Bright Advantage Plus (HMO) *offered by* Bright Health

Annual Notice of Changes for 2021

You are currently enrolled as a member of Bright Advantage Choice Plus (HMO-POS). Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

What to do now

1. ASK: Which changes apply to you

☐ Check the changes to our benefits and costs to see if they affect you.

- It's important to review your coverage now to make sure it will meet your needs next year.
- Do the changes affect the services you use?
- Look in Sections 2.1 and 2.5 for information about benefit and cost changes for our plan.

☐ Check the changes in the booklet to our prescription drug coverage to see if they affect you.

- Will your drugs be covered?
- Are your drugs in a different tier, with different cost sharing?
- Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
- Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
- Review the 2021 Drug List and look in Section 2.6 for information about changes to our drug coverage.

OMB Approval 0938-1051 (Expires: December 31, 2021)

- Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit go.medicare.gov/drugprices. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

☐ Check to see if your doctors and other providers will be in our network next year.

- Are your doctors, including specialists you see regularly, in our network?
- What about the hospitals or other providers you use?
- Look in Section 2.3 for information about our Provider Directory.

☐ Think about your overall health care costs.

- How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
- How much will you spend on your premium and deductibles?
- How do your total plan costs compare to other Medicare coverage options?

☐ Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

☐ Check coverage and costs of plans in your area.

- Use the personalized search feature on the Medicare Plan Finder at www.medicare.gov/plan-compare website.
- Review the list in the back of your Medicare & You handbook.
- Look in Section 4.2 to learn more about your choices.

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

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

- If you don't join another plan by December 7, 2020, you will be enrolled in Bright Advantage Plus (HMO).
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. ENROLL: To change plans, join a plan between **October 15 and December 7, 2020**

- If you don't join another plan by **December 7,** 2020, you will be enrolled in Bright Advantage Plus (HMO).
- If you join another plan by **December 7, 2020**, your new coverage will start on **January 1**, **2021.** You will be automatically disenrolled from your current plan.

Additional Resources

- Please contact our Member Services number at (844)221-7736 for additional information. (TTY users should call 711.) Hours are October 1st through March 31st: Monday through Sunday, 8am - 8pm local time, excluding Federal holidays. April 1st through September 30th: Monday through Friday, 8am - 8pm local time, excluding Federal holidays.
- This document may be available in alternate formats such as braille, large print or audio.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Bright Advantage Plus (HMO)

- Bright Health plans are HMOs and PPOs with a Medicare contract. Bright Health's New York D-SNP plan is an HMO with a Medicare contract and a Coordination of Benefits Agreement with New York State Department of Health. Our plans are issued through Bright Health Insurance Company or one of its affiliates. Bright Health Insurance Company is a Colorado Life and Health company that issues indemnity products, including EPOs offered through Medicare Advantage. An EPO is an exclusive provider organization plan that may be written on an HMO license in some states and on a Life and Health license in some states, including Colorado. Enrollment in our plans depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Bright Health. When it says "plan" or "our plan," it means Bright Advantage Plus (HMO).

Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for Bright Advantage Plus (HMO) in several important areas. **Please note this is only a summary of changes**. A copy of the Evidence of Coverage is located on our website at brighthealthplan.com/medicare-advantage. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 2.1 for details.	$67	$41
Maximum out-of-pocket amount This is the most you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	From network providers: $3,250 From out-of-network providers: Unlimited	From network providers: $3,250 From out-of-network providers: Not applicable
Doctor office visits	**In-Network** Primary care visits: $0 copay per visit Specialist visits: $20 copay per visit **Out-of-Network** Primary care visits: 30% coinsurance per visit Specialist visits: 30% coinsurance per visit	**In-Network** Primary care visits: $0 copay per visit Specialist visits: $10 copay per visit **Out-of-Network** Primary care visits: Not covered Specialist visits: Not covered
Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of	$195 copay each day for days 1 to 5 for Medicare-covered hospital care.	$195 copay each day for days 1 to 5 for Medicare-covered hospital care.

Cost	2020 (this year)	2021 (next year)
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.	$0 copay each day for days 6 to 90 for Medicare-covered hospital care. $0 copay for additional days.	$0 copay each day for days 6 to 90 for Medicare-covered hospital care. $0 copay for additional days.
Part D prescription drug coverage (See Section 2.6 for details.)	Deductible: $0 Copayment/Coinsurance during the Initial Coverage Stage: • Drug Tier 1: $0 • Drug Tier 2: $8 • Drug Tier 3: $47 • Drug Tier 4: $100 • Drug Tier 5: 33% • Drug Tier 6: $0	Deductible: $0 Copayment/Coinsurance duri ng the Initial Coverage Stage: • Drug Tier 1: $0 • Drug Tier 2: $8 • Drug Tier 3: $47 • Drug Tier 4: $100 • Drug Tier 5: 33% • Drug Tier 6: $0

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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Bright Advantage Plus (HMO) in 2021

On January 1, 2021, Bright Health will be combining Bright Advantage Choice Plus (HMO-POS) with one of our plans, Bright Advantage Plus (HMO).

If you do nothing to change your Medicare coverage by December 7, 2020, we will automatically enroll you in our Bright Advantage Plus (HMO). This means starting January 1, 2021, you will be getting your medical and prescription drug coverage through Bright Advantage Plus (HMO). If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change plans, you can do so between October 15 and December 7. If you are eligible for Extra Help, you may be able to change plans during other times.

The information in this document tells you about the differences between your current benefits in Bright Advantage Choice Plus (HMO-POS) and the benefits you will have on January 1, 2021 as a member of Bright Advantage Plus (HMO).

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2020 (this year)	2021 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	$67	$41
Comprehensive Dental 001	$24	Not Applicable

- Your monthly plan premium will be more if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be less if you are receiving “Extra Help” with your prescription drug costs. Please see Section 7 regarding “Extra Help” from Medicare.

Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount

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

Cost	2020 (this year)	2021 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	$3,250	$3,250 Once you have paid $3,250 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.
Out-of-network maximum out-of-pocket amount	Unlimited Because you have an unlimited out-of-pocket maximum, you will continue to pay for your covered Part A and Part B services from out-of-network providers for the rest of the calendar year after the $25,000 yearly benefit maximum is reached.	Not applicable

Section 2.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at brighthealthplan.com/medicare-advantage. You may also call Member Services for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2021 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your

provider might leave your plan, but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

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

Section 2.4 – Changes to the Pharmacy Network

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

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at brighthealthplan.com/medicare-advantage. You may also call Member Services for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2021 Pharmacy Directory to see which pharmacies are in our network.**

Section 2.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter

4, *Medical Benefits Chart (what is covered and what you pay)*, in your *2021 Evidence of Coverage.*

Cost	2020 (this year)	2021 (next year)
Additional Telehealth Services	**In-Network:** You pay a $0 up to a $20 copay depending on the covered service.	**In-Network:** You pay a $0 up to a $10 copay depending on the covered service.
Ambulance Services- Medicare-covered Air Ambulance	You pay a $225 copay for each Medicare-covered service.	You pay a $250 copay for each Medicare-covered service.
Ambulance Services- Medicare-covered benefits-Ground	You pay a $220 copay for each Medicare-covered service.	You pay a $225 copay for each Medicare-covered service.
Annual Physical Exam	**Out-of-Network:** You pay 30% coinsurance for each covered service.	**Out-of-Network:** Not Covered
Comprehensive Dental	You pay a $0 copay up to 50% coinsurance up to a $1,500 maximum benefit for all in-network covered services every year. Additional monthly premium of $24.	**In-Network:** There is no allowance. You pay a $0 copay up to 50% coinsurance up to a $1,500 maximum benefit for all in-network covered services every year. No additional premium.
Diagnostic Procedures Tests	**In-Network:** You pay a $125 copay for each Medicare-covered service.	**In-Network:** You pay a $0 copay up to a $250 copay depending on the Medicare-covered service.

Cost	2020 (this year)	2021 (next year)
Diagnostic Radiological Services	**In-Network:** You pay a $25 up to a $125 copay depending on the Medicare-covered service.	**In-Network:** You pay a $35 up to a $250 copay for each Medicare-covered service.
Lab Services	**Out-of-Network:** You pay 30% coinsurance for each Medicare-covered service.	**Out-of-Network:** Not Covered
Meal Benefit	Not Covered	You pay nothing for this benefit. You receive 28 meals after each discharge from a Medicare-covered inpatient hospital stay.
Mental Health Specialty Services-Medicare-covered Group Sessions	**In-Network:** You pay a $25 copay for each Medicare-covered service.	**In-Network:** You pay a $10 copay for each Medicare-covered service.
Mental Health Specialty Services-Medicare-covered Individual Sessions	**In-Network:** You pay a $40 copay for each Medicare-covered service.	**In-Network:** You pay a $10 copay for each Medicare-covered service.
Over-the-counter (OTC) items	There is $30 allowance every three months.	There is $50 allowance every three months.
Physician Specialist Services	**In-Network:** You pay a $20 copay for each Medicare-covered service.	**In-Network:** You pay a $10 copay for each Medicare-covered service. **Out-of-Network:**

Cost	2020 (this year)	2021 (next year)
	Out-of-Network: You pay 30% coinsurance for each Medicare-covered service.	Not Covered
Primary Care Physician Services	**Out-of-Network:** You pay 30% coinsurance for each Medicare-covered service.	**Out-of-Network:** Not Covered
Psychiatric Services- Group Sessions	**In-Network:** You pay a $25 copay for each Medicare-covered service.	**In-Network:** You pay a $10 copay for each Medicare-covered service.
Psychiatric Services- Individual Sessions	**In-Network:** You pay a $40 copay for each Medicare-covered service.	**In-Network:** You pay a $10 copay for each Medicare-covered service.
Transportation Services- Plan-approved Location	Not Covered	You pay a $0 copay for unlimited one-way plan approved trips every year.
Worldwide Emergency Coverage	Not Covered	You pay a $120 copay for each service. There is $50,000 benefit allowance.
X-Ray Services	**Out-of-Network:** You pay 30% coinsurance for each Medicare-covered service.	**Out-of-Network:** Not Covered

Section 2.6 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or "Drug List." A copy of our Drug List is provided electronically.

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

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

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. **We encourage current members** to ask for an exception before next year.
    - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call Member Services.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Member Services to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy.

(To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the Evidence of Coverage.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If you have received a formulary exception to a medication this year, the formulary exception request is approved through the date indicated in the approval letter. A new formulary exception request is only needed if the date indicated on the letter has passed.

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

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to

reflect drug changes. (To learn more about changes we may make to the Drug List, see Chapter 5, Section 6 of the Evidence of Coverage.)

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs ("Extra Help"), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also called the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug costs. If you receive "Extra Help" and haven't received this insert by September 30th, 2020, please call Member Services and ask for the "LIS Rider."

There are four "drug payment stages." How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at brighthealthplan.com/medicare-advantage. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2020 (this year)	2021 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

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

Stage	2020 (this year)	2021 (next year)
Stage 2: Initial Coverage Stage	Your cost for a one-month supply filled at a network pharmacy:	Your cost for a one-month supply filled at a network pharmacy:

Stage	2020 (this year)	2021 (next year)
During this stage, the plan pays its share of the cost of your drugs and **you pay your share of the cost.** The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs for a long-term supply; at a network pharmacy that offers preferred cost sharing; or for mail-order prescriptions, look in Chapter 6, Section 5 of your Evidence of Coverage. We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	**Tier 1: Preferred Generic:** You pay $0 per prescription **Tier 2: Generic:** You pay $8 per prescription **Tier 3: Preferred Brand:** You pay $47 per prescription **Tier 4: Non-Preferred Drug:** You pay $100 per prescription **Tier 5: Specialty Tier:** You pay 33% of the total cost **Tier 6: Select Care Drugs:** You pay $0 per prescription Once your total drug costs have reached $4,020 you will move to the next stage (the Coverage Gap Stage).	**Tier 1: Preferred Generic:** You pay $0 per prescription **Tier 2: Generic:** You pay $8 per prescription **Tier 3: Preferred Brand:** You pay $47 per prescription **Tier 4: Non-Preferred Drug:** You pay $100 per prescription **Tier 5: Specialty Tier:** You pay 33% of the total cost **Tier 6: Select Care Drugs:** You pay $0 per prescription Once your total drug costs have reached $4,130, you will move to the next stage (the Coverage Gap Stage).

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage**. For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage.*

SECTION 3 Administrative Changes

We offer additional coverage of some prescription drugs not normally covered in a Medicare prescription drug plan (enhanced drug coverage). The amount you pay when you fill a prescription for these drugs does not count towards qualifying you for the Catastrophic Coverage Stage. (The Catastrophic Coverage Stage is described in Chapter 6, Section 7 of the Evidence of Coverage.). The formulary lists the drugs that are covered by our plan.

Description	2020 (this year)	2021 (next year)
Medicare excluded drugs	Not covered	Covered

SECTION 4 Deciding Which Plan to Choose

Section 4.1 – If you want to stay in Bright Advantage Plus (HMO)

To stay in our plan you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Bright Advantage Plus (HMO).

Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2021 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- *OR*-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2).

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

As a reminder, Bright Health offers other Medicare health plans.

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Bright Advantage Plus (HMO).
- To **change to Original Medicare with a prescription drug plan,** enroll in the new drug plan. You will automatically be disenrolled from Bright Advantage Plus (HMO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are in Section 8.1 of this booklet).
  - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 5 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7.** The change will take effect on January 1, 2021.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get "Extra Help" paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage.*

If you enrolled in a Medicare Advantage plan for January 1, 2021, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2021. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage.*

SECTION 6 Programs That Offer Free Counseling about Medicare

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

Colorado State Health Insurance Assistance Program (SHIP) is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Colorado State Health Insurance Assistance Program (SHIP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Colorado State Health Insurance Assistance Program (SHIP) at 1-888-696-7213. You can learn more about Colorado State Health Insurance Assistance Program (SHIP) by visiting their website (www.dora.colorado.gov/SHIP).

SECTION 7 Programs That Help Pay for Prescription Drug

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

- **"Extra Help" from Medicare.** People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you qualify, call:
    - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
    - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
    - Your State Medicaid Office (applications).
- **Help from your state's pharmaceutical assistance program.** Colorado has a program called Colorado Bridging the Gap that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 5 of this booklet).
- **Prescription Cost sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also

covered by ADAP qualify for prescription cost sharing assistance through the Ryan White State Drug Assistance Program (SDAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 303-692-2000.

SECTION 8 Questions?

Section 8.1 – Getting Help from Bright Advantage Plus (HMO)

Questions? We're here to help. Please call Member Services at 1-844-221-7736. (TTY only, call 711). We are available for phone calls October 1st through March 31st: Monday through Sunday, 8am - 8pm local time, excluding Federal holidays. April 1st through September 30th: Monday through Friday, 8am - 8pm local time, excluding Federal holidays. Calls to these numbers are free.

Read your 2021 *Evidence of Coverage* (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2021. For details, look in the 2021 *Evidence of Coverage* for Bright Advantage Plus (HMO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at brighthealthplan.com/medicare-advantage. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at brighthealthplan.com/medicare-advantage. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

Section 8.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

You can visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the

Medicare website. (To view the information about plans, go to www.medicare.gov/plan-compare).

Read *Medicare & You 2021*

You can read the *Medicare & You 2021* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.