



## **Bright Advantage Embrace Care Plan (HMO C-SNP) offered by Bright HealthCare**

# **Annual Notice of Changes for 2023**

You are currently enrolled as a member of Bright Advantage Embrace Care Plan. Next year, there will be changes to the plan's costs and benefits. **Please see page 4 for a Summary of Important Costs, including Premium.**

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [brighthouse.com/medicare](http://brighthouse.com/medicare). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

- **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.
  - Review the changes to Medical care costs (doctor, hospital).
  - Review the changes to our drug coverage, including authorization requirements and costs.
  - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2023 Drug List to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- 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 Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2023* handbook.

- 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, 2022, you will stay in Bright Advantage Embrace Care Plan.
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2023**. This will end your enrollment with Bright Advantage Embrace Care Plan.
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

### **Additional Resources**

- This document is available for free in Spanish.
- Please contact our Member Services number at 1-844-926-4521 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 other formats such as braille, large print or other alternate formats.
- **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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### **About Bright Advantage Embrace Care Plan**

- Bright HealthCare plans are HMOs and PPOs with a Medicare contract. Enrollment in our plans depends on contract renewal.
  - When this document says "we," "us," or "our", it means Bright HealthCare. When it says "plan" or "our plan," it means Bright Advantage Embrace Care Plan.
-

---

## **Annual Notice of Changes for 2023 Table of Contents**

|   |           |
|---|-----------|
| <b>Summary of Important Costs for 2023 .....</b>                              | <b>4</b>  |
| <b>SECTION 1 Changes to Benefits and Costs for Next Year .....</b>            | <b>5</b>  |
| Section 1.1 - Changes to the Monthly Premium .....                            | 5         |
| Section 1.2 - Changes to Your Maximum Out-of-Pocket Amount .....              | 5         |
| Section 1.3 - Changes to the Provider and Pharmacy Networks .....             | 6         |
| Section 1.4 - Changes to Benefits and Costs for Medical Services .....        | 6         |
| Section 1.5 - Changes to Part D Prescription Drug Coverage .....              | 11        |
| <b>SECTION 2 Administrative Changes .....</b>                                 | <b>14</b> |
| <b>SECTION 3 Deciding Which Plan to Choose .....</b>                          | <b>15</b> |
| Section 3.1 - If you want to stay in Bright Advantage Embrace Care Plan ..... | 15        |
| Section 3.2 - If you want to change plans .....                               | 15        |
| <b>SECTION 4 Deadline for Changing Plans .....</b>                            | <b>16</b> |
| <b>SECTION 5 Programs That Offer Free Counseling about Medicare .....</b>     | <b>17</b> |
| <b>SECTION 6 Programs That Help Pay for Prescription Drugs .....</b>          | <b>17</b> |
| <b>SECTION 7 Questions? .....</b>   | <b>18</b> |
| Section 7.1 - Getting Help from Bright Advantage Embrace Care Plan .....      | 18        |
| Section 7.2 - Getting Help from Medicare .....                                | 18        |

## Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for Bright Advantage Embrace Care Plan in several important areas. **Please note this is only a summary of costs.**

| Cost  | 2022 (this year)   | 2023 (next year)   |
|---|--|--|
| <b>Monthly plan premium*</b><br>* Your premium may be higher than this amount. See Section 1.1 for details.   | \$0  | \$0  |
| <b>Maximum out-of-pocket amount</b><br>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.) | \$3,400  | \$3,400  |
| <b>Doctor office visits</b>   | Primary care visits: \$0 per visit<br>Specialist visits: \$0 per visit   | Primary care visits: \$0 per visit<br>Specialist visits: \$0 per visit   |
| <b>Inpatient hospital stays</b>   | You pay \$0 per stay   | You pay \$0 per stay   |
| <b>Part D prescription drug coverage</b><br>(See Section 1.5 for details.)  | Deductible: \$0<br>Copayment/Coinsurance during the Initial Coverage Stage: <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0</li> <li>• Drug Tier 2: \$0</li> <li>• Drug Tier 3: \$47</li> <li>• Drug Tier 4: \$90</li> <li>• Drug Tier 5: 33%</li> <li>• Drug Tier 6: \$0</li> </ul> | Deductible: \$0<br>Copayment/Coinsurance during the Initial Coverage Stage: <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0</li> <li>• Drug Tier 2: \$0</li> <li>• Drug Tier 3: \$25</li> <li>• Drug Tier 4: \$90</li> <li>• Drug Tier 5: 33%</li> <li>• Drug Tier 6: \$0</li> </ul> |

To find out which drugs are Select Insulins, review the most recent Drug List we provided electronically. You can identify Select Insulins by looking for drugs with SSM marked next to them. If you have questions about the Drug List, you can also call Member

Services (Phone numbers for Member Services are printed on the back cover of this booklet).

## SECTION 1 Changes to Benefits and Costs for Next Year

### Section 1.1 - Changes to the Monthly Premium

| Cost  | 2022 (this year) | 2023 (next year) |
|---|------------------|------------------|
| <b>Monthly premium</b><br>(You must also continue to pay your Medicare Part B premium.)   | \$0              | \$0              |
| <b>Part B Premium Rebate</b><br>One of the benefits our plan includes is a Part B Premium Rebate. This means that each month the amount displayed will be automatically applied to your Part B Premium, increasing your Social Security check each month. | \$0              | \$150            |

- 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.

### Section 1.2 - Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay "out-of-pocket" for 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  | 2022 (this year) | 2023 (next year)  |
|---|------------------|---|
| <b>Maximum out-of-pocket amount</b><br>Your costs for covered medical services (such as copays) count | \$3,400          | \$3,400<br>Once you have paid \$3,400 out-of-pocket for covered |

| Cost   | 2022 (this year) | 2023 (next year)   |
|--|------------------|--|
| toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount. |                  | 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.<br><br>There is no change for the upcoming benefit year. |

### Section 1.3 - Changes to the Provider and Pharmacy Networks

Updated directories are also located on our website at [brighthouse.com/medicare](http://brighthouse.com/medicare). You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a *directory*.

There are changes to our network of providers for next year. **Please review the 2023 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2023 Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

### Section 1.4 - Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

| Cost                                  | 2022 (this year)  | 2023 (next year)   |
|---------------------------------------|---|--|
| <b>Skilled Nursing Facility (SNF)</b> | You pay a \$0 copay per day for days 1-20<br><br>You pay up to a \$194.50 copay per day for days 21-100 | You pay a \$0 copay per day for days 1-20<br><br>You pay up to a \$178 copay per day for days 21-100 |

| <b>Cost</b>                                    | <b>2022 (this year)</b>   | <b>2023 (next year)</b>   |
|--|---|---|
| <b>Emergency Services</b>                      | <p>You pay a \$100 copay for Medicare-covered Emergency Services</p> <p>This copay is waived if you are admitted to the ER within 72 hours of a previous ER discharge or if you are admitted to an inpatient hospital within 3 days.</p>  | <p>You pay a \$125 copay for Medicare-covered Emergency Services</p> <p>This copay is waived if you are admitted to the ER within 72 hours of a previous ER discharge or if you are admitted to an inpatient hospital within 3 days.</p>  |
| <b>Worldwide Emergency and Urgent Coverage</b> | <p>You pay a \$100 copay per visit for Worldwide Emergency Service</p> <p>You pay a \$100 copay per visit for Worldwide Urgent Service</p> <p>You pay a \$100 copay per visit for Worldwide Emergency Transportation Service</p> <p>There is a maximum plan benefit coverage amount of \$50,000 for worldwide emergency services.</p> | <p>You pay a \$125 copay per visit for Worldwide Emergency Service</p> <p>You pay a \$125 copay per visit for Worldwide Urgent Service</p> <p>You pay a \$125 copay per visit for Worldwide Emergency Transportation Service</p> <p>There is a maximum plan benefit coverage amount of \$50,000 for worldwide emergency services.</p> |
| <b>Chiropractic Services (Routine)</b>         | <p>Covered with a limit of 30 routine chiropractic visits per year. These visits are combined with supplemental acupuncture visits</p>  | <p>Covered with a limit of 12 routine chiropractic visits per year. These visits are combined with supplemental acupuncture visits</p>  |
| <b>Medicare-covered Observation Services</b>   | <p>You pay a \$0 copay for diagnostic mammograms, DEXA scans and colonoscopies in an observation setting and a</p>  | <p>You pay a \$0 copay for diagnostic mammograms, DEXA scans and colonoscopies in an observation setting and a</p>  |

| <b>Cost</b>                                  | <b>2022 (this year)</b>   | <b>2023 (next year)</b>   |
|--|---|---|
|  | \$100 copay for all other observation services.   | \$110 copay for all other observation services.   |
| <b>Ambulance Services (Air)</b>              | You pay a \$0 copay per trip for air ambulance services for a transfer from an out-of-network hospital to an in-network hospital and \$200 per trip for all other air ambulance service | You pay a \$200 copay per trip for all air ambulance services   |
| <b>Transportation Services</b>               | You pay a \$0 copay for unlimited one-way trips every year  | You pay a \$0 copay for 24 one-way trips every year<br><br>Routine transportation is limited to plan-approved locations (up to 50 miles) for member to receive healthcare services from network providers. Arrangement for transportation must be made through Member Services at least 2 business days in advance. |
| <b>Acupuncture (Supplemental)</b>            | Covered with a limit of 30 supplemental acupuncture visits per year. These visits are combined with routine chiropractic visits   | Covered with a limit of 12 supplemental acupuncture visits per year. These visits are combined with routine chiropractic visits   |
| <b>Supplemental Nutritional Consultation</b> | Includes a nutritional consultation with a registered dietician to develop a healthy eating plan  | <u>Not</u> covered  |
| <b>Continuous Glucose Monitor</b>            | You pay a \$0 copay for a BioTel device   | You pay a \$0 copay for Medicare-covered continuous glucose monitors under the Durable Medical Equipment (DME).   |



| <b>Cost</b>                            | <b>2022 (this year)</b>  | <b>2023 (next year)</b>   |
|--|--|---|
| <b>Exercise Consultation</b>           | Includes a one-on-one consultation with an exercise coach to develop an exercise plan either face to face or virtually once a year.  | <u>Not</u> covered  |
| <b>Dental Services (Comprehensive)</b> | <p>Non-Routine services: You pay a \$0 - \$300 copay</p> <p>Restorative services: You pay a \$25 - \$400 copay</p> <p>Endodontic services: You pay a \$25 - \$720 copay</p> <p>Periodontic services: You pay a \$70 - \$780 copay</p> <p>Extractions: You pay a \$70 - \$140 copay</p> <p>Prosthodontics, Other Oral/Maxillofacial Surgery: You pay a \$0 to \$1,110 copay</p> <p>There is <u>no</u> maximum benefit for dental services</p> | <p>Non-Routine services: You pay a \$0 copay</p> <p>Restorative services: You pay a \$0 copay</p> <p>Endodontic services: You pay a \$0 copay</p> <p>Periodontic services: You pay a \$0 copay</p> <p>Extractions: You pay a \$0 copay</p> <p>Prosthodontics, Other Oral/Maxillofacial Surgery: You pay a \$0 copay</p> <p>\$4,000 maximum for preventive and comprehensive dental services</p> |

| <b>Cost</b>                         | <b>2022 (this year)</b>  | <b>2023 (next year)</b>  |
|-------------------------------------|--|--|
| <b>Dental Services (Preventive)</b> | <p>Dental prophylaxis (cleaning) (up to 1 every year): You pay a \$0 copay</p> <p>Dental x-ray(s) (up to 1 every year): You pay a \$0 copay</p> <p>Fluoride treatment (up to 2 every 6 months): You pay a \$0 copay</p> <p>There is no maximum benefit for dental services</p>   | <p>Dental prophylaxis (cleaning) (up to 2 every year): You pay a \$0 copay</p> <p>Dental x-ray(s) (up to 2 every year): You pay a \$0 copay</p> <p>Fluoride treatment (Unlimited): You pay a \$0 copay</p> <p>\$4,000 maximum for preventive and comprehensive dental services</p> |
| <b>Eye Exams</b>                    | Prior Authorization is <u>not</u> required   | Prior Authorization may be required  |
| <b>Eyewear</b>                      | <p>Our plan pays up to \$175 every year for routine eyeglass frames</p> <p>One pair of contact lenses are covered in full</p> <p>Routine eyeglass lenses in lieu of contacts are covered in full</p> <p>There is a \$70 limit for polycarbonate lenses upgrade and an \$89.50 limit for premium progressives upgrade</p> <p>You are responsible for any routine eyeglass frame costs over the \$175 plan limit</p> | Eyewear is covered under the Health Dollars + benefit  |
| <b>Health Dollars+</b>              | <u>Not</u> covered   | You get \$310 per quarter for a total of \$1240 for the  |

| Cost                                | 2022 (this year)         | 2023 (next year)  |
|-------------------------------------|--------------------------|---|
|                                     |                          | <p>year on a Health Dollars+ debit card</p> <p>Unused amounts in a given quarter roll over to subsequent quarters and expire at the end of the calendar year</p> <p>Health Dollars+ funds can be used towards OTC items, qualifying fitness expenses, dental services, eyewear, and hearing aid benefits.</p> |
| <b>Over-the-Counter (OTC) Items</b> | You receive \$30 a month | OTC items are covered under your Health Dollars+ benefit  |

## Section 1.5 - 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.**

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. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug List to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Member Services for more information.

To find out which drugs are Select Insulins, review the most recent Drug List we provided electronically. You can identify Select Insulins by looking for drugs with SSM marked next to them. If you have questions about the Drug List, you can also call Member Services (Phone numbers for Member Services are printed on the back cover of this booklet).

### 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 you haven’t received this insert by September 30, 2022, please call Member Services and ask for the “LIS Rider.”

There are four “drug payment stages.”

The information below shows the changes 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.)

### Changes to the Deductible Stage

| Stage                                   | 2022 (this year)   | 2023 (next year)   |
|---|--|--|
| <b>Stage 1: Yearly Deductible Stage</b> | 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

Please see the following chart for the changes from 2022 to 2023.

| Stage   | 2022 (this year)  | 2023 (next year)  |
|---|---|---|
| <p><b>Stage 2: Initial Coverage Stage</b></p> <p>During this stage, the plan pays its share of the cost of your drugs, and <b>you pay your share of the cost.</b></p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that</p> | <p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Tier 1 - Preferred Generic:</b></p> <p>You pay \$0 per prescription.</p> | <p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Tier 1 - Preferred Generic:</b></p> <p>You pay \$0 per prescription.</p> |

| Stage  | 2022 (this year)  | 2023 (next year)   |
|--|---|--|
| <p>provides standard cost sharing. For information about the costs for a long-term supply; or for mail-order prescriptions, look in Chapter 6, Section 5 of your Evidence of Coverage.</p> <p>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.</p> | <p><b>Tier 2 - Generic:</b><br/>You pay \$0 per prescription.<br/>You pay \$0 for Select Insulins</p> <p><b>Tier 3 - Preferred Brand:</b><br/>You pay \$47 per prescription.<br/>You pay \$35 for Select Insulins</p> <p><b>Tier 4 - Non-Preferred Drug:</b><br/>You pay \$90 per prescription.</p> <p><b>Tier 5 - Specialty Drug:</b><br/>You pay 33% of the total cost.</p> <p><b>Tier 6 - Select Care Drugs:</b><br/>You pay \$0 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p> | <p><b>Tier 2 - Generic:</b><br/>You pay \$0 per prescription.</p> <p><b>Tier 3 - Preferred Brand:</b><br/>You pay \$25 per prescription.<br/>You pay \$0 for Select Insulins</p> <p><b>Tier 4 - Non-Preferred Drug:</b><br/>You pay \$90 per prescription.</p> <p><b>Tier 5 - Specialty Drug:</b><br/>You pay 33% of the total cost.</p> <p><b>Tier 6 - Select Care Drugs:</b><br/>You pay \$0 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p> <p>Bright Advantage Embrace Care Plan offers additional gap coverage for Select Insulins. During the Coverage Gap stage, your out-of-pocket costs for Select Insulins will be \$0 for a one-month supply.</p> |

### Important Message About What You Pay for Vaccines

Our plan covers most Part D vaccines at no cost to you. Call Member Services for more information.

### **Important Message About What You Pay for Insulin**

You won't pay more than \$25 for a one-month supply of each insulin product covered by our plan, no matter what cost-share tier it's on.

**Getting Help from Medicare - If you chose this plan because you were looking for insulin coverage at \$35 a month or less, it is important to know that you may have other options available to you for 2023 at even lower costs because of changes to the Medicare Part D program. Contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week for help comparing your options. TTY users should call 1-877-486-2048.**

**Additional Resources to Help** - Please contact our Member Services number at 1-844-926-4521 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.

## **SECTION 2 Administrative Changes**

| <b>Description</b>               | <b>2022 (this year)</b>  | <b>2023 (next year)</b>   |
|----------------------------------|--|---|
| <b>Pharmacy Benefits Manager</b> | Your pharmacy benefits were managed by MedImpact.  | Your pharmacy benefits are managed by Express Scripts.  |
| <b>Extended Day Supply</b>       | Allowed you to fill up to a 100-day supply of medication. Applicable to tiers 1-4 and 6. | Allows you to fill up to a 90-day supply of medication. Applicable to tiers 1-4. Tier 6 has a 100-day supply.       |
| <b>Diabetic Supplies</b>         | You could order from a network pharmacy.   | You can order from a network pharmacy. The preferred diabetic products are Abbott brands (Freestyle and Precision). |
| <b>Hearing Aid Provider</b>      | Your hearing aid benefits were provided by TruHearing.                                   | Your hearing aid benefits are provided by Nations.  |

| Description            | 2022 (this year)   | 2023 (next year)   |
|------------------------|--|--|
| <b>Dental Provider</b> | Your dental benefits were provided by Delta.   | Your dental benefits will be provided by Liberty.  |
| <b>Health Dollars</b>  | Your benefits were provided by InComm.   | Your benefits are provided by Nations.   |
| <b>Telehealth</b>      | Your Telehealth benefits were provided by Doctors on Demand.   | Your Telehealth benefits are provided by DocSquad.   |
| <b>Made Easy Meals</b> | Eligible chronic conditions for this benefit include diabetes, CHF, cardiovascular disorders, dementia, chronic and disabling mental health conditions, kidney disease and hypertension. | Eligible chronic conditions for this benefit include diabetes, CHF, cardiovascular disorders, dementia, chronic and disabling mental health conditions and kidney disease. |

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 - If you want to stay in Bright Advantage Embrace Care Plan

**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 Embrace Care Plan.

### Section 3.2 - If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2023 follow these steps:

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

- You can join a different Medicare health plan,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

As a reminder, Bright HealthCare offers other Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

### **Step 2: Change your coverage**

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Bright Advantage Embrace Care Plan.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Bright Advantage Embrace Care Plan.
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Member Services if you need more information on how to do so.
  - - 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 4 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, 2023.

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

In certain situations, changes are also allowed at other times of the year. Examples include 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.

If you enrolled in a Medicare Advantage plan for January 1, 2023, 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, 2023.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.



## SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Florida, the SHIP is called Serving Health Insurance Needs of Elders (SHINE).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Serving Health Insurance Needs of Elders (SHINE) 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 Serving Health Insurance Needs of Elders (SHINE) at 1-800-963-5337. You can learn more about Serving Health Insurance Needs of Elders (SHINE) by visiting their website <https://www.floridashine.org/>.

## SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“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. 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 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
  - Your State Medicaid Office (applications).
- **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 Florida AIDS Drug Assistance Program (ADAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-850-245-4422.

## SECTION 7 Questions?

### Section 7.1 - Getting Help from Bright Advantage Embrace Care Plan

Questions? We're here to help. Please call Member Services at 1-844-926-4521. (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 2023 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 2023. For details, look in the *2023 Evidence of Coverage* for Bright Advantage Embrace Care Plan. 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 [brighthouse.com/medicare](http://brighthouse.com/medicare). 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 [brighthouse.com/medicare](http://brighthouse.com/medicare). 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 7.2 - 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**

Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

#### **Read Medicare & You 2023**

Read the *Medicare & You 2023* handbook. Every 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 document, you can get it at the Medicare website (<https://www.medicare.gov>).

[gov/Pubs/pdf/10050-medicare-and-you.pdf](https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf)) 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.