or intensive outpatient services visit.</p>	<p>40% coinsurance for each Medicare-covered partial hospitalization or intensive outpatient services visit.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
Physician/Practitioner services, including doctor's office visits Covered services include: <ul style="list-style-type: none"> Medically-necessary medical care or surgery services furnished in a physician's office, certified ambulatory surgical center, hospital outpatient department, or any other location. Consultation, diagnosis, and treatment by a specialist. Basic hearing and balance exams performed by your specialist, if your doctor orders it to see if you need medical treatment. Certain telehealth services, including: PCP services, urgently needed services, specialist services, individual and group sessions for mental health specialty services, and individual and group sessions for psychiatric services. <ul style="list-style-type: none"> You have the option of getting these services through an in-person visit or by telehealth. If you choose to get one of these services by telehealth, you must use a network provider who offers the service by telehealth. You may use a phone, computer, tablet, or other video technology. 	<p>\$0 copay for each Medicare-covered primary care visit (when services are provided by a PCP or other healthcare professional), including visits for allergy shots.</p> <p>\$35 copay for each Medicare-covered specialty care visit (when services are provided by a specialist or other healthcare professional), including visits for allergy shots.</p> <p><u>Telehealth:</u></p> <p>\$0 copay for each Medicare-covered PCP visit.</p> <p>\$0 copay for each Medicare-covered urgently needed services visit.</p> <p>\$0 copay for each Medicare-covered individual or group mental health specialty services or psychiatric services visit.</p> <p>\$0 copay for each Medicare-covered specialist visit.</p>	<p>\$20 copay for each Medicare-covered primary care visit when services are provided by a PCP, including visits for allergy shots.</p> <p>40% coinsurance for each Medicare-covered specialty care visit when services are provided by a specialist, including visits for allergy shots.</p> <p>40% coinsurance for each Medicare-covered primary or specialty care visit when services are provided by other healthcare professionals, including visits for allergy shots.</p> <p><u>Telehealth:</u> Not covered.</p>


Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
Physician/Practitioner services, including doctor's office visits (continued) <ul style="list-style-type: none"> Some telehealth services, including consultation, diagnosis, and treatment by a physician or practitioner, for patients in certain rural areas or other places approved by Medicare. Telehealth services for monthly end-stage renal disease-related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility, or the member's home. Telehealth services to diagnose, evaluate, or treat symptoms of a stroke, regardless of your location. Telehealth services for members with a substance use disorder or co-occurring mental health disorder, regardless of their location. Telehealth services for diagnosis, evaluation, and treatment of mental health disorders if: <ul style="list-style-type: none"> You have an in-person visit within six months prior to your first telehealth visit. You have an in-person visit every 12 months while receiving these telehealth services. Exceptions can be made to the above for certain circumstances. Telehealth services for mental health visits provided by rural health clinics and federally qualified health centers. 		

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Physician/Practitioner services, including doctor's office visits (continued)</p> <ul style="list-style-type: none"> • Virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes if: <ul style="list-style-type: none"> ○ You're not a new patient and ○ The check-in isn't related to an office visit in the past seven days and ○ The check-in doesn't lead to an office visit within 24 hours or the soonest available appointment. • Evaluation of video and/or images you send to your doctor and interpretation and follow-up by your doctor within 24 hours if: <ul style="list-style-type: none"> ○ You're not a new patient and ○ The evaluation isn't related to an office visit in the past seven days and ○ The evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment. • Consultation your doctor has with other doctors by phone, internet, or electronic health record. • Second opinion by another network provider prior to surgery. • Non-routine dental care (covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician). 		



Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
Podiatry services Covered services include: <ul style="list-style-type: none"> • Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs) • Routine foot care for members with certain medical conditions affecting the lower limbs +You are also covered for additional podiatry visits that Original Medicare does not cover: <ul style="list-style-type: none"> • Six visits per year 	\$35 copay for each Medicare-covered podiatry visit. \$35 copay for each additional podiatry visit.	40% coinsurance for each Medicare-covered podiatry visit. 40% coinsurance for each additional podiatry visit.
 Prostate cancer screening exams For men aged 50 and older, covered services include the following (once every 12 months): <ul style="list-style-type: none"> • Digital rectal exam • Prostate specific antigen (PSA) test 	There is no coinsurance, copayment, or deductible for an annual PSA test. \$0 copay for an annual Medicare-covered digital rectal exam.	40% coinsurance for an annual PSA test. 40% coinsurance for an annual Medicare-covered digital rectal exam.



Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Prosthetic and orthotic devices and related supplies</p> <p>Devices (other than dental) that replace all or part of a body part or function. These include, but are not limited to testing, fitting, or training in the use of prosthetic and orthotic devices; as well as: Colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic and orthotic devices and repair and/or replacement of prosthetic and orthotic devices. Also includes some coverage following cataract removal or cataract surgery – see “Vision Care” later in this section for more detail.</p> <p><i>Prior authorization may be required.</i></p>	<p>20% coinsurance for Medicare-covered prosthetics and supplies.</p>	<p>20% coinsurance for Medicare-covered prosthetics and supplies.</p>
<p>Pulmonary rehabilitation services</p> <p>Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and an order for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.</p> <p><i>Prior authorization may be required.</i></p>	<p>\$15 copay for each Medicare-covered pulmonary rehabilitation service.</p>	<p>40% coinsurance for each Medicare-covered pulmonary rehabilitation service.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
 Screening and counseling to reduce alcohol misuse We cover one alcohol misuse screening for adults with Medicare (including pregnant women) who misuse alcohol but aren't alcohol dependent. If you screen positive for alcohol misuse, you can get up to four brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.	There is no coinsurance, copayment, or deductible for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.	40% coinsurance for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.
 Screening for lung cancer with low dose computed tomography (LDCT) For qualified individuals, an LDCT is covered every 12 months. Eligible members are: People aged 50–77 years who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 20 pack-years and who currently smoke or have quit smoking within the last 15 years, who receive a written order for an LDCT during a lung cancer screening counseling and shared decision-making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner.	There is no coinsurance, copayment, or deductible for the Medicare-covered counseling and shared decision-making visit or for the LDCT.	40% coinsurance for the Medicare-covered counseling and shared decision-making visit or for the LDCT.

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
 Screening for lung cancer with low dose computed tomography (LDCT) (continued) <i>For LDCT lung cancer screenings after the initial LDCT screening:</i> The member must receive a written order for an LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision-making visit for subsequent lung cancer screenings with an LDCT, the visit must meet the Medicare criteria for such visits.		
 Screening for sexually transmitted infections (STIs) and counseling to prevent STIs We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy. We also cover up to two individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We will only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting such as a doctor's office.	There is no coinsurance, copayment, or deductible for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.	40% coinsurance for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.


Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Services to treat kidney disease</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to six sessions of kidney disease education services per lifetime. • Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, or when your provider for this service is temporarily unavailable or inaccessible). • Inpatient dialysis treatments (if you are admitted as an inpatient to a hospital for special care). • Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments). • Home dialysis equipment and supplies. • Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply). <p>Certain drugs for dialysis are covered under your Medicare Part B drug benefit. For information about coverage for Part B Drugs, please go to the section, “Medicare Part B prescription drugs.”</p>	<p>20% coinsurance for Medicare-covered renal dialysis.</p> <p>\$0 copay for Medicare-covered kidney disease education services.</p>	<p>20% coinsurance for Medicare-covered renal dialysis.</p> <p>40% coinsurance for Medicare-covered kidney disease education services.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Skilled nursing facility (SNF) care (For a definition of skilled nursing facility care, see Chapter 10 of this document. Skilled nursing facilities are sometimes called SNFs.)</p> <p>You are covered up to 100 days per benefit period for Medicare-covered SNF stays.</p> <p>No prior hospital stay is required.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Semiprivate room (or a private room if medically necessary) • Meals, including special diets • Skilled nursing services • Physical therapy, occupational therapy, and speech therapy • Drugs administered to you as part of your plan of care (this includes substances that are naturally present in the body, such as blood clotting factors) • Blood - including storage and administration. Coverage of whole blood and packed red cells (as well as other components of blood) begins with the first pint of blood that you need. • Medical and surgical supplies ordinarily provided by SNFs • Laboratory tests ordinarily provided by SNFs • X-rays and other radiology services ordinarily provided by SNFs • Use of appliances such as wheelchairs ordinarily provided by SNFs • Physician/Practitioner services 	<p>For each Medicare-covered SNF stay: \$0 copay per day for days 1–20; \$214 copay per day for days 21–100.</p> <p>A benefit period begins on the first day you go into a SNF. The benefit period ends when you have not received any care in a SNF for 60 consecutive days. If you go into a SNF after one benefit period ends, a new benefit period begins. There is no limit to the number of benefit periods.</p>	<p>For each Medicare-covered SNF stay: 40% coinsurance per stay.</p> <p>A benefit period begins on the first day you go into a SNF. The benefit period ends when you have not received any care in a SNF for 60 consecutive days. If you go into a SNF after one benefit period ends, a new benefit period begins. There is no limit to the number of benefit periods.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Skilled nursing facility (SNF) care (continued)</p> <p>Generally, you will get your SNF care from network facilities. However, under certain conditions listed below, you may be able to pay in-network cost sharing for a facility that isn't a network provider, if the facility accepts our plan's amounts for payment.</p> <ul style="list-style-type: none"> • A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care) • A SNF where your spouse or domestic partner is living at the time you leave the hospital <p><i>Prior authorization may be required.</i></p>		
<p> Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</p> <p><u>If you use tobacco, but do not have signs or symptoms of tobacco-related disease:</u> We cover two counseling quit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four face-to-face visits.</p> <p><u>If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco:</u> We cover cessation counseling services. We cover two counseling quit attempts within a 12-month period, however, you will pay the applicable cost sharing. Each counseling attempt includes up to four face-to-face visits.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p>	<p>40% coinsurance for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p>


Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Supervised Exercise Therapy (SET) SET is covered for members who have symptomatic peripheral artery disease (PAD).</p> <p>Up to 36 sessions over a 12-week period are covered if the SET program requirements are met.</p> <p>The SET program must:</p> <ul style="list-style-type: none"> • Consist of sessions lasting 30–60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication. • Be conducted in a hospital outpatient setting or a physician's office. • Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms, and who are trained in exercise therapy for PAD. • Be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist who must be trained in both basic and advanced life support techniques. <p>SET may be covered beyond 36 sessions over 12 weeks for an additional 36 sessions over an extended period of time if deemed medically necessary by a healthcare provider.</p> <p><i>Prior authorization may be required.</i></p>	<p>\$0 copay for each Medicare-covered SET visit.</p>	<p>40% coinsurance for each Medicare-covered SET visit.</p>


Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
<p>Urgently needed services</p> <p>A plan-covered service requiring immediate medical attention that is not an emergency is an urgently needed service if either you are temporarily outside the service area of the plan, or even if you are inside the service area of the plan, it is unreasonable given your time, place, and circumstances to obtain this service from network providers with whom the plan contracts. Your plan must cover urgently needed services and only charge you in-network cost sharing. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits, such as annual checkups, are not considered urgently needed even if you are outside the service area of the plan or the plan network is temporarily unavailable.</p> <p>+You are also covered up to \$15,000 per year for emergency/urgent care outside of the United States. (Any costs above this amount are your responsibility. Transportation back to the U.S. is not covered.) You will have to initially pay out-of-pocket for these services but can submit a reimbursement request to us. When submitting your reimbursement request, you'll need to provide a copy of the bill and proof of payment.</p>	<p>\$35 copay for each Medicare-covered urgent care visit.</p> <p><u>+Emergency/urgent care outside the United States:</u></p> <p>20% coinsurance for emergency/urgent care outside the United States.</p>	

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
 Vision care Covered services include: <ul style="list-style-type: none"> • Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts. • For people who are at high risk of glaucoma, we will cover one glaucoma screening each year. People at high risk of glaucoma include: People with a family history of glaucoma, people with diabetes, African Americans who are age 50 and older, and Hispanic Americans who are 65 or older. • For people with diabetes, screening for diabetic retinopathy is covered once per year. • One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens (If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery). +You are also covered for supplemental vision benefits that Original Medicare does not cover: <ul style="list-style-type: none"> • One routine vision exam per year • Unlimited contacts or eyeglasses (lenses and frames) up to the annual allowance • Upgrades 	<p>\$0 copay for a Medicare-covered diabetic retinopathy screening.</p> <p>\$0 copay for a Medicare-covered glaucoma screening.</p> <p>\$35 copay for each Medicare-covered vision exam (except a diabetic retinopathy screening and glaucoma screening, as noted above).</p> <p>\$0 copay for Medicare-covered eyeglasses or contact lenses after cataract surgery.</p> <p>\$0 copay for a routine vision exam.</p> <p>Up to \$150 combined every year towards the cost of supplemental contact lenses, eyeglasses (lenses and frames), and upgrades. Costs above this allowance are your responsibility and are not covered by the plan.</p>	<p>40% coinsurance for each Medicare-covered vision exam, including a diabetic retinopathy screening and glaucoma screening.</p> <p>40% coinsurance for Medicare-covered eyeglasses or contact lenses after cataract surgery.</p> <p>40% coinsurance for a routine vision exam.</p> <p>Up to \$150 combined every year towards the cost of supplemental contact lenses, eyeglasses (lenses and frames), and upgrades. Costs above this allowance are your responsibility and are not covered by the plan.</p>

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services	
	In-Network	Out-of-Network
 Welcome to Medicare preventive visit <p>The plan covers the one-time Welcome to Medicare preventive visit. The visit includes a review of your health, as well as education and counseling about the preventive services you need (including certain screenings and shots (or vaccines)) and referrals for other care if needed.</p> <p>Important: We cover the Welcome to Medicare preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor's office know you would like to schedule your Welcome to Medicare preventive visit.</p>	<p>There is no coinsurance, copayment, or deductible for the Welcome to Medicare preventive visit.</p> <p>\$0 copay for a routine EKG screening ordered by your provider during the Welcome to Medicare preventive visit.</p>	<p>40% coinsurance for the Medicare-covered Welcome to Medicare preventive visit.</p> <p>40% coinsurance for a routine EKG screening ordered by your provider during the Welcome to Medicare preventive visit.</p>

2025 Supplemental Dental Chart

Annual Coverage Maximum: \$3,000

Dental Deductible: \$0

Dental Code	Dental Code Description, Frequency, and Limits		Cost Share	
			In-Network	Out-of-Network
Oral Exams				
D0120	Periodic oral evaluation	2 per calendar year (combined limit with D0120, D0140, D0150, and D0160)	\$0 copay	50% coinsurance
D0140	Limited oral evaluation – problem focused	1 per calendar year	\$0 copay	50% coinsurance
D0150	Comprehensive oral evaluation – new or established patient	1 per lifetime per dentist	\$0 copay	50% coinsurance
D0160	Detailed and extensive problem-focused exam	1 per calendar year	\$0 copay	50% coinsurance
Prophylaxis (Cleaning)				
D1110	Prophylaxis – adult	2 per calendar year (combined limit with D1110 and D4910)	\$0 copay	50% coinsurance
X-Rays				
D0210	Intraoral – complete series of radiographic images	1 set every 3 calendar years (either D0210 or D0330)	\$0 copay	50% coinsurance
D0220	Intraoral periapical – first radiographic image	As needed – included in the 1 set per calendar year limit	\$0 copay	50% coinsurance
D0230	Intraoral periapical – each additional radiographic image			
D0240	Intraoral – occlusal radiographic image			
D0270	Bitewing – single radiographic image	1 set per calendar year – any of these codes is considered a set of bitewings	\$0 copay	50% coinsurance

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Dental Code	Dental Code Description, Frequency, and Limits		Cost Share	
			In-Network	Out-of-Network
D0272	Bitewings – 2 radiographic images	1 set per calendar year – any of these codes is considered a set of bitewings	\$0 copay	50% coinsurance
D0273	Bitewings – 3 radiographic images			
D0274	Bitewings – 4 radiographic images			
D0277	Vertical bitewings – 7–8 radiographic images			
D0330	Panoramic radiographic image	1 set every 3 calendar years (either D0210 or D0330)	\$0 copay	50% coinsurance
Preventive Services				
D1206	Topical application of fluoride varnish	2 per calendar year	\$0 copay	50% coinsurance
D1208	Topical application of fluoride, excluding varnish			
D1310	Nutritional counseling	1 per calendar year	\$0 copay	50% coinsurance
D1354	Application of medication to a tooth to stop or inhibit cavity formation	Unlimited per calendar year	\$0 copay	50% coinsurance
Restorative Services – Fillings				
D2140	Amalgam – 1 surface (primary or permanent)	2 per calendar year	20% coinsurance	50% coinsurance
D2150	Amalgam – 2 surfaces (primary or permanent)			
D2160	Amalgam – 3 surfaces (primary or permanent)			
D2161	Amalgam – 4 or more surfaces (primary or permanent)			
D2330	Resin-based composite – 1 surface (anterior)			

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Dental Code	Dental Code Description, Frequency, and Limits		Cost Share	
			In-Network	Out-of-Network
D2331	Resin-based composite – 2 surfaces (anterior)	2 per calendar year	20% coinsurance	50% coinsurance
D2332	Resin-based composite – 3 surfaces (anterior)			
D2335	Resin-based composite – 4 or more surfaces or involving incisal angle (anterior)			
D2391	Resin-based composite – 1 surface (posterior)			
D2392	Resin-based composite – 2 surfaces (posterior)			
D2393	Resin-based composite – 3 surfaces (posterior)			
D2394	Resin-based composite – 4 or more surfaces (posterior)			
Restorative Services – Inlays, Onlays, and Crowns				
D2510	Inlay (metallic) – 1 surface	1 per calendar year from all covered codes; limit 1 per tooth every 5 calendar years	20% coinsurance	50% coinsurance
D2520	Inlay (metallic) – 2 surfaces			
D2530	Inlay (metallic) – 3 or more surfaces			
D2542	Onlay (metallic) – 2 surfaces			
D2543	Onlay (metallic) – 3 surfaces			
D2544	Onlay (metallic) – 4 or more surfaces			
D2610	Inlay (porcelain/ceramic) – 1 surface			
D2620	Inlay (porcelain/ceramic) – 2 surfaces			
D2630	Inlay (porcelain/ceramic) – 3 or more surfaces			

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Dental Code	Dental Code Description, Frequency, and Limits		Cost Share	
			In-Network	Out-of-Network
D2642	Onlay (porcelain/ceramic) – 2 surfaces	1 per calendar year from all covered codes; limit 1 per tooth every 5 calendar years	20% coinsurance	50% coinsurance
D2643	Onlay (porcelain/ceramic) – 3 surfaces			
D2644	Onlay (porcelain/ceramic) – 4 or more surfaces			
D2710	Crown (resin-based composite) – indirect			
D2740	Crown (porcelain/ceramic substrate)			
D2750	Crown (porcelain fused to high noble metal)			
D2751	Crown (porcelain fused to predominantly base metal)			
D2752	Crown (porcelain fused to noble metal)			
D2790	Crown (full cast high noble metal)			
D2791	Crown (full cast predominantly base metal)			
D2792	Crown (full cast noble metal)			
D2794	Crown (titanium)			
D2910	Re-cement inlay, onlay, or partial coverage restoration	Unlimited per calendar year	20% coinsurance	50% coinsurance
D2920	Re-cement crown			
D2930	Prefabricated stainless steel crown – primary tooth			
D2940	Protective restoration	1 per calendar year when performed with a crown	20% coinsurance	50% coinsurance
D2950	Core build-up (including any pins when required)			

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Dental Code	Dental Code Description, Frequency, and Limits		Cost Share	
			In-Network	Out-of-Network
D2951	Pin retention – per tooth (in addition to restoration)	1 per calendar year when performed with a crown	20% coinsurance	50% coinsurance
D2952	Post and core in addition to crown (indirectly fabricated)			
D2954	Prefabricated post and core (in addition to crown)			
Endodontics				
D3110	Pulp cap – direct (excluding final restoration)	Unlimited per calendar year	20% coinsurance	50% coinsurance
D3120	Pulp-cap – indirect (excluding final restoration)			
D3220	Therapeutic pulpotomy (excluding final restoration) – removal of pulp coronal to the dentincomental junction and application of medicament	1 per calendar year from all covered codes	20% coinsurance	50% coinsurance
D3310	Endodontic therapy – anterior tooth (excluding final restoration)			
D3320	Endodontic therapy – bicuspid tooth (excluding final restoration)			
D3330	Endodontic therapy – molar (excluding final restoration)			
D3346	Retreatment of previous root canal therapy (anterior)			
D3347	Retreatment of previous root canal therapy (bicuspid)			
D3348	Retreatment of previous root canal therapy (molar)			

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Dental Code	Dental Code Description, Frequency, and Limits	Cost Share		
		In-Network	Out-of-Network	
Extractions				
D7111	Extraction (corneal remnants) – deciduous tooth	Unlimited per calendar year	20% coinsurance	50% coinsurance
D7140	Extraction, erupted tooth, or exposed root (elevation and/or forceps removal)			
D7210	Surgical removal of erupted tooth requiring removal of bone and/or sectioning of tooth, including elevation of mucoperiosteal flap if indicated			
D7220	Removal of impacted tooth – soft tissue			
D7230	Removal of impacted tooth – partially bony			
D7240	Removal of impacted tooth – completely bony			
D7241	Removal of impacted tooth – completely bony with unusual surgical complications			
D7250	Surgical removal of residual roots (cutting procedure)			
Periodontics				
D4341	Periodontal scaling and root planing – 4 or more teeth per quadrant	1 per quadrant every 2 calendar years, not to exceed 4 unique quadrants every 2 calendar years	20% coinsurance	50% coinsurance
D4342	Periodontal scaling and root planing – 1–3 teeth per quadrant			
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis	1 every 3 calendar years (not to be completed on the same day as D0150 or D0160)	20% coinsurance	50% coinsurance

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Dental Code	Dental Code Description, Frequency, and Limits		Cost Share	
			In-Network	Out-of-Network
D4910	Periodontal maintenance	2 per calendar year (combined limit with D1110 and D4910)	20% coinsurance	50% coinsurance
Prosthodontics – Dentures				
D5110	Complete denture – maxillary	1 upper and 1 lower denture every 5 calendar years	20% coinsurance	50% coinsurance
D5120	Complete denture – mandibular			
D5130	Immediate denture – maxillary			
D5140	Immediate denture – mandibular			
D5211	Maxillary partial denture – resin base (including any conventional clasps, rests, and teeth)			
D5212	Mandibular partial denture – resin base (including any conventional clasps, rests, and teeth)			
D5213	Maxillary partial denture – cast metal framework with resin denture bases (including any conventional clasps, rests, and teeth)			
D5214	Mandibular partial denture – cast metal framework with resin denture bases (including any conventional clasps, rests, and teeth)			
D5282	Removable unilateral partial denture – one piece cast metal (including retentive/clasping materials, rests, and teeth), maxillary			

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Dental Code	Dental Code Description, Frequency, and Limits		Cost Share	
			In-Network	Out-of-Network
D5283	Removable unilateral partial denture – one piece cast metal (including retentive/clasping materials, rests, and teeth), mandibular	1 upper and 1 lower denture every 5 calendar years	20% coinsurance	50% coinsurance
D5284	Removable unilateral partial denture – one piece flexible base (including retentive/clasping materials, rests, and teeth) – per quadrant			
Prosthodontics – Denture Adjustments				
D5410	Adjust complete denture (maxillary)	1 per calendar year (D5410, D5710, D5730, or D5750)	20% coinsurance	50% coinsurance
D5411	Adjust complete denture (mandibular)	1 per calendar year (D5411, D5711, D5731, or D5751)	20% coinsurance	50% coinsurance
Prosthodontics – Denture Repairs				
D5511	Repair broken complete denture base (mandibular)	2 per calendar year with up to 5 total in 5 calendar years (not covered within 6 months of placement)	20% coinsurance	50% coinsurance
D5512	Repair broken complete denture base (maxillary)			
D5520	Replace missing or broken teeth – complete denture (each tooth)			
D5611	Repair resin denture base (mandibular)			
D5612	Repair resin denture base (maxillary)			
D5621	Repair cast framework (maxillary)			
D5622	Repair cast framework (mandibular)			
D5630	Repair or replace broken clasp			

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Dental Code	Dental Code Description, Frequency, and Limits		Cost Share	
			In-Network	Out-of-Network
D5640	Replace broken teeth – per tooth	2 per calendar year with up to 5 total in 5 calendar years (not covered within 6 months of placement)	20% coinsurance	50% coinsurance
D5650	Add tooth to existing partial denture			
D5660	Add clasp to existing partial denture			
Prosthodontics – Denture Rebase				
D5710	Rebase complete maxillary denture	1 per calendar year (D5410, D5710, D5730, or D5750)	20% coinsurance	50% coinsurance
D5711	Rebase complete mandibular denture	1 per calendar year (D5411, D5711, D5731, or D5751)	20% coinsurance	50% coinsurance
Prosthodontics – Denture Reline				
D5730	Reline complete maxillary denture (chair side)	1 upper and 1 lower every 3 calendar years	20% coinsurance	50% coinsurance
D5731	Reline complete mandibular denture (chair side)			
D5740	Reline maxillary partial denture (chair side)			
D5741	Reline mandibular partial denture (chair side)			
D5750	Reline complete maxillary denture (laboratory)			
D5751	Reline complete mandibular denture (laboratory)			
D5760	Reline maxillary partial denture (laboratory)			
D5761	Reline mandibular partial denture (laboratory)			

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Dental Code	Dental Code Description, Frequency, and Limits		Cost Share	
			In-Network	Out-of-Network
General Services				
D9110	Palliative (emergency) treatment of dental pain – minor procedure	2 per calendar year (not covered when reported with other services on the same treatment date)	20% coinsurance	50% coinsurance

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Section 2.2 Getting care using our plan's optional visitor/traveler benefit

If you do not permanently move, but you are continuously away from our plan's service area for more than six months, we usually must disenroll you from our plan. However, we offer a visitor/traveler program, which will allow you to remain enrolled when you are outside of our service area for less than 12 months. The Visitor/Travel Program will include Blue Medicare Advantage PPO network coverage of all Part A, Part B, and Supplemental benefits offered by your plan outside your service area in 48 states and 2 territories: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin and West Virginia. For some of the states listed, MA PPO networks are only available in portions of the state.

Under our visitor/traveler program, you may receive all plan covered services at in-network cost sharing. Please contact the plan for assistance in locating a provider when using the visitor/traveler benefit.

If you are in the visitor/traveler area, you can stay enrolled in our plan for up to 12 months. If you have not returned to the plan's service area within 12 months, you will be disenrolled from the plan.

SECTION 3 What services are not covered by the plan?

Section 3.1 Services we do *not* cover (exclusions)

This section tells you what services are *excluded* from Medicare coverage and therefore, are not covered by this plan.

The chart below lists services and items that either are not covered under any condition or are covered only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself except under the specific conditions listed below. Even if you receive the excluded services at an emergency facility, the excluded services are still not covered, and our plan will not pay for them. The only exception is if the service is appealed and decided upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we have made to not cover a medical service, go to Chapter 7, Section 5.3 in this document.)

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Acupuncture		<ul style="list-style-type: none"> Available for people with chronic low back pain under certain circumstances.
Cosmetic surgery or procedures		<ul style="list-style-type: none"> Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member. Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.
<p>Experimental medical and surgical procedures, equipment, and medications</p> <p>Experimental procedures and items are those items and procedures determined by Original Medicare to not be generally accepted by the medical community.</p>		<ul style="list-style-type: none"> May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan. <p>(See Chapter 3, Section 5 for more information on clinical research studies.)</p>
Fees charged for care by your immediate relatives or members of your household	Not covered under any condition	
Full-time nursing care in your home	Not covered under any condition	
Naturopath services (uses natural or alternative treatments)	Not covered under any condition	
Orthopedic shoes or supportive devices for the feet		<ul style="list-style-type: none"> Shoes that are part of a leg brace and are included in the cost of the brace. Orthopedic or therapeutic shoes for people with diabetic foot disease.

Chapter 4 Medical Benefits Chart (what is covered and what you pay)

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Personal items in your room at a hospital or a skilled nursing facility such as a telephone or a television	Not covered under any condition	
Private room in a hospital		<ul style="list-style-type: none"> Covered only when medically necessary.
Reversal of sterilization procedures and/or non-prescription contraceptive supplies	Not covered under any condition	
Routine chiropractic care		<ul style="list-style-type: none"> Manual manipulation of the spine to correct a subluxation is covered.
Radial keratotomy, LASIK surgery, and other low vision aids	Not covered under any condition	
Services considered not reasonable and necessary, according to Original Medicare standards	Not covered under any condition	

CHAPTER 5:

*Asking us to pay our share of a bill
you have received for covered
medical services*

Chapter 5 Asking us to pay our share of a bill you have received for covered medical services

SECTION 1 Situations in which you should ask us to pay our share of the cost of your covered services

Sometimes when you get medical care, you may need to pay the full cost. Other times, you may find that you have paid more than you expected under the coverage rules of the plan, or you may receive a bill from a provider. In these cases, you can ask our plan to pay you back (paying you back is often called reimbursing you). It is your right to be paid back by our plan whenever you've paid more than your share of the cost for medical services that are covered by our plan. There may be deadlines that you must meet to get paid back. Please see Section 2 of this chapter.

There may also be times when you get a bill from a provider for the full cost of medical care you have received or possibly for more than your share of cost sharing as discussed in this document. First, try to resolve the bill with the provider. If that does not work, send the bill to us instead of paying it. We will look at the bill and decide whether the services should be covered. If we decide they should be covered, we will pay the provider directly. If we decide not to pay it, we will notify the provider. You should never pay more than plan-allowed cost sharing. If this provider is contracted, you still have the right to treatment.

Here are examples of situations in which you may need to ask our plan to pay you back or to pay a bill you have received:

1. When you've received medical care from a provider who is not in our plan's network

When you receive care from a provider who is not part of our network, you are only responsible for paying your share of the cost. (Your share of the cost may be higher for an out-of-network provider than for a network provider.) Ask the provider to bill the plan for our share of the cost.

- Emergency providers are legally required to provide emergency care. You are only responsible for paying your share of the cost for emergency or urgently needed services. If you pay the entire amount yourself at the time you receive the care, ask us to pay you back for our share of the cost. Send us the bill, along with documentation of any payments you have made.
- You may get a bill from the provider asking for payment that you think you do not owe. Send us this bill, along with documentation of any payments you have already made.
 - If the provider is owed anything, we will pay the provider directly.
 - If you have already paid more than your share of the cost of the service, we will determine how much you owed and pay you back for our share of the cost.
- Please note: While you can get your care from an out-of-network provider, the provider must be eligible to participate in Medicare. Except for emergency care, we cannot pay a provider who is not eligible to participate in Medicare. If the provider is not eligible to participate in Medicare, you will be responsible for the full cost of the services you receive.

Chapter 5 Asking us to pay our share of a bill you have received for covered medical services

2. When a network provider sends you a bill you think you should not pay

Network providers should always bill the plan directly and ask you only for your share of the cost. But sometimes they make mistakes and ask you to pay more than your share.

- You only have to pay your cost-sharing amount when you get covered services. We do not allow providers to add additional separate charges, called balance billing. This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don't pay certain provider charges.
- Whenever you get a bill from a network provider that you think is more than you should pay, send us the bill. We will contact the provider directly and resolve the billing problem.
- If you have already paid a bill to a network provider, but you feel that you paid too much, send us the bill along, with documentation of any payment you have made and ask us to pay you back the difference between the amount you paid and the amount you owed under the plan.

3. If you are retroactively enrolled in our plan

Sometimes a person's enrollment in the plan is retroactive. (This means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan and you paid out-of-pocket for any of your covered services after your enrollment date, you can ask us to pay you back for our share of the costs. You will need to submit paperwork such as receipts and bills for us to handle the reimbursement.

All of the examples above are types of coverage decisions. This means that if we deny your request for payment, you can appeal our decision. Chapter 7 of this document has information about how to make an appeal.

SECTION 2 How to ask us to pay you back or to pay a bill you have received

You may request us to pay you back by sending us a request in writing. If you send a request in writing, send your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records. **You must submit your claim to us within 12 months (for medical claims)** of the date you received the service or item. To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it will help us process the information faster. To make a decision, we will need at least the following information: Member name and address, member ID number, date of service, provider name, the service provided, and the paid amount.

Chapter 5 Asking us to pay our share of a bill you have received for covered medical services

- Either download a copy of the form from our website (www.arkbluemedicare.com) or call Customer Service and ask for the form.

Mail your request for payment for medical claims together with any bills or paid receipts to us at this address:

BlueMedicare Freedom Giveback (PPO)
P.O. Box 3648
Little Rock, AR 72203

SECTION 3 We will consider your request for payment and say yes or no

Section 3.1	We check to see whether we should cover the service and how much we owe
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When we receive your request for payment, we will let you know if we need any additional information from you. Otherwise, we will consider your request and make a coverage decision.

- If we decide that the medical care is covered and you followed all the rules, we will pay for our share of the cost. If you have already paid for the service, we will mail your reimbursement of our share of the cost to you. If you have not paid for the service yet, we will mail the payment directly to the provider.
- If we decide that the medical care is *not* covered, or you did *not* follow all the rules, we will not pay for our share of the cost. We will send you a letter explaining the reasons why we are not sending the payment and your right to appeal that decision.

Section 3.2	If we tell you that we will not pay for all or part of the medical care, you can make an appeal
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If you think we have made a mistake in turning down your request for payment or the amount we are paying, you can make an appeal. If you make an appeal, it means you are asking us to change the decision we made when we turned down your request for payment. The appeals process is a formal process with detailed procedures and important deadlines. For details on how to make this appeal, go to Chapter 7 of this document.

CHAPTER 6:

Your rights and responsibilities

SECTION 1 Our plan must honor your rights and cultural sensitivities as a member of the plan

Section 1.1	We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, in braille, in large print, or other alternate formats, etc.)
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Your plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how a plan may meet these accessibility requirements include, but are not limited to: Provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. We can also give you information in braille, in large print, or other alternate formats at no cost if you need it. We are required to give you information about the plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, please call Customer Service.

Our plan is required to give female enrollees the option of direct access to a women's health specialist within the network for women's routine and preventive healthcare services.

If providers in the plan's network for a specialty are not available, it is the plan's responsibility to locate specialty providers outside the network who will provide you with the necessary care. In this case, you will only pay in-network cost sharing. If you find yourself in a situation where there are no specialists in the plan's network that cover a service you need, call the plan for information on where to go to obtain this service at in-network cost sharing.

If you have any trouble getting information from our plan in a format that is accessible and appropriate for you, please call to file a grievance with BlueMedicare Freedom Giveback (PPO) at **1-800-331-2285**. You may also file a complaint with Medicare by calling **1-800-MEDICARE (1-800-633-4227)** or directly with the Office for Civil Rights **1-800-368-1019** or TTY **1-800-537-7697**.

Section 1.2	We must ensure that you get timely access to your covered services
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You have the right to choose a provider in the plan's network. You also have the right to go to a women's health specialist (such as a gynecologist) without a referral and still pay the in-network cost-sharing amount.

Chapter 6 Your rights and responsibilities

You have the right to get appointments and covered services from your providers *within a reasonable amount of time*. This includes the right to get timely services from specialists when you need that care.

If you think that you are not getting your medical care within a reasonable amount of time, Chapter 7, Section 9 of this document tells what you can do.

Section 1.3	We must protect the privacy of your personal health information
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Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your personal health information includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.
- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a **Notice of Privacy Practice**, that tells about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

- We make sure that unauthorized people don't see or change your records.
- Except for the circumstances noted below, if we intend to give your health information to anyone who isn't providing your care or paying for your care, *we are required to get written permission from you or someone you have given legal power to make decisions for you first*.
- There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
 - We are required to release health information to government agencies that are checking on quality of care.
 - Because you are a member of our plan through Medicare, we are required to give Medicare your health information. If Medicare releases your information for research or other uses, this will be done according to federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

You can see the information in your records and know how it has been shared with others

You have the right to look at your medical records held by the plan and to get a copy of your records. We are allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we will work with your healthcare provider to decide whether the changes should be made.

Chapter 6 Your rights and responsibilities

You have the right to know how your health information has been shared with others for any purposes that are not routine.

If you have questions or concerns about the privacy of your personal health information, please call Customer Service.

Section 1.4	We must give you information about the plan, its network of providers, and your covered services
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As a member of BlueMedicare Freedom Giveback (PPO), you have the right to get several kinds of information from us.

If you want any of the following kinds of information, please call Customer Service:

- **Information about our plan.** This includes, for example, information about the plan's financial condition.
- **Information about our network providers.** You have the right to get information about the qualifications of the providers in our network and how we pay the providers in our network.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information regarding medical services.
- **Information about why something is not covered and what you can do about it.** Chapter 7 provides information on asking for a written explanation on why a medical service is not covered or if your coverage is restricted. Chapter 7 also provides information on asking us to change a decision, also called an appeal.

Section 1.5	We must support your right to make decisions about your care
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You have the right to know your treatment options and participate in decisions about your health care

You have the right to get full information from your doctors and other healthcare providers. Your providers must explain your medical condition and your treatment choices *in a way that you can understand*.

You also have the right to participate fully in decisions about your health care. To help you make decisions with your doctors about what treatment is best for you, your rights include the following:

- **To know about all of your choices.** You have the right to be told about all of the treatment options that are recommended for your condition, no matter what they cost or whether they are covered by our plan.

Chapter 6 Your rights and responsibilities

- **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say “no.”** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. Of course, if you refuse treatment, you accept full responsibility for what happens to your body as a result.

You have the right to give instructions about what is to be done if you are not able to make medical decisions for yourself

Sometimes people become unable to make healthcare decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you are in this situation. This means that, *if you want to*, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

The legal documents that you can use to give your directions in advance of these situations are called **advance directives**. There are different types of advance directives and different names for them. Documents called **living will** and **power of attorney for health care** are examples of advance directives.

If you want to use an **advance directive** to give your instructions, here is what to do:

- **Get the form.** You can get an advance directive form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare.
- **Fill it out and sign it.** Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.
- **Give copies to appropriate people.** You should give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, **take a copy with you to the hospital.**

- The hospital will ask you whether you have signed an advance directive form and whether you have it with you.
- If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

Chapter 6 Your rights and responsibilities

Remember, it is your choice whether you want to fill out an advance directive (including whether you want to sign one if you are in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you have signed an advance directive.

What if your instructions are not followed?

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with:

Arkansas Department of Health
4815 West Markham Street
Little Rock, AR 72205-3867.

Section 1.6	You have the right to make complaints and to ask us to reconsider decisions we have made
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If you have any problems, concerns, or complaints and need to request coverage, or make an appeal, Chapter 7 of this document tells what you can do. Whatever you do – ask for a coverage decision, make an appeal, or make a complaint – **we are required to treat you fairly.**

Section 1.7	What can you do if you believe you are being treated unfairly or your rights are not being respected?
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If it is about discrimination, call the Office for Civil Rights

If you believe you have been treated unfairly or your rights have not been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, sexual orientation, or national origin, you should call the Department of Health and Human Services' **Office for Civil Rights** at **1-800-368-1019** or TTY **1-800-537-7697** or call your local Office for Civil Rights.

Is it about something else?

If you believe you have been treated unfairly or your rights have not been respected, *and it's not* about discrimination, you can get help dealing with the problem you are having:

- You can **call Customer Service**.
- You can **call the SHIP**. For details, go to Chapter 2, Section 3.
- Or, **you can call Medicare** at **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week (TTY: **1-877-486-2048**).

Chapter 6 Your rights and responsibilities

Section 1.8 How to get more information about your rights

There are several places where you can get more information about your rights:

- You can **call Customer Service**.
- You can **call the SHIP**. For details, go to Chapter 2, Section 3.
- You can contact **Medicare**.
 - You can visit the Medicare website to read or download the publication “*Medicare Rights & Protections*.” (The publication is available at: www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf.)
 - Or, you can call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week (TTY: **1-877-486-2048**).

SECTION 2 You have some responsibilities as a member of the plan

Things you need to do as a member of the plan are listed below. If you have any questions, please call Customer Service.

- **Get familiar with your covered services and the rules you must follow to get these covered services.** Use this *Evidence of Coverage* to learn what is covered for you and the rules you need to follow to get your covered services.
 - Chapters 3 and 4 give the details about your medical services.
- **If you have any other health insurance coverage in addition to our plan, or separate prescription drug coverage, you are required to tell us.** Chapter 1 tells you about coordinating these benefits.
- **Tell your doctor and other healthcare providers that you are enrolled in our plan.** Show your plan membership card whenever you get your medical care.
- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
 - To help get the best care, tell your doctors and other health providers about your health problems. Follow the treatment plans and instructions that you and your doctors agree upon.
 - Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and supplements.
 - If you have any questions, be sure to ask and get an answer you can understand.
- **Be considerate.** We expect all our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor’s office, hospitals, and other offices.

Chapter 6 Your rights and responsibilities

- **Pay what you owe.** As a plan member, you are responsible for these payments:
 - You must continue to pay your Medicare Part B premiums to remain a member of the plan.
 - For some of your medical services covered by the plan, you must pay your share of the cost when you get the service.
- **If you move *within* our plan service area, we need to know** so we can keep your membership record up-to-date and know how to contact you.
- **If you move *outside* of our plan service area, you cannot remain a member of our plan.**
- If you move, it is also important to tell Social Security (or the Railroad Retirement Board).

CHAPTER 7:

*What to do if you have a problem
or complaint (coverage decisions,
appeals, complaints)*

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 1 Introduction

Section 1.1 What to do if you have a problem or concern

This chapter explains two types of processes for handling problems and concerns:

- For some problems, you need to use the **process for coverage decisions and appeals**.
- For other problems, you need to use the **process for making complaints**; also called grievances.

Both of these processes have been approved by Medicare. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

The guide in Section 3 will help you identify the right process to use and what you should do.

Section 1.2 What about the legal terms?

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand. To make things easier, this chapter:

- Uses simpler words in place of certain legal terms. For example, this chapter generally says making a complaint rather than filing a grievance, coverage decision rather than organization determination, and independent review organization instead of Independent Review Entity.
- It also uses abbreviations as little as possible.

However, it can be helpful – and sometimes quite important – for you to know the correct legal terms. Knowing which terms to use will help you communicate more accurately to get the right help or information for your situation. To help you know which terms to use, we include legal terms when we give the details for handling specific types of situations.

SECTION 2 Where to get more information and personalized assistance

We are always available to help you. Even if you have a complaint about our treatment of you, we are obligated to honor your right to complain. Therefore, you should always reach out to Customer Service for help. But in some situations, you may also want help or guidance from someone who is not connected with us. Below are two entities that can assist you.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

State Health Insurance Assistance Program (SHIP)

Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you are having. They can also answer your questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. You will find phone numbers and website URLs in Chapter 2, Section 3 of this document.

Medicare

You can also contact Medicare to get help. To contact Medicare:

- You can call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.
- You can also visit the Medicare website (www.medicare.gov).

SECTION 3 To deal with your problem, which process should you use?

If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The guide that follows will help.

Is your problem or concern about your benefits or coverage?

This includes problems about whether medical care (medical items, services, and/or Part B prescription drugs) are covered or not, the way they are covered, and problems related to payment for medical care.

Yes.

Go on to the next section of this chapter, **Section 4, A guide to the basics of coverage decisions and appeals**.

No.

Skip ahead to **Section 9** at the end of this chapter: **How to make a complaint about quality of care, waiting times, Customer Service, or other concerns**.

COVERAGE DECISIONS AND APPEALS

SECTION 4 A guide to the basics of coverage decisions and appeals

Section 4.1 Asking for coverage decisions and making appeals: The big picture

Coverage decisions and appeals deal with problems related to your benefits and coverage for your medical care (services, items, and Part B prescription drugs, including payment). To keep things simple, we generally refer to medical items, services, and Medicare Part B prescription drugs as **medical care**. You use the coverage decision and appeals process for issues such as whether something is covered or not and the way in which something is covered.

Asking for coverage decisions prior to receiving benefits

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical care. For example, if your plan network doctor refers you to a medical specialist not inside the network, this referral is considered a favorable coverage decision unless either your network doctor can show that you received a standard denial notice for this medical specialist, or the *Evidence of Coverage* makes it clear that the referred service is never covered under any condition. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we will cover a particular medical service or refuses to provide medical care you think that you need. In other words, if you want to know if we will cover a medical care before you receive it, you can ask us to make a coverage decision for you. In limited circumstances, a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so, or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

We are making a coverage decision for you whenever we decide what is covered for you and how much we pay. In some cases, we might decide the medical care is not covered or is no longer covered by Medicare for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision, whether before or after a benefit is received, and you are not satisfied, you can **appeal** the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made. Under certain circumstances, which we discuss later,

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

you can request an expedited or **fast appeal** of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we were properly following the rules. When we have completed the review, we give you our decision. In limited circumstances, a request for a Level 1 appeal will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete if someone makes the request on your behalf but isn't legally authorized to do so, or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we say no to all or part of your Level 1 appeal for medical care, your appeal will automatically go on to a Level 2 appeal conducted by an independent review organization that is not connected to us.

- You do not need to do anything to start a Level 2 appeal. Medicare rules require we automatically send your appeal for medical care to Level 2 if we do not fully agree with your Level 1 appeal.
- See **Section 5.4** of this chapter for more information about Level 2 appeals.

If you are not satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal (Section 8 in this chapter explains the Level 3, 4, and 5 appeals processes).

Section 4.2	How to get help when you are asking for a coverage decision or making an appeal
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Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- You **can call us at Customer Service**.
- You **can get free help** from your State Health Insurance Assistance Program.
- **Your doctor can make a request for you.** If your doctor helps with an appeal past Level 2, they will need to be appointed as your representative. Please call Customer Service and ask for the *Appointment of Representative* form. (The form is also available on Medicare's website at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf.)
 - For medical care or Part B prescription drugs, your doctor can request a coverage decision or a Level 1 appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **You can ask someone to act on your behalf.** If you want to, you can name another person to act for you as your representative to ask for a coverage decision or make an appeal.
 - If you want a friend, relative, or another person to be your representative, call Customer Service and ask for the *Appointment of Representative* form. (The form is also available on Medicare’s website at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf.) The form gives that person permission to act on your behalf. It must be signed by you and by the person who you would like to act on your behalf. You must give us a copy of the signed form.
 - While we can accept an appeal request without the form, we cannot begin or complete our review until we receive it. If we do not receive the form before our deadline for making a decision on your appeal, your appeal request will be dismissed. If this happens, we will send you a written notice explaining your right to ask the independent review organization to review our decision to dismiss your appeal.
- **You also have the right to hire a lawyer.** You may contact your own lawyer or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. However, **you are not required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

Section 4.3 Which section of this chapter gives the details for your situation?

There are three different situations that involve coverage decisions and appeals. Since each situation has different rules and deadlines, we give the details for each one in a separate section:

- **Section 5** of this chapter: “Your medical care: How to ask for a coverage decision or make an appeal”
- **Section 6** of this chapter: “How to ask us to cover a longer inpatient hospital stay if you think you are being discharged too soon”
- **Section 7** of this chapter: “How to ask us to keep covering certain medical services if you think your coverage is ending too soon (*Applies only to these services:* home health care, skilled nursing facility care, and comprehensive outpatient rehabilitation facility (CORF) services)”

If you’re not sure which section you should be using, please call Customer Service. You can also get help or information from government organizations such as your SHIP.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 5 Your medical care: How to ask for a coverage decision or make an appeal of a coverage decision

Section 5.1	This section tells what to do if you have problems getting coverage for medical care or if you want us to pay you back for our share of the cost of your care
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This section is about your benefits for medical care. These benefits are described in Chapter 4 of this document: *Medical Benefits Chart (what is covered and what you pay)*. In some cases, different rules apply to a request for a Part B prescription drug. In those cases, we will explain how the rules for Part B prescription drugs are different from the rules for medical items and services.

This section tells what you can do if you are in any of the five following situations:

1. You are not getting certain medical care you want, and you believe that this care is covered by our plan. **Ask for a coverage decision. Section 5.2.**
2. Our plan will not approve the medical care your doctor or other medical provider wants to give you, and you believe that this care is covered by the plan. **Ask for a coverage decision. Section 5.2.**
3. You have received medical care that you believe should be covered by the plan, but we have said we will not pay for this care. **Make an appeal. Section 5.3.**
4. You have received and paid for medical care that you believe should be covered by the plan, and you want to ask our plan to reimburse you for this care. **Send us the bill. Section 5.5.**
5. You are being told that coverage for certain medical care you have been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health. **Make an appeal. Section 5.3.**

Note: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or comprehensive outpatient rehabilitation facility (CORF) services, you need to read Sections 6 and 7 of this Chapter. Special rules apply to these types of care.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Section 5.2 Step-by-step: How to ask for a coverage decision

Legal Terms

When a coverage decision involves your medical care, it is called an **organization determination**.

A fast coverage decision is called an **expedited determination**.

Step 1: Decide if you need a standard coverage decision or a fast coverage decision.

A standard coverage decision is usually made within 14 calendar days or 72 hours for Part B drugs. A fast coverage decision is generally made within 72 hours for medical services, or 24 hours for Part B drugs. In order to get a fast coverage decision, you must meet two requirements:

- You may *only ask* for coverage for medical care items and/or services (not requests for payment for items and/or services already received).
- You can get a fast coverage decision *only* if using the standard deadlines could *cause serious harm to your health or hurt your ability to function*.
- **If your doctor tells us that your health requires a fast coverage decision, we will automatically agree to give you a fast coverage decision.**
- **If you ask for a fast coverage decision on your own, without your doctor's support, we will decide whether your health requires that we give you a fast coverage decision.** If we do not approve a fast coverage decision, we will send you a letter that:
 - Explains that we will use the standard deadlines.
 - Explains if your doctor asks for the fast coverage decision, we will automatically give you a fast coverage decision.
 - Explains that you can file a fast complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you requested.

Step 2: Ask our plan to make a coverage decision or fast coverage decision.

- Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this. Chapter 2 has contact information.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 3: We consider your request for medical care coverage and give you our answer.

For standard coverage decisions we use the standard deadlines.

This means we will give you an answer within 14 calendar days after we receive your request for a medical item or service. If your request is for a **Medicare Part B prescription drug**, we will give you an answer **within 72 hours** after we receive your request.

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- If you believe we should *not* take extra days, you can file a fast complaint. We will give you an answer to your complaint as soon as we make the decision. (The process for making a complaint is different from the process for coverage decisions and appeals. See Section 9 of this chapter for information on complaints.)

For fast coverage decisions we use an expedited timeframe.

A fast coverage decision means we will answer within 72 hours if your request is for a medical item or service. If your request is for a Medicare Part B prescription drug, we will answer within 24 hours.

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days**. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- If you believe we should *not* take extra days, you can file a fast complaint. (See Section 9 of this chapter for information on complaints.) We will call you as soon as we make the decision.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no.

Step 4: If we say no to your request for coverage for medical care, you can appeal.

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the medical care coverage you want. If you make an appeal, it means you are going on to Level 1 of the appeals process.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**Section 5.3 Step-by-step: How to make a Level 1 appeal****Legal Terms**

An appeal to the plan about a medical care coverage decision is called a plan **reconsideration**.

A fast appeal is also called an **expedited reconsideration**.

Step 1: Decide if you need a standard appeal or a fast appeal.

A standard appeal is usually made within 30 calendar days or seven calendar days for Part B drugs. A fast appeal is generally made within 72 hours.

- If you are appealing a decision we made about coverage for care that you have not yet received, you and/or your doctor will need to decide if you need a fast appeal. If your doctor tells us that your health requires a fast appeal, we will give you a fast appeal.
- The requirements for getting a fast appeal are the same as those for getting a fast coverage decision in Section 5.2 of this chapter.

Step 2: Ask our plan for an appeal or a fast appeal.

- **If you are asking for a standard appeal, submit your standard appeal in writing.** You may also ask for an appeal by calling us. Chapter 2 has contact information.
- **If you are asking for a fast appeal, make your appeal in writing or call us.** Chapter 2 has contact information.
- **You must make your appeal request within 65 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- **You can ask for a copy of the information regarding your medical decision. You and your doctor may add more information to support your appeal.**

Step 3: We consider your appeal and we give you our answer.

- When our plan is reviewing your appeal, we take a careful look at all of the information. We check to see if we were following all the rules when we said no to your request.
- We will gather more information if needed, possibly contacting you or your doctor.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Deadlines for a fast appeal

- For fast appeals, we must give you our answer **within 72 hours after we receive your appeal**. We will give you our answer sooner if your health requires us to.
 - However, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time if your request is for a Medicare Part B prescription drug.
 - If we do not give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we are required to automatically send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you our decision in writing and automatically forward your appeal to the independent review organization for a Level 2 appeal. The independent review organization will notify you in writing when it receives your appeal.

Deadlines for a standard appeal

- For standard appeals, we must give you our answer **within 30 calendar days** after we receive your appeal. If your request is for a Medicare Part B prescription drug you have not yet received, we will give you our answer **within seven calendar days** after we receive your appeal. We will give you our decision sooner if your health condition requires us to.
 - However, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
 - If you believe we should *not* take extra days, you can file a fast complaint. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (For more information about the process for making complaints, including fast complaints, see Section 9 of this chapter.)
 - If we do not give you an answer by the deadline (or by the end of the extended time period), we will send your request to a Level 2 appeal, where an independent review organization will review the appeal. Section 5.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage within 30 calendar days if your request is for a medical item or service or **within seven calendar days** if your request is for a Medicare Part B prescription drug.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- **If our plan says no to part or all of your appeal**, we will automatically send your appeal to the independent review organization for a Level 2 appeal.

Section 5.4 Step-by-step: How a Level 2 appeal is done

Legal Term

The formal name for the independent review organization is the **independent review entity**. It is sometimes called the **IRE**.

The **independent review organization** is an **independent organization hired by Medicare**. It is not connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: The independent review organization reviews your appeal.

- We will send the information about your appeal to this organization. This information is called your **case file**. **You have the right to ask us for a copy of your case file.**
- You have a right to give the independent review organization additional information to support your appeal.
- Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.

If you had a fast appeal at Level 1, you will also have a fast appeal at Level 2.

- For the *fast appeal* the review organization must give you an answer to your Level 2 appeal **within 72 hours** of when it receives your appeal.
- However, if your request is for a medical item or service, and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.

If you had a standard appeal at Level 1, you will also have a standard appeal at Level 2.

- For the standard appeal if your request is for a medical item or service, the review organization must give you an answer to your Level 2 appeal **within 30 calendar days** of when it receives your appeal. If your request is for a Medicare Part B prescription drug, the review organization must give you an answer to your Level 2 appeal **within seven calendar days** of when it receives your appeal.
- However, if your request is for a medical item or service, and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 2: The independent review organization gives you their answer.

The independent review organization will tell you its decision in writing and explain the reasons for it.

- **If the review organization says yes to part or all of a request for a medical item or service**, we must authorize the medical care coverage within 72 hours or provide the service within 14 calendar days after we receive the decision from the review organization for standard requests. For expedited requests, we have 72 hours from the date we receive the decision from the review organization.
- **If the review organization says yes to part or all of a request for a Medicare Part B prescription drug**, we must authorize or provide the Part B prescription drug within **72 hours** after we receive the decision from the review organization for **standard requests**. For **expedited requests**, we have **24 hours** from the date we receive the decision from the review organization.
- **If this organization says no to part or all of your appeal**, it means they agree with us that your request (or part of your request) for coverage for medical care should not be approved. (This is called upholding the decision. It is also called turning down your appeal.) In this case, the independent review organization will send you a letter:
 - Explaining its decision.
 - Notifying you of the right to a Level 3 appeal if the dollar value of the medical care coverage meets a certain minimum. The written notice you get from the independent review organization will tell you the dollar amount you must meet to continue the appeals process.
 - Telling you how to file a Level 3 appeal.

Step 3: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 in this chapter explains the Level 3, 4, and 5 appeals processes.

Section 5.5 What if you are asking us to pay you for our share of a bill you have received for medical care?

Chapter 5 describes when you may need to ask for reimbursement or to pay a bill you have received from a provider. It also tells how to send us the paperwork that asks us for payment.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Asking for reimbursement is asking for a coverage decision from us

If you send us the paperwork asking for reimbursement, you are asking for a coverage decision. To make this coverage decision, we will check to see if the medical care you paid for is a covered service. We will also check to see if you followed all the rules for using your coverage for medical care.

- **If we say yes to your request:** If the medical care is covered and you followed all the rules, we will send you the payment for our share of the cost typically within 30 calendar days, but no later than 60 calendar days after we receive your request. If you haven't paid for the medical care, we will send the payment directly to the provider.
- **If we say no to your request:** If the medical care is not covered, or you did not follow all the rules, we will not send payment. Instead, we will send you a letter that says we will not pay for the medical care and the reasons why.

If you do not agree with our decision to turn you down, **you can make an appeal**. If you make an appeal, it means you are asking us to change the coverage decision we made when we turned down your request for payment.

To make this appeal, follow the process for appeals that we describe in Section 5.3. For appeals concerning reimbursement, please note:

- We must give you our answer within 60 calendar days after we receive your appeal. If you are asking us to pay you back for medical care you have already received and paid for, you are not allowed to ask for a fast appeal.
- If the independent review organization decides we should pay, we must send you or the provider the payment within 30 calendar days. If the answer to your appeal is yes at any stage of the appeals process after Level 2, we must send the payment you requested to you or to the provider within 60 calendar days.

SECTION 6 How to ask us to cover a longer inpatient hospital stay if you think you are being discharged too soon

When you are admitted to a hospital, you have the right to get all of your covered hospital services that are necessary to diagnose and treat your illness or injury.

During your covered hospital stay, your doctor and the hospital staff will be working with you to prepare for the day when you will leave the hospital. They will also help arrange for care you may need after you leave.

- The day you leave the hospital is called your **discharge date**.
- When your discharge date is decided, your doctor or the hospital staff will tell you.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- If you think you are being asked to leave the hospital too soon, you can ask for a longer hospital stay, and your request will be considered.

Section 6.1	During your inpatient hospital stay, you will get a written notice from Medicare that tells about your rights
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Within two calendar days of being admitted to the hospital, you will be given a written notice called *An Important Message from Medicare about Your Rights*. Everyone with Medicare gets a copy of this notice. If you do not get the notice from someone at the hospital (for example, a caseworker or nurse), ask any hospital employee for it. If you need help, please call Customer Service or **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week (TTY: **1-877-486-2048**).

- 1. Read this notice carefully and ask questions if you don't understand it.** It tells you about:
 - Your right to receive Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.
 - Your right to be involved in any decisions about your hospital stay.
 - Where to report any concerns you have about the quality of your hospital care.
 - Your right to **request an immediate review** of the decision to discharge you if you think you are being discharged from the hospital too soon. This is a formal, legal way to ask for a delay in your discharge date so that we will cover your hospital care for a longer time.
- 2. You will be asked to sign the written notice to show that you received it and understand your rights.**
 - You or someone who is acting on your behalf will be asked to sign the notice.
 - Signing the notice shows *only* that you have received the information about your rights. The notice does not give your discharge date. Signing the notice **does not mean** you are agreeing on a discharge date.
- 3. Keep your copy** of the notice handy so you will have the information about making an appeal (or reporting a concern about quality of care) if you need it.
 - If you sign the notice more than two calendar days before your discharge date, you will get another copy before you are scheduled to be discharged.
 - To look at a copy of this notice in advance, you can call Customer Service or **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**. You can also see the notice online at **www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices**.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Section 6.2	Step-by-step: How to make a Level 1 appeal to change your hospital discharge date
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If you want to ask for your inpatient hospital services to be covered by us for a longer time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help at any time, please call Customer Service. Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It checks to see if your planned discharge date is medically appropriate for you.

The **Quality Improvement Organization** is a group of doctors and other healthcare professionals who are paid by the federal government to check on and help improve the quality of care for people with Medicare. These experts are not part of our plan.

Step 1: Contact the Quality Improvement Organization for your state and ask for an *immediate* review of your hospital discharge. You must act quickly.

How can you contact this organization?

- The written notice you received (*An Important Message from Medicare About Your Rights*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

Act quickly:

- To make your appeal, you must contact the Quality Improvement Organization *before* you leave the hospital and **no later than midnight the day of your discharge**.
 - If you meet this deadline, you may stay in the hospital *after* your discharge date *without paying for it* while you wait to get the decision from the Quality Improvement Organization.
 - If you do *not* meet this deadline, contact us. If you decide to stay in the hospital after your planned discharge date, *you may have to pay all of the costs* for hospital care you receive after your planned discharge date.
- Once you request an immediate review of your hospital discharge, the Quality Improvement Organization will contact us. By noon of the day after we are contacted, we will give you a *Detailed Notice of Discharge*. This notice gives your planned discharge

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

date and explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

- You can get a sample of the *Detailed Notice of Discharge* by calling Customer Service or **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. (TTY users should call **1-877-486-2048**.) Or you can see a sample notice online at **www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices**.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

- Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you (or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
- The reviewers will also look at your medical information, talk with your doctor, and review information that the hospital and we have given to them.
- By noon of the day after the reviewers told us of your appeal, you will get a written notice from us that gives your planned discharge date. This notice also explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

Step 3: Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.***What happens if the answer is yes?***

- If the review organization says **yes**, **we must keep providing your covered inpatient hospital services for as long as these services are medically necessary**.
- You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). In addition, there may be limitations on your covered hospital services.

What happens if the answer is no?

- If the review organization says **no**, they are saying that your planned discharge date is medically appropriate. If this happens, **our coverage for your inpatient hospital services will end** at noon on the day *after* the Quality Improvement Organization gives you its answer to your appeal.
- If the review organization says **no** to your appeal and you decide to stay in the hospital, then **you may have to pay the full cost** of hospital care you receive after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

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Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If the Quality Improvement Organization has said *no* to your appeal, *and* you stay in the hospital after your planned discharge date, then you can make another appeal. Making another appeal means you are going on to *Level 2* of the appeals process.

Section 6.3	Step-by-step: How to make a Level 2 appeal to change your hospital discharge date
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During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at their decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your stay after your planned discharge date.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 calendar days** after the day the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you stay in the hospital after the date that your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

Step 3: Within 14 calendar days of receipt of your request for a Level 2 appeal, the reviewers will decide on your appeal and tell you their decision.

If the review organization says yes:

- **We must reimburse you** for our share of the costs of hospital care you have received since noon on the day after the date your first appeal was turned down by the Quality Improvement Organization. **We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.**
- You must continue to pay your share of the costs and coverage limitations may apply.

If the review organization says no:

- It means they agree with the decision they made on your Level 1 appeal.
- The notice you get will tell you in writing what you can do if you wish to continue with the review process.

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Step 4: If the answer is no, you will need to decide whether you want to take your appeal further by going on to Level 3.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 7 How to ask us to keep covering certain medical services if you think your coverage is ending too soon

Section 7.1	<i>This section is only about three services: Home health care, skilled nursing facility care, and comprehensive outpatient rehabilitation facility (CORF) services</i>
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When you are getting covered **home health services, skilled nursing care, or rehabilitation care (comprehensive outpatient rehabilitation facility)**, you have the right to keep getting your services for that type of care for as long as the care is needed to diagnose and treat your illness or injury.

When we decide it is time to stop covering any of the three types of care for you, we are required to tell you in advance. When your coverage for that care ends, *we will stop paying our share of the cost for your care.*

If you think we are ending the coverage of your care too soon, **you can appeal our decision.** This section tells you how to ask for an appeal.

Section 7.2	We will tell you in advance when your coverage will be ending
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Legal Term

Notice of Medicare Non-Coverage. It tells you how you can request a fast-track appeal . Requesting a fast-track appeal is a formal, legal way to request a change to our coverage decision about when to stop your care.
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1. **You receive a notice in writing** at least two calendar days before our plan is going to stop covering your care. The notice tells you:
 - The date when we will stop covering the care for you.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- How to request a fast-track appeal to request us to keep covering your care for a longer period of time.
2. **You, or someone who is acting on your behalf, will be asked to sign the written notice to show that you received it.** Signing the notice shows *only* that you have received the information about when your coverage will stop. **Signing it does not mean you agree** with the plan's decision to stop care.

Section 7.3	Step-by-step: How to make a Level 1 appeal to have our plan cover your care for a longer time
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If you want to ask us to cover your care for a longer period of time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help at any time, please call Customer Service. Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It decides if the end date for your care is medically appropriate.

The **Quality Improvement Organization** is a group of doctors and other healthcare experts who are paid by the federal government to check on and improve the quality of care for people with Medicare. This includes reviewing plan decisions about when it's time to stop covering certain kinds of medical care. These experts are not part of our plan.

Step 1: Make your Level 1 appeal: contact the Quality Improvement Organization and ask for a *fast-track appeal*. You must act quickly.

How can you contact this organization?

- The written notice you received (*Notice of Medicare Non-Coverage*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

Act quickly:

- You must contact the Quality Improvement Organization to start your appeal by noon of the day before the effective date on the *Notice of Medicare Non-Coverage*.
- If you miss the deadline, and you wish to file an appeal, you still have appeal rights. Contact the Quality Improvement Organization.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 2: The Quality Improvement Organization conducts an independent review of your case.

Legal Term
<i>Detailed Explanation of Non-Coverage.</i> Notice that provides details on reasons for ending coverage.

What happens during this review?

- Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you, or your representative why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
- The review organization will also look at your medical information, talk with your doctor, and review information that our plan has given to them.
- By the end of the day the reviewers tell us of your appeal, you will get the **Detailed Explanation of Non-Coverage** from us that explains in detail our reasons for ending our coverage for your services.

Step 3: Within one full day after they have all the information they need, the reviewers will tell you their decision.

What happens if the reviewers say yes?

- If the reviewers say *yes* to your appeal, then **we must keep providing your covered services for as long as it is medically necessary.**
- You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). There may be limitations on your covered services.

What happens if the reviewers say no?

- If the reviewers say *no*, then **your coverage will end on the date we have told you.**
- If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* this date when your coverage ends, then **you will have to pay the full cost** of this care yourself.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If reviewers say *no* to your Level 1 appeal – and you choose to continue getting care after your coverage for the care has ended – then you can make a Level 2 appeal.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Section 7.4	Step-by-step: How to make a Level 2 appeal to have our plan cover your care for a longer time
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During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at the decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or comprehensive outpatient rehabilitation facility (CORF) services *after* the date when we said your coverage would end.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 calendar days** after the day when the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you continued getting care after the date that your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

Step 3: Within 14 calendar days of receipt of your appeal request, reviewers will decide on your appeal and tell you their decision.***What happens if the review organization says yes?***

- **We must reimburse you** for our share of the costs of care you have received since the date when we said your coverage would end. **We must continue providing coverage** for the care for as long as it is medically necessary.
- You must continue to pay your share of the costs and there may be coverage limitations that apply.

What happens if the review organization says no?

- It means they agree with the decision made to your Level 1 appeal.
- The notice you get will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to the next level of appeal, which is handled by an Administrative Law Judge or attorney adjudicator.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Step 4: If the answer is no, you will need to decide whether you want to take your appeal further.

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 8 Taking your appeal to Level 3 and beyond

Section 8.1 Appeal Levels 3, 4, and 5 for Medical Service Requests

This section may be appropriate for you if you have made a Level 1 appeal and a Level 2 appeal, and both of your appeals have been turned down.

If the dollar value of the item or medical service you have appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you cannot appeal any further. The written response you receive to your Level 2 appeal will explain how to make a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

Level 3 appeal An Administrative Law Judge or an attorney adjudicator who works for the federal government will review your appeal and give you an answer.

- **If the Administrative Law Judge or attorney adjudicator says yes to your appeal, the appeals process *may or may not* be over.** Unlike a decision at a Level 2 appeal, we have the right to appeal a Level 3 decision that is favorable to you. If we decide to appeal, it will go to a Level 4 appeal.
 - If we decide *not* to appeal, we must authorize or provide you with the medical care within 60 calendar days after receiving the Administrative Law Judge's or attorney adjudicator's decision.
 - If we decide to appeal the decision, we will send you a copy of the Level 4 appeal request with any accompanying documents. We may wait for the Level 4 appeal decision before authorizing or providing the medical care in dispute.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may or may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- If you do not want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal The **Medicare Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the federal government.

- **If the answer is yes, or if the Council denies our request to review a favorable Level 3 appeal decision, the appeals process *may or may not* be over.** Unlike a decision at Level 2, we have the right to appeal a Level 4 decision that is favorable to you. We will decide whether to appeal this decision to Level 5.
 - If we decide *not* to appeal the decision, we must authorize or provide you with the medical care within 60 calendar days after receiving the Council's decision.
 - If we decide to appeal the decision, we will let you know in writing.
- **If the answer is no, or if the Council denies the review request, the appeals process *may or may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you do not want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go on to a Level 5 appeal and how to continue with a Level 5 appeal.

Level 5 appeal A judge at the **Federal District Court** will review your appeal.

- A judge will review all of the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

MAKING COMPLAINTS

SECTION 9 How to make a complaint about quality of care, waiting times, Customer Service, or other concerns

Section 9.1 What kinds of problems are handled by the complaint process?

The complaint process is *only* used for certain types of problems. This includes problems related to quality of care, waiting times, and Customer Service. Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example
Quality of your medical care	<ul style="list-style-type: none"> Are you unhappy with the quality of the care you have received (including care in the hospital)?
Respecting your privacy	<ul style="list-style-type: none"> Did someone not respect your right to privacy or share confidential information?
Disrespect, poor Customer Service, or other negative behaviors	<ul style="list-style-type: none"> Has someone been rude or disrespectful to you? Are you unhappy with our Customer Service? Do you feel you are being encouraged to leave the plan?
Waiting times	<ul style="list-style-type: none"> Are you having trouble getting an appointment or waiting too long to get it? Have you been kept waiting too long by doctors or other health professionals? Or by our Customer Service or other staff at the plan? <ul style="list-style-type: none"> Examples include waiting too long on the phone, in the waiting or exam room.
Cleanliness	<ul style="list-style-type: none"> Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor's office?
Information you get from us	<ul style="list-style-type: none"> Did we fail to give you a required notice? Is our written information hard to understand?

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Complaint	Example
Timeliness (These types of complaints are all related to the <i>timeliness</i> of our actions related to coverage decisions and appeals.)	<p>If you already asked us for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> • You asked us for a fast coverage decision or a fast appeal, and we have said no; you can make a complaint. • You believe we are not meeting the deadlines for coverage decisions or appeals; you can make a complaint. • You believe we are not meeting deadlines for covering or reimbursing you for certain medical items or services that were approved; you can make a complaint. • You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.

Section 9.2 How to make a complaint

Legal Terms
<ul style="list-style-type: none"> • A complaint is also called a grievance. • Making a complaint is also called filing a grievance. • Using the process for complaints is also called using the process for filing a grievance. • A fast complaint is also called an expedited grievance.

Section 9.3 Step-by-step: Making a complaint

Step 1: Contact us promptly – either by phone or in writing.

- Usually, calling Customer Service is the first step. If there is anything else you need to do, Customer Service will let you know.
- If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to us. If you put your complaint in writing, we will respond to your complaint in writing.

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

- You or someone you name can file the grievance.

BlueMedicare Freedom Giveback (PPO)
P.O. Box 3648
Little Rock, AR 72203

You may also fax it to us at **1-501-301-1928**.

Please see Step 2 below for timeframes for complaints.

- The **deadline** for making a complaint is 60 calendar days from the time you had the problem you want to complain about.

Step 2: We look into your complaint and give you our answer.

- **If possible, we will answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call.
- **Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest, or if you ask for more time, **we can take up to 14 more calendar days** (44 calendar days total) to answer your complaint. If we decide to take extra days, we will tell you in writing.
- **If you are making a complaint because we denied your request for a fast coverage decision or a fast appeal, we will automatically give you a fast complaint.** If you have a fast complaint, it means we will give you **an answer within 24 hours**.
- **If we do not agree** with some or all of your complaint or don't take responsibility for the problem you are complaining about, we will include our reasons in our response to you.

Section 9.4	You can also make complaints about quality of care to the Quality Improvement Organization
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When your complaint is about *quality of care*, you also have two extra options:

- **You can make your complaint directly to the Quality Improvement Organization.**
 - The Quality Improvement Organization is a group of practicing doctors and other healthcare experts paid by the federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.

Or

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

Chapter 7 What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Section 9.5	You can also tell Medicare about your complaint
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You can submit a complaint about BlueMedicare Freedom Giveback (PPO) directly to Medicare. To submit a complaint to Medicare, go to **www.medicare.gov/MedicareComplaintForm/home.aspx**. You may also call **1-800-MEDICARE (1-800-633-4227)**. TTY/TDD users can call **1-877-486-2048**.

CHAPTER 8:

Ending your membership in the plan

SECTION 1 Introduction to ending your membership in our plan

Ending your membership in BlueMedicare Freedom Giveback (PPO) may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you *want* to leave. Sections 2 and 3 provide information on ending your membership voluntarily.
- There are also limited situations where you do not choose to leave, but we are required to end your membership. Section 5 tells you about situations when we must end your membership.

If you are leaving our plan, our plan must continue to provide your medical care and you will continue to pay your cost share until your membership ends.

SECTION 2 When can you end your membership in our plan?

Section 2.1	You can end your membership during the Annual Enrollment Period
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You can end your membership in our plan during the **Annual Enrollment Period** (also known as the **Annual Open Enrollment Period**). During this time, review your health and drug coverage and decide about coverage for the upcoming year.

- **The Annual Enrollment Period** is from **October 15 to December 7**.
- **Choose to keep your current coverage or make changes to your coverage for the upcoming year.** If you decide to change to a new plan, you can choose any of the following types of plans:
 - Another Medicare health plan, with or without prescription drug coverage,
 - Original Medicare *with* a separate Medicare prescription drug plan,
 - – *or* – Original Medicare *without* a separate Medicare prescription drug plan.
- **Your membership will end in our plan** when your new plan's coverage begins on January 1.

Section 2.2	You can end your membership during the Medicare Advantage Open Enrollment Period
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You have the opportunity to make *one* change to your health coverage during the **Medicare Advantage Open Enrollment Period**.

- **The annual Medicare Advantage Open Enrollment Period** is from January 1 to March 31 and also for new Medicare beneficiaries who are enrolled in an MA plan, from

Chapter 8 Ending your membership in the plan

the month of entitlement to Part A and Part B until the last day of the third month of entitlement.

- **During the annual Medicare Advantage Open Enrollment Period**, you can:
 - Switch to another Medicare Advantage plan with or without prescription drug coverage.
 - Disenroll from our plan and obtain coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time.
- **Your membership will end** on the first day of the month after you enroll in a different Medicare Advantage plan or we get your request to switch to Original Medicare. If you also choose to enroll in a Medicare prescription drug plan, your membership in the drug plan will begin the first day of the month after the drug plan gets your enrollment request.

Section 2.3**In certain situations, you can end your membership during a Special Enrollment Period**

In certain situations, members of BlueMedicare Freedom Giveback (PPO) may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

You may be eligible to end your membership during a Special Enrollment Period if any of the following situations apply to you. These are just examples; for the full list, you can contact the plan, call Medicare, or visit the Medicare website (www.medicare.gov):

- Usually, when you have moved.
- If you have Medicaid.
- If we violate our contract with you.
- If you get care in an institution, such as a nursing home or long-term care (LTC) hospital.

The enrollment time periods vary depending on your situation.

To find out if you are eligible for a Special Enrollment Period, please call Medicare at **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users call **1-877-486-2048**. If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. You can choose:

- Another Medicare health plan with or without prescription drug coverage,
- Original Medicare *with* a separate Medicare prescription drug plan,
- – *or* – Original Medicare *without* a separate Medicare prescription drug plan.

When will your membership end? Your membership will usually end on the first day of the month after your request to change your plan is received.

Chapter 8 Ending your membership in the plan

Section 2.4	Where can you get more information about when you can end your membership?
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If you have any questions about ending your membership, you can:

- **Call Customer Service.**
- Find the information in the *Medicare & You 2025* handbook.
- Contact **Medicare** at **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. (TTY: **1-877-486-2048**).

SECTION 3	How do you end your membership in our plan?
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The table below explains how you should end your membership in our plan.

If you would like to switch from our plan to:	This is what you should do:
<ul style="list-style-type: none"> • Another Medicare health plan 	<ul style="list-style-type: none"> • Enroll in the new Medicare health plan. • You will automatically be disenrolled from BlueMedicare Freedom Giveback (PPO) when your new plan's coverage begins.
<ul style="list-style-type: none"> • Original Medicare <i>with</i> a separate Medicare prescription drug plan 	<ul style="list-style-type: none"> • Enroll in the new Medicare prescription drug plan. • You will automatically be disenrolled from BlueMedicare Freedom Giveback (PPO) when your new plan's coverage begins.
<ul style="list-style-type: none"> • Original Medicare <i>without</i> a separate Medicare prescription drug plan 	<ul style="list-style-type: none"> • Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this. • You can also contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048. • You will be disenrolled from BlueMedicare Freedom Giveback (PPO) when your coverage in Original Medicare begins.

Note: If you also have creditable prescription drug coverage (e.g., standalone PDP) and disenroll from that coverage, you may have to pay a Part D late enrollment penalty if you join a Medicare

Chapter 8 Ending your membership in the plan

drug plan later after going without creditable prescription drug coverage for 63 days or more in a row.

SECTION 4 Until your membership ends, you must keep getting your medical items and services through our plan

Until your membership ends and your new Medicare coverage begins, you must continue to get your medical items and services through our plan.

- **Continue to use our network providers to receive medical care.**
- **If you are hospitalized on the day that your membership ends, your hospital stay will be covered by our plan until you are discharged** (even if you are discharged after your new health coverage begins).

SECTION 5 BlueMedicare Freedom Giveback (PPO) must end your membership in the plan in certain situations

Section 5.1 When must we end your membership in the plan?

BlueMedicare Freedom Giveback (PPO) must end your membership in the plan if any of the following happen:

- If you no longer have Medicare Part A and Part B.
- If you move out of our service area.
- If you are away from our service area for more than six months.
 - If you move or take a long trip, call Customer Service to find out if the place you are moving or traveling to is in our plan's area.
- If you become incarcerated (go to prison).
- If you are no longer a United States citizen or lawfully present in the United States.
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get medical care. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
 - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.

Chapter 8 Ending your membership in the plan

Where can you get more information?

If you have questions or would like more information on when we can end your membership, call Customer Service.

Section 5.2	We <u>cannot</u> ask you to leave our plan for any health-related reason
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BlueMedicare Freedom Giveback (PPO) is not allowed to ask you to leave our plan for any health-related reason.

What should you do if this happens?

If you feel that you are being asked to leave our plan because of a health-related reason, you should call Medicare at **1-800-MEDICARE (1-800-633-4227)** 24 hours a day, seven days a week. (TTY: **1-877-486-2048**).

Section 5.3	You have the right to make a complaint if we end your membership in our plan
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If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership.

CHAPTER 9:

Legal notices

SECTION 1 Notice about governing law

The principal law that applies to this *Evidence of Coverage* document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS. In addition, other federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws are not included or explained in this document.

SECTION 2 Notice about nondiscrimination

We don't discriminate based on race, ethnicity, national origin, color, religion, sex, gender, age, sexual orientation, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare Advantage plans, like our plan, must obey federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, please call the Department of Health and Human Services' **Office for Civil Rights** at **1-800-368-1019** (TTY: **1-800-537-7697**) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at <https://www.hhs.gov/ocr/index.html>.

If you have a disability and need help with access to care, please call us at Customer Service. If you have a complaint, such as a problem with wheelchair access, Customer Service can help.

SECTION 3 Notice about Medicare secondary payer subrogation rights

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, BlueMedicare Freedom Giveback (PPO), as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any state laws.

CHAPTER 10:

Definitions of important words

Chapter 10 Definitions of important words

Ambulatory Surgical Center – An ambulatory surgical center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center does not exceed 24 hours.

Annual Enrollment Period – The time period of October 15 until December 7 of each year when members can change their health or drug plans or switch to Original Medicare.

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of healthcare services or payment for services you already received. You may also make an appeal if you disagree with our decision to stop services that you are receiving.

Balance Billing – When a provider (such as a doctor or hospital) bills a patient more than the plan's allowed cost-sharing amount. As a member of BlueMedicare Freedom Giveback (PPO), you only have to pay our plan's cost-sharing amounts when you get services covered by our plan. We do not allow providers to *balance bill* or otherwise charge you more than the amount of cost sharing your plan says you must pay.

Benefit Period – The way that both our plan and Original Medicare measure your use of hospital and skilled nursing facility (SNF) services. Instead of using an Original Medicare benefit period for inpatient hospital coverage, cost sharing is charged for each inpatient acute and psychiatric stay. Transfers from one hospital to another are treated as one admission. The daily cost sharing starts over with each new hospital admission. A SNF benefit period begins the day you go into a skilled nursing facility. The SNF benefit period ends when you have not received any skilled care for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.

Centers for Medicare & Medicaid Services (CMS) – The federal agency that administers Medicare.

Coinsurance – An amount you may be required to pay, expressed as a percentage (for example, 20%), as your share of the cost for services.

Combined Maximum Out-of-Pocket Amount – This is the most you will pay in a year for all services from both network (preferred) providers and out-of-network (non-preferred) providers. See Chapter 4, Section 1.2 for information about your combined maximum out-of-pocket amount.

Complaint – The formal name for making a complaint is **filing a grievance**. The complaint process is used *only* for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service you receive. It also includes complaints if your plan does not follow the time periods in the appeal process.

Comprehensive Outpatient Rehabilitation Facility (CORF) – A facility that mainly provides rehabilitation services after an illness or injury, including physical therapy, social or psychological services, respiratory therapy, occupational therapy, speech-language pathology services, and home environment evaluation services.

Chapter 10 Definitions of important words

Copayment (or Copay) – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor’s visit, hospital outpatient visit, or a prescription. A copayment is a set amount (for example, \$10) rather than a percentage.

Cost Sharing – Cost sharing refers to amounts that a member has to pay when services are received. Cost sharing includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before services are covered; (2) any fixed *copayment* amount that a plan requires when a specific service is received; or (3) any *coinsurance* amount, a percentage of the total amount paid for a service, that a plan requires when a specific service is received.

Covered Services – The term we use in this EOC to mean all of the healthcare services and supplies that are covered by our plan.

Creditable Prescription Drug Coverage – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty if they decide to enroll in Medicare prescription drug coverage later.

Customer Service – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals.

Deductible – The amount you must pay for health care before our plan pays.

Disenroll or Disenrollment – The process of ending your membership in our plan.

Durable Medical Equipment (DME) – Certain medical equipment that is ordered by your doctor for medical reasons. Examples include: Walkers, wheelchairs, crutches, powered mattress systems, diabetic supplies, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, or hospital beds ordered by a provider for use in the home.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Emergency Care – Covered services that are: 1) provided by a provider qualified to furnish emergency services; and 2) needed to treat, evaluate, or stabilize an emergency medical condition.

Chapter 10 Definitions of important words

Evidence of Coverage (EOC) and Disclosure Information – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

“Extra Help” – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs such as premiums, deductibles, and coinsurance.

Grievance – A type of complaint you make about our plan or providers, including a complaint concerning the quality of your care. This type of complaint does not involve coverage or payment disputes.

Home Health Aide – A person who provides services that do not need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises).

Hospice – A benefit that provides special treatment for a member who has been medically certified as terminally ill, meaning having a life expectancy of six months or less. We, your plan, must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums, you are still a member of our plan. You can still obtain all medically necessary services, as well as the supplemental benefits we offer.

Hospital Inpatient Stay – A hospital stay when you have been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an *outpatient*.

Initial Enrollment Period – When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you’re eligible for Medicare when you turn 65, your Initial Enrollment Period is the seven-month period that begins three months before the month you turn 65, includes the month you turn 65, and ends three months after the month you turn 65.

In-Network Maximum Out-of-Pocket Amount – The most you will pay for covered services received from network (preferred) providers. After you have reached this limit, you will not have to pay anything when you get covered services from network providers for the rest of the contract year. However, until you reach your combined out-of-pocket amount, you must continue to pay your share of the costs when you seek care from an out-of-network (non-preferred) provider.

Low Income Subsidy (LIS) – See “Extra Help.”

Medicaid (or Medical Assistance) – A joint federal and state program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most healthcare costs are covered if you qualify for both Medicare and Medicaid.

Chapter 10 Definitions of important words

Medically Necessary – Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Medicare – The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with end-stage renal disease (generally those with permanent kidney failure who need dialysis or a kidney transplant).

Medicare Advantage Open Enrollment Period – The time period from January 1 to March 31 when members in a Medicare Advantage plan can cancel their plan enrollment and switch to another Medicare Advantage plan or obtain coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time. The Medicare Advantage Open Enrollment Period is also available for a three-month period after an individual is first eligible for Medicare.

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage plan can be i) an HMO, ii) a PPO, iii) a Private Fee-for-Service (PFFS) plan, or iv) a Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP). In most cases, Medicare Advantage plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage plans with prescription drug coverage**.

Medicare-Covered Services – Services covered by Medicare Part A and Part B. All Medicare health plans must cover all of the services that are covered by Medicare Part A and B. The term Medicare-Covered Services does not include the extra benefits, such as vision, dental, or hearing that a Medicare Advantage plan may offer.

Medicare Health Plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Special Needs Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

Medicare Prescription Drug Coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

Medigap (Medicare Supplement Insurance) Policy – Medicare supplement insurance sold by private insurance companies to fill **gaps** in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage Plan is not a Medigap policy.)

Member (Member of our Plan, or Plan Member) – A person with Medicare who is eligible to get covered services, who has enrolled in our plan, and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

Chapter 10 Definitions of important words

Network Provider – Provider is the general term for doctors, other healthcare professionals, hospitals, and other healthcare facilities that are licensed or certified by Medicare and by the state to provide healthcare services. **Network providers** have an agreement with our plan to accept our payment as payment in full, and in some cases to coordinate as well as provide covered services to members of our plan. Network providers are also called **plan providers**.

Organization Determination – A decision our plan makes about whether items or services are covered or how much you have to pay for covered items or services. Organization determinations are called *coverage decisions* in this document.

Original Medicare (Traditional Medicare or Fee-for-Service Medicare) – Original Medicare is offered by the government and not a private health plan such as Medicare Advantage plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other healthcare providers payment amounts established by Congress. You can see any doctor, hospital, or other healthcare provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (hospital insurance) and Part B (medical insurance) and is available everywhere in the United States.

Out-of-Network Provider or Out-of-Network Facility – A provider or facility that does not have a contract with our plan to coordinate or provide covered services to members of our plan. Out-of-network providers are providers that are not employed, owned, or operated by our plan.

Out-of-Pocket Costs – See the definition for *cost sharing* above. A member's cost-sharing requirement to pay for a portion of services received is also referred to as the member's *out-of-pocket* cost requirement.

Part C – see Medicare Advantage (MA) Plan.

Part D – The voluntary Medicare Prescription Drug Benefit Program.

Preferred Provider Organization (PPO) Plan – A Preferred Provider Organization plan is a Medicare Advantage plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits whether they are received from network or out-of-network providers. Member cost sharing will generally be higher when plan benefits are received from out-of-network providers. PPO plans have an annual limit on your out-of-pocket costs for services received from network (preferred) providers and a higher limit on your total combined out-of-pocket costs for services from both in-network (preferred) and out-of-network (non-preferred) providers.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Primary Care Provider (PCP) – The doctor or other provider you see first for most health problems. In many Medicare health plans, you must see your primary care provider before you see any other healthcare provider.

Chapter 10 Definitions of important words

Prior Authorization – Approval in advance to get covered services. In the network portion of a PPO, some in-network medical services are covered only if your doctor or other network provider gets prior authorization from our plan. In a PPO, you do not need prior authorization to obtain out-of-network services. However, you may want to check with the plan before obtaining services from out-of-network providers to confirm that the service is covered by your plan and what your cost-sharing responsibility is. Covered services that need prior authorization are marked in the Benefits Chart in Chapter 4.

Prosthetics and Orthotics – Medical devices including, but are not limited to: Arm, back, and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

Quality Improvement Organization (QIO) – A group of practicing doctors and other healthcare experts paid by the federal government to check and improve the care given to Medicare patients.

Rehabilitation Services – These services include physical therapy, speech and language therapy, and occupational therapy.

Service Area – A geographic area where you must live to join a particular health plan. For plans that limit which doctors and hospitals you may use, it's also generally the area where you can get routine (non-emergency) services. The plan must disenroll you if you permanently move out of the plan's service area.

Skilled Nursing Facility (SNF) Care – Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

Special Enrollment Period – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: If you move outside the service area, if you move into a nursing home, or if we violate our contract with you.

Special Needs Plan – A special type of Medicare Advantage Plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who reside in a nursing home, or who have certain chronic medical conditions.

Supplemental Security Income (SSI) – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

Chapter 10 Definitions of important words

Urgently Needed Services – A plan-covered service requiring immediate medical attention that is not an emergency is an urgently needed service if either you are temporarily outside the service area of the plan, or it is unreasonable given your time, place, and circumstances to obtain this service from network providers with whom the plan contracts. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits, such as annual checkups, are not considered urgently needed even if you are outside the service area of the plan or the plan network is temporarily unavailable.

BlueMedicare Freedom Giveback (PPO) Customer Service

Method	Customer Service – Contact Information
CALL	1-844-463-1088 Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. Central, Monday through Friday (April 1 through September 30). From October 1 through March 31, our hours are 8:00 a.m. to 8:00 p.m. Central, seven days a week Customer Service also has free language interpreter services available for non-English speakers.
TTY	711 Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. Central, Monday through Friday (April 1 through September 30). From October 1 through March 31, our hours are 8:00 a.m. to 8:00 p.m. Central, seven days a week.
FAX	1-501-301-1927
WRITE	BlueMedicare Freedom Giveback (PPO) P.O. Box 3648 Little Rock, AR 72203
WEBSITE	www.arkbluemedicare.com

Seniors Health Insurance Information Program (Arkansas SHIP)

Seniors Health Insurance Information 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	1-800-224-6330
TTY	711
WRITE	Seniors Health Insurance Information Program 1 Commerce Way Little Rock, AR 72202
WEBSITE	www.shiipar.com

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