

2025 Annual Notice of Change

MEMORIAL[®]
HERMANN
Health Plan
Medicare Advantage Plans

Memorial Hermann Advantage (HMO) offered by Memorial Hermann Health Plan, Inc.

Annual Notice of Changes for 2025

You are currently enrolled as a member of Memorial Hermann Advantage HMO. Next year, there will be changes to the plan's costs and benefits. *Please see page 5 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 <https://healthplan.memorialhermann.org/medicare/>. You can also review the enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you. You may also call Customer Service 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 coverage restrictions and cost sharing.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
 - Check the changes in the 2025 “Drug List” to make sure the drugs you currently take are still covered.
 - Compare the 2024 and 2025 plan information to see if any of these drugs are moving to a different cost-sharing tier or will be subject to different restrictions, such as prior authorization, step therapy, or a quantity limit, for 2025.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies, will be in our network next year.
- Check if you qualify for help paying for prescription drugs. People with limited incomes may qualify for “Extra Help” from Medicare.
- 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 the www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.
- 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, 2024, you will stay in Memorial Hermann Advantage HMO.
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2025**. This will end your enrollment with Memorial Hermann Advantage HMO.
- If you recently moved into or currently live in 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. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Customer Service number at (855) 645-8448 for additional information. (TTY users should call 711.) Hours of operation between October 1st and March 31st are 8 a.m. to 8 p.m., 7 days a week. Hours of operation between April 1st and September 30th are 8 a.m. to 8 p.m., Monday through Friday. This call is free.
- We must provide information in a way that works for you (in languages other than English, in large print, etc.).
- **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 Memorial Hermann Advantage HMO

- Memorial Hermann Advantage HMO is provided by Memorial Hermann Health Plan, Inc., a Medicare Advantage organization with a Medicare contract. Enrollment in this plan depends on contract renewal.
 - When this document says "we," "us," or "our," it means Memorial Hermann Health Plan, Inc. When it says "plan" or "our plan," it means Memorial Hermann Advantage HMO.
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Summary of Important Costs for 2025

The table below compares the 2024 costs and 2025 costs for Memorial Hermann Advantage HMO in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher than this amount. See Section 1.1 for details.</p>	\$0.00	\$0.00
<p>Maximum out-of-pocket amount</p> <p>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.)</p>	\$2,950.00	\$2,950.00
<p>Doctor office visits</p>	<p>Primary care visits: \$0.00 copay per visit</p> <p>Specialist visits: \$15.00 copay per visit</p>	<p>Primary care visits: \$0.00 copay per visit</p> <p>Specialist visits: \$15.00 copay per visit</p>
<p>Inpatient hospital stays</p>	<p>\$350.00 copay for each Medicare-covered inpatient hospital admission.</p>	<p>\$350.00 copay for each Medicare-covered inpatient hospital admission.</p>

Cost	2024 (this year)	2025 (next year)
<p>Part D prescription drug coverage (See Section 1.5 for details.)</p>	<p>Deductible: \$0.00</p> <p>Copayment during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: (Preferred Generic) <i>Standard cost sharing:</i> You pay \$0.00 copay per prescription. • Drug Tier 2: (Generic): <i>Standard cost sharing:</i> You pay \$0.00 copay per prescription. • Drug Tier 3 (Preferred Brand): <i>Standard cost sharing:</i> You pay \$47.00 copay per prescription. <p>You pay no more than \$35.00 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 4 (Non-Preferred): <i>Standard cost sharing:</i> You pay \$100.00 copay per prescription. 	<p>Deductible: \$0.00</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: (Preferred Generic) <i>Standard cost sharing:</i> You pay \$0.00 copay per prescription. • Drug Tier 2: (Generic): <i>Standard cost sharing:</i> You pay \$4.00 copay per prescription. • Drug Tier 3 (Preferred Brand): <i>Standard cost sharing:</i> You pay 25% coinsurance per prescription. <p>You pay no more than \$35.00 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 4 (Non-Preferred): <i>Standard cost sharing:</i> You pay 45% coinsurance per prescription.

Cost	2024 (this year)	2025 (next year)
<p>Part D prescription drug coverage (continued)</p>	<p>You pay no more than \$35.00 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 5 (Specialty): You pay 33% of the cost. • Drug Tier 6 (Select Care): <i>Standard cost sharing:</i> You pay \$0.00 copay per prescription. <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing. 	<p>You pay no more than \$35.00 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 5 (Specialty): You pay 33% of the cost. • Drug Tier 6 (Select Care): <i>Standard cost sharing:</i> <u>Not</u> offered (Most Tier 6 drugs are now offered in Tier 1.) <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, you pay nothing for your covered Part D drugs.

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2024 (this year)	2025 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0.00	\$0.00

- 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	2024 (this year)	2025 (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 costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$2,950.00	\$2,950.00 Once you have paid \$2,950.00 out of pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider and Pharmacy Networks

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.

Updated directories are located on our website at <https://healthplan.memorialhermann.org/medicare/>. You may also call Customer Service for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2025 Provider Directory** <https://healthplan.memorialhermann.org/medicare/> **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 2025 Pharmacy Directory** <https://healthplan.memorialhermann.org/medicare-advantage/pharmacy-benefits/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 Customer Service 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	2024 (this year)	2025 (next year)
Emergency services	You pay a \$125.00 copay per emergency room visit.	You pay a \$140.00 copay per emergency room visit.
Over-the-Counter (OTC) items	\$150.00 maximum plan allowance every three (3) months for CMS-approved items.	\$75.00 maximum plan allowance every three (3) months for CMS-approved items.

Cost	2024 (this year)	2025 (next year)
Food and Produce (Grocery)	\$500.00 annual benefit for approved food and produce (groceries) for member upon successful completion of a Case Management Program.	\$60.00 quarterly benefit for approved food and produce (groceries) for member. Case Management Program <u>not</u> required.
Hearing services	\$1,500.00 annual maximum benefit (combined with vision) toward the purchase of hearing aids and/or eyewear (e.g., eyeglass lenses, eyeglass frames, or contact lenses).	\$1,000.00 annual maximum benefit (combined with vision) toward the purchase of hearing aids and/or eyewear (e.g., eyeglass lenses, eyeglass frames, or contact lenses).
Vision care	\$1,500.00 annual maximum benefit (combined with hearing) toward the purchase of eyewear (e.g., eyeglass lenses, eyeglass frames, or contact lenses), and/or hearing aids.	\$1,000.00 annual maximum benefit (combined with hearing) toward the purchase of eyewear (e.g., eyeglass lenses, eyeglass frames, or contact lenses), and/or hearing aids.

Cost	2024 (this year)	2025 (next year)
<p>Dental services</p> <p>For questions regarding your dental benefits, contact:</p>	<p>Annual maximum plan benefit: \$3,000.00</p>	<p>Annual maximum plan benefit: \$3,000.00</p>
<p>Liberty Dental: (866) 674-0114</p>	<p><u>Preventive services</u> You pay \$0.00 copay in-network or 20% coinsurance out-of-network for oral exams, prophylaxis, x-rays, and fluoride treatments.</p>	<p><u>Preventive services</u> You pay \$0.00 copay in-network or 20% coinsurance out-of-network for oral exams, prophylaxis, x-rays, and fluoride treatments.</p>
	<p><u>Comprehensive services</u> You pay:</p> <ul style="list-style-type: none"> • \$0.00 copay in-network or 20% coinsurance out-of-network for Diagnostic services. • \$8.00 copay to \$200.00 copay in-network, depending on type of service, or 50% coinsurance out-of-network for Restorative services. • \$5.00 copay to \$183.00 copay in-network, depending on type and intensity of service, or 50% coinsurance out-of-network for Periodontic services. • \$9.00 copay to \$331.00 copay in-network, depending on type and intensity of service, 	<p><u>Comprehensive services</u> You pay:</p> <ul style="list-style-type: none"> • \$0.00 copay in-network or 20% coinsurance out-of-network for Diagnostic services. • \$15.40 copay to \$220.00 copay in-network, depending on type of service, or 50% coinsurance out-of-network for Restorative services. • \$5.50 copay to \$201.30 copay in-network, depending on type and intensity of service, or 50% coinsurance out-of-network for Periodontic services. • \$9.90 copay to \$364.00 copay in-network, depending on type and intensity of service,

Cost	2024 (this year)	2025 (next year)
<p>Dental services (continued)</p>	<p>or 50% coinsurance out-of-network for Endodontic services.</p> <ul style="list-style-type: none"> • \$22.00 copay to \$94.00 copay in-network, depending on intensity of service, or 50% coinsurance out-of-network for Extraction services. • Copays in-network depend on type of service. 50% coinsurance out-of-network for Non-routine services. • \$4.00 copay to \$1,027.00 copay in-network, depending on type and intensity of service, or 50% coinsurance out-of-network for Prosthodontics, Other Oral/ Maxillofacial Surgery, Other services. 	<p>or 50% coinsurance out-of-network for Endodontic services.</p> <ul style="list-style-type: none"> • \$24.20 copay to \$103.40 copay in-network, depending on intensity of service, or 50% coinsurance out-of-network for Extraction services. • Copays in-network depend on type of service. 50% coinsurance out-of-network for Non-routine services. • \$25.30 copay to \$559.90 copay in-network, depending on type and intensity of service, or 50% coinsurance out-of-network for Prosthodontics. • \$24.20 copay to \$1,129.70 copay in-network, depending on type and intensity of service, or 50% coinsurance out-of-network for Other Oral/ Maxillofacial Surgery, Other services.

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. **You can get the *complete Drug List*** by calling Customer Service (see the back cover) or visiting our website (<https://healthplan.memorialhermann.org/medicare-advantage/pharmacy-benefits/formulary-information-drug-list>).

We made changes to our “Drug List,” which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs, or moving them to a different cost-sharing tier. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the plan year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you are taking, we will send you a notice about the change.

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 Customer Service for more information.

Changes to Prescription Drug Benefits and 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, 2024, please call Customer Service and ask for the *LIS Rider*.

Beginning in 2025, there are three **drug payment stages:** the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit.

The Coverage Gap Discount Program will also be replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan’s full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

Changes to the Deductible Stage

Stage	2024 (this year)	2025 (next year)
<p>Stage 1: Yearly Deductible Stage</p>	<p>Because we have no deductible, this payment stage does not apply to you.</p>	<p>Because we have no deductible, this payment stage does not apply to you.</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

For drugs on Tier 3 and Tier 4, your cost sharing in the Initial Coverage Stage is changing from a copayment to coinsurance. Please see the following chart for the changes from 2024 to 2025.

Stage	2024 (this year)	2025 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost.</p> <p>For 2024 you paid a \$47.00 copayment for drugs on Tier 3. For 2025 you will pay a 25% coinsurance for drugs on this tier.</p> <p>For 2024 you paid a \$100.00 copayment for drugs on Tier 4. For 2025 you will pay a 45% coinsurance for drugs on this tier.</p> <p>The costs in this chart are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing.</p> <p>For information about the costs for a long-term supply, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing is:</p> <p>Tier 1 – Preferred Generic:</p> <p>You pay \$0.00 per prescription.</p> <p>Your cost for a one-month mail-order prescription is \$0.00.</p> <p>Tier 2 – Generic:</p> <p>You pay \$0.00 per prescription.</p> <p>Your cost for a one-month mail-order prescription is \$0.00.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing is:</p> <p>Tier 1 – Preferred Generic:</p> <p>You pay \$0.00 per prescription.</p> <p>Your cost for a one-month mail-order prescription is \$0.00.</p> <p>Tier 2 – Generic:</p> <p>You pay \$4.00 per prescription.</p> <p>Your cost for a one-month mail-order prescription is \$4.00.</p>

Stage	2024 (this year)	2025 (next year)
<p>Initial Coverage Stage (continued)</p> <p>Most adult Part D vaccines are covered at no cost to you.</p>	<p>Tier 3 – Preferred Brand:</p> <p>You pay \$47.00 per prescription.</p> <p>You pay no more than \$35.00 per month supply of each covered insulin product on this tier.</p> <p>Your cost for a one-month mail-order prescription is \$141.00.</p> <p>Tier 4 – Non-Preferred:</p> <p>You pay \$100.00 per prescription.</p> <p>You pay no more than \$35.00 per month supply of each covered insulin product on this tier.</p> <p>Your cost for a one-month mail-order prescription is \$300.00.</p> <p>Tier 5 - Specialty:</p> <p>You pay 33% of the cost.</p> <p>Tier 6 – Select Care:</p> <p>You pay \$0.00 per prescription.</p> <p>Once your total drug costs have reached \$5,030.00, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Tier 3 – Preferred Brand:</p> <p>You pay 25% per prescription.</p> <p>You pay no more than \$35.00 per month supply of each covered insulin product on this tier.</p> <p>Your cost for a one-month mail-order prescription is 25%.</p> <p>Tier 4 – Non-Preferred:</p> <p>You pay 45% per prescription.</p> <p>You pay no more than \$35.00 per month supply of each covered insulin product on this tier.</p> <p>Your cost for a one-month mail-order prescription is 45%.</p> <p>Tier 5 - Specialty:</p> <p>You pay 33% of the cost.</p> <p>Tier 6 – Select Care:</p> <p><u>Not</u> offered. (Most Tier 6 drugs are now offered in Tier 1.)</p> <p>Once you have paid \$2,000.00 out of pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>

Changes to the Catastrophic Coverage Stage

The Catastrophic Coverage Stage is the third and final stage. Beginning in 2025, drug manufacturers pay a portion of the plan’s full cost for covered Part D brand name drugs and biologics during the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

For specific information about your costs in the Catastrophic Coverage Stage, look at Chapter 6, Section 6 in your *Evidence of Coverage*.

SECTION 2 Administrative Changes

Description	2024 (this year)	2025 (next year)
Pharmacy Benefits Manager	Navitus Health Solutions LLC Customer Service (866) 270-3877 Appeals and Complaints (866) 270-3877 Coverage Determination and Redetermination (866) 270-3877	Capital RX, Inc. Customer Service (888) 227-7940 Appeals and Complaints (888) 227-7940 Coverage Determination and Redetermination (888) 227-7940
Medicare Prescription Payment Plan	Not applicable	The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December). To learn more about this payment option, please contact us at (855) 645-8448 or visit Medicare.gov.

Description	2024 (this year)	2025 (next year)
Food and Produce (Grocery)	Allocated once per benefit period and contingent upon successful completion of a Case Management Program.	Allocated every plan quarter. Case Management Program <u>not</u> required.
Part B Prescription Drug Step Therapy	Not applicable	Some Part B Drugs may be subject to step therapy.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Memorial Hermann Advantage 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 Memorial Hermann Advantage HMO.

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 2025 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 2.1 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), read the *Medicare & You 2025* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 7.2).

As a reminder, Memorial Hermann Health Plan offers other Medicare health 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 Memorial Hermann Advantage HMO.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Memorial Hermann Advantage 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 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, 2025.

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, 2025, 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, 2025.

If you recently moved into or currently live in 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. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

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 Texas, the SHIP is called Health Information Counseling and Advocacy Program (HICAP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Health Information Counseling and Advocacy

Program (HICAP) 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 Health Information Counseling and Advocacy Program (HICAP) at (800) 252-9240. You can learn more about Health Information Counseling and Advocacy Program (HICAP) by visiting their website (<https://www.hhs.texas.gov/services/health/medicare>).

SECTION 6 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, yearly deductibles, and coinsurance. Additionally, those who qualify will not have a 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.
- **Help from your state’s pharmaceutical assistance program.** Texas has a program called Texas Kidney Healthcare Program (KHC) 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.
- **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. To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Texas HIV Medication Program (THMP), P.O. Box 14947, MSJA-MC1873, Austin, TX 78741-9347, www.dshs.state.tx.us/hivstd/meds. For information on eligibility criteria, covered drugs, how to enroll in the program, or if you are currently enrolled, how to continue receiving assistance, call (800) 255-1090. Be sure when calling, to inform them of your Medicare Part D plan name or policy number.
- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a new payment option to help you manage your out-of-pocket drug costs, starting in 2025. This new payment option works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January – December). **This payment option might help you manage your expenses, but it doesn’t save you money or lower your drug costs.**

“Extra Help” from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in this payment option, regardless of income level, and all Medicare drug plans and Medicare health plans with drug coverage must offer this payment option. To learn more about this payment option, please contact us at (855) 645-8448 or visit Medicare.gov.

SECTION 7 Questions?

Section 7.1 – Getting Help from Memorial Hermann Advantage HMO

Questions? We’re here to help. Please call Customer Service at (855) 645-8448 . (TTY only, call 711). We are available for phone calls between October 1st and March 31st from 8 a.m. to 8 p.m., 7 days a week. Hours of operation between April 1st and September 30th are 8 a.m. to 8 p.m., Monday through Friday. Calls to these numbers are free.

Read your 2025 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 2025. For details, look in the *2025 Evidence of Coverage* for Memorial Hermann Advantage 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 <https://healthplan.memorialhermann.org/medicare/>. You can also review the enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at <https://healthplan.memorialhermann.org/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). 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.

Read *Medicare & You 2025*

Read the *Medicare & You 2025* handbook. Every fall, this document 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/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.

healthplan.memorialhermann.org/medicare

855.645.8448 (TTY 711)

8 a.m. to 8 p.m. Central Time, daily (Oct. 1 – March 31)

8 a.m. to 8 p.m. Central Time, Monday – Friday (April 1 – Sept. 30)

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