

MEDICARE ADVANTAGE PLAN

Member Handbook

MEMBER SERVICES (210) 358-6300
TOLL FREE 1-800-434-2347

Community First Medicare Advantage Plan and D-SNP (HMO)

Member Handbook

January 1, 2021 – December 31, 2021

Your Health and Drug Coverage under the Community First
Medicare Advantage Plan and D-SNP (HMO)



If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.

Member Handbook Introduction

This handbook tells you about your coverage under Community First Medicare Advantage with Part D Standard Plan (HMO) through December 31, 2021.

Some members may qualify for coverage under Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP), a Dual-Eligible Special Needs Plan (D-SNP) which is part of the Medicare Advantage Plan, designed for people with certain conditions or diseases, or those with low incomes. This handbook will also tell qualifying members about your coverage under Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) through December 31, 2021.

This handbook explains health care services, behavioral health coverage, prescription drug coverage, and other covered supports and services. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

This is an important legal document. Please keep it in a safe place.

Community First Medicare Advantage Plan and D-SNP (HMO) are offered by Community First Health Plans. When this *Member Handbook* says “we,” “us,” or “our,” it means Community First Health Plans. When it says “the plan” or “our plan,” it means either Community First Medicare Advantage Plan or D-SNP (HMO)

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free.

ATENCIÓN: Si habla español, hay disponibles para usted servicios de asistencia en su idioma sin cargo. Llame al Community First Medicare Advantage Plan and D-SNP (HMO) al 1-833-434-2347, 8 am a 8 pm, los 7 días de la semana. Servicio de mensajes disponible los fines de semana y feriados del 1 de abril al 30 de septiembre (TTY 1-800-390-1175, las 24 horas del día, los 7 días de la semana). La llamada es gratuita.

You can get this document for free in other formats, such as large print, braille, or audio. If you prefer an alternate format, call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free.

We will update your personal record and maintain your preferred language or format as a standing request. In the future, when you call Member Services, we will verify this information. You may ask us to update it at any time.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



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Disclaimers

- ❖ Coverage under Community First Medicare Advantage Plan and D-SNP (HMO) is qualifying health coverage called “minimum essential coverage.” It satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information on the individual shared responsibility requirement.
- ❖ Community First Medicare Advantage Plan and D-SNP (HMO) are HMO health plans with a Medicare contract.
- ❖ Medicare must approve Community First Medicare Advantage Plan and D-SNP (HMO) each year. Enrollment in Community First Medicare Advantage Plan and D-SNP (HMO) depend on contract renewal.
- ❖ Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) is a health plan that contracts with both Medicare and Texas Medicaid to provide benefits of both programs to enrollees.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



Chapter 1: Getting started as a member

Introduction

This chapter includes information about Community First Medicare Advantage Plan and D-SNP (HMO) and your membership. It also tells you what to expect and what other information you will get from Community First Medicare Advantage Plan and D-SNP (HMO). Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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A. Welcome to Community First Medicare Advantage Plan and D-SNP (HMO)

Community First Medicare Advantage Plan and D-SNP (HMO) are Medicare Advantage Plans. Medicare Advantage Plans combine Part A and Part B for comprehensive coverage that includes dental, vision, and prescription coverage.

Community First Medicare Advantage D-SNP (HMO D-SNP) is a specialized Medicare Advantage Plan (a Medicare “Special Needs Plan”), which means its benefits are designed to provide extra help and support for people with low incomes or certain conditions.

A Medicare Advantage Plan is an organization made up of doctors, hospitals, pharmacies, other supports and services, and other providers. It also has Care Coordinators and interdisciplinary care teams to help you manage all your providers and services. They all work together to provide the care you need.

Community First Health Plans, Inc. was established in 1995 by University Health to provide health care coverage to the citizens of Bexar and surrounding counties. As the only locally owned and managed non-profit health plan in the area, our commitment to our members is to provide great health care benefits backed by outstanding service, delivered by people who live right here in South Texas.

B. Information about Medicare and Medicaid

B1. Medicare

Medicare is the federal health insurance program for:

- people 65 years of age or older,
- some people under age 65 with certain disabilities, and

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- people with end-stage renal disease (kidney failure).

Medicare must approve Community First Medicare Advantage Plan and D-SNP (HMO) each year. You can get Medicare services through our plan as long as:

- we offer the plan in your county, and
- Medicare and the State of Texas approve the plan

Even if our plan stops operating in the future, your eligibility for Medicare services will not change.

B2. Texas Medicaid

Texas Medicaid is a program run by the federal government and the state that helps people with limited incomes and resources pay for supports and services and medical costs. It covers extra services and drugs not covered by Medicare.

Each state has its own Medicaid program and decides:

- what counts as income and resources,
- who qualifies,
- what services are covered, and
- the cost for services.

In addition, there are programs offered through Medicaid that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These “Medicare Savings Programs” help people with limited income and resources save money each year:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)
- **Qualified Medicare Beneficiary Plus (QMB+):** Helps pay Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments). Generally, people with QMB+ are also eligible for full Medicaid benefits

States can decide how to run their programs, as long as they follow the federal rules.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



C. Advantages of these plans

You will now get all your covered Medicare services from either Community First Medicare Advantage Plan (HMO) or Community First Medicare Advantage D-SNP (HMO D-SNP), including prescription drugs. **You do not pay extra to join these health plans.**

Some advantages of these plans include:

- You will have an interdisciplinary care team (ICT) that you helped put together. Your ICT may include doctors, nurses, counselors, or other health professionals who are there to help you get the care you need.
- You will have a Care Coordinator. This is a person who works with you, with Community First Medicare Advantage Plan and D-SNP (HMO), and with your care providers to make sure you get the care you need.
- You will be able to direct your own care with help from your interdisciplinary care team and Care Coordinator.
- The interdisciplinary care team (ICT) and Care Coordinator will work with you to come up with an Individualized Care Plan (ICP) specifically designed to meet your health needs. The ICT will be in charge of coordinating the services you need. This means, for example:
 - Your ICT will make sure your doctors know about all medicines you take so they can reduce any side effects.
 - Your ICT will make sure your test results are shared with all your doctors and other providers.

Note: Care coordination including Care Coordinators, individualized care plans and interdisciplinary care teams are plan advantages available to both Community First Medicare Advantage Plan and D-SNP (HMO) members. However, Community First Medicare Advantage with Part D Standard Plan (HMO) members must specifically request these services.

To find out how to request care coordination, please contact Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week).

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



D. Community First Medicare Advantage Plan and D-SNP (HMO)'s service area

Our service area includes these counties in Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson

Only people who live in one of these counties in our service area can get Community First Medicare Advantage Plan and D-SNP (HMO).

If you move outside of our service area, you cannot stay in this plan. See Chapter 8, Section I for more information about the effects of moving out of our service area.

E. What makes you eligible to be a plan member

E1. Community First Medicare Advantage with Part D Standard Plan (HMO) Eligibility

You are eligible for Community First Medicare Advantage with Part D Standard Plan (HMO) as long as:

- you live in our service area, **and**
- you have both Medicare Part A and Medicare Part B, **and**
- you are a United States citizen or are lawfully present in the United States

E2. Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) Eligibility

You are eligible for Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) as long as:

- you live in our service area, **and**
- you have both Medicare Part A and Medicare Part B, **and**
- you are a United States citizen or are lawfully present in the United States, **and**
- you meet the special eligibility requirements described below

Special Eligibility Requirements

Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) is designed to meet the needs of people who receive certain Medicaid benefits. (Medicaid is a joint Federal and state

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government program that helps with medical costs for certain people with limited incomes and resources. To learn more about Medicaid, see Section B2 in this chapter.) To be eligible for our plan you must be eligible for Medicare and full cost-sharing assistance under Medicaid.

Please note: If you lose your eligibility but can reasonably be expected to regain eligibility within six months, then you are still eligible for membership in our plan.

F. What to expect when you first join a health plan

When you first join the plan, you will get a health risk assessment within the first 90 days.

A Community First Medicare Advantage Plan (HMO) Assessment Nurse will contact you via phone or through your preferred method of contact to conduct your health risk assessment (HRA). The Assessment Nurse may complete the assessment in more than one session to accommodate the member's preferences or ability.

The HRA will:

- Help identify members with the most urgent needs
- Be an important part of the member's care coordination
- Help create an individualized care plan (ICP) for qualifying members
- Assess the member's medical, psychosocial, cognitive, mental health and functional needs.
- May be done off cycle if member requests it or experiences a significant change in condition or situation such as new diagnosis or exacerbated condition, loss of caregiver or housing

In addition to gathering information and assessing the member's status and needs, the HRA process is an important step in building a relationship with the member. HRAs are conducted in a thoughtful manner with consideration to the member.

If Community First Medicare Advantage Plan and D-SNP (HMO) is new for you, you can keep seeing the doctors you go to now for 90 days or until the new health risk assessment is finished.

After 90 days for most services, but six months for long-term services and supports, you will need to see doctors and other providers in the Community First Medicare Advantage Plan and D-SNP (HMO) network. A network provider is a provider who works with the health plan. See Chapter 3, Section A for more information on getting care.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



G. Individualized Care Plan

After your health risk assessment, your interdisciplinary care team (ICT) will meet with you to talk about what health services you need and want. Members will receive an Individualized Care Plan (ICP), also known as a Plan of Care. The ICP is the plan for what services you get and how you will get them. Together, you and your care coordination team will make your ICP.

Your ICP consists of the following:

- Member-specific health issues, goals and interventions addressing issues discovered during the HRA, and/or any team interactions
- Laboratory results, pharmacy, emergency department, and hospital claims data
- An outline of the member's personal goals
- An identification of barriers to care or to meet member's goals and plans on how to address them
- A schedule for future follow-up and updates from care team

Every year, your ICT will work with you to update your ICP if the health services you need and want change.

Note: Care coordination including Care Coordinators, individualized care plans and interdisciplinary care teams are plan advantages available to both Community First Medicare Advantage Plan and D-SNP (HMO) members. However, Community First Medicare Advantage with Part D Standard Plan (HMO) members must specifically request these services.

To request an individualized care plan, please contact Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week).

H. Community First Medicare Advantage with Part D Standard Plan (HMO) monthly plan premium

Members of Community First Medicare Advantage with Part D Standard Plan (HMO) do not pay a separate monthly plan premium. You must continue to pay your Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

In some situations, your plan premium could be more. These situations are listed below:

- Some members are required to pay a Part D late enrollment penalty because they did not join a Medicare drug plan when they first became eligible or because they had a continuous period of 63 days or more when they didn't have "creditable" prescription drug coverage. ("Creditable" means the drug coverage is expected to pay, on average, at least as much as

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Medicare's standard prescription drug coverage.) For these members, the Part D late enrollment penalty is added to the plan's monthly premium. Their premium amount will be the monthly plan premium plus the amount of their Part D late enrollment penalty.

- If you are required to pay the Part D late enrollment penalty, the cost of the late enrollment penalty depends on how long you went without Part D or other creditable prescription drug coverage.
- If you have a Part D late enrollment penalty and do not pay it, you could be disenrolled from the plan.
- The Community First Medicare Advantage with Part D Standard Plan (HMO) Evidence of Coverage explains the Part D late enrollment penalty in further detail. You can view the Evidence of Coverage at www.communityfirstmedicare.com.
- Some members may be required to pay an extra charge, known as the Part D Income Related Monthly Adjustment Amount, also known as IRMAA, because, 2 years ago, they had a modified adjusted gross income, above a certain amount, on their IRS tax return. Members subject to an IRMAA will have to pay the standard premium amount and this extra charge, which will be added to their premium.
 - The Community First Medicare Advantage with Part D Standard Plan (HMO) Evidence of Coverage explains the IRMAA in further detail. You can view the Evidence of Coverage at www.communityfirstmedicare.com.

I. Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) monthly plan premium

Members of Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) do not pay a separate monthly plan premium. You must continue to pay your Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

In some situations, your plan premium could be more. These situations are listed below:

- Some members are required to pay a Part D late enrollment penalty because they did not join a Medicare drug plan when they first became eligible or because they had a continuous period of 63 days or more when they didn't have "creditable" prescription drug coverage. ("Creditable" means the drug coverage is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.) For these members, the Part D late enrollment penalty is added to the plan's monthly premium. Their premium amount will be the monthly plan premium plus the amount of their Part D late enrollment penalty.
 - If you receive "Extra Help" from Medicare to pay for your prescription drugs, you will not pay a late enrollment penalty.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- If you lose Extra Help, you may be subject to the late enrollment penalty if you go 63 days or more in a row without Part D or other creditable prescription drug coverage.
- If you are required to pay the Part D late enrollment penalty, the cost of the late enrollment penalty depends on how long you went without Part D or other creditable prescription drug coverage.
- The Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) Evidence of Coverage explains the Part D late enrollment penalty in further detail. You can view the Evidence of Coverage at www.communityfirstmedicare.com.
- Some members may be required to pay an extra charge, known as the Part D Income Related Monthly Adjustment Amount, also known as IRMAA, because, 2 years ago, they had a modified adjusted gross income, above a certain amount, on their IRS tax return. Members subject to an IRMAA will have to pay the standard premium amount and this extra charge, which will be added to their premium.
 - The Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) Evidence of Coverage explains IRMAA in further detail. You can view the Evidence of Coverage at www.communityfirstmedicare.com.

J. The *Member Handbook*

This *Member Handbook* is part of our contract with you. This means that we must follow all of the rules in this document. If you think we have done something that goes against these rules, you may be able to appeal, or challenge, our action. For information about how to appeal, see Chapter 9 or call 1-800-MEDICARE (1-800-633-4227).

You can ask for a *Member Handbook* by calling Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). You can also see the *Member Handbook* at www.communityfirstmedicare.com or download it from this website.

The contract is in effect for the months you are enrolled in Community First Medicare Advantage Plan (HMO) between January 1, 2021 and December 31, 2021.

K. Other information you will get from us



You should have already gotten a Community First Medicare Advantage Plan and D-SNP (HMO) Member ID Card, information about how to access a *Provider and Pharmacy Directory*, and information about how to access a *List of Covered Drugs*.


If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



K1. Your Member ID Card

While you are a member of either Community First Medicare Advantage with Part D Standard Plan (HMO) or Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP), you must show your membership card when you get any services or prescriptions. Here's a sample membership card to show you what yours will look like:

		MEDICARE D-SNP H5447-002	
Name: John M. Doe		Primary Care Physician: Provider Name MD	
Member ID: AD000000000000		PCP Phone Number: 001-234-5678	
Group No: A0012345678		PCP Effective Date: 01/01/2021	
Policy Effective Date: 01/01/2021		RxBIN: 610602 RxPCN: NVTD RxGRP: CF0002	
Navitus Health Solutions H5447_1020000031_C			

<p>In case of emergency, call 911 or go to the closest emergency room. After treatment, call your PCP within 24 hours or as soon as possible.</p> <p>Member Services: (7 days a week from 8:00 a.m. to 8:00 p.m.) Local 210-358-6386 • Toll Free 1-833-434-2347 TTY 1-800-390-1175 (24 hours a day/7 days a week)</p> <p>Behavioral Health Mental Crisis Hotline (Toll-Free): 1-877-221-2225 (24 hours/7 days a week)</p> <p>Nurse Advice Line: (24 hours/7 days a week) Local 210-358-6386 • Toll Free 1-800-434-2347</p> <p>Website: communityfirstmedicare.com</p>	<p>En caso de emergencia, llame al 911 o vaya a la sala de emergencia más cercana. Después de recibir cuidado, llame a su PCP dentro de 24 horas o lo antes posible.</p> <p>Servicios para Miembros: (7 días a la semana desde 8:00 a.m. a 8:00 p.m.) Local 210-358-6386 • Línea gratuita 1-833-434-2347 TTY 1-800-390-1175 (24 horas al día/7 días a la semana)</p> <p>Línea de crisis de Salud Mental (gratuita): 1-877-221-2225 (24 horas al día/7 días a la semana)</p> <p>Línea de consejos de enfermeras: (24 horas al día/7 días a la semana) Local 210-358-6386 • Línea gratuita 1-800-434-2347</p> <p>Sitio web: communityfirstmedicare.com</p>	
<p>FOR PROVIDERS</p> <p>Notice to Hospitals and Other Providers: All inpatient admissions require pre-authorization, except in the case of emergency. Please call CFHP within 24 hours at (210) 358-6050 or fax to (210) 358-6040.</p> <p>Pharmacy Help Desk: 1-866-270-3877</p> <p>Non-participating providers must obtain prior authorization on all services, except for emergency care.</p> <p>Submit professional/other claims to: Community First Health Plans - Claims PO Box 853827, Richardson, TX 75085-3827</p>		

If you are a member of Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP), you should also show the provider your Medicaid card.

If your card is damaged, lost, or stolen, call Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week) right away and we will send you a new card.

As long as you are a member of our plan, you do not need to use your red, white, and blue Medicare card to get services. Keep those cards in a safe place, in case you need them later. If you show your Medicare card instead of your Community First Medicare Advantage Plan or D-SNP (HMO) Member ID Card, the provider may bill Medicare instead of our plan, and you may get a bill. See Chapter 7, Section A to see what to do if you get a bill from a provider.

K2. Provider and Pharmacy Directory

The *Provider and Pharmacy Directory* lists the providers and pharmacies in the Community First Medicare Advantage Plan and D-SNP (HMO) network. While you are a member of our plan, you must use network providers to get covered services. There are some exceptions when you first join our plan.

You can ask for a *Provider and Pharmacy Directory* by calling Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). You can also see the *Provider and Pharmacy Directory* at www.communityfirstmedicare.com or download it from this website.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



The Provider and Pharmacy Directory lists current network providers such as health care professionals, hospitals, and other supports and services that you may see/have access to as a Community First Medicare Advantage Plan or D-SNP (HMO) Member. It also lists the current network pharmacies that you may use to get your prescription drugs.

Definition of network providers

- Network providers include:
 - Doctors, nurses, and other health care professionals that you can go to as a member of our plan;
 - Clinics, hospitals, nursing facilities, and other places that provide health services in our plan and;
 - Home health agencies, durable medical equipment (DME) suppliers, and others who provide goods and services that you get through Medicare or Texas Medicaid.

Network providers have agreed to accept payment from our plan for covered services as payment in full.

Definition of network pharmacies

- Network pharmacies are pharmacies (drug stores) that have agreed to fill prescriptions for our plan members. Use the *Provider and Pharmacy Directory* to find the network pharmacy you want to use.
- Except during an emergency, you must fill your prescriptions at one of our network pharmacies if you want our plan to help you pay for them.

Call Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week) for more information. Both Member Services and Community First Medicare Advantage Plan and D-SNP (HMO)'s website can give you the most up-to-date information about changes in our network pharmacies and providers.

K3. List of Covered Drugs

The plan has a *List of Covered Drugs*. We call it the “Drug List” or “Formulary” for short. It tells which Part D prescription drugs are covered under the Part D benefit included in Community First Medicare Advantage and D-SNP (HMO).

Note: For Community First Medicare Advantage D-SNP (HMO D-SNP) members some prescription drugs are covered under your Medicaid benefits in addition to the drugs covered by Part D. The Drug List tells you how to find out which drugs are covered under Medicaid.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



The Drug List also tells you if there are any rules or restrictions on any drugs, such as a limit on the amount you can get. See Chapter 5, Section C for more information on these rules and restrictions.

Each year, we will send you information about how to access the Drug List, but some changes may occur during the year. To get the most up-to-date information about which drugs are covered, visit www.communityfirstmedicare.com or call 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week).

K4. The *Summary of Benefits*

When you use your Part D prescription drug benefits, we will send you a summary report to help you understand and keep track of payments for your Part D prescription drugs. This summary report is called the *Explanation of Benefits* (or EOB).

The EOB tells you the total amount you, or others on your behalf, have spent on your Part D prescription drugs and the total amount we have paid for each of your Part D prescription drugs during the month. The EOB has more information about the drugs you take such as increases in price and other drugs with lower cost sharing that may be available. You can talk to your prescriber about these lower cost options. Chapter 6, Section A gives more information about the EOB and how it can help you keep track of your drug coverage.

An EOB is also available when you ask for one. To get a copy, contact Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week).

L. How to keep your membership record up to date

You can keep your membership record up to date by letting us know when your information changes.

The plan's network providers and pharmacies need to have the right information about you. **They use your membership record to know what services and drugs you get and how much it will cost you.** Because of this, it is very important that you help us keep your information up-to-date.

Let us know the following:

- Changes to your name, your address, or your phone number
- Changes in any other health insurance coverage, such as from your employer, your spouse's employer, or workers' compensation
- Any liability claims, such as claims from an automobile accident
- Admission to a nursing home or hospital
- Care in an out-of-area or out-of-network hospital or emergency room

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- Changes in who your caregiver (or anyone responsible for you) is
- You are part of or become a part of a clinical research study

If any information changes, please let us know by calling Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week).

L1. Privacy of personal health information (PHI)

The information in your membership record may include personal health information (PHI). Laws require that we keep your PHI private. We make sure that your PHI is protected. For more information about how we protect your PHI, see Chapter 8, Section C.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



Chapter 2: Important phone numbers and resources

Introduction

This chapter gives you contact information for important resources that can help you answer your questions about Community First Medicare Advantage Plan and D-SNP (HMO) and your health care benefits. You can also use this chapter to get information about how to contact your Care Coordinator and others that can advocate on your behalf. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



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If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



A. How to contact Community First Medicare Advantage Plan and D-SNP (HMO) Member Services

CALL	<p>1-833-434-2347</p> <p>8 am to 8 pm, 7 days a week. Central Time.</p> <p>Message service available on weekends and holidays from April 1–September 30. This call is free.</p> <p>For Emergency Services, dial 9-1-1 or go to the nearest emergency room.</p> <p>We have free interpreter services for people who do not speak English.</p>
TTY	<p>1-800-390-1175</p> <p>24 hours a day, 7 days a week. This call is free.</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p>
FAX	210-358-6408 or 210-358-6049
WRITE	<p>Community First Medicare Advantage Plan</p> <p>12238 Silicon Drive, Suite 100</p> <p>San Antonio, TX 78249</p>
WEBSITE	www.communityfirstmedicare.com

A1. When to contact Member Services

- Questions about the plan
- Questions about claims, billing or Member ID Cards
- Coverage decisions about your health care
 - A coverage decision about your health care is a decision about:
 - your benefits and covered services, **or**
 - the amount we will pay for your health services.
 - Call us if you have questions about a coverage decision about health care.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- To learn more about coverage decisions, see Chapter 9, Section D
- Appeals about your health care
 - An appeal is a formal way of asking us to review a decision we made about your coverage and asking us to change it if you think we made a mistake.
 - To learn more about making an appeal, see Chapter 9, Section D
- Complaints about your health care
 - You can make a complaint about us or any provider (including a non-network or network provider). A network provider is a provider who works with the health plan. You can also make a complaint about the quality of the care you got to us or to the Quality Improvement Organization (see Section F below *How to contact the Quality Improvement Organization (QIO)*)
 - If your complaint is about a coverage decision about your health care, you can make an appeal (see the section above *Appeals about your health care.*)
 - You can send a complaint about Community First Medicare Advantage with Part D Standard Plan (HMO) or Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) right to Medicare. You can use an online form at www.medicare.gov/MedicareComplaintForm/home.aspx. Or you can call 1-800-MEDICARE (1-800-633-4227) to ask for help.
 - To learn more about making a complaint about your health care, see Chapter 9, Section J
- Coverage decisions about your drugs
 - A coverage decision about your drugs is a decision about:
 - your benefits and covered drugs, **or**
 - the amount we will pay for your drugs.
 - This applies to your Part D drugs, Medicaid prescription drugs, and Medicaid over-the-counter drugs.
 - For more on coverage decisions about your prescription drugs, see Chapter 9, Sections E & F
- Appeals about your drugs
 - An appeal is a way to ask us to change a coverage decision.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- For more on making an appeal about your prescription drugs, see Chapter 9, Sections E & F
- Complaints about your drugs
 - You can make a complaint about us or any pharmacy. This includes a complaint about your prescription drugs.
 - If your complaint is about a coverage decision about your prescription drugs, you can make an appeal. (See the section above *Appeals about your drugs*).
 - You can send a complaint about Community First Medicare Advantage with Part D Standard Plan (HMO) or Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) right to Medicare. You can use an online form at www.medicare.gov/MedicareComplaintForm/home.aspx. Or you can call 1-800-MEDICARE (1-800-633-4227) to ask for help.
 - For more on making a complaint about your prescription drugs, see Chapter 9, Section J
- Payment for health care or drugs you already paid for
 - For more on how to ask us to pay you back, or to pay a bill you got, see Chapter 7, Section A
 - If you ask us to pay a bill and we deny any part of your request, you can appeal our decision. See Chapter 9, Section E for more on appeals.

B. How to contact your **Care Coordinator**

What is a Care Coordinator?

Your Care Coordinator works with you, your family or caregiver, your Primary Care Provider, and other providers to help you get the medical care and other services and supports you need.

Your Care Coordinator will:

- Assess your healthcare needs
- Develop a plan of care that is updated as often as needed
- Coordinate your healthcare services
- Track your progress over time or changes in your condition
- Assist with access to community programs

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- Assist in ordering special equipment and supplies

How can I get a Care Coordinator?

Members of Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) will automatically be assigned a Care Coordinator. Members of Community First Medicare Advantage with Part D Standard Plan (HMO) can request a Care Coordinator by contacting Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.)

How can I contact or change my Care Coordinator?

You can reach or change your Care Coordinator by calling Member Services.

You have the right to change your Care Coordinator at any time.

CALL	<p>1-833-434-2347 This call is free.</p> <p>8 am to 8 pm, 7 days a week. Central Time.</p> <p>Message service available on weekends and holidays from April 1 – September 30.</p> <p>We have free interpreter services for people who do not speak English.</p>
TTY	<p>1-800-390-1175, 24 hours a day, 7 days a week. This call is free.</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p>
FAX	210-358-6040
WRITE	<p>Community First Medicare Advantage Plan (HMO)</p> <p>12238 Silicon Drive, Suite 100</p> <p>San Antonio, TX 78249</p>
WEBSITE	www.communityfirstmedicare.com

B1. When to contact your Care Coordinator

- Questions about your health care
- Questions about getting behavioral health services, transportation, and **other** services and supports

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



You may be eligible for additional supports and services. Your Provider may contact your Care Coordinator who can evaluate if you are eligible for those services.

Sometimes you can get help with your daily health care and living needs. You might be able to get these services:

- Skilled nursing care
- Physical therapy
- Occupational therapy
- Speech therapy
- Medical social services
- Home health care

C. How to contact the Nurse Advice Call Line

Community First Medicare Advantage Plan and D-SNP (HMO) has a Nurse Advice Line available 24 hours a day, 7 days a week, 365 days a year to help you get the care you need.

CALL	1-800-434-2347, 24 hours a day, 7 days a week. This call is free. We have free interpreter services for people who do not speak English.
TTY	1-800-390-1175, 24 hours a day, 7 days a week. This call is free. This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

C1. When to contact the Nurse Advice Call Line

- Questions about your health care

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



D. How to contact the Behavioral Health and Substance Abuse Crisis Line

Call toll-free to talk to someone if you need help right away. You do not need a referral for mental health or substance abuse services. For emergency services, dial 9-1-1 or go to the nearest emergency room.

CALL	1-877-221-2226, 24 hours, 7 days a week. This call is free. This phone line is staffed by trained personnel. We have free interpreter services for people who do not speak English.
TTY	1-800-390-1175, 24 hours a day, 7 days a week. This call is free. This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

D1. When to contact the Behavioral Health and Substance Abuse Crisis Line

- Questions about behavioral health services
- Questions about substance abuse treatment services

E. How to contact the State Health Insurance Assistance Program (SHIP)

The State Health Insurance Assistance Program (SHIP) gives free health insurance counseling to people with Medicare. In Texas, the SHIP is called the Health Information Counseling & Advocacy Program of Texas (HICAP).

HICAP is not connected with any insurance company or health plan.

CALL	1-800-252-9240
TTY	1-800-735-2989 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



CALL	1-800-252-9240
WRITE	Health Information Counseling & Advocacy Program of Texas (HICAP) PO Box 149104 Austin, TX 78714-9104
EMAIL	info@shiptacenter.org
WEBSITE	https://hhs.texas.gov/services/health/medicare

E1. When to contact HICAP

- Questions about your Medicare health insurance
 - HICAP counselors can answer your questions about changing to a new plan and help you:
 - understand your rights,
 - understand your plan choices,
 - make complaints about your health care or treatment, **and**
 - straighten out problems with your bills.

F. How to contact the Quality Improvement Organization (QIO)

There is a designated Quality Improvement Organization (QIO) for serving Medicare beneficiaries in each state. For Texas, the Quality Improvement Organization is called KEPRO.

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

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



CALL	888-315-0636 Weekdays from 9 am to 5 pm Weekends and holidays 11 am to 3 pm
TTY	855-843-4776 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	5201 West Kennedy Blvd. Suite 900 Tampa, FL 33609
WEBSITE	https://www.keproqio.com/bene/statepages/texas/

F1. When to contact KEPRO

- Questions about your health care
 - You can make a complaint about the care you got if you:
 - have a problem with the quality of care,
 - think your hospital stay is ending too soon, **or**
 - think your home health care, skilled nursing facility care, or comprehensive outpatient rehabilitation facility (CORF) services are ending too soon.

G. How to contact Medicare

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

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services, or CMS.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



CALL	<p>1-800-MEDICARE (1-800-633-4227)</p> <p>Calls to this number are free, 24 hours a day, 7 days a week.</p>
TTY	<p>1-877-486-2048 This call is free.</p> <p>This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.</p>
WEBSITE	<p>www.medicare.gov</p> <p>This is the official website for Medicare. It gives you up-to-date information about Medicare. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes booklets you can print right from your computer. You can also find Medicare contacts in your state by selecting “Forms, Help & Resources” and then clicking on “Phone numbers & websites.”</p> <p>The Medicare website has the following tool to help you find plans in your area:</p> <p>Medicare Plan Finder: Provides personalized information about Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. Select “Find plans.”</p> <p>If you don’t have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare at the number above and tell them what you are looking for. They will find the information on the website, print it out, and send it to you.</p>

H. How to contact Texas Medicaid

Texas Medicaid helps with medical and long-term services and supports costs for people with limited incomes and resources.

Some people with Medicare are also eligible for Medicaid.

In addition, there are programs offered through Medicaid that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These “Medicare Savings Programs” help people with limited income and resources save money each year:

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



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

To find out more about Medicaid and its programs, contact Texas Health and Human Services.

CALL	Client Hotline 1-800-335-8957
TTY	1-800-735-2989 or 7-1-1 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	Texas Health and Human Services Commission P. O. Box 149024 Austin, Texas 78714-9024
WEBSITE	https://hhs.texas.gov/services/health/medicaid-chip

I. How to contact the HHSC Office of the Ombudsman

The HHSC Office of the Ombudsman works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do. The HHSC Office of the Ombudsman also helps people enrolled in Texas Medicaid with service or billing problems. They are not connected with our plan or with any insurance company or health plan. The HHSC Office of the Ombudsman is an independent program, and their services are free.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



CALL	1-877-787-8999 Weekdays 8 am–5 pm
TTY	7-1-1 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.
WRITE	HHS Office of the Ombudsman P O Box 13247 Austin, TX 78711-3247
WEBSITE	https://hhs.texas.gov/about-hhs/your-rights/office-ombudsman

J. How to contact the Texas Long-Term Care Ombudsman

The Texas Long-Term Care Ombudsman is an ombudsman program that helps people learn about nursing homes and other long-term care settings. It also helps solve problems between these settings and residents or their families.

CALL	1-800-252-2412 Weekdays 8 am–5 pm
TTY	7-1-1 This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



CALL	1-800-252-2412 Weekdays 8 am–5 pm
WRITE	For Atascosa, Bandera, Comal, Guadalupe, Kendall, Medina, and Wilson counties: Office of the Long-Term Care Ombudsman c/o Area Agency on Aging of Alamo 8700 Tesoro Drive, Suite 160 San Antonio, TX 78217 For Bexar County: Office of the Long-Term Care Ombudsman c/o Area Agency on Aging of Bexar County 8700 Tesoro Drive, Suite 160 San Antonio, TX 78217
EMAIL	ltc.ombudsman@hhsc.state.tx.us
WEBSITE	https://apps.hhs.texas.gov/news_info/ombudsman/

K. Other resources

Community First Medicare Advantage Plan and D-SNP (HMO) members are encouraged to contact Member Services when you need help finding additional resources available to you.

Below, you will also find a list of other resources that may benefit you.

K1. Plan Vendors

Community First Medicare Advantage Plan and D-SNP (HMO) Members should contact Member Services for information about their vision, pharmacy, and over-the-counter medication benefits. You can also use the following contact information for assistance.

Vision Services

Envolve Benefit Options is the vision vendor for Community First Medicare Advantage Plan and D-SNP (HMO).

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



CALL	1-800-334-3937
WEBSITE	https://visionbenefits.envolvehealth.com/locate/all/search

Pharmacy

Navitus Health Solutions is the pharmacy vendor for Community First Medicare Advantage Plan and D-SNP (HMO).

CALL	1-844-268-9789
WEBSITE	https://www.navitus.com/

Over-the-Counter Medications

Incomm Healthcare is the vendor for over-the-counter medications for Community First Medicare Advantage Plan and D-SNP (HMO).

CALL	888-682-2400
WEBSITE	http://www.otcnetwork.com/

K2. Community Resources for Assistance

Additional resources for reference and assistance include the following:

Social Security

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

Social Security is also responsible for determining who has to pay an extra amount for their Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



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

CALL	<p>1-800-772-1213 This call is free.</p> <p>Weekdays 7 am–7 pm</p> <p>You can use Social Security’s automated telephone services to get recorded information and conduct some business 24 hours a day.</p>
TTY	<p>1-800-325-0778 This call is free.</p> <p>Weekdays 7 am–7 pm</p> <p>This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.</p>
WEBSITE	<p>www.ssa.gov</p>

Medicare’s Extra Help Program

People with limited income and resources may qualify for “Extra Help.” Some people automatically qualify for “Extra Help” and don’t need to apply. Medicare mails a letter to people who automatically qualify for “Extra Help.”

You may be able to get “Extra Help” to pay for your prescription drug premiums and costs. To see if you qualify for getting “Extra Help,” or if you believe that you are paying an incorrect cost-sharing amount when you get your prescription at a pharmacy, contact Medicare, the Social Security Office (see Section G in this Chapter), or your State Medicaid office (see Section H in this Chapter).

Medicare Coverage Gap Discount Program

The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs to Part D members who have reached the coverage gap and are not receiving “Extra Help.”

If you reach the coverage gap, we will automatically apply the discount when your pharmacy bills you for your prescription and your Part D Explanation of Benefits (Part D EOB) will show any discount provided.

If you have any questions about the availability of discounts for the drugs you are taking or about the Medicare Coverage Gap Discount Program in general, please contact Member Services.

State Pharmaceutical Assistance Program (SPAP)

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Many states have State Pharmaceutical Assistance Programs that help some people pay for prescription drugs based on financial need, age, medical condition, or disabilities. Each state has different rules to provide drug coverage to its members.

In Texas, the State Pharmaceutical Assistance Program is Texas Drug Card.

CALL	855-469-8979
WRITE	https://texasdrugcard.com/contact
WEBSITE	https://texasdrugcard.com/

AIDS Drug Assistance Program (ADAP)

The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance. The Texas HIV Medication Program (THMP) is your state's ADAP.

Note: To be eligible for the ADAP operating in Texas, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.

If you are currently enrolled in ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. For information on eligibility criteria, covered drugs, or how to enroll in the program, contact the THMP.

CALL	1-800-255-1090 Weekdays, 8 am–5 pm
EMAIL	hivstd@dshs.texas.gov
WEBSITE	http://adap.directory/texas

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Railroad Retirement Board

The Railroad Retirement Board is an independent Federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address.

CALL	<p>1-877-772-5772 This call is free</p> <p>If you press "0," you may speak with a representative from 9 am–3:30 pm, Monday, Tuesday, Thursday, and Friday, and from 9 am–12 pm, Wednesday.</p> <p>If you press "1", you may access the automated Help Line and recorded information 24 hours a day, including weekends and holidays.</p>
TTY	<p>1-312-751-4701 This call is not free.</p> <p>This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.</p>
WEBSITE	https://rrb.gov/

2-1-1 Texas

2-1-1 Texas is a program of the Texas Health and Human Services Commission committed to helping Texas citizens connect with the services they need.

CALL	2-1-1 or 877-541-7905, 24 hours a day, 7 days a week
WEBSITE	www.211texas.org

Bexar County Health Collaborative

Bexar County Health Collaborative works with community families to identify and address their needs, connecting with them at home, church, community centers or anywhere they feel safe.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



CALL	210-481-2573
WEBSITE	www.growhealthytogether.com

Bexar Area Agency on Aging

Bexar Area Agency on Aging, which serves the City of San Antonio and Bexar County, is dedicated to building a community that supports older residents and allows them to age in place with dignity, security, and enhanced quality of life.

CALL	866-231-4922
WEBSITE	www.aacog.com/65/Alamo-Area-Agency-on-Aging

Alamo Area Agency on Aging

Alamo Area Agency on Aging, which serves 12 rural counties - Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, McMullen, Medina, and Wilson - is dedicated to building a community that supports older residents and allows them to age in place with dignity, security, and enhanced quality of life.

CALL	866-231-4922
WEBSITE	www.aacog.com/65/Alamo-Area-Agency-on-Aging

San Antonio Department of Human Services, Senior Services Division

San Antonio Department of Human Services, Senior Services Division helps San Antonio's multi-generational senior community lead active, independent and engaged lives through comprehensive nutrition, wellness, education and more.

CALL	210-207-8198
WEBSITE	www.sanantonio.gov/humanservices/SeniorServices

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



San Antonio Food Bank

San Antonio Food Bank serves one of the largest service areas in Southwest Texas and focuses on fighting hunger and providing individuals the resources they need to be self-sufficient in the future.

CALL	210-337-3663
WEBSITE	www.safoodbank.org

National Veterans Outreach Program

Provides housing assistance, support services, counseling, and crisis intervention for veterans.

CALL	210-223-4088
WEBSITE	https://www.agif-nvop.org/

Meals on Wheels San Antonio

Home-delivered meals, nutrition information, dietary consultants, and more.

CALL	210-735-5115
WEBSITE	https://www.mowsatx.org/

Alzheimer's Association of San Antonio and South Texas

Alzheimer support groups and other information.

CALL	24/7 Helpline 800-272-3900
WEBSITE	https://www.alz.org/sanantonio

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



American Lung Association

Assistance to quit smoking.

CALL	1-800-586-4872
WEBSITE	https://www.lung.org/

American Cancer Society

Support groups, cancer education, transportation (ride to cancer treatment), and temporary housing during treatment.

CALL	800-227-2345
WEBSITE	https://www.cancer.org/

Methodist Children’s Home Family Outreach Program: Grandparents as Parents Program (GAP)

Services to grandparents and other caregiver relatives who care for children in the absence of parents.

CALL	210-733-3904
WEBSITE	https://www.mch.org/services/gap/

Northeast Senior Assistance (NESA)

Transportation to medical, dental and eye appointments in San Antonio.

CALL	210-967-6372
WEBSITE	http://www.neseniorassistance.org/

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Chapter 3: Using the plan’s coverage for your health care and other covered services

Introduction

This chapter has specific terms and rules you need to know to get health care and other covered services with Community First Medicare Advantage Plan and D-SNP (HMO). It also tells you about your Care Coordinator, how to get care from different kinds of providers and under certain special circumstances (including from out-of-network providers or pharmacies), what to do when you are billed directly for services covered by our plan, and the rules for owning Durable Medical Equipment (DME). Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



A. Information about “services,” “covered services,” “providers,” and “network providers”

Services are health care, services and supports, supplies, behavioral health, prescription and over-the-counter drugs, equipment and other services. Covered services are any of these services that our plan pays for. Covered health care and long-term services and supports are listed in the Benefits Chart in Chapter 4, Section D.

Providers are doctors, nurses, and other people who give you services and care. The term providers also includes hospitals, home health agencies, clinics, and other places that give you health care services, medical equipment, and long-term services and supports.

Network providers are providers who work with the health plan. These providers have agreed to accept our payment and any plan cost sharing as payment in full. Network providers bill us directly for care they give you. When you see a network provider, you usually pay nothing or your share of the cost for covered services.

B. Rules for getting your health care, behavioral health, and other services and supports covered by the plan

As a Medicare health plan, Community First Medicare Advantage with Part D Standard Plan (HMO) must cover all services covered by Original Medicare and must follow Original Medicare's coverage rules.

Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) must also cover all services covered by Original Medicare **and may offer other services in addition to those covered under Original Medicare.**

Community First Medicare Advantage Plan and D-SNP (HMO) will generally pay for the health care and services you get if you follow plan rules. To be covered by our plan:

- The care you get must be a **plan benefit**. This means that it must be included in the plan's Benefits Chart. (The chart is in Chapter 4, Section D of this handbook).
- The care must be **medically necessary**. Medically necessary means reasonable and necessary to prevent or treat illnesses or health conditions or disabilities. This includes care that keeps you from going into a hospital or nursing home. It also means the services, supplies, or drugs meet accepted standards of medical practice.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- You must have a network **primary care provider (PCP)** who has ordered the care or has told you to see another doctor. As a plan member, you must choose a network provider to be your PCP.
 - In some cases, our plan must give you approval before you can see someone that is not your PCP or use other providers in the plan's network. This is called a **referral**. If you don't get approval, Community First Medicare Advantage Plan and D-SNP (HMO) may not cover the services. You don't need a referral to see certain specialists, such as women's health specialists.
 - You do not need a referral from your PCP for emergency care or urgently needed care or to see a woman's health provider. You can get other kinds of care without having a referral from your PCP.
 - **Note:** In your first 90 days with our plan, you may continue to see your current providers, at no cost, if they are not a part of our network. During the 90 days, our Care Coordinator will contact Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) members to help you find providers in our network. (Note: Community First Medicare Advantage with Part D Standard Plan (HMO) members must request to be contacted by a Care Coordinator if they would like care coordination services.) After 90 days, we will no longer cover your care if you continue to see out-of-network providers.
- **You must get your care from network providers.** Usually, the plan will not cover care from a provider who does not work with the health plan. Here are some cases when this rule does not apply:
 - The plan covers emergency or urgently needed care from an out-of-network provider. To learn more and to see what emergency or urgently needed care means, see Section I.
 - If you need care that our plan covers and our network providers cannot give it to you, you can get the care from an out-of-network provider. Prior-authorization should be obtained from the plan prior to seeking care. In this situation, we will cover the care as if you got it from a network provider. To learn about getting approval to see an out-of-network provider, see Section D.
 - The plan covers kidney dialysis services when you are outside the plan's service area for a short time. You can get these services at a Medicare-certified dialysis facility.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- When you first join the plan, you can continue seeing the providers you see now for at least 90 days.

C. Information about your Care Coordinator

Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) members are assigned a Card Coordinator upon enrollment.

Note: Community First Medicare Advantage with Part D Standard Plan (HMO) must request to be contacted by a Care Coordinator if they would like care coordination services.

C1. What a Care Coordinator is

Your Care Coordinator performs assessments including the Health Risk Assessment (HRA) to identify member needs, concerns, and priorities. Your Care Coordinator is also part of a larger Interdisciplinary Care Team (ICT) that includes you, your primary care provider, key specialists, and other participants requested or approved by the member such as a family, caregivers, friends, and neighbors.

C2. How you can contact your Care Coordinator

You can reach your Care Coordinator by calling Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.)

C3. How you can change your Care Coordinator

You can change your Care Coordinator by calling Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.)

C4. What a Care Coordinator can do for you

Your Care Coordinator will:

- Assess your healthcare needs using the Health Risk Assessment (HRA)
- Develop an individualized care plan (ICP) that is updated as often as needed
- Coordinate your healthcare services with your interdisciplinary care team (ICT)
- Track your progress over time or changes in your condition
- Assist with access to community programs

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- Assist in ordering special equipment and supplies

D. Care from primary care providers, specialists, other network providers, out-of-network providers, and how to change health plans

D1. Care from a primary care provider

You must choose a primary care provider (PCP) to provide and manage your care.

What is a “PCP”?

A Primary Care Provider is also known as a PCP. A PCP is an in-network physician who you select and provides your covered services.

What type of providers may be a PCP?

The types of providers that are generally PCPs include:

- General Practice
- Family Practice
- Internal Medicine

What is the role of my PCP?

Your relationship with your PCP is an important one because your PCP is responsible for:

- your routine health care needs
- coordinating all of your covered services
- maintaining your medical records
- ensuring your continuity of care.

If you need an appointment with a network specialist or other network provider who is not your PCP, you should talk with your PCP first.

How do I choose my PCP?

When you enroll with Community First Medicare Advantage Plan and D-SNP (HMO), you select a PCP from the Provider Directory.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



For a copy of the most recent Community First Medicare Advantage Plan and D-SNP (HMO) Provider Directory, or for help in selecting a PCP, call Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. You can also visit www.communityfirstmedicare.com for the most up-to-date information about our network providers.

If you do not select a PCP at the time of enrollment, Community First Medicare Advantage Plan and D-SNP (HMO) may pick one for you.

Option to change your PCP

You may change your PCP for any reason, at any time during the year. Also, it's possible that your PCP might leave our plan's network. We can help you find a new PCP if the one you have now leaves our network.

If you want to change your PCP, call Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.

If the PCP is accepting additional members, the PCP change will become effective on the first day of the following month. You will receive a new Community First Medicare Advantage Plan and D-SNP (HMO) member ID card that shows this change.

Services you can get without first getting approval from your PCP

In most cases, you will need approval from your PCP before seeing other providers. This approval is called a referral. You can get services like the ones listed below without first getting approval from your PCP:

- Emergency services from network providers or out-of-network providers.
- Urgently needed care from network providers.
- Urgently needed care from out-of-network providers when you can't get to network providers (for example, when you are outside the plan's service area).
- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are outside the plan's service area. (Please call Member Services before you leave the service area. We can help you get dialysis while you are away.)
- Flu shots from a network provider.
- Routine women's health care and family planning services. This includes breast exams, screening mammograms (x-rays of the breast), Pap tests, and pelvic exams as long as you get them from a network provider.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- Diabetic supplies and therapeutic shoes or inserts from a network provider.
- Chiropractic services from a network provider.
- Visits to an in-network specialist from a network provider.
- Mental health and/or psychiatric services from a network provider.
- Podiatry services from a network provider.
- Opioid treatment program services from a network provider.
- Outpatient substance abuse services from a network provider.
- Outpatient blood services from a network provider.
- Your annual health examination from a network provider.
- Covered supplemental benefits such as our health and fitness programs.
- Covered Medicare preventive and education services.
- Preventive and comprehensive dental services from a network provider.
- Eye examinations and eyewear from a network provider.
- Hearing exams and hearing aids from a network provider.

D2. Care from specialists and other network providers

A specialist is a doctor who provides health care for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

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

Some care from specialists and other network providers may require advanced approval (also called “prior authorization”) from Community First Medicare Advantage Plan and D-SNP (HMO) in order to be covered. Obtaining prior authorization is the responsibility of your PCP or treating provider.

Ask your PCP or contact Member Services to ensure that the services a specialist will provide are a covered benefit. Neither the plan nor Medicare will pay for services, supplies, treatments, surgeries, and/or drug therapies for specialty services when an authorization is required, but was not obtained from Community First Medicare Advantage Plan and D-SNP (HMO), except for emergency services,

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



urgently needed services, out-of-area dialysis and post-stabilization care services, or when you have a prior authorization for an out-of-network provider.

Please refer to the Provider Directory for a listing of plan specialists available through your network. The Provider Directory is available online at www.communityfirstmedicare.com.

D3. What to do when a provider leaves our plan

A network provider you are using might leave our plan. If one of your providers does leave our plan, you have certain rights and protections that are summarized below:

- Even though our network of providers may change during the year, we must give you uninterrupted access to qualified providers.
- We will make a good faith effort to give you at least 30 days' notice so that you have time to select a new provider.
- We will help you select a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment, you have the right to ask for, and we will work with you to ensure, that the medically necessary treatment you are getting is not interrupted.
- If you believe we have not replaced your previous provider with a qualified 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 one of your providers is leaving our plan, please contact us so we can assist you in finding a new provider and managing your care. Call Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free

D4. How to get care from out-of-network providers

If you need care that your Community First Medicare Advantage Plan and D-SNP (HMO) covers, but our network providers cannot give it to you, you can get the care from an out-of-network provider. You must obtain prior-authorization from Community First Medicare Advantage Plan and D-SNP (HMO) prior to seeking care. In this situation, we will cover the care as if you got it from a network provider. To learn about getting approval to see an out-of-network provider, see Section D.

Community First Medicare Advantage Plan and D-SNP (HMO) also covers kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Care that you receive from any other out-of-network providers unless the care meets one of the three exceptions described below:

- emergency medical care,
- urgently needed services, and
- care during a disaster

See Section I in this Chapter for more information about these exceptions.

If you go to an out-of-network provider, the provider must be eligible to participate in Medicare and/or Texas Medicaid.

- We cannot pay a provider who is not eligible to participate in Medicare and/or Texas Medicaid.
- If you go to a provider who is not eligible to participate in Medicare, you must pay the full cost of the services you get.
- Providers must tell you if they are not eligible to participate in Medicare.

D5. How to change health plans

You can change your health plan. For more information, see Chapter 10, Section A. You can also get help from the following resources:

- Call MAXIMUS at 1-877-782-6440, 8 am to 6 pm, Monday through Friday. TTY users should call 7-1-1.
- Call the State Health Insurance Assistance Program (SHIP) at 1-800-252-3439.
- Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

E. How to get behavioral health services

Behavioral Health Services including mental health and substance abuse support are available to all Community First Medicare Advantage Plan (HMO) Members. A Service Coordinator will work with you and your doctor(s) to identify what services you may need.

Members can also call the Behavioral Health & Substance Abuse hotline at 1-877-221-2226, 24 hours, 7 days a week. The phone line is staffed by trained personnel. Call to talk to someone if you need help right away. If you need emergency services, please call 9-1-1.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



For other questions related to Behavioral Health Services, please call Community First Medicare Advantage Plan (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.)

F. How to get transportation services

The plan offers transportation services for members. For more information, please call Member Services.

G. How to get covered services when you have a medical emergency or urgent need for care, or during a disaster

G1. Care when you have a medical emergency

Definition of a medical emergency

A medical emergency is a medical condition with symptoms such as severe pain or serious injury. The condition is so serious that, if it doesn't get immediate medical attention, you or anyone with an average knowledge of health and medicine could expect it to result in:

- serious risk to your health or to that of your unborn child; **or**
- serious harm to bodily functions; **or**
- serious dysfunction of any bodily organ or part; **or**
- in the case of a pregnant woman in active labor, when:
 - there is not enough time to safely transfer you to another hospital before delivery.
 - a transfer to another hospital may pose a threat to your health or safety of that of your unborn child.

What to do if you have a medical emergency

If you have a medical emergency:

- **Get help as fast as possible.** Call 911 or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do **not** need to get approval or a referral first from your PCP.
- **Tell Community First Medicare Advantage Plan and D-SNP (HMO) about your emergency as soon as possible.** We need to follow up on your emergency care.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



You or someone else should call to tell us about your emergency care, usually within 48 hours. Contact Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). However, you will not have to pay for emergency services because of a delay in telling us.

Covered services in a medical emergency

Community First Medicare Advantage with Standard Part D Plan (HMO) covers emergency care anywhere in the world.

Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP) covers emergency care anywhere in the United States and its territories.

Covered emergency care includes:

- ambulance services in situations where getting to the emergency room in any other way could endanger your health
- follow-up care after the emergency is over to be sure your condition continues to be stable
 - If your emergency care is provided by out-of-network providers, we will try to arrange for network providers to take over your care as soon as your medical condition and the circumstances allow.

If you have an emergency, we will talk with the doctors who give you emergency care. Those doctors will tell us when your medical emergency is over.

NOTE: If Community First Medicare Advantage with Standard Part D Plan (HMO) members receive emergency or urgently-needed services outside of the United States or its territories, you generally will be required to pay the bill at the time you receive the services. Members should take the following steps to be reimbursed:

- Ask for a detailed bill or receipt showing the specific services provided to you.
- Send a copy of the itemized bill or an itemized receipt to the plan to pay you back.
- Be prepared to assist us in obtaining any additional information necessary to properly process your request for reimbursement, including medical records.

Return transportation back to the United States from another country is not covered. Pre-scheduled and/or elective procedures are also not covered.

Additional information on emergencies occurring outside of the United States can be found in Chapter 4, Section D.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Definition of post-stabilization

Post-stabilization care services are services that keep your condition stable following emergency medical care.

After the emergency is over, you may need follow-up care to be sure you get better. Your follow-up care will be covered by our plan. If you get your emergency care from out-of-network providers, we will try to get network providers to take over your care as soon as possible.

What to do if you have a behavioral health emergency

Contact the Behavioral Health & Substance Abuse hotline at 1-877-221-2226, 24 hours, 7 days a week. The phone line is staffed by trained personnel. Call to talk to someone if you need help right away.

If you need emergency services, please call 9-1-1.

Getting emergency care if it wasn't an emergency

Sometimes it can be hard to know if you have a medical or behavioral health emergency. You might go in for emergency care and have the doctor say it wasn't really an emergency. As long as you reasonably thought your health was in serious danger, we will cover your care.

However, after the doctor says it was not an emergency, we will cover your additional care only if:

- you go to a network provider, **or**
- the additional care you get is considered “urgently needed care” and you follow the rules for getting this care. (See the next section.)

G2. Urgently needed care**Definition of urgently needed care**

Urgently needed care is care you get for a sudden illness, injury, or condition that isn't an emergency but needs care right away. For example, you might have a flare-up of an existing condition and need to have it treated.

Urgently needed care when you are in the plan's service area

In most situations, we will cover urgently needed care only if:

- you get this care from a network provider, **and**
- you follow the other rules described in this chapter.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



However, if you can't get to a network provider, we will cover urgently needed care you get from an out-of-network provider.

For information on how to access urgent care centers, call Community First Medicare Advantage Plan (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) You can also check your Provider Directory or access it online at www.communityfirstmedicare.com for a list of network Urgent Care Centers.

Urgently needed care when you are outside the plan's service area

When you are outside the plan's service area, you might not be able to get care from a network provider. In that case, our plan will cover urgently needed care you get from any provider.

Community First Medicare Advantage with Standard Part D Plan (HMO) covers urgently needed care anywhere in the world including emergency ambulance transportation to the nearest medical treatment facility. Return transportation back to the United States from another country is not covered. Pre-scheduled and/or elective procedures are also not covered.

Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP) covers urgently needed care anywhere in the United States and its territories.

G3. Care during a disaster

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from Community First Medicare Advantage Plan and D-SNP (HMO).

Please visit our website for information on how to obtain needed care during a declared disaster: www.communityfirstmedicare.com.

During a declared disaster, if you cannot use a network provider, we will allow you to get care from out-of-network providers at in-network cost sharing. If you cannot use a network pharmacy during a declared disaster, you will be able to fill your prescription drugs at an out-of-network pharmacy. Please see Chapter 5, Section A for more information.

H. What to do if you are billed directly for services covered by our plan

If a provider sends you a bill instead of sending it to the plan, you can ask us to pay our share of the bill.

You should not pay the bill yourself. If you do, the plan may not be able to pay you back.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



If you have already paid a bill to a network provider, but you feel that you paid too much, or if you have gotten a bill for the full cost of covered medical services, see Chapter 7, Section A to learn what to do.

H1. What to do if services are not covered by our plan

Community First Medicare Advantage Plan and D-SNP (HMO) covers all services:

- that are medically necessary, **and**
- that are listed in the plan's Benefits Chart (see Chapter 4, Section D), **and**
- that you get by following plan rules.

If you get services that aren't covered by our plan, **you must pay the full cost yourself.**

If you want to know if we will pay for any medical service or care, you have the right to ask us. You also have the right to ask for this in writing. If we say we will not pay for your services, you have the right to appeal our decision.

Chapter 9, Section E explains what to do if you want the plan to cover a medical item or service. It also tells you how to appeal the plan's coverage decision. You may also call Member Services to learn more about your appeal rights.

We will pay for some services up to a certain limit. If you go over the limit, you will have to pay the full cost to get more of that type of service. Call Member Services to find out what the limits are and how close you are to reaching them.

I. Coverage of health care services when you are in a clinical research study

I1. Definition of a clinical research study

A clinical research study (also called a clinical trial) is a way doctors test new types of health care or drugs. They ask for volunteers to help with the study. This kind of study helps doctors decide whether a new kind of health care or drug works and whether it is safe.

Once Medicare approves a study you want to be in, someone who works on the study will contact you. That person will tell you about the study and see if you qualify to be in it. You can be in the study as long as you meet the required conditions. You must also understand and accept what you must do for the study.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



While you are in the study, you may stay enrolled in our plan. That way you continue to get care from our plan not related to the study.

If you want to participate in a Medicare-approved clinical research study, you do not need to get approval from us or your primary care provider. The providers that give you care as part of the study do not need to be network providers.

You do need to tell us before you start participating in a clinical research study. If you plan to be in a clinical research study, you or your Service Coordinator should contact Member Services to let us know you will be in a clinical trial.

I2. Payment for services when you are in a clinical research study

If you volunteer for a clinical research study that Medicare approves, you will pay nothing for the services covered under the study and Medicare will pay for services covered under the study as well as routine costs associated with your care. Once you join a Medicare-approved clinical research study, you are covered for most items and services you get as part of the study. This includes:

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

If you are part of a study that Medicare has **not approved**, you will have to pay any costs for being in the study.

I3. Learning more about clinical research studies

You can learn more about joining a clinical research study by reading "Medicare & Clinical Research Studies" on the Medicare website (www.medicare.gov/Pubs/pdf/02226-Medicare-and-Clinical-Research-Studies.pdf). You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

J. How your health care services are covered when you get care in a religious non-medical health care institution

J1. Definition of a religious non-medical health care institution

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



A religious non-medical health care institution is a place that provides care you would normally get in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against your religious beliefs, we will cover care in a religious non-medical health care institution.

You may choose to get health care at any time for any reason. This benefit is only for Medicare Part A inpatient services (non-medical health care services). Medicare will only pay for non-medical health care services provided by religious non-medical health care institutions.

J2. Getting care from a religious non-medical health care institution

To get care from a religious non-medical health care institution, you must sign a legal document that says you are against getting medical treatment that is “non-excepted.”

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

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

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

You are covered for unlimited days in the hospital as long as your stay meets Medicare coverage guidelines. The coverage limits are described under Inpatient Hospital Care in the Medical Benefits Chart in Chapter 4, Section D.

K. Durable medical equipment (DME)

K1. DME as a member of our plan

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



DME means certain items ordered by a provider for use in your own home. Examples of these items are wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, intravenous (IV) infusion pumps, speech generating devices, oxygen equipment and supplies, nebulizers, and walkers.

You will always own certain items, such as prosthetics.

In this section, we discuss DME you must rent. As a member of Community First Medicare Advantage Plan and D-SNP (HMO), you usually will not own DME, no matter how long you rent it. In certain situations, we will transfer ownership of the DME item to you. Call Member Services to find out about the requirements you must meet and the papers you need to provide.

Our plan will pay for some durable medical equipment (DME) and products normally found in a pharmacy. Community First Medicare Advantage Plan and D-SNP (HMO) pays for nebulizers, ostomy supplies, and other covered supplies and equipment if they are medically necessary. Call Member Services for more information about these benefits.

K2. DME ownership when you switch to Original Medicare

In the Original Medicare program, people who rent certain types of DME own it after 13 months.

Note: You can find definitions of Original Medicare in Chapter 12. You can also find more information about Original Medicare in the *Medicare & You 2021* Handbook. 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.

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

If you made fewer than 13 payments for the DME item under Original Medicare before you joined our plan, **those Original Medicare plan payments do not count toward the payments you need to make after leaving our plan.**

- You will have to make 13 new payments in a row under Original Medicare or a number of new payments in a row set by the Medicare Advantage plan to own the DME item.
- There are no exceptions to this when you return to Original Medicare

K3. Oxygen equipment benefits as a member of our plan

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



If you qualify for oxygen equipment covered by Medicare and you are a member of our plan, we will cover the following:

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

Oxygen equipment must be returned to the owner when it's no longer medically necessary for you or if you leave our plan.

K4. Oxygen equipment when you switch to Original Medicare

When oxygen equipment is medically necessary and **you leave our plan and switch to Original Medicare**, you will rent it from a supplier for 36 months. Your monthly rental payments cover the oxygen equipment and the supplies and services listed above.

If oxygen equipment is medically necessary **after you rent it for 36 months**:

- your supplier must provide the oxygen equipment, supplies, and services for another 24 months.
- your supplier must provide oxygen equipment and supplies for up to 5 years if medically necessary.

If oxygen equipment is still medically necessary **at the end of the 5-year period**:

- your supplier no longer has to provide it, and you may choose to get replacement equipment from any supplier.
- a new 5-year period begins.
- you will rent from a supplier for 36 months.
- your supplier must then provide the oxygen equipment, supplies, and services for another 24 months.
- a new cycle begins every 5 years as long as oxygen equipment is medically necessary.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Chapter 4: Benefits Chart

Introduction

This chapter tells you about the services Community First Medicare Advantage Plan and D-SNP (HMO) covers, any restrictions or limits on those services, and how much you will pay for each covered service. It also tells you about benefits not covered under our plan. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

Note: Community First Health Plans provides required coverage and permissible flexibilities to plan enrollees while subject to a public health emergency declaration resulting from the COVID-19 pandemic for all or part of contract year 2021. Enrollees with questions pertaining to the extent of the required COVID-19 coverages and flexibilities may contact Member Services to receive further details. COVID-19 benefits are contingent upon the duration of the public health emergency, which may or may not last for the duration of the full contract year.

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A. Your covered services and your out-of-pocket costs

This chapter tells you what services Community First Medicare Advantage Plan and D-SNP (HMO) pays for. It also tells how much you pay for each service. You can also learn about services that are not covered. Information about drug benefits is in Chapter 5, Section A. This chapter also explains limits on some services.

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

- A “copay” is the fixed amount you pay each time you receive certain medical services. You pay a copay at the time you get the medical service.
- “Coinsurance” is the percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service.

If you need help understanding what services are covered, call your Care Coordinator and/or Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.

Note: Most people who qualify for Medicaid or for the Qualified Medicare Beneficiary (QMB) program should never pay deductibles, copayments or coinsurance. Be sure to show your proof of Medicaid or QMB eligibility to your provider, if applicable. If you think that you are being asked to pay improperly, contact Member Services.

A1. Limit to your out-of-pocket costs

Because you are enrolled in a Medicare Advantage Plan, there is a limit to how much you have to pay out-of-pocket each year for medical services that are covered by our plan. This limit is called the maximum out-of-pocket amount for medical services.

As a member of Community First Medicare Advantage with Part D Standard Plan (HMO), the most you will have to pay out-of-pocket for in-network covered Part A and Part B services in 2021 is \$7,550.

- The amounts you pay for copayments and coinsurance for in-network covered services count toward this maximum out-of-pocket amount.
- The amounts you pay for your and for your Part D prescription drugs do not count toward your maximum out-of-pocket amount.
- If you reach the maximum out-of-pocket amount of \$7,550, you will not have to pay any out-of-pocket costs for the rest of the year for in-network covered Part A and Part B services.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- However, you must continue to pay the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

As a member of Community First Medicare D-SNP Standard Plan (HMO-DSNP), the most you will have to pay out-of-pocket for in-network covered Part A and Part B services in 2021 is \$7,550.

- The amounts you pay for copayments and coinsurance for covered services count toward this maximum out-of-pocket amount.
- The amounts you pay for your Part D prescription drugs do not count toward your maximum out-of-pocket amount.
 - In addition, amounts you pay for some services do not count toward your maximum out-of-pocket amount. These services are marked with an “X” in the Medical Benefits Chart.
- If you reach the maximum out-of-pocket amount of \$7,550, you will not have to pay any out-of-pocket costs for the rest of the year for covered.
 - However, you must continue to pay the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

NOTE: Because Community First Medicare D-SNP Standard Plan (HMO D-SNP) members also get assistance from Medicaid, very few members of this plan ever reach this out-of-pocket maximum. You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.

B. Rules against providers charging you for services

We do not allow Community First Medicare Advantage Plan and D-SNP (HMO) providers to bill you for covered services. We pay our providers directly, and we protect you from any charges. This is true even if we pay the provider less than the provider charges for a service.

You should never get a bill from a provider for covered services. If you do, see Chapter 7, Section A or call Member Services.

C. Our plan’s Benefits Charts

The Benefits Chart in Section D tells you which services **Community First Medicare Advantage with Part D Standard Plan (HMO)**, pays for.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



The Benefits Chart in Section E tells you which services **Community First Medicare D-SNP Standard Plan (HMO D-SNP)**, pays for.

Both charts list categories of services in alphabetical order and explains the covered services.

We will pay for the services listed in the Benefits Chart only when the following rules are met.

- Your Medicare and Texas Medicaid covered services must be provided according to the rules set by Medicare and Texas Medicaid.
- The services (including medical care, services, supplies, equipment, and drugs) must be medically necessary. Medically necessary means you need the services to prevent, diagnose, or treat a medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing home. It also means the services, supplies, or drugs meet accepted standards of medical practice, and follow the guidelines below:
 - Services must be in accordance with Generally Accepted Standards of Medical Practice.
 - Services must be most appropriate, in terms of type, frequency, extent, site and duration, and considered effective for your sickness, injury, or illness.
 - Services must not be mainly for your convenience or that of your doctor or other health care provider.
 - Services must meet, but not exceed your medical need, are at least as beneficial as an existing and available medically appropriate alternative, and are furnished in the most cost-effective manner that may be provided safely and effectively.
- You get your care from a network provider. A network provider is a provider who works with the health plan. In most cases, our plan will not pay for care you get from an out-of-network provider. Chapter 3, Section D has more information about using network and out-of-network providers.
- To obtain services, contact your primary care provider (PCP). You can find your PCP on your Member ID card. Your PCP, along with your Care Coordinator, can help plan and schedule your covered services. Your PCP also contacts your other plan providers for updates about your care and/or treatments.
- You have a primary care provider (PCP) or an interdisciplinary care team that is providing and managing your care. In most cases, your PCP must give you approval

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



before you can see someone that is not your PCP or use other providers in the plan's network. This is called a referral. Chapter 3, Section B has more information about getting a referral and explains when you do not need a referral.


- Some of the services listed in the Benefits Chart are covered only if your doctor or other network provider gets approval from us first. This is called prior authorization. Covered services that need prior authorization are marked in the Benefits Chart by an asterisk (*).
- All preventive services are free. You will see this apple 🍏 next to preventive services in the Benefits Chart.

NOTE: Community First Medicare D-SNP Standard Plan (HMO D-SNP) members are covered by both Medicare and Medicaid. Medicare covers health care and prescription drugs. Medicaid covers your cost sharing for Medicare services, including Medicare copayments or coinsurance amounts for inpatient and outpatient hospital services. Medicaid also covers services Medicare does not cover, like long-term care, over-the-counter drugs, and home and community-based services.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.






D. Community First Medicare Advantage with Part D Standard Plan (HMO) Benefits Chart

Services that our plan pays for		What you must pay
	<p>Abdominal aortic aneurysm screening</p> <p>The plan will pay for a one-time ultrasound screening for people at risk. The plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.</p>	\$0
	<p>Alcohol misuse screening and counseling</p> <p>The plan will pay for one alcohol-misuse screening for adults who misuse alcohol but are not alcohol dependent. This includes pregnant women.</p> <p>If you screen positive for alcohol misuse, you can get up to four brief, face-to-face counseling sessions each year (if you are able and alert during counseling) with a qualified primary care provider or practitioner in a primary care setting</p>	\$0
	<p>*Ambulance services</p> <p>Covered ambulance services include fixed-wing, rotary-wing, and ground ambulance services. The ambulance will take you to the nearest place that can give you care.</p> <p>Your condition must be serious enough that other ways of getting to a place of care could risk your life or health. Ambulance services for other cases must be approved by the plan.</p> <p>In cases that are not emergencies, the plan may pay for an ambulance. Your condition must be serious enough that other ways of getting to a place of care could risk your life or health.</p>	<p>\$300 copay for ground ambulance (one-way)</p> <p>\$300 copay for air ambulance (one-way)</p> <p>Prior authorization for non-emergency transportation required</p>




If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Services that our plan pays for	What you must pay
 <p>Annual wellness visit</p> <p>If you have been in Medicare Part B for more than 12 months, you can get an annual checkup. This is to make or update a prevention plan based on your current risk factors. The plan will pay for this once every 12 months.</p> <p>Note: You cannot have your first annual checkup within 12 months of your “Welcome to Medicare” preventive visit. You will be covered for annual checkups after you have had Part B for 12 months. You do not need to have had a “Welcome to Medicare” visit first.</p>	\$0
 <p>Bone mass measurement</p> <p>The plan will pay for certain procedures for members who qualify (usually, someone at risk of losing bone mass or at risk of osteoporosis). These procedures identify bone mass, find bone loss, or find out bone quality.</p> <p>The plan will pay for the services once every 24 months, or more often if they are medically necessary. The plan will also pay for a doctor to look at and comment on the results.</p>	\$0
 <p>Breast cancer screening (mammograms)</p> <p>The plan will pay for the following services:</p> <ul style="list-style-type: none"> • One baseline mammogram between the ages of 35 and 39 • One screening mammogram every 12 months for women age 40 and older • Clinical breast exams once every 24 months 	\$0


If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Services that our plan pays for	What you must pay
<p>*Cardiac (heart) rehabilitation services</p> <p>The plan will pay for cardiac rehabilitation services such as exercise, education, and counseling. Members must meet certain conditions with a doctor's order.</p> <p>The plan also covers intensive cardiac rehabilitation programs, which are more intense than cardiac rehabilitation programs.</p>	<p>20% coinsurance</p> <p>Your provider must follow prior authorization requirements.</p>
<p> Cardiovascular (heart) disease risk reduction visit (therapy for heart disease)</p> <p>The plan pays for one visit a year with your primary care provider to help lower your risk for heart disease. During this visit, your doctor may:</p> <ul style="list-style-type: none"> • discuss aspirin use, • check your blood pressure, or • give you tips to make sure you are eating well. 	<p>\$0</p>
<p> Cardiovascular (heart) disease testing</p> <p>The plan pays for blood tests to check for cardiovascular disease once every five years (60 months). These blood tests also check for defects due to high risk of heart disease.</p>	<p>\$0</p>
<p> Cervical and vaginal cancer screening</p> <p>The plan will pay for the following services:</p> <ul style="list-style-type: none"> • For all women: Pap tests and pelvic exams once every 24 months • For women who are at high risk of cervical or vaginal cancer: one Pap test every 12 months • For women who have had an abnormal Pap test within the last three years and are of childbearing age: one Pap test every 12 months 	<p>\$0</p>



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Services that our plan pays for		What you must pay
	<p>Chiropractic services</p> <p>The plan will pay for the following services:</p> <ul style="list-style-type: none"> • Adjustments of the spine to correct alignment 	20% coinsurance
	<p>Colorectal cancer screening</p> <p>For people 50 and older, the plan will pay for the following services:</p> <ul style="list-style-type: none"> • Flexible sigmoidoscopy (or screening barium enema) every 48 months • Fecal occult blood test, every 12 months • Guaiac-based fecal occult blood test or fecal immunochemical test, every 12 months • DNA based colorectal screening every 3 years <p>For people at high risk of colorectal cancer, the plan will pay for one screening colonoscopy (or screening barium enema) every 24 months.</p> <p>For people not at high risk of colorectal cancer, the plan will pay for one screening colonoscopy every ten years (but not within 48 months of a screening sigmoidoscopy).</p>	\$0


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Services that our plan pays for	What you must pay
 <p>Counseling to stop smoking or tobacco use</p> <p>If you use tobacco but do not have signs or symptoms of tobacco-related disease:</p> <ul style="list-style-type: none"> The plan will pay for two counseling quit attempts in a 12-month period as a preventive service. This service is free for you. Each counseling attempt includes up to four face-to-face visits. <p>If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco:</p> <ul style="list-style-type: none"> The plan will pay for two counseling quit attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits. <p>The plan also offers tobacco cessation counseling for pregnant women.</p>	\$0
<p>Dental services</p> <p>Community First Medicare Advantage Plan (HMO) will pay for the following services:</p> <p>Preventive Dental Services:</p> <ul style="list-style-type: none"> Oral exams, cleaning, fluoride treatments, dental x-rays <p>Comprehensive Dental Services:</p> <ul style="list-style-type: none"> Non-routine services, diagnostic services, restorative services, periodontics, extractions, prosthodontics, other oral/maxillofacial surgery, other services 	\$0
 <p>Depression screening</p> <p>The plan will pay for one depression screening each year. The screening must be done in a primary care setting that can give follow-up treatment and referrals.</p>	\$0


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Services that our plan pays for	What you must pay
<div data-bbox="224 241 272 294"></div> <p>Diabetes screening</p> <p>The plan will pay for this screening (includes fasting glucose tests) if you have any of the following risk factors:</p> <ul style="list-style-type: none"> • High blood pressure (hypertension) • History of abnormal cholesterol and triglyceride levels (dyslipidemia) • Obesity • History of high blood sugar (glucose) <p>Tests may be covered in some other cases, such as if you are overweight and have a family history of diabetes.</p> <p>Depending on the test results, you may qualify for up to two diabetes screenings every 12 months.</p>	\$0

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Services that our plan pays for	What you must pay
<div data-bbox="224 241 272 294"></div> <p data-bbox="297 247 1105 283">Diabetic self-management training, services, and supplies</p> <p data-bbox="297 310 1084 384">The plan will pay for the following services for all people who have diabetes (whether they use insulin or not):</p> <ul data-bbox="354 401 1089 1031" style="list-style-type: none"> <li data-bbox="354 401 1089 474">• Supplies to monitor your blood glucose, including the following: <ul data-bbox="354 491 1049 722" style="list-style-type: none"> <li data-bbox="354 491 721 527">○ A blood glucose monitor <li data-bbox="354 543 724 579">○ Blood glucose test strips <li data-bbox="354 596 760 632">○ Lancet devices and lancets <li data-bbox="354 648 948 722">○ Glucose-control solutions for checking the accuracy of test strips and monitors <li data-bbox="354 739 1062 812">• For people with diabetes who have severe diabetic foot disease, the plan will pay for the following: <ul data-bbox="354 829 1049 1031" style="list-style-type: none"> <li data-bbox="354 829 1016 936">○ One pair of therapeutic custom-molded shoes (including inserts) and two extra pairs of inserts each calendar year, or <li data-bbox="354 953 1049 1031">○ One pair of depth shoes and three pairs of inserts each year (provided with such shoes) <p data-bbox="354 1050 1070 1123">The plan will also pay for fitting the therapeutic custom-molded shoes or depth shoes.</p> <ul data-bbox="305 1140 1052 1213" style="list-style-type: none"> <li data-bbox="305 1140 1052 1213">• The plan will pay for training to help you manage your diabetes, in some cases. 	<p data-bbox="1182 407 1219 443">\$0</p> <p data-bbox="1182 726 1409 762">20% coinsurance</p> <p data-bbox="1182 1150 1219 1186">\$0</p>

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Services that our plan pays for	What you must pay
<p>*Durable medical equipment (DME) and related supplies</p> <p>(For a definition of “Durable medical equipment (DME),” see Chapter 12 of this handbook.)</p> <p>The following items are covered:</p> <ul style="list-style-type: none"> • Wheelchairs • Crutches • Powered mattress systems • Diabetic supplies • Hospital beds ordered by a provider for use in the home • Intravenous (IV) infusion pumps • Speech generating devices • Oxygen equipment and supplies • Nebulizers • Walkers <p>Other items may be covered.</p> <p>We will pay for all medically necessary DME that Original Medicare usually pays for. If our supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special-order it for you. The most recent list of suppliers is available at our website www.communityfirstmedicare.com.</p> <p>Generally, the plan covers any DME covered by Original Medicare from the brands and makers on this list. We will not cover other brands and makers unless your doctor or other provider tells us that you need the brand.</p> <p>However, if you are new to the plan and are using a brand of DME that is not on our list, we will continue to pay for this brand for you for up to 90 days.</p> <p>This benefit is continued on the next page</p>	<p>20% coinsurance</p> <p>Your provider must follow prior authorization requirements.</p>


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Services that our plan pays for	What you must pay
<p>Durable medical equipment (DME) and related supplies (continued)</p> <p>During this time, you should talk with your doctor to decide what brand is medically right for you after this 90-day period. (If you disagree with your doctor, you can ask him or her to refer you for a second opinion.)</p> <p>If you (or your doctor) do not agree with the plan's coverage decision, you or your doctor may file an appeal. You can also file an appeal if you do not agree with your doctor's decision about what product or brand is right for your medical condition. (For more information about appeals, see Chapter 9, Section D.)</p>	


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Services that our plan pays for	What you must pay
<p>Emergency care</p> <p>Emergency care means services that are:</p> <ul style="list-style-type: none"> • given by a provider trained to give emergency services, and • needed to treat a medical emergency. <p>A medical emergency is a medical condition with severe pain or serious injury. The condition is so serious that, if it doesn't get immediate medical attention, anyone with an average knowledge of health and medicine could expect it to result in:</p> <ul style="list-style-type: none"> • serious risk to your health, or to that of your unborn child; or • serious harm to bodily functions; or • serious dysfunction of any bodily organ or part; or • in the case of a pregnant woman in active labor, when: <ul style="list-style-type: none"> ○ there is not enough time to safely transfer you to another hospital before delivery. ○ a transfer to another hospital may pose a threat to your health or safety or to that of your unborn child. <p>Worldwide coverage for emergency department services.</p>	<p>\$90 copay (worldwide)</p> <p>If you get emergency care at an out-of-network hospital and need inpatient care after your emergency is stabilized, you must return to a network hospital for your care to continue to be paid for.</p> <p>You can stay in the out-of-network hospital for your inpatient care only if the plan approves your stay.</p> <p>If you choose to stay in the out-of-network hospital and the plan approves your stay, your cost is the cost sharing you would pay at a network hospital.</p>
 <p>Health and wellness education programs</p> <p>Silver Sneakers is a fitness program offering online classes, on demand videos, FLEX community classes, and much more. This program offers fitness, nutrition, and healthier lifestyle programs.</p>	<p>\$0</p>

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Services that our plan pays for	What you must pay
<p>Hearing services</p> <p>The plan pays for hearing and balance tests done by your provider. These tests tell you whether you need medical treatment. They are covered as outpatient care when you get them from a physician, audiologist, or other qualified provider.</p> <p>The plan will also pay for:</p> <ul style="list-style-type: none"> • routine hearing exams • fitting/evaluation for a hearing aid • hearing aids 	<p>\$50 copay (1 per year)</p> <p>\$0 copay (1 per year)</p> <p>\$0 copay (\$750 benefit limit each year)</p>
<p> HIV screening</p> <p>The plan pays for one HIV screening exam every 12 months for people who:</p> <ul style="list-style-type: none"> • ask for an HIV screening test, or • are at increased risk for HIV infection. <p>For women who are pregnant, the plan pays for up to three HIV screening tests during a pregnancy.</p>	<p>\$0</p>

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Services that our plan pays for	What you must pay
<p>*Home health agency care</p> <p>Before you can get home health services, a doctor must tell us you need them, and they must be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>The plan will pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • Part-time or intermittent skilled nursing and home health aide services (To be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week.) • Physical therapy, occupational therapy, and speech therapy • Medical and social services • Medical equipment and supplies 	<p>\$0 for Medicare-covered benefits</p> <p>Your provider must follow prior authorization requirements.</p>


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Services that our plan pays for	What you must pay
<p>Hospice care</p> <p>You can get care from any hospice program certified by Medicare. You have the right to elect hospice if your provider and hospice medical director determine you have a terminal prognosis. This means you have a terminal prognosis and are expected to have six months or less to live. Your hospice doctor can be a network provider or an out-of-network provider.</p> <p>The plan will pay for the following while you are getting hospice services:</p> <ul style="list-style-type: none"> • Drugs to treat symptoms and pain • Short-term respite care • Home care <p>Hospice services and services covered by Medicare Part A or B are billed to Medicare.</p> <ul style="list-style-type: none"> • See Section F of this chapter for more information. <p>For services covered by the plan but not covered by Medicare Part A or B:</p> <ul style="list-style-type: none"> • The plan will cover plan-covered services not covered under Medicare Part A or B. The plan will cover the services whether or not they are related to your terminal prognosis. You pay the plan's cost sharing amount for these services. <p>For drugs that may be covered by the plan's Medicare Part D benefit:</p> <ul style="list-style-type: none"> • Drugs are never covered by both hospice and our plan at the same time. For more information, please see Chapter 5, Section F. <p>Note: If you need non-hospice care, you should call Member Services or Care Coordinator to arrange the services. Non-hospice care is care that is not related to your terminal prognosis.</p>	<p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not Community First Medicare Advantage with Part D Standard Plan (HMO).</p>

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Services that our plan pays for	What you must pay
<div data-bbox="224 241 272 294"></div> <p>Immunizations</p> <p>The plan will pay for the following services:</p> <ul style="list-style-type: none"> • Pneumonia vaccine • Flu shots, once each flu season in the fall and winter, with additional flu shots if medically necessary • Hepatitis B vaccine if you are at high or intermediate risk of getting hepatitis B • Other vaccines if you are at risk and they meet Medicare Part B coverage rules <p>The plan will pay for other vaccines that meet the Medicare Part D coverage rules. Read Chapter 6, Section G to learn more.</p>	<p>\$0 for the pneumonia, influenza, and Hepatitis B vaccines.</p>

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<p>*Inpatient hospital care</p> <ul style="list-style-type: none"> • The plan will pay for the following services, and maybe other services not listed here: • Semi-private room (or a private room if it is medically necessary) • Regular nursing services • Costs of special care units, such as intensive care or coronary care units • Drugs and medications • Lab tests • X-rays and other radiology services • Needed surgical and medical supplies • Appliances, such as wheelchairs • Operating and recovery room services • Physical, occupational, and speech therapy • Inpatient substance abuse services • Blood, including storage and administration <ul style="list-style-type: none"> ○ The plan will pay for all the blood that you need beginning with the first pint. • Physician services • Meals, including special diets • In some cases, the following types of transplants: corneal, kidney, kidney/pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. <p>If you need a transplant, a Medicare-approved transplant center will review your case and decide whether you are a candidate for a transplant.</p> <p>This benefit is continued on the next page</p>	<p>\$350 copay each day for days 1-6; \$0 copay for additional Medicare-covered days. You pay these amounts until you reach the out-of-pocket maximum.</p> <p>You must get approval from the plan to keep getting inpatient care at an out-of-network hospital after your emergency is under control. Your cost will then be the cost sharing you would pay at a network hospital.</p> <p>For inpatient hospital care, the cost-sharing described above applies each time you are admitted to the hospital.</p> <p>Medicare hospital benefit periods do not apply. (Refer to Chapter 12 for the definition of “benefit periods”).</p> <p>A transfer to a separate facility type (for example, to an Inpatient Rehabilitation Hospital or Long Term Care Hospital)</p>
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Services that our plan pays for	What you must pay
<p>Inpatient hospital care (continued)</p> <p>Transplant providers may be local or outside of the service area. If local transplant providers are willing to accept the Medicare rate, then you can get your transplant services locally or outside the pattern of care for your community.</p> <p>If the plan provides transplant services outside the pattern of care for your community and you choose to get your transplant there, we will arrange or pay for lodging and travel costs for you and one other person.</p> <p>Note: To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an “outpatient.” If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called “Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!” This fact sheet is available at www.medicare.gov/sites/default/files/2018-09/11435-Are-You-an-Inpatient-or-Outpatient.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p>	<p>is considered a new admission.</p> <p>For each inpatient hospital stay, you are covered for unlimited days as long as the hospital stay is covered in accordance with plan rules.</p>

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Services that our plan pays for	What you must pay
<p>*Inpatient mental health care</p> <p>The plan will pay for mental health care services that require a hospital stay including residential/inpatient substance abuse services.</p> <p>There is a 190-day lifetime limit for inpatient services in a psychiatric hospital. The 190-day limit does not apply to inpatient mental health services provided in a psychiatric unit of a general hospital.</p>	<p>\$350 copay each day for days 1-6; \$0 copay for additional Medicare-covered days, up to 90 days. Plus, an additional 60 lifetime reserve days. You pay these amounts until you reach the out-of-pocket maximum.</p> <p>Your provider must follow prior authorization requirements.</p> <p>Medicare hospital benefit periods are used to determine the total number of days covered for inpatient mental health care. (Refer to Chapter 12 for the definition of “benefit periods”). However, the cost-sharing described above applies each time you are admitted to the hospital, even if you are admitted multiple times within a benefit period.</p>

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Services that our plan pays for	What you must pay
<p>Inpatient stay: Covered services in a hospital or skilled nursing facility (SNF) during a non-covered inpatient stay</p> <p>If your inpatient stay is not reasonable and necessary, the plan will not pay for it.</p> <p>However, in some cases the plan will pay for services you get while you are in the hospital or a nursing facility. The plan will pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • Doctor services • Diagnostic tests, like lab tests • X-ray, radium, and isotope therapy, including technician materials and services • Surgical dressings • Splints, casts, and other devices used for fractures and dislocations • Prosthetics and orthotic devices, other than dental, including replacement or repairs of such devices. These are devices that: <ul style="list-style-type: none"> • replace all or part of an internal body organ (including contiguous tissue), or • replace all or part of the function of an inoperative or malfunctioning internal body organ. • Leg, arm, back, and neck braces, trusses, and artificial legs, arms, and eyes. This includes adjustments, repairs, and replacements needed because of breakage, wear, loss, or a change in the patient's condition • Physical therapy, speech therapy, and occupational therapy 	<p>When your stay is no longer covered, these services will be covered as described in the following sections:</p> <p>Please refer below to <i>Physician/ Practitioner Services, Including Doctor's Office Visits.</i></p> <p>Please refer below to <i>Outpatient Diagnostic Tests and Therapeutic Services and Supplies.</i></p> <p>Please refer below to <i>Prosthetic Devices and Related Supplies.</i></p> <p>Please refer below to <i>Outpatient Rehabilitation Services</i></p>



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Services that our plan pays for	What you must pay
<p>*Meal Benefit</p> <p>Up to 10 meals provided over 7 days following an inpatient admission</p>	<p>\$0 copay</p> <p>Your provider must follow prior authorization requirements.</p>
<p>Kidney disease services and supplies</p> <p>The plan will pay for the following services:</p> <ul style="list-style-type: none"> • Kidney disease education services to teach kidney care and help members make good decisions about their care. You must have stage IV chronic kidney disease, and your doctor must refer you. The plan will cover up to six sessions of kidney disease education services. • Outpatient dialysis treatments, including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, Section B. • Inpatient dialysis treatments if you are admitted as an inpatient to a hospital for special care • Self-dialysis training, including training for you and anyone helping you with your home dialysis treatments • Home dialysis equipment and supplies • Certain home support services, such as necessary visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and to check your dialysis equipment and water supply <p>Your Medicare Part B drug benefit pays for some drugs for dialysis. For information, please see “Medicare Part B prescription drugs” in this chart.</p>	<p>\$0 copay for Medicare covered benefits</p>


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Services that our plan pays for	What you must pay
 <p>Lung cancer screening with low dose computed tomography (LDCT)</p> <p>The plan will pay for lung cancer screening every 12 months if you:</p> <ul style="list-style-type: none"> • Are aged 55-77, and • Have a counseling and shared decision-making visit with your doctor or other qualified provider, and • Have smoked at least 1 pack a day for 30 years with no signs or symptoms of lung cancer or smoke now or have quit within the last 15 years <p>For LDCT lung cancer screenings after the initial screening: the member must receive a written order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision-making visit for subsequent lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.</p>	\$0
 <p>Medical nutrition therapy</p> <p>This benefit is for people with diabetes or kidney disease without dialysis. It is also for after a kidney transplant when ordered by your doctor.</p> <p>The plan will pay for three hours of one-on-one counseling services during your first year that you get medical nutrition therapy services under Medicare. (This includes our plan, any other Medicare Advantage plan, or Medicare.) We pay for two hours of one-on-one counseling services each year after that. If your condition, treatment, or diagnosis changes, you may be able to get more hours of treatment with a doctor's order. A doctor must prescribe these services and renew the order each year if your treatment is needed in the next calendar year.</p>	\$0

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Services that our plan pays for	What you must pay
 <p>Medicare Diabetes Prevention Program (MDPP)</p> <p>The plan will pay for MDPP services. MDPP is designed to help you increase healthy behavior. It provides practical training in:</p> <ul style="list-style-type: none"> • long-term dietary change, and • increased physical activity, and • ways to maintain weight loss and a healthy lifestyle. 	\$0


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Services that our plan pays for	What you must pay
<p>*Medicare Part B prescription drugs</p> <p>These drugs are covered under Part B of Medicare. Our plan will pay for the following drugs:</p> <ul style="list-style-type: none"> • Drugs you don't usually give yourself and are injected or infused while you are getting doctor, hospital outpatient, or ambulatory surgery center services • Drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan [ST] • Clotting factors you give yourself by injection if you have hemophilia • Immunosuppressive drugs, if you were enrolled in Medicare Part A at the time of the organ transplant • Osteoporosis drugs that are injected. These drugs are paid for if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot inject the drug yourself • Antigens • Certain oral anti-cancer drugs and anti-nausea drugs • Certain drugs for home dialysis, including heparin, the antidote for heparin (when medically necessary), topical anesthetics, and erythropoiesis-stimulating agents (such as Epogen®, Procrit®, Epoetin Alfa, Aranesp®, or Darbepoetin Alfa) • IV immune globulin for the home treatment of primary immune deficiency diseases <p>The Medicare Part B drug categories above followed by the abbreviation [ST] may be subject to Part B step therapy.</p> <p>This benefit is continued on the next page</p>	<p>20% Coinsurance</p> <p>An authorization is required for drugs with billed charges over \$500 per dose.</p>

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Services that our plan pays for	What you must pay
<p>Medicare Part B prescription drugs (continued)</p> <p>We also cover some vaccines under our Medicare Part B and Part D prescription drug benefit.</p> <p>Chapter 5, Section A explains the outpatient prescription drug benefit. It explains rules you must follow to have prescriptions covered.</p> <p>Chapter 6, Section C explains what you pay for your outpatient prescription drugs through our plan.</p>	
<p> Obesity screening and therapy to keep weight down</p> <p>If you have a body mass index of 30 or more, the plan will pay for counseling to help you lose weight. You must get the counseling in a primary care setting. That way, it can be managed with your full prevention plan. Talk to your primary care provider to find out more.</p>	\$0
<p>Opioid treatment program services</p> <p>The plan will pay for the following services to treat opioid use disorder:</p> <ul style="list-style-type: none"> • Medications approved by the Food and Drug Administration (FDA) and, if applicable, managing and giving you these medications • Substance use counseling • Individual and group therapy • Testing for drugs or chemicals in your body (toxicology testing) 	\$0

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<p>*Outpatient diagnostic tests and therapeutic services and supplies</p> <p>The plan will pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • X-rays • Radiation (radium and isotope) therapy, including technician materials and supplies • Surgical supplies, such as dressings • Splints, casts, and other devices used for fractures and dislocations • Lab tests • Blood, beginning with the first pint of blood that you need. The plan will also pay for storage and administration. • Other outpatient diagnostic tests <p>This benefit is continued on the next page</p>	<p>\$0 copay</p> <p>\$30 copay for general diagnostic service</p> <p>\$200 copay for complex diagnostic service</p> <p>\$50 copay for therapeutic service</p> <p>\$0 copay</p> <p>\$0 copay</p> <p>\$0 copay</p> <p>\$0 copay</p> <p>Authorization required for:</p> <ul style="list-style-type: none"> • certain PET scans; • nuclear medicine and nuclear cardiology procedures; • MRI/MRA (if not ordered by a Neurosurgeon or Orthopedic MDP SPECT); • Three Dimensional (3D)
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Services that our plan pays for	What you must pay
<p>*Outpatient diagnostic tests and therapeutic services and supplies (continued)</p>	<p>Imaging/CTA (if not ordered by a cardiologist or cardiothoracic specialist);</p> <ul style="list-style-type: none"> • sleep studies; and video EEG monitoring. <p>Authorization required for:</p> <ul style="list-style-type: none"> • Intensity Modulated Radiation Therapy (IMRT); • Stereotactic Radiosurgery (SRS); and • Stereotactic Body Radiation Therapy (SBRT).

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Services that our plan pays for	What you must pay
<p>*Outpatient hospital services</p> <p>The plan pays for medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>The plan will pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • Services in an emergency department or outpatient clinic, such as outpatient surgery or observation services <ul style="list-style-type: none"> ○ Observation services help your doctor know if you need to be admitted to the hospital as an “inpatient.” ○ Sometimes you can be in the hospital overnight and still be an “outpatient.” ○ You can get more information about being an inpatient or an outpatient in this fact sheet: www.medicare.gov/sites/default/files/2018-09/11435-Are-You-an-Inpatient-or-Outpatient.pdf • Labs and diagnostic tests billed by the hospital • Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be needed without it • X-rays and other radiology services billed by the hospital • Medical supplies, such as splints and casts • Preventive screenings and services listed throughout the Benefits Chart • Some drugs that you can't give yourself 	<p>Cost sharing for outpatient hospital services varies by specific benefit.</p> <p>Outpatient surgery is subject to \$350 copay per procedure.</p> <p>Other outpatient hospital services are subject to 20% coinsurance.</p> <p>Your provider must follow prior authorization requirements</p>


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Services that our plan pays for	What you must pay
<p>Outpatient mental health care</p> <p>The plan will pay for mental health services provided by:</p> <ul style="list-style-type: none"> • a state-licensed psychiatrist or doctor, • a clinical psychologist, • a clinical social worker, • a clinical nurse specialist, • a nurse practitioner, • a physician assistant, or • any other Medicare-qualified mental health care professional as allowed under applicable state laws. 	<p>\$40 copay for Medicare-covered benefits</p>
<p>Outpatient rehabilitation services</p> <p>The plan will pay for physical therapy, occupational therapy, and speech therapy.</p> <p>You can get outpatient rehabilitation services from hospital outpatient departments, independent therapist offices, comprehensive outpatient rehabilitation facilities (CORFs), and other facilities.</p>	<p>\$40 copay for therapies</p> <p>\$30 copay for rehab services (CORF)</p>
<p>Outpatient substance abuse services</p> <p>Outpatient treatment and counseling for substance abuse.</p>	<p>20% coinsurance</p> <p>You pay this amount until you reach the out-of-pocket maximum.</p>

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Services that our plan pays for	What you must pay
<p>*Outpatient surgery</p> <p>The plan will pay for outpatient surgery and services at hospital outpatient facilities and ambulatory surgical centers.</p> <p>Note: If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an “outpatient.”</p>	<p>\$350 copay</p> <p>You pay these amounts until you reach the out-of-pocket maximum.</p> <p>Your provider must follow prior authorization requirements.</p>
<p>*Partial hospitalization services</p> <p>Partial hospitalization is a structured program of active psychiatric treatment. It is offered as a hospital outpatient service or by a community mental health center. It is more intense than the care you get in your doctor’s or therapist’s office. It can help keep you from having to stay in the hospital.</p>	<p>\$55 copay per day for Medicare-covered benefits</p> <p>Your provider must follow prior authorization requirements.</p>
<p>Podiatry services</p> <p>The plan will pay for the following services:</p> <ul style="list-style-type: none"> • Diagnosis and medical or surgical treatment of injuries and diseases of the foot (such as hammer toe or heel spurs) • Routine foot care for members with conditions affecting the legs, such as diabetes 	<p>\$50 copay</p> <p>20% coinsurance</p>
<p> Prostate cancer screening exams</p> <p>For men age 50 and older, the plan will pay for the following services once every 12 months:</p> <ul style="list-style-type: none"> • A digital rectal exam • A prostate specific antigen (PSA) test 	<p>\$0</p>


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Services that our plan pays for	What you must pay
<p>*Prosthetic devices and related supplies</p> <p>Prosthetic devices replace all or part of a body part or function. The plan will pay for the following prosthetic devices, and maybe other devices not listed here:</p> <ul style="list-style-type: none"> • Colostomy bags and supplies related to colostomy care • Pacemakers • Braces • Prosthetic shoes • Artificial arms and legs • Breast prostheses (including a surgical brassiere after a mastectomy) <p>The plan will also pay for some supplies related to prosthetic devices. They will also pay to repair or replace prosthetic devices.</p> <p>The plan offers some coverage after cataract removal or cataract surgery. See “Vision care” later in this section for details.</p>	<p>20% coinsurance</p> <p>Authorization required for prosthetics with a retail purchase or a cumulative rental cost of more than \$1,000.</p>
<p>*Pulmonary rehabilitation services</p> <p>The plan will pay for pulmonary rehabilitation programs for members who have moderate to very severe chronic obstructive pulmonary disease (COPD). The member must have an order for pulmonary rehabilitation from the doctor or provider treating the COPD.</p> <ul style="list-style-type: none"> • Cardiac Rehabilitation Service • Intensive Cardiac Rehabilitation Service • Pulmonary Rehabilitation Service 	<p>\$40 copay</p> <p>\$60 copay</p> <p>\$30 copay</p>

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Services that our plan pays for	What you must pay
<div data-bbox="224 241 272 294"></div> <p>Sexually transmitted infections (STIs) screening and counseling</p> <p>The plan will pay for screenings for chlamydia, gonorrhea, syphilis, and hepatitis B. These screenings are covered for pregnant women and for some people who are at increased risk for an STI. A primary care provider must order the tests. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>The plan will also pay for up to two face-to-face, high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. Each session can be 20 to 30 minutes long. The plan will pay for these counseling sessions as a preventive service only if they are given by a primary care provider. The sessions must be in a primary care setting, such as a doctor's office.</p>	\$0

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Services that our plan pays for	What you must pay
<p>*Skilled nursing facility (SNF) care</p> <p><i>[List days covered and any restrictions that apply, including whether any prior hospital stay is required.]</i></p> <p>The plan will pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • A semi-private room, or a private room if it is medically necessary • Meals, including special diets • Nursing services • Physical therapy, occupational therapy, and speech therapy • Drugs you get as part of your plan of care, including substances that are naturally in the body, such as blood-clotting factors • Blood, including storage and administration <ul style="list-style-type: none"> ○ The plan will pay for whole blood and packed red cells beginning with the first pint of blood you need. • Medical and surgical supplies given by nursing facilities • Lab tests given by nursing facilities • X-rays and other radiology services given by nursing facilities • Appliances, such as wheelchairs, usually given by nursing facilities • Physician/provider services <p>This benefit is continued on the next page</p>	<p>A minimum 3-day inpatient stay in a medical facility is required prior to admission to an SNF.</p> <p>Our plan covers up to 100 days in a SNF.</p> <p>\$0 copay per day for days 1-20</p> <p>\$160 copay per day for days 21-100</p> <p>Your provider must follow prior authorization requirements.</p>

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Services that our plan pays for	What you must pay
<p>Skilled nursing facility care (SNF) (continued)</p> <p>You will usually get your care from network facilities. However, you may be able to get your care from a facility not in our network. You can get care from the following places if they accept our plan's amounts for payment:</p> <ul style="list-style-type: none"> • A nursing home or continuing care retirement community where you lived before you went to the hospital (as long as it provides nursing facility care) • A nursing facility where your spouse lives at the time you leave the hospital 	
<p>*Supervised exercise therapy (SET)</p> <p>The plan will pay for SET for members with symptomatic peripheral artery disease (PAD). The plan will pay for:</p> <ul style="list-style-type: none"> • Up to 36 sessions during a 12-week period if all SET requirements are met • An additional 36 sessions over time if deemed medically necessary by a health care provider <p>The SET program must be:</p> <ul style="list-style-type: none"> • 30 to 60-minute sessions of a therapeutic exercise-training program for PAD in members with leg cramping due to poor blood flow (claudication) • In a hospital outpatient setting or in a physician's office • Delivered by qualified personnel who make sure benefit exceeds harm and who are trained in exercise therapy for PAD • Under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist trained in both basic and advanced life support techniques 	<p>\$30 copay for Medicare-covered benefits</p> <p>Your provider must follow prior authorization requirements.</p>


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Services that our plan pays for	What you must pay
<p>Urgently needed care</p> <p>Urgently needed care is care given to treat:</p> <ul style="list-style-type: none"> • a non-emergency, or • a sudden medical illness, or • an injury, or • a condition that needs care right away. <p>If you require urgently needed care, you should first try to get it from a network provider. However, you can use out-of-network providers when you cannot get to a network provider.</p> <p>The plan also covers urgently needed care worldwide when medical services are needed right away because of an illness, injury, or condition that you did not expect or anticipate, and you can't wait until you are back in the plan's service area to obtain services.</p>	<p>\$30 copayment for each visit.</p> <p>\$90 copayment for worldwide coverage of urgently needed care received outside of the United States. (Please see Chapter 7, Section B for expense reimbursement for worldwide services.)</p> <p>You pay these amounts until you reach the out-of-pocket maximum.</p>

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Services that our plan pays for		What you must pay
 <p>Vision care</p> <p>The plan will pay for outpatient doctor services for the diagnosis and treatment of diseases and injuries of the eye including</p> <ul style="list-style-type: none"> • diabetic retinopathy for people with diabetes • treatment for age-related macular degeneration <p>For people at high risk of glaucoma, the plan will also pay for one glaucoma screening each year. People at high risk of glaucoma include:</p> <ul style="list-style-type: none"> • people with a family history of glaucoma, • people with diabetes • African-Americans who are age 50 and older, and • Hispanic Americans who are 65 or older. <p>In addition to medical vision benefits, the plan covers:</p> <ul style="list-style-type: none"> • One routine eye exam per year • Eyewear including eyeglasses or contact lenses • One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens 	<p>\$50 copay for eye exams to treat eye conditions</p>	
		<p>\$0 copay</p> <p>\$0 copay (\$100 benefit limit each year) for eyewear</p> <p>If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery.</p>


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Services that our plan pays for	What you must pay
<div data-bbox="224 241 272 294"></div> <p data-bbox="298 247 854 281">“Welcome to Medicare” Preventive Visit</p> <p data-bbox="298 312 987 382">The plan covers the one-time “Welcome to Medicare” preventive visit. The visit includes:</p> <ul data-bbox="357 405 1073 617" style="list-style-type: none"> <li data-bbox="357 405 704 438">• a review of your health, <li data-bbox="357 457 1073 562">• education and counseling about the preventive services you need (including screenings and shots), and <li data-bbox="357 583 873 617">• referrals for other care if you need it. <p data-bbox="298 638 1105 779">Note: We cover the “Welcome to Medicare” preventive visit only during the first 12 months that you have Medicare Part B. When you make your appointment, tell your doctor’s office you want to schedule your “Welcome to Medicare” preventive visit.</p>	<p data-bbox="1182 247 1219 281">\$0</p>

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E. Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) Benefits Chart

Services that our plan pays for	What you must pay
 <p>Abdominal aortic aneurysm screening</p> <p>The plan will pay for a one-time ultrasound screening for people at risk. The plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.</p>	\$0
<p>Alcohol misuse screening and counseling</p> <p>The plan will pay for one alcohol-misuse screening for adults who misuse alcohol but are not alcohol dependent. This includes pregnant women.</p> <p>If you screen positive for alcohol misuse, you can get up to four brief, face-to-face counseling sessions each year (if you are able and alert during counseling) with a qualified primary care provider or practitioner in a primary care setting</p>	\$0
<p>*Ambulance services</p> <p>Covered ambulance services include fixed-wing, rotary-wing, and ground ambulance services. The ambulance will take you to the nearest place that can give you care.</p> <p>Your condition must be serious enough that other ways of getting to a place of care could risk your life or health. Ambulance services for other cases must be approved by the plan.</p> <p>In cases that are not emergencies, the plan may pay for an ambulance. Your condition must be serious enough that other ways of getting to a place of care could risk your life or health.</p>	<p>\$0 copay</p> <p>20% coinsurance for ground or air ambulance (one way)</p> <p>Prior authorization for nonemergency transportation required</p>




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Services that our plan pays for	What you must pay
 <p>Annual wellness visit</p> <p>If you have been in Medicare Part B for more than 12 months, you can get an annual checkup. This is to make or update a prevention plan based on your current risk factors. The plan will pay for this once every 12 months.</p> <p>Note: You cannot have your first annual checkup within 12 months of your “Welcome to Medicare” preventive visit. You will be covered for annual checkups after you have had Part B for 12 months. You do not need to have had a “Welcome to Medicare” visit first.</p>	\$0
 <p>Bone mass measurement</p> <p>The plan will pay for certain procedures for members who qualify (usually, someone at risk of losing bone mass or at risk of osteoporosis). These procedures identify bone mass, find bone loss, or find out bone quality.</p> <p>The plan will pay for the services once every 24 months, or more often if they are medically necessary. The plan will also pay for a doctor to look at and comment on the results.</p>	\$0
 <p>Breast cancer screening (mammograms)</p> <p>The plan will pay for the following services:</p> <ul style="list-style-type: none"> • One baseline mammogram between the ages of 35 and 39 • One screening mammogram every 12 months for women age 40 and older • Clinical breast exams once every 24 months 	\$0


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Services that our plan pays for	What you must pay
<p>*Cardiac (heart) rehabilitation services</p> <p>The plan will pay for cardiac rehabilitation services such as exercise, education, and counseling. Members must meet certain conditions with a doctor's order.</p> <p>The plan also covers intensive cardiac rehabilitation programs, which are more intense than cardiac rehabilitation programs.</p>	<p>\$0</p> <p>Your provider must follow prior authorization requirements.</p>
<p> Cardiovascular (heart) disease risk reduction visit (therapy for heart disease)</p> <p>The plan pays for one visit a year with your primary care provider to help lower your risk for heart disease. During this visit, your doctor may:</p> <ul style="list-style-type: none"> • discuss aspirin use, • check your blood pressure, or • give you tips to make sure you are eating well. 	<p>\$0</p>
<p> Cardiovascular (heart) disease testing</p> <p>The plan pays for blood tests to check for cardiovascular disease once every five years (60 months). These blood tests also check for defects due to high risk of heart disease.</p>	<p>\$0</p>
<p> Cervical and vaginal cancer screening</p> <p>The plan will pay for the following services:</p> <ul style="list-style-type: none"> • For all women: Pap tests and pelvic exams once every 24 months • For women who are at high risk of cervical or vaginal cancer: one Pap test every 12 months • For women who have had an abnormal Pap test within the last three years and are of childbearing age: one Pap test every 12 months 	<p>\$0</p>



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Services that our plan pays for		What you must pay
	<p>Chiropractic services</p> <p>The plan will pay for the following services:</p> <ul style="list-style-type: none"> • Adjustments of the spine to correct alignment 	\$0
	<p>Colorectal cancer screening</p> <p>For people 50 and older, the plan will pay for the following services:</p> <ul style="list-style-type: none"> • Flexible sigmoidoscopy (or screening barium enema) every 48 months • Fecal occult blood test, every 12 months • Guaiac-based fecal occult blood test or fecal immunochemical test, every 12 months • DNA based colorectal screening every 3 years <p>For people at high risk of colorectal cancer, the plan will pay for one screening colonoscopy (or screening barium enema) every 24 months.</p> <p>For people not at high risk of colorectal cancer, the plan will pay for one screening colonoscopy every ten years (but not within 48 months of a screening sigmoidoscopy).</p>	\$0


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Services that our plan pays for	What you must pay
 <p>Counseling to stop smoking or tobacco use</p> <p>If you use tobacco but do not have signs or symptoms of tobacco-related disease:</p> <ul style="list-style-type: none"> The plan will pay for two counseling quit attempts in a 12-month period as a preventive service. This service is free for you. Each counseling attempt includes up to four face-to-face visits. <p>If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco:</p> <ul style="list-style-type: none"> The plan will pay for two counseling quit attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits. <p>The plan also offers tobacco cessation counseling for pregnant women.</p>	\$0
<p>Dental services</p> <p>The plan will pay for the following services:</p> <p>Preventive Dental Services:</p> <ul style="list-style-type: none"> Oral exams, cleaning, fluoride treatments, dental x-rays <p>Comprehensive Dental Services:</p> <ul style="list-style-type: none"> Non-routine services, diagnostic services, restorative services, periodontics, extractions, prosthodontics, other oral/maxillofacial surgery, other services 	<p>\$0</p> <p>Plan has a \$1,500 annual coverage limit</p>
 <p>Depression screening</p> <p>The plan will pay for one depression screening each year. The screening must be done in a primary care setting that can give follow-up treatment and referrals.</p>	\$0


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Services that our plan pays for	What you must pay
<div data-bbox="224 241 272 294"></div> <p>Diabetes screening</p> <p>The plan will pay for this screening (includes fasting glucose tests) if you have any of the following risk factors:</p> <ul style="list-style-type: none"> • High blood pressure (hypertension) • History of abnormal cholesterol and triglyceride levels (dyslipidemia) • Obesity • History of high blood sugar (glucose) <p>Tests may be covered in some other cases, such as if you are overweight and have a family history of diabetes.</p> <p>Depending on the test results, you may qualify for up to two diabetes screenings every 12 months.</p>	\$0

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Services that our plan pays for	What you must pay
<div data-bbox="224 241 272 294"></div> <p>Diabetic self-management training, services, and supplies</p> <p>The plan will pay for the following services for all people who have diabetes (whether they use insulin or not):</p> <ul style="list-style-type: none"> • Supplies to monitor your blood glucose, including the following: <ul style="list-style-type: none"> ○ A blood glucose monitor ○ Blood glucose test strips ○ Lancet devices and lancets ○ Glucose-control solutions for checking the accuracy of test strips and monitors • For people with diabetes who have severe diabetic foot disease, the plan will pay for the following: <ul style="list-style-type: none"> ○ One pair of therapeutic custom-molded shoes (including inserts) and two extra pairs of inserts each calendar year, or ○ One pair of depth shoes and three pairs of inserts each year (provided with such shoes) <p>The plan will also pay for fitting the therapeutic custom-molded shoes or depth shoes.</p> <ul style="list-style-type: none"> • The plan will pay for training to help you manage your diabetes, in some cases. 	<p>\$0</p>

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Services that our plan pays for	What you must pay
<p>*Durable medical equipment (DME) and related supplies</p> <p>(For a definition of “Durable medical equipment (DME),” see Chapter 12 of this handbook.)</p> <p>The following items are covered:</p> <ul style="list-style-type: none"> • Wheelchairs • Crutches • Powered mattress systems • Diabetic supplies • Hospital beds ordered by a provider for use in the home • Intravenous (IV) infusion pumps • Speech generating devices • Oxygen equipment and supplies • Nebulizers • Walkers <p>Other items may be covered.</p> <p>We will pay for all medically necessary DME covered by Original Medicare. If our supplier in your area does not carry a particular brand or maker, you may ask them if they can special-order it for you. The most recent list of suppliers is available at our website www.communityfirstmedicare.com.</p> <p>Generally, the plan covers any DME covered by Original Medicare from the brands and manufacturers on this list. We will not cover other brands and manufacturers unless your doctor or other provider tells us that you need the brand.</p> <p>However, if you are new to the plan and are using a brand of DME that is not on our list, we will continue to pay for this brand for you for up to 90 days.</p> <p>This benefit is continued on the next page</p>	<p>\$0</p> <p>Your provider must follow prior authorization requirements.</p>



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Services that our plan pays for	What you must pay
<p>Durable medical equipment (DME) and related supplies (continued)</p> <p>During this time, you should talk with your doctor to decide what brand is medically right for you after this 90-day period. (If you disagree with your doctor, you can ask him or her to refer you for a second opinion.)</p> <p>If you (or your doctor) do not agree with the plan's coverage decision, you or your doctor may file an appeal. You can also file an appeal if you do not agree with your doctor's decision about what product or brand is right for your medical condition. (For more information about appeals, see Chapter 9, Section D.)</p>	
<p>Emergency care</p> <p>Emergency care means services that are:</p> <ul style="list-style-type: none"> • given by a provider trained to give emergency services, and • needed to treat a medical emergency. <p>A medical emergency is a medical condition with severe pain or serious injury. The condition is so serious that, if it doesn't get immediate medical attention, anyone with an average knowledge of health and medicine could expect it to result in:</p> <ul style="list-style-type: none"> • serious risk to your health, or to that of your unborn child; or • serious harm to bodily functions; or • serious dysfunction of any bodily organ or part; or • in the case of a pregnant woman in active labor, when: <ul style="list-style-type: none"> ○ there is not enough time to safely transfer you to another hospital before delivery. ○ a transfer to another hospital may pose a threat to your health or safety or to that of your unborn child. <p>This coverage is only covered within the U.S. as required.</p>	<p>20% coinsurance</p> <p>If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must return to a network hospital in order for your care to continue to be covered, OR you must have your inpatient care at the out-of-network hospital authorized by the plan and your cost is the cost sharing you would pay at a network hospital.</p>

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Services that our plan pays for	What you must pay
 Health and wellness education programs Silver Sneakers is a fitness program offering online classes, on demand videos, FLEX community classes, and much more. This program offers fitness, nutrition, and healthier lifestyle programs.	\$0
Hearing services The plan pays for hearing and balance tests done by your provider. These tests tell you whether you need medical treatment. They are covered as outpatient care when you get them from a physician, audiologist, or other qualified provider. The plan will also pay for: <ul style="list-style-type: none"> • routine hearing exams • fitting/evaluation for a hearing aid • hearing aids 	\$50 copay (1 per year) \$0 copay (1 per year) \$0 copay (\$1,500 benefit limit each year)
 HIV screening The plan pays for one HIV screening exam every 12 months for people who: <ul style="list-style-type: none"> • ask for an HIV screening test, or • are at increased risk for HIV infection. For women who are pregnant, the plan pays for up to three HIV screening tests during a pregnancy.	\$0

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Services that our plan pays for	What you must pay
<p>*Home health agency care</p> <p>Before you can get home health services, a doctor must tell us you need them, and they must be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>The plan will pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • Part-time or intermittent skilled nursing and home health aide services (To be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week.) • Physical therapy, occupational therapy, and speech therapy • Medical and social services • Medical equipment and supplies 	<p>\$0 for Medicare-covered benefits</p> <p>Your provider must follow prior authorization requirements.</p>


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Services that our plan pays for	What you must pay
<p>Hospice care</p> <p>You can get care from any hospice program certified by Medicare. You have the right to elect hospice if your provider and hospice medical director determine you have a terminal prognosis. This means you have a terminal prognosis and are expected to have six months or less to live. Your hospice doctor can be a network provider or an out-of-network provider.</p> <p>The plan will pay for the following while you are getting hospice services:</p> <ul style="list-style-type: none"> • Drugs to treat symptoms and pain • Short-term respite care • Home care <p>Hospice services and services covered by Medicare Part A or B are billed to Medicare.</p> <ul style="list-style-type: none"> • See Section F of this chapter for more information. <p>For services covered by the plan but not covered by Medicare Part A or B:</p> <ul style="list-style-type: none"> • The plan will cover plan-covered services not covered under Medicare Part A or B. The plan will cover the services whether or not they are related to your terminal prognosis. You pay the plan's cost sharing amount for these services. <p>For drugs that may be covered by the plan's Medicare Part D benefit:</p> <ul style="list-style-type: none"> • Drugs are never covered by both hospice and our plan at the same time. For more information, please see Chapter 5, Section F. <p>Note: If you need non-hospice care, you should call your Service Coordinator to arrange the services. Non-hospice care is care that is not related to your terminal prognosis.</p>	<p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP).</p>

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Services that our plan pays for	What you must pay
<div data-bbox="224 241 272 294"></div> <p>Immunizations</p> <p>The plan will pay for the following services:</p> <ul style="list-style-type: none"> • Pneumonia vaccine • Flu shots, once each flu season in the fall and winter, with additional flu shots if medically necessary • Hepatitis B vaccine if you are at high or intermediate risk of getting hepatitis B • Other vaccines if you are at risk and they meet Medicare Part B coverage rules <p>The plan will pay for other vaccines that meet the Medicare Part D coverage rules. Read Chapter 6, Section G to learn more.</p>	<p>\$0 for the pneumonia, influenza, and Hepatitis B vaccines.</p>

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<p>*Inpatient hospital care</p> <ul style="list-style-type: none"> • The plan will pay for the following services, and maybe other services not listed here: • Semi-private room (or a private room if it is medically necessary) • Regular nursing services • Costs of special care units, such as intensive care or coronary care units • Drugs and medications • Lab tests • X-rays and other radiology services • Needed surgical and medical supplies • Appliances, such as wheelchairs • Operating and recovery room services • Physical, occupational, and speech therapy • Inpatient substance abuse services • Physician services • Meals, including special diets • Blood, including storage and administration <ul style="list-style-type: none"> ○ Coverage of whole blood and packed red cells begins only with the fourth pint of blood that you need. You must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. ○ All other components of blood are covered beginning with the first pint used. The plan will pay for all the blood that you need beginning with the first pint. <p>This benefit is continued on the next page</p>	<p>Prior authorization is required.</p> <p>For Medicare-covered admissions, per benefit period: You pay a \$0 copay.</p> <p>A benefit period begins the first day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row.</p> <p>If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.</p> <p>20% coinsurance for first three pints of blood.</p>
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Services that our plan pays for	What you must pay
<p>Inpatient hospital care (continued)</p> <ul style="list-style-type: none"> • In some cases, the following types of transplants: corneal, kidney, kidney/pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. <p>If you need a transplant, a Medicare-approved transplant center will review your case and decide whether you are a candidate for a transplant.</p> <p>Transplant providers may be local or outside of the service area. If local transplant providers are willing to accept the Medicare rate, then you can get your transplant services locally or outside the pattern of care for your community.</p> <p>If the plan provides transplant services outside the pattern of care for your community and you choose to get your transplant there, we will arrange or pay for lodging and travel costs for you and one other person.</p> <p>Note: To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an “outpatient.” If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called “Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!” This fact sheet is available at www.medicare.gov/sites/default/files/2018-09/11435-Are-You-an-Inpatient-or-Outpatient.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p>	<p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost sharing you would pay at a network hospital.</p>

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Services that our plan pays for	What you must pay
<p>*Inpatient mental health care</p> <p>The plan will pay for mental health care services that require a hospital stay including residential/inpatient substance abuse services.</p> <p>There is a 190-day lifetime limit for inpatient services in a psychiatric hospital. The 190-day limit does not apply to inpatient mental health services provided in a psychiatric unit of a general hospital.</p>	<p>Prior authorization required.</p> <p>For Medicare-covered admissions, per benefit period: You pay a \$0 copay.</p> <p>A benefit period begins the first day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row.</p> <p>If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins.</p> <p>There is no limit to the number of benefit periods. Please contact Member Services for more information.</p>

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Services that our plan pays for	What you must pay
<p>Inpatient stay: Covered services in a hospital or skilled nursing facility (SNF) during a non-covered inpatient stay</p> <p>If your inpatient stay is not reasonable and necessary, the plan will not pay for it.</p> <p>However, in some cases the plan will pay for services you get while you are in the hospital or a nursing facility. The plan will pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • Doctor services • Diagnostic tests, like lab tests • X-ray, radium, and isotope therapy, including technician materials and services • Surgical dressings • Splints, casts, and other devices used for fractures and dislocations • Prosthetics and orthotic devices, other than dental, including replacement or repairs of such devices. These are devices that: <ul style="list-style-type: none"> • replace all or part of an internal body organ (including contiguous tissue), or • replace all or part of the function of an inoperative or malfunctioning internal body organ. • Leg, arm, back, and neck braces, trusses, and artificial legs, arms, and eyes. This includes adjustments, repairs, and replacements needed because of breakage, wear, loss, or a change in the patient's condition • Physical therapy, speech therapy, and occupational therapy 	<p>When your stay is no longer covered, these services will be covered as described in the following sections:</p> <p>Please refer below to <i>Physician/ Practitioner Services, Including Doctor's Office Visits.</i></p> <p>Please refer below to <i>Outpatient Diagnostic Tests and Therapeutic Services and Supplies.</i></p> <p>Please refer below to <i>Prosthetic Devices and Related Supplies.</i></p> <p>Please refer below to <i>Outpatient Rehabilitation Services</i></p>


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Services that our plan pays for	What you must pay
<p>*Meal Benefit</p> <p>Up to 21 meals provided over 14 days following an inpatient admission</p>	<p>\$0 copay</p> <p>Your provider must follow prior authorization requirements.</p>
<p>Kidney disease services and supplies</p> <p>The plan will pay for the following services:</p> <ul style="list-style-type: none"> • Kidney disease education services to teach kidney care and help members make good decisions about their care. You must have stage IV chronic kidney disease, and your doctor must refer you. The plan will cover up to six sessions of kidney disease education services. • Outpatient dialysis treatments, including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, Section B • Inpatient dialysis treatments if you are admitted as an inpatient to a hospital for special care • Self-dialysis training, including training for you and anyone helping you with your home dialysis treatments • Home dialysis equipment and supplies • Certain home support services, such as necessary visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and to check your dialysis equipment and water supply <p>Your Medicare Part B drug benefit pays for some drugs for dialysis. For information, please see “Medicare Part B prescription drugs” in this chart.</p>	<p>\$0 copay for Medicare covered benefits</p>



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Services that our plan pays for	What you must pay
<div data-bbox="224 241 272 294"></div> <p>Screening for lung cancer with low dose computed tomography (LDCT)</p> <p>The plan will pay for lung cancer screening every 12 months if you:</p> <ul style="list-style-type: none"> • Are aged 55-77, and • Have a counseling and shared decision-making visit with your doctor or other qualified provider, and • Have smoked at least 1 pack a day for 30 years with no signs or symptoms of lung cancer or smoke now or have quit within the last 15 years <p>After the first screening, the plan will pay for another screening each year with a written order from your doctor or other qualified provider.</p> <p>For LDCT lung cancer screenings after the initial screening: the member must receive a written order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision-making visit for subsequent lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.</p>	<p>\$0</p>

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Services that our plan pays for	What you must pay
 <p>Medical nutrition therapy</p> <p>This benefit is for people with diabetes or kidney disease without dialysis. It is also for after a kidney transplant when ordered by your doctor.</p> <p>The plan will pay for three hours of one-on-one counseling services during your first year that you get medical nutrition therapy services under Medicare. (This includes our plan, any other Medicare Advantage plan, or Medicare.) We pay for two hours of one-on-one counseling services each year after that. If your condition, treatment, or diagnosis changes, you may be able to get more hours of treatment with a doctor's order. A doctor must prescribe these services and renew the order each year if your treatment is needed in the next calendar year.</p>	\$0
 <p>Medicare Diabetes Prevention Program (MDPP)</p> <p>The plan will pay for MDPP services. MDPP is designed to help you increase healthy behavior. It provides practical training in:</p> <ul style="list-style-type: none"> • long-term dietary change, and • increased physical activity, and • ways to maintain weight loss and a healthy lifestyle. 	\$0


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Services that our plan pays for	What you must pay
<p>*Medicare Part B prescription drugs</p> <p>These drugs are covered under Part B of Medicare. Our plan will pay for the following drugs:</p> <ul style="list-style-type: none"> • Drugs you don't usually give yourself and are injected or infused while you are getting doctor, hospital outpatient, or ambulatory surgery center services • Drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan [ST] • Clotting factors you give yourself by injection if you have hemophilia • Immunosuppressive drugs, if you were enrolled in Medicare Part A at the time of the organ transplant • Osteoporosis drugs that are injected. These drugs are paid for if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot inject the drug yourself • Antigens • Certain oral anti-cancer drugs and anti-nausea drugs • Certain drugs for home dialysis, including heparin, the antidote for heparin (when medically necessary), topical anesthetics, and erythropoiesis-stimulating agents (such as Epogen®, Procrit®, Epoetin Alfa, Aranesp®, or Darbepoetin Alfa) • IV immune globulin for the home treatment of primary immune deficiency diseases <p>The Medicare Part B drug categories above followed by the abbreviation [ST] may be subject to Part B step therapy.</p> <p>This benefit is continued on the next page</p>	<p>20% Coinsurance</p> <p>An authorization is required for drugs with billed charges over \$500 per dose.</p>

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Services that our plan pays for	What you must pay
<p>Medicare Part B prescription drugs (continued)</p> <p>We also cover some vaccines under our Medicare Part B and Part D prescription drug benefit.</p> <p>Chapter 5, Section A explains the outpatient prescription drug benefit. It explains rules you must follow to have prescriptions covered.</p> <p>Chapter 6, Section C explains what you pay for your outpatient prescription drugs through our plan.</p>	
<p> Obesity screening and therapy to keep weight down</p> <p>If you have a body mass index of 30 or more, the plan will pay for counseling to help you lose weight. You must get the counseling in a primary care setting. That way, it can be managed with your full prevention plan. Talk to your primary care provider to find out more.</p>	\$0
<p>Opioid treatment program services</p> <p>The plan will pay for the following services to treat opioid use disorder:</p> <ul style="list-style-type: none"> • Medications approved by the Food and Drug Administration (FDA) and, if applicable, managing and giving you these medications • Substance use counseling • Individual and group therapy • Testing for drugs or chemicals in your body (toxicology testing) 	\$0

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<p>*Outpatient diagnostic tests and therapeutic services and supplies</p> <p>The plan will pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • X-rays • Radiation (radium and isotope) therapy, including technician materials and supplies • Surgical supplies, such as dressings • Splints, casts, and other devices used for fractures and dislocations • Lab tests • Blood, including storage and administration <ul style="list-style-type: none"> ○ Coverage of whole blood and packed red cells begins only with the fourth pint of blood that you need. You must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. ○ All other components of blood are covered beginning with the first pint used. • Other outpatient diagnostic tests <p>This benefit is continued on the next page</p>	<p>\$0 copay</p> <p>Authorization required for:</p> <ul style="list-style-type: none"> • certain PET scans, • nuclear medicine, and nuclear cardiology procedures, • MRI/MRA (if not ordered by Neurosurgeon or Orthopedic MDP SPECT), • Three Dimensional (3D) Imaging/CTA (if not ordered by a cardiologist or cardiothoracic specialist), and • sleep studies, and video EEG monitoring. <p>Authorization required for:</p> <ul style="list-style-type: none"> • Intensity modulated radiation therapy (IMRT), • Stereotactic radiosurgery (SRS), and
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Services that our plan pays for	What you must pay
<p>*Outpatient diagnostic tests and therapeutic services and supplies (continued)</p>	<ul style="list-style-type: none"> • stereotactic body radiation therapy (SBRT).
<p>*Outpatient hospital services</p> <p>The plan pays for medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>The plan will pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • Services in an emergency department or outpatient clinic, such as outpatient surgery or observation services <ul style="list-style-type: none"> ○ Observation services help your doctor know if you need to be admitted to the hospital as an “inpatient.” ○ Sometimes you can be in the hospital overnight and still be an “outpatient.” ○ You can get more information about being an inpatient or an outpatient in this fact sheet: www.medicare.gov/sites/default/files/2018-09/11435-Are-You-an-Inpatient-or-Outpatient.pdf • Labs and diagnostic tests billed by the hospital • Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be needed without it • X-rays and other radiology services billed by the hospital • Medical supplies, such as splints and casts • Preventive screenings and services listed throughout the Benefits Chart • Some drugs that you can't give yourself 	<p>\$0 copay</p>

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Services that our plan pays for	What you must pay
<p>Outpatient mental health care</p> <p>The plan will pay for mental health services provided by:</p> <ul style="list-style-type: none"> • a state-licensed psychiatrist or doctor, • a clinical psychologist, • a clinical social worker, • a clinical nurse specialist, • a nurse practitioner, • a physician assistant, or • any other Medicare-qualified mental health care professional as allowed under applicable state laws. 	\$0 copay
<p>Outpatient rehabilitation services</p> <p>The plan will pay for physical therapy, occupational therapy, and speech therapy.</p> <p>You can get outpatient rehabilitation services from hospital outpatient departments, independent therapist offices, comprehensive outpatient rehabilitation facilities (CORFs), and other facilities.</p>	\$0 copay
<p>Outpatient substance abuse services</p> <p>Outpatient treatment and counseling for substance abuse.</p>	\$0 copay


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Services that our plan pays for	What you must pay
<p>*Outpatient surgery</p> <p>The plan will pay for outpatient surgery and services at hospital outpatient facilities and ambulatory surgical centers.</p> <p>Note: If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an “outpatient.”</p>	\$0
<p>Over-the-counter items</p> <p>Our plan covers:</p> <ul style="list-style-type: none"> • Up to \$190 per calendar quarter. Orders will be shipped to your home. • At the end of each calendar quarter, your OTC benefit will be topped back up to \$190. 	\$0
<p>*Partial hospitalization services</p> <p>Partial hospitalization is a structured program of active psychiatric treatment. It is offered as a hospital outpatient service or by a community mental health center. It is more intense than the care you get in your doctor’s or therapist’s office. It can help keep you from having to stay in the hospital.</p>	\$0
<p>Podiatry services</p> <p>The plan will pay for the following services:</p> <ul style="list-style-type: none"> • Diagnosis and medical or surgical treatment of injuries and diseases of the foot (such as hammer toe or heel spurs) • Routine foot care for members with conditions affecting the legs, such as diabetes 	\$0


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Services that our plan pays for	What you must pay
 <p>Prostate cancer screening exams</p> <p>For men age 50 and older, the plan will pay for the following services once every 12 months:</p> <ul style="list-style-type: none"> • A digital rectal exam • A prostate specific antigen (PSA) test 	\$0
<p>*Prosthetic devices and related supplies</p> <p>Prosthetic devices replace all or part of a body part or function. The plan will pay for the following prosthetic devices, and maybe other devices not listed here:</p> <ul style="list-style-type: none"> • Colostomy bags and supplies related to colostomy care • Pacemakers • Braces • Prosthetic shoes • Artificial arms and legs • Breast prostheses (including a surgical brassiere after a mastectomy) <p>The plan will also pay for some supplies related to prosthetic devices. They will also pay to repair or replace prosthetic devices.</p> <p>The plan offers some coverage after cataract removal or cataract surgery. See “Vision care” later in this section for details.</p>	<p>20% coinsurance</p> <p>Authorization required for prosthetics with a retail purchase or a cumulative rental cost of more than \$1,000.</p>

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Services that our plan pays for	What you must pay
<p>*Pulmonary rehabilitation services</p> <p>The plan will pay for pulmonary rehabilitation programs for members who have moderate to very severe chronic obstructive pulmonary disease (COPD). The member must have an order for pulmonary rehabilitation from the doctor or provider treating the COPD.</p> <ul style="list-style-type: none"> • Cardiac Rehabilitation Service • Intensive Cardiac Rehabilitation Service • Pulmonary Rehabilitation Service 	<p>\$0</p> <p>\$0</p> <p>\$0</p>
 <p>Sexually transmitted infections (STIs) screening and counseling</p> <p>The plan will pay for screenings for chlamydia, gonorrhea, syphilis, and hepatitis B. These screenings are covered for pregnant women and for some people who are at increased risk for an STI. A primary care provider must order the tests. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>The plan will also pay for up to two face-to-face, high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. Each session can be 20 to 30 minutes long. The plan will pay for these counseling sessions as a preventive service only if they are given by a primary care provider. The sessions must be in a primary care setting, such as a doctor's office.</p>	<p>\$0</p>

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Services that our plan pays for	What you must pay
<p>*Skilled nursing facility (SNF) care</p> <p>The plan will pay for the following services, and maybe other services not listed here:</p> <ul style="list-style-type: none"> • A semi-private room, or a private room if it is medically necessary • Meals, including special diets • Nursing services • Physical therapy, occupational therapy, and speech therapy • Drugs you get as part of your plan of care, including substances that are naturally in the body, such as blood-clotting factors • Blood, including storage and administration <ul style="list-style-type: none"> ○ Coverage of whole blood and packed red cells begins only with the fourth pint of blood that you need. You must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. ○ All other components of blood are covered beginning with the first pint used. • Medical and surgical supplies given by nursing facilities • Lab tests given by nursing facilities • X-rays and other radiology services given by nursing facilities • Appliances, such as wheelchairs, usually given by nursing facilities • Physician/provider services 	<p>A minimum 3-day inpatient stay in a medical facility is required prior to admission to an SNF.</p> <p>Our plan covers up to 100 days in a SNF.</p> <p>\$0 copay per day for days 1-100</p> <p>Beyond day 100, you are responsible for all costs</p> <p>Your provider must follow prior authorization requirements.</p> <p>A benefit period begins the first day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row.</p> <p>If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins.</p> <p>There is no limit to the number of benefit periods.</p>

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Services that our plan pays for	What you must pay
<p>Skilled nursing facility care (SNF) (continued)</p> <p>You will usually get your care from network facilities. However, you may be able to get your care from a facility not in our network. You can get care from the following places if they accept our plan's amounts for payment:</p> <ul style="list-style-type: none"> • A nursing home or continuing care retirement community where you lived before you went to the hospital (as long as it provides nursing facility care) • A nursing facility where your spouse lives at the time you leave the hospital 	
<p>*Supervised exercise therapy (SET)</p> <p>The plan will pay for SET for members with symptomatic peripheral artery disease (PAD). The plan will pay for:</p> <ul style="list-style-type: none"> • Up to 36 sessions during a 12-week period if all SET requirements are met • An additional 36 sessions over time if deemed medically necessary by a health care provider <p>The SET program must be:</p> <ul style="list-style-type: none"> • 30 to 60-minute sessions of a therapeutic exercise-training program for PAD in members with leg cramping due to poor blood flow (claudication) • In a hospital outpatient setting or in a physician's office • Delivered by qualified personnel who make sure benefit exceeds harm and who are trained in exercise therapy for PAD • Under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist trained in both basic and advanced life support techniques 	<p>\$0 copay</p> <p>Your provider must follow prior authorization requirements.</p>


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Services that our plan pays for	What you must pay
<p>*Transportation Services</p> <p>You are covered for 20 unlimited one-way trips to plan-approved locations every calendar year. Mileage limits may apply.</p> <p>You must:</p> <ul style="list-style-type: none"> • Use the plan's contracted transportation providers. • Go to and from this plan's network providers and facilities within the service area. 	<p>Prior authorization required</p> <p>You pay a \$0 copay for each one-way trip to plan-approved locations.</p>
<p>Urgently needed care</p> <p>Urgently needed care is care given to treat:</p> <ul style="list-style-type: none"> • a non-emergency, or • a sudden medical illness, or • an injury, or • a condition that needs care right away. <p>If you require urgently needed care, you should first try to get it from a network provider. However, you can use out-of-network providers when you cannot get to a network provider.</p> <p>This coverage is within the United States.</p>	<p>\$0 copay</p>


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Services that our plan pays for	What you must pay
<div data-bbox="224 241 272 294"></div> <p>Vision care</p> <p>The plan will pay for outpatient doctor services for the diagnosis and treatment of diseases and injuries of the eye including</p> <ul style="list-style-type: none"> • diabetic retinopathy for people with diabetes • treatment for age-related macular degeneration <p>For people at high risk of glaucoma, the plan will also pay for one glaucoma screening each year. People at high risk of glaucoma include:</p> <ul style="list-style-type: none"> • people with a family history of glaucoma, • people with diabetes • African-Americans who are age 50 and older, and • Hispanic Americans who are 65 or older. <p>In addition to medical vision benefits, the plan covers:</p> <ul style="list-style-type: none"> • One routine eye exam per year • Eyewear including eyeglasses or contact lenses • One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens 	<p>\$0 copay for eye exams to treat eye conditions</p> <p>\$0 copay</p> <p>\$0 copay (\$275 benefit limit each year) for eyewear</p> <p>If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery.</p>

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Services that our plan pays for	What you must pay
 <p>“Welcome to Medicare” Preventive Visit</p> <p>The plan covers the one-time “Welcome to Medicare” preventive visit. The visit includes:</p> <ul style="list-style-type: none"> • a review of your health, • education and counseling about the preventive services you need (including screenings and shots), and • referrals for other care if you need it. <p>Note: We cover the “Welcome to Medicare” preventive visit only during the first 12 months that you have Medicare Part B. When you make your appointment, tell your doctor’s office you want to schedule your “Welcome to Medicare” preventive visit.</p>	\$0

F. Benefits covered outside of Community First Medicare Advantage Plan and D-SNP (HMO)

The following services are not covered by CFHP Medicare Advantage D-SNP Standard Plan (HMO D-SNP) but are available through Texas Medicaid:

Benefit Category	Texas Medicaid
Ambulance Services (medically necessary)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Assistive Communication Devices	For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Cardiac Rehabilitation	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted

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	\$0 co-pay for Medicaid-covered services
Chiropractic Services	<p>Chiropractic manipulative treatment (CMT) performed by a chiropractor licensed by the Texas State Board of Chiropractic Examiners is a benefit of Texas Medicaid.</p> <p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Colorectal Screening Exams (for those 50 and older)	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Dental Services (for people who are 20 or younger; or 21 and older in an ICF or IDD waiver)	<p>For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Diabetic Supplies (includes coverage for test strips, lancets, and screening tests)	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Diagnostic Tests, X-Rays, Lab Services, and Radiology Services	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Doctor and Hospital Choice	Members should follow Medicare guidelines related to hospital and doctor choice.
Doctor Office Visits	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Dialysis	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

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	\$0 co-pay for Medicaid-covered services
Durable Medical Equipment (DME) (includes wheelchairs and oxygen)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Emergency Care (Any emergency room visit when the member believes he/she needs emergency care)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Health/Wellness Education (nutritional counseling for children, smoking cessation for pregnant women, adult annual exam, kidney disease education)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Hearing Services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Home Health Care	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Hospice	Medicaid pays for this service for certain Waiver Members if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services <i>Note: When adult clients elect hospice services, they waive their rights to all other Medicaid services related to their terminal illness. They do not waive their rights to Medicaid services unrelated to their terminal illness.</i>
Immunizations	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

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	\$0 co-pay for Medicaid-covered services
Inpatient Hospital Care	<p>Inpatient hospital stays are a covered benefit. Medicaid pays coinsurance, co-payments, and deductibles for Medicare covered services. Members should follow Medicare guidelines related to hospital choice.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Inpatient Mental Health Care	<p>Inpatient psychiatric hospital stays are a covered benefit for Members under the age 21, and Members 65 years of age and older.</p> <p>Inpatient acute care hospital stays for psychiatric treatment are a covered benefit for Members 21 through 64 years of age, in accordance with 42 CFR §438.6(e), although Medicaid MCOs may choose to cover stays at psychiatric facilities in lieu of acute care hospitals.</p> <p>Medicaid pays coinsurance, copayments, and deductibles for Medicare covered services.</p> <p>Members should follow Medicare guidelines related to hospital choice.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Mammograms (Annual screening)	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Monthly Premium	Medicaid assistance with premium payment may vary based on your level of Medicaid eligibility.
Orthotic and Prosthetic Devices (braces, artificial limbs, etc.)	<p>For Members birth through age 20 (CCP), Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>Medicaid pays for breast prostheses for Members of all ages if not covered by</p>

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	<p>Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Outpatient Mental Health Care	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Outpatient Rehabilitation Services	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Outpatient Services/Surgery	<p>For Members birth through age 20, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Pap Smears and Pelvic Exams	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Podiatry Services	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Prescription Drugs Medicaid pays	<p>Medicaid pays for Part B drugs if it is not covered by Medicare.</p> <p>Medicaid will not cover any Medicare Part D drug.</p>
Prostate Cancer Screening Exams	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Skilled Nursing Facility (SNF) (in a Medicare certified Skilled Nursing	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p>

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Facility)	\$0 co-pay for Medicaid-covered services
Telemedicine Services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Transportation (routine)	The Medicaid Medical Transportation Program (MTP) provides nonemergency transportation, if it is not covered by Medicare. \$0 co-pay for Medicaid-covered services
Urgently Needed Care	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Vision Services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services Services by an optician are limited to fitting and dispensing of medically necessary eyeglasses and contact lenses.

G. Benefits not covered by Community First Medicare Advantage Plan and D-SNP (HMO), Medicare, or Texas Medicaid

This section tells you what kinds of benefits are excluded by Community First Medicare Advantage Plan and D-SNP Standard Plan (HMO). Excluded means that the plans do not pay for these benefits. Medicare and Texas Medicaid will not pay for them either.

The list below describes some services and items that are not covered by the plan under any conditions and some that are excluded by the plan only in some cases.

The plan will not pay for the excluded medical benefits listed in this section (or anywhere else in this *Member Handbook*) except under the specific conditions listed. If you think that we should pay for a service that is not covered, you can file an appeal. For information about filing an appeal, see Chapter 9.

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In addition to any exclusions or limitations described in the Benefits Chart, **the following items and services are NOT covered by** Community First Medicare Advantage Plan and D-SNP Standard Plan (HMO).

- Services considered not “reasonable and necessary,” according to the standards of Medicare and Texas Medicaid, unless these services are listed by our plan as covered services.
- Experimental medical and surgical treatments, items, and drugs, unless covered by Medicare or under a Medicare-approved clinical research study or by our plan. See Chapter 3, Section K for more information on clinical research studies. Experimental treatment and items are those that are not generally accepted by the medical community.
- Surgical treatment for morbid obesity, except when it is medically necessary and Medicare pays for it.
- A private room in a hospital, except when it is medically necessary.
- Private duty nurses.
- Personal items in your room at a hospital or a nursing facility, such as a telephone or a television.
- Full-time nursing care in your home.
- Homemaker services, including basic household assistance, light cleaning or making meals.
- Fees charged by your immediate relatives or members of your household.
- Elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging and mental performance), except when medically necessary.
- Cosmetic surgery or other cosmetic work, unless it is needed because of an accidental injury or to improve a part of the body that is not shaped right. However, the plan will pay for reconstruction of a breast after a mastectomy and for treating the other breast to match it.
- Chiropractic care, other than manual manipulation of the spine consistent with Medicare coverage guidelines.

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- Routine foot care, except for the limited coverage provided according to Medicare guidelines.
- Orthopedic shoes, unless the shoes are part of a leg brace and are included in the cost of the brace, or the shoes are for a person with diabetic foot disease.
- Supportive devices for the feet, except for orthopedic or therapeutic shoes for people with diabetic foot disease.
- Radial keratotomy, LASIK surgery, and other low-vision aids.
- Reversal of sterilization procedures and non-prescription contraceptive supplies.
- Naturopath services (the use of natural or alternative treatments).
- Services provided to veterans in Veterans Affairs (VA) facilities. However, when a veteran gets emergency services at a VA hospital and the VA cost sharing is more than the cost sharing under our plan, we will reimburse the veteran for the difference. Members are still responsible for their cost sharing amounts.



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Chapter 5: Getting your outpatient prescription drugs through the plan

Introduction

This chapter explains rules for getting your outpatient prescription drugs. These are drugs that your provider orders for you that you get from a pharmacy or by mail-order.

They include drugs covered under Medicare Part D and some prescription and over-the-counter drugs covered under Texas Medicaid. Chapter 6, Section C tells you what you pay for these drugs. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

There are programs to help people with limited resources pay for their drugs. These include “Extra Help” and State Pharmaceutical Assistance Programs. For more information about these programs, see Chapter 2.

If you are a Community First Medicare Advantage with Part D Standard Plan (HMO) member in a program that helps pay for your drugs, some information in this *Member Handbook* about the 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 known as the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug coverage. If you don’t have this insert, please call Member Services and ask for the “LIS Rider.”

Note: Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP) members are eligible for Medicaid and automatically qualify for and are getting “Extra Help” from Medicare to pay for prescription drug plan costs.

Community First Medicare Advantage Plan and D-SNP (HMO) also covers the following drugs, although they will not be discussed in this chapter:

- Drugs covered by Medicare Part A. These include some drugs given to you while you are in a hospital or nursing facility.
- Drugs covered by Medicare Part B. These include some chemotherapy drugs, some drug injections given to you during an office visit with a doctor or other provider, certain home health supply products (test strips, lancets, spacers) and drugs you are given at a dialysis clinic. To learn more about what Medicare Part B drugs are covered, see the Benefits Chart in Chapter 4, Section D.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Rules for the plan's outpatient drug coverage

The plan will usually cover your drugs as long as you follow the rules in this section.

1. You must have a doctor or other provider write your prescription. This person often is your primary care provider (PCP). It could also be another provider if your primary care provider has referred you for care.
2. You generally must use a network pharmacy to fill your prescription.
3. Your prescribed drug must be on the plan's *List of Covered Drugs*. We call it the "Drug List" for short.
 - If it is not on the Drug List, we may be able to cover it by giving you an exception.
 - See Chapter 9, Section F to learn about asking for an exception.
4. Your drug must be used for a medically accepted indication. This means that the use of the drug is either:
 - approved by the Food and Drug Administration. (That is, the Food and Drug Administration has approved the drug for the diagnosis or condition for which it is being prescribed) OR;
 - supported by certain reference books. (These reference books are the American Hospital Formulary Service Drug Information; the DRUGDEX Information System; Lexi-Drugs; and, for cancer, the National Comprehensive Cancer Network and Clinical Pharmacology or their successors.)

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A. Getting your prescriptions filled

A1. Filling your prescription at a network pharmacy

In most cases, the plan will pay for prescriptions only if they are filled at the plan's network pharmacies. A network pharmacy is a drug store that has agreed to fill prescriptions for our plan members. You may go to any of our network pharmacies.

To find a network pharmacy, you can look in the *Provider and Pharmacy Directory*, visit our website www.communityfirstmedicare.com, or contact Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.

A2. Using your Member ID Card when you fill a prescription

To fill your prescription, **show your Member ID Card** at your network pharmacy. The network pharmacy will bill the plan for our share of the cost of your covered prescription drug. You may need to pay the pharmacy a copay when you pick up your prescription.

If you do not have your Member ID Card with you when you fill your prescription, ask the pharmacy to call the plan to get the necessary information.

In some cases, **if the pharmacy is not able to get the necessary information, you may have to pay the full cost of the prescription when you pick it up.** You can then ask us to pay you back for our share. If you cannot pay for the drug, contact Member Services right away. We will do what we can to help.

- To learn how to ask us to pay you back, see Chapter 7, Section B.
- If you need help getting a prescription filled, you can contact Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.

A3. What to do if you change to a different network pharmacy

If you change pharmacies and need a refill of a prescription, you can either ask to have a new prescription written by a provider or ask your pharmacy to transfer the prescription to the new pharmacy if there are any refills left.

If you need help changing your network pharmacy, you can contact Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.

A4. What to do if your pharmacy leaves the network

If the pharmacy you use leaves the plan's network, you will have to find a new network pharmacy.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



To find a new network pharmacy, you can look in the *Provider and Pharmacy Directory*, visit our website, or contact Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.

A5. Using a specialized pharmacy

Sometimes prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

- Pharmacies that supply drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care facility, such as a nursing home.
 - Usually, long-term care facilities have their own pharmacies. If you are a resident of a long-term care facility, we must make sure you can get the drugs you need at the facility's pharmacy.
 - If your long-term care facility's pharmacy is not in our network or you have any difficulty accessing your drug benefits in a long-term care facility, please contact Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.
- Pharmacies that serve the Indian Health Service/Tribal/Urban Indian Health Program. Except in emergencies, only Native Americans or Alaska Natives may use these pharmacies.
- Pharmacies that supply drugs requiring special handling and instructions on their use.

To find a specialized pharmacy, you can look in the *Provider and Pharmacy Directory*, visit our website, or contact Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.

A6. Using mail-order services to get your drugs

For certain kinds of drugs, you can use the plan's network mail-order services. Generally, the drugs available through mail-order are drugs that you take on a regular basis for a chronic or long-term medical condition.

Our plan's mail-order service requires you to order at least a 30-day supply of the drug and no more than a 90 day supply. A 90-day supply has the same copay as a one-month supply.

Filling prescriptions by mail

To get order forms and information about filling your prescriptions by mail, please call NoviXus at (877) 668-4987, Monday–Friday, 8 am to 8 pm EST and Saturdays 9 am to 5 pm EST. You can also visit www.novixus.com.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Usually, a mail-order prescription will get to you within 14 days. If a mail order is delayed, go to your local pharmacy to fill the prescription (if your prescription is on file). If your delayed prescription is not on file at your local pharmacy, then please ask your doctor to call in a new prescription to your pharmacist. Or, your pharmacist can call the doctor's office for you to request the prescription.

Your pharmacist can also call the Pharmacy Help Desk at (866) 333-2757, 24 hours a day, 7 days a week if he/she has any problems, questions, concerns, or needs a claim override for a delayed prescription.

Mail-order processes

The mail-order service has different procedures for new prescriptions it gets from you, new prescriptions it gets directly from your provider's office, and refills on your mail-order prescriptions:

1. New prescriptions the pharmacy gets from you

The pharmacy will automatically fill and deliver new prescriptions it gets from you.

2. New prescriptions the pharmacy gets directly from your provider's office

After the pharmacy gets a prescription from a health care provider, it will contact you to see if you want the medication filled immediately or at a later time.

- This will give you an opportunity to make sure the pharmacy is delivering the correct drug (including strength, amount, and form) and, if needed, allow you to stop or delay the order before you are billed and it is shipped.
- It is important that you respond each time you are contacted by the pharmacy, to let them know what to do with the new prescription and to prevent any delays in shipping.

3. Refills on mail-order prescriptions

For refills, please contact your pharmacy 15 days before you think the drugs you have on hand will run out to make sure your next order is shipped to you in time.

So the pharmacy can reach you to confirm your order before shipping, please make sure to let the pharmacy know the best way to contact you. You can do this by calling the mail-order pharmacy at (877) 668-4987, Monday–Friday, 8 am to 8 pm EST and Saturdays 9 am to 5 pm EST to set up your communication preferences.

A7. Getting a long-term supply of drugs

You can get a long-term supply of maintenance drugs on our plan's Drug List. Maintenance drugs are drugs that you take on a regular basis, for a chronic or long-term medical condition. When you get a long-term supply of drugs, your cost-sharing may be lower.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Some network pharmacies allow you to get a long-term supply of maintenance drugs. A 90-day supply has the same copay as a one-month supply. The *Provider and Pharmacy Directory* tells you which pharmacies can give you a long-term supply of maintenance drugs. You can also call Member Services for more information.

You can use the plan's network mail-order services to get a long-term supply of maintenance drugs. See the section above to learn about mail-order services.

A8. Using a pharmacy that is not in the plan's network

Generally, we pay for drugs filled at an out-of-network pharmacy only when you are not able to use a network pharmacy. We have network pharmacies outside of our service area where you can get your prescriptions filled as a member of our plan.

We will pay for prescriptions filled at an out-of-network pharmacy in the following cases:

- When experiencing a medical emergency.
 - Prescriptions filled at an out-of-network pharmacy for up to a 29-day supply will be covered if the prescriptions are related to care for a medical emergency or urgently needed care, are included in our Drug List without restrictions, and are not excluded from Medicare Part D coverage.
- When traveling or out of the service area.
 - When traveling within the U.S. you have access to network pharmacies nationwide. Bring your prescriptions and medication with you and be sure to check the pharmacy directory for your travel plans to locate a network pharmacy while traveling.
 - If you are leaving the country, you may be able to obtain a greater day supply to take with you before leaving the country where there are no network pharmacies available.
- If you are unable to obtain a covered drug in a timely manner within the service area because a network pharmacy is not within reasonable driving distance that provides 24-hour service.
- If you are trying to fill a prescription drug not regularly stocked at an accessible network retail or preferred mail-order pharmacy (including high-cost and unique drugs).
- If you need a prescription while a patient in an emergency department, provider based clinic, outpatient surgery, or other outpatient setting.
- During a federally declared natural disaster or other emergency when you couldn't reasonably be expected to get medicines from a network pharmacy

In these cases, please check first with Member Services to see if there is a network pharmacy nearby. Call 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



A9. Paying you back if you pay for a prescription

If you must use an out-of-network pharmacy, you will generally have to pay the full cost instead of a copay when you get your prescription. You can ask us to pay you back for our share of the cost.

To learn more about this, see Chapter 7, Section B.

B. The plan's Drug List

The plan has a *List of Covered Drugs*. We call it the “Drug List” for short.

The drugs on the Drug List are selected by the plan with the help of a team of doctors and pharmacists. The Drug List also tells you if there are any rules you need to follow to get your drugs.

We will generally cover a drug on the plan's Drug List as long as you follow the rules explained in this chapter.

B1. Drugs on the Drug List

The Drug List includes the drugs covered under Medicare Part D and prescription and over-the-counter drugs and items covered under your Texas Medicaid benefits.

The Drug List includes both brand name and generic drugs. Generic drugs have the same active ingredients as brand name drugs. Generally, they work just as well as brand name drugs and usually cost less.

We will generally cover a drug on the plan's Drug List as long as you follow the rules explained in this chapter.

Our plan also covers certain over-the-counter drugs and products. Some over-the-counter drugs cost less than prescription drugs and work just as well. For more information, call Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.

B2. How to find a drug on the Drug List

To find out if a drug you are taking is on the Drug List, you can:

- Check the most recent Drug List we sent you in the mail.
- Visit the plan's website at www.communityfirstmedicare.com. The Drug List on the website is always the most current one.
- Call Member Services to find out if a drug is on the plan's Drug List or to ask for a copy of the list.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



B3. Drugs that are not on the Drug List

The plan does not cover all prescription drugs. Some drugs are not on the Drug List because the law does not allow the plan to cover those drugs. In other cases, we have decided not to include a drug on the Drug List.

Community First Medicare Advantage Plan and D-SNP (HMO) will not pay for the drugs listed in this section. These are called excluded drugs. If you get a prescription for an excluded drug, you must pay for it yourself. If you think we should pay for an excluded drug because of your case, you can file an appeal. (To learn how to file an appeal, see Chapter 9, Section F).

Here are three general rules for excluded drugs:

1. Our plan's outpatient drug coverage (which includes Medicare Part D and Texas Medicaid drugs) cannot pay for a drug that would already be covered under Medicare Part A or Part B.
2. Our plan cannot cover a drug purchased outside the United States and its territories.
3. The use of the drug must be either approved by the Food and Drug Administration (FDA) or supported by certain medical references as a treatment for your condition. Your doctor might prescribe a certain drug to treat your condition, even though it was not approved to treat the condition. This is called off-label use. Our plan usually does not cover drugs when they are prescribed for off-label use.

Also, by law, the types of drugs listed below are not covered by Medicare.

- Non-prescription drugs (also called over-the-counter drugs)
- Drugs used to promote fertility
- Drugs when used for the relief of cough or cold symptoms
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs used for the treatment of sexual or erectile dysfunction, such as Viagra®, Cialis®, Levitra®, and Caverject®
- Drugs used for treatment of anorexia, weight loss, or weight gain
- Outpatient drugs when the company who makes the drugs says that you have to have tests or services done only by them

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



B4. Drug List tiers

Every drug on the plan's Drug List is in one of five cost sharing tiers. A tier is a group of drugs of generally the same type (for example, brand name, generic, or over-the-counter drugs). In general, the higher the cost sharing tier, the higher your cost for the drug.

- Tier 1 is the lowest tier and Tier 5 is the highest tier.
- Tier 1: Preferred Generic Drugs. Includes lower-cost, commonly used generic drugs.
- Tier 2: Generic Drug. Includes many generic drugs.
- Tier 3: Preferred Brand Drugs. Includes common brand name drugs, called preferred brands, and some higher-cost generic drugs.
- Tier 4: Non-Preferred Brand Drugs. Includes non-preferred generic and non-preferred brand name drugs.
- Tier 5: Specialty Drugs. Includes unique and/or very high-cost drugs.

To find out which cost sharing tier your drug is in, look for the drug in the plan's Drug List.

Chapter 6, Section C tells the amount you pay for drugs in each cost sharing tier.

C. Limits on some drugs

For certain prescription drugs, special rules limit how and when the plan covers them. In general, our rules encourage you to get a drug that works for your medical condition and is safe and effective. When a safe, lower-cost drug will work just as well as a higher-cost drug, the plan expects your provider to prescribe the lower-cost drug.

If there is a special rule for your drug, it usually means that you or your provider will have to take extra steps for us to cover the drug. For example, your provider may have to tell us your diagnosis or provide results of blood tests first. If you or your provider think our rule should not apply to your situation, you should ask us to make an exception. We may or may not agree to let you use the drug without taking the extra steps.

To learn more about asking for exceptions, see Chapter 9, Section F.

1. Limiting use of a brand name drug when a generic version is available

Generally, a generic drug works the same as a brand name drug and usually costs less. In most cases, there is a generic version of a brand name drug, our network pharmacies will give you the generic version.

- We usually will not pay for the brand name drug when there is a generic version.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- However, if your provider has told us the medical reason that the generic drug will not work for you **or** has written “No substitutions” on your prescription for a brand name drug **or** has told us the medical reason that neither the generic drug nor other covered drugs that treat the same condition will work for you, then we will cover the brand name drug.
- Your copay may be greater for the brand name drug than for the generic drug.

2. Getting plan approval in advance

For some drugs, you or your doctor must get approval from Community First Medicare Advantage Plan and D-SNP (HMO) before you fill your prescription. If you don't get approval, Community First Medicare Advantage Plan and D-SNP (HMO) may not cover the drug.

3. Trying a different drug first

In general, the plan wants you to try lower-cost drugs (that often are as effective) before the plan covers drugs that cost more. For example, if Drug A and Drug B treat the same medical condition, and Drug A costs less than Drug B, the plan may require you to try Drug A first.

If Drug A does not work for you, the plan will then cover Drug B. This is called step therapy.

4. Quantity limits

For some drugs, we limit the amount of the drug you can have. This is called a quantity limit. For example, the plan might limit how much of a drug you can get each time you fill your prescription.

To find out if any of the rules above apply to a drug you take or want to take, check the Drug List. For the most up-to-date information, call Member Services or check our website at www.communityfirstmedicare.com.

D. Reasons your drug might not be covered

We try to make your drug coverage work well for you, but sometimes a drug might not be covered in the way that you would like it to be. For example:

- The drug you want to take is not covered by the plan. The drug might not be on the Drug List. A generic version of the drug might be covered, but the brand name version you want to take is not. A drug might be new and we have not yet reviewed it for safety and effectiveness.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- The drug is covered, but there are special rules or limits on coverage for that drug. As explained in Section C above, some of the drugs covered by the plan have rules that limit their use. In some cases, you or your prescriber may want to ask us for an exception to a rule.

There are things you can do if your drug is not covered in the way that you would like it to be.

D1. Getting a temporary supply

In some cases, the plan can give you a temporary supply of a drug when the drug is not on the Drug List or when it is limited in some way. This gives you time to talk with your provider about getting a different drug or to ask the plan to cover the drug.

To get a temporary supply of a drug, you must meet the two rules below:

1. The drug you have been taking:
 - is no longer on the plan's Drug List, **or**
 - was never on the plan's Drug List, **or**
 - is now limited in some way.
2. You must be in one of these situations:
 - You were in the plan last year.
 - We will cover a temporary supply of your drug **during the first 90 days of the calendar year.**
 - This temporary supply will be for up to 30 days.
 - If your prescription is written for fewer days, we will allow multiple refills to provide up to a maximum of 30 days of medication. You must fill the prescription at a network pharmacy.
 - Long-term care pharmacies may provide your prescription drug in small amounts at a time to prevent waste.
 - You are new to the plan.
 - We will cover a temporary supply of your **drug during the first 90 of your membership in the plan.**
 - This temporary supply will be for up to 30 days.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- If your prescription is written for fewer days, we will allow multiple refills to provide up to a maximum of 30 days of medication. You must fill the prescription at a network pharmacy.
- Long-term care pharmacies may provide your prescription drug in small amounts at a time to prevent waste.
- You have been in the plan for more than 90 days and live in a long-term care facility and need a supply right away.
 - We will cover one 31-day supply, or less if your prescription is written for fewer days. This is in addition to the above temporary supply.
- For those members experiencing a level of care change, we will allow up to a 31-day transition supply. A level of care change may include:
 - Entering LTC facilities from hospitals with a discharge list of medications
 - Discharging from a hospital to a home
 - Ending a skilled nursing facility Medicare Part A stay and needing to revert to Part D coverage
 - A change in hospice status to revert to standard Medicare Part A and B benefits
 - Ending a LTC facility stay and return to the community
 - Discharging from psychiatric hospitals with drug regimens that are highly individualized

To ask for a temporary supply of a drug, call Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.

When you get a temporary supply of a drug, you should talk with your provider to decide what to do when your supply runs out. Here are your choices:

- You can change to another drug.

There may be a different drug covered by the plan that works for you. You can call Member Services to ask for a list of covered drugs that treat the same medical condition. The list can help your provider find a covered drug that might work for you.

OR

- You can ask for an exception.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



You and your provider can ask the plan to make an exception. For example, you can ask the plan to cover a drug even though it is not on the Drug List. Or you can ask the plan to cover the drug without limits. If your provider says you have a good medical reason for an exception, he or she can help you ask for one.

If a drug you are taking will be taken off the Drug List or limited in some way for next year, we will allow you to ask for an exception before next year.

- We will tell you about any change in the coverage for your Medicare Part D drug for next year. You can then ask us to make an exception and cover the drug in the way you would like it to be covered for next year.
- We will answer your request for an exception within 72 hours after we get your request (or your prescriber's supporting statement).

To learn more about asking for an exception, see Chapter 9, Section F.

If you need help asking for an exception, you can contact Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.)

E. Changes in coverage for your drugs

Most changes in drug coverage happen on January 1, but Community First Medicare Advantage Plan and D-SNP (HMO) may add or remove drugs on the Drug List during the year. We may also change our rules about drugs. For example, we could:

- Decide to require or not require prior approval for a drug. (Prior approval is permission from Community First Medicare Advantage Plan and D-SNP (HMO) before you can get a drug.)
- Add or change the amount of a drug you can get (called quantity limits).
- Add or change step therapy restrictions on a drug. (Step therapy means you must try one drug before we will cover another drug.)

For more information on these drug rules, see Section C earlier in this chapter.

If you are taking a drug that was covered at the **beginning** of the year, we will generally not remove or change coverage of that drug **during the rest of the year** unless:

- a new, cheaper drug comes on the market that works as well as a drug on the Drug List now, **or**
- we learn that a drug is not safe, **or**

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- a drug is removed from the market.

To get more information on what happens when the Drug List changes, you can always:

- Check Community First Medicare Advantage Plan and D-SNP (HMO)'s up to date Drug List online at www.communityfirstmedicare.com or
- Call Member Services to check the current Drug List at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.

Some changes to the Drug List will happen **immediately**.

For example:

- A new generic drug comes on the market that works as well as a brand name drug on the Drug List now. When this happens:
 - we may remove the brand name drug and add the new generic drug. Your cost for the new drug will stay the same or will be lower.
 - we may decide to keep the brand name drug on the list (in addition to the new generic drug), but change its coverage rules or limits.

We may not tell you before we make this change, but we will send you information about the specific change we made once it happens.

You or your provider can ask for an “exception” from these changes. We will send you a notice with the steps you can take to ask for an exception. Please see Chapter 9 of this handbook for more information on exceptions.

- **A drug is taken off the market.** If the Food and Drug Administration (FDA) says a drug you are taking is not safe or the drug's manufacturer takes a drug off the market, we will take it off the Drug List. When this happens:
 - if you are taking the drug, we will let you know. Your prescribing doctor will also know about this change and can work with you to find another drug for your condition.

We may make other changes that affect the drugs you take. We will tell you in advance about these other changes to the Drug List. These changes might happen if:

- The FDA provides new guidance or there are new clinical guidelines about a drug.
- We add a generic drug that is not new to the market, **and**

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- Replace a brand name drug currently on the Drug List, **or**
- Change the coverage rules or limits for the brand name drug.

When these changes happen, we will:

- Tell you at least 30 days before we make the change to the Drug List **or**
- Let you know and give you a 30-day supply of the drug after you ask for a refill.

This will give you time to talk to your doctor or other prescriber. He or she can help you decide:

- If there is a similar drug on the Drug List you can take instead **or**
- Whether to ask for an exception from these changes. To learn more about asking for exceptions, see Chapter 9, Section F

We may make changes that do not affect the drugs you take now. For such changes, if you are taking a drug we covered at the **beginning** of the year, we generally will not remove or change coverage of that drug **during the rest of the year**.

For example, if we remove a drug you are taking, increase what you pay for the drug, or limit its use, then the change will not affect your use of the drug or what you pay for the drug for the rest of the year.

F. Drug coverage in special cases

F1. If you are in a hospital or a skilled nursing facility for a stay that is covered by the plan

If you are admitted to a hospital or skilled nursing facility for a stay covered by the plan, we will generally cover the cost of your prescription drugs during your stay. You will not have to pay a copay. Once you leave the hospital or skilled nursing facility, the plan will cover your drugs as long as the drugs meet all of our rules for coverage.

To learn more about drug coverage and what you pay, see Chapter 6, Section C.

F2. If you are in a long-term care facility

Usually, a long-term care facility, such as a nursing home, has its own pharmacy or a pharmacy that supplies drugs for all of its residents. If you are living in a long-term care facility, you may get your prescription drugs through the facility's pharmacy if it is part of our network.

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Check your *Provider and Pharmacy Directory* to find out if your long-term care facility's pharmacy is part of our network. If it is not, or if you need more information, please contact Member Services.

F3. If you are in a Medicare-certified hospice program

Drugs are never covered by both hospice and our plan at the same time.

- If you are enrolled in a Medicare hospice and require a pain medication, anti-nausea, laxative, or antianxiety drug not covered by your hospice because it is unrelated to your terminal prognosis and related conditions, our plan must get notification from either the prescriber or your hospice provider that the drug is unrelated before our plan can cover the drug.
- To prevent delays in getting any unrelated drugs that should be covered by our plan, you can ask your hospice provider or prescriber to make sure we have the notification that the drug is unrelated before you ask a pharmacy to fill your prescription.

If you leave hospice, our plan should cover all of your drugs. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, you should bring documentation to the pharmacy to verify that you have left hospice. See the previous parts of this chapter that tell about the rules for getting drug coverage under Medicare Part D.

To learn more about the hospice benefit, see Chapter 4, Section F.

G. Programs on drug safety and managing drugs

G1. Programs to help members use drugs safely

Each time you fill a prescription, we look for possible problems, such as drugs errors or drugs that:

- May not be needed because you are taking another drug that does the same thing
- May not be safe for your age or gender
- Could harm you if you take them at the same time
- Have ingredients that you are or may be allergic to
- Have unsafe amounts of opioid pain medications

If we see a possible problem in your use of prescription drugs, we will work with your provider to correct the problem.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



G2. Programs to help members manage their drugs

If you take medications for different medical conditions and/or you are in a Drug Management Program to help you use your opioid medications safely, you may be eligible to get services, at no cost to you, through a medication therapy management (MTM) program. This program helps you and your provider make sure that your medications are working to improve your health. A pharmacist or other health professional will give you a comprehensive review of all your medications and talk with you about:

- How to get the most benefit from the drugs you take
- Any concerns you have, like medication costs and drug reactions
- How best to take your medications
- Any questions or problems you have about your prescription and over-the-counter medication

You'll get a written summary of this discussion. The summary has a medication action plan that recommends what you can do to make the best use of your medications. You'll also get a personal medication list that will include all the medications you're taking and why you take them. In addition, you'll get information about safe disposal of prescription medications that are controlled substances.

It's a good idea to schedule your medication review before your yearly "Wellness" visit, so you can talk to your doctor about your action plan and medication list. Bring your action plan and medication list with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Also, take your medication list with you if you go to the hospital or emergency room.

Medication therapy management programs are voluntary and free to members that qualify. If we have a program that fits your needs, we will enroll you in the program and send you information. If you do not want to be in the program, please let us know, and we will take you out of the program.

If you have any questions about these programs, please contact Member Services or your Care Coordinator.

G3. Drug management program to help members safely use their opioid medications

Community First Medicare Advantage Plan and D-SNP (HMO) have a program that can help members safely use their prescription opioid medications and other medications that are frequently misused. This program is called a Drug Management Program (DMP).

If you use opioid medications that you get from several doctors or pharmacies or if you had a recent opioid overdose, we may talk to your doctors to make sure your use of opioid medications is

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appropriate and medically necessary. Working with your doctors, if we decide your use of prescription opioid or benzodiazepine medications is not safe, we may limit how you can get those medications. Limitations may include:

- Requiring you to get all prescriptions for those medications **from certain pharmacies** and/or **from certain doctors**.
- **Limiting the amount** of those medications we will cover for you

If we think that one or more limitations should apply to you, we will send you a letter in advance. The letter will explain the limitations we think should apply.

You will have a chance to tell us which doctors or pharmacies you prefer to use and any information you think is important for us to know. If we decide to limit your coverage for these medications after you have a chance to respond, we will send you another letter that confirms the limitations.

If you think we made a mistake, you disagree that you are at risk for prescription drug misuse, or you disagree with the limitation, you and your prescriber can file an appeal. If you file an appeal, we will review your case and give you our decision. If we continue to deny any part of your appeal related to limitations to your access to these medications, we will automatically send your case to an Independent Review Entity (IRE). (To learn how to file an appeal and to find out more about the IRE, see Chapter 9, Section E.

The DMP may not apply to you if you:

- have certain medical conditions, such as cancer or sickle cell disease,
- are getting hospice, palliative, or end-of-life care, **or**
- live in a long-term care facility.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Chapter 6: What you pay for your Medicare prescription drugs

Introduction

This chapter tells what you pay for your outpatient prescription drugs. By “drugs,” we mean Medicare Part D prescription drugs.

Not all drugs are Part D drugs – some drugs are covered under Medicare Part A or Part B under Medicaid. Other drugs are excluded from Medicare coverage by law.

Some members are eligible for Texas Medicaid. This means you are getting “Extra Help” from Medicare to help pay for your Medicare Part D prescription drugs. If are in the “Extra Help” program, some information in this chapter about the 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 known as the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug coverage. If you don’t have this insert, please call Member Services and ask for the “LIS Rider.”

Extra Help is a Medicare program that helps people with limited incomes and resources reduce Medicare Part D prescription drug costs, such as premiums, deductibles, and copays. Extra Help is also called the “Low-Income Subsidy,” or “LIS.”

Other key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

To learn more about prescription drugs, you can look in these places:

- The plan’s *List of Covered Drugs or Formulary*
 - We call this the “Drug List.” It tells you:
 - Which drugs the plan pays for
 - Which of the five cost sharing tiers each drug is in
 - Whether there are any limits on the drugs
 - If you need a copy of the Drug List, call Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- You can also find the Drug List on our website at www.communityfirstmedicare.com. The Drug List on the website is always the most current.
- Chapter 5 of this *Member Handbook*.
 - Chapter 5 tells how to get your outpatient prescription drugs through the plan.
 - It includes rules you need to follow. It also tells which types of prescription drugs are not covered by our plan.
- The plan's *Provider and Pharmacy Directory*.
 - In most cases, you must use a network pharmacy to get your covered drugs. Network pharmacies are pharmacies that have agreed to work with our plan.
 - The *Provider and Pharmacy Directory* has a list of network pharmacies. You can read more about network pharmacies in Chapter 5.

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If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



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If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



A. The *Explanation of Benefits* (EOB)

Our plan keeps track of your prescription drugs. We keep track of two types of costs:

- Your **out-of-pocket costs**. This is the amount of money you, or others on your behalf, pay for your prescriptions.
- Your **total drug costs**. This is the amount of money you, or others on your behalf, pay for your prescriptions, plus the amount the plan pays.

When you get prescription drugs through the plan, we send you a report called the *Explanation of Benefits*. We call it the EOB for short. The EOB has more information about the drugs you take such as increases in price and other drugs with lower cost sharing that may be available. You can talk to your prescriber about these lower cost options. The EOB includes:

- **Information for the month**. The report tells what prescription drugs you got. It shows the total drug costs, what the plan paid, and what you and others paying for you paid.
- **“Year-to-date” information**. This is your total drug costs and the total payments made since January 1.

We offer coverage of drugs not covered under Medicare.

- Payments made for these drugs will not count towards your total out-of-pocket costs.
- To find out which drugs our plan covers, see the Drug List.

B. How to keep track of your drug costs

To keep track of your drug costs and the payments you make, we use records we get from you and from your pharmacy. Here is how you can help us:

1. Use your Member ID Card.

Show your Member ID Card every time you get a prescription filled. This will help us know what prescriptions you fill and what you pay.

2. Make sure we have the information we need.

Give us copies of receipts for drugs that you have paid for. You can ask us to help you get paid back for our share of the cost of the drug. Contact your Care Coordinator or Member Services for information on how to get paid back.

Here are some times when you should give us copies of your receipts:

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- When you buy a covered drug at a network pharmacy at a special price or using a discount card that is not part of our plan's benefit
- When you pay a copay for drugs that you get under a drug maker's patient assistance program
- When you buy covered drugs at an out-of-network pharmacy
- When you pay the full price for a covered drug

To learn how to ask us to pay you back for our share of the cost of the drug, see Chapter 7, Section A.

3. Send us information about the payments others have made for you.

Payments made by certain other people and organizations also count toward your out-of-pocket costs. For example, payments made by a state pharmaceutical assistance program, an AIDS drug assistance program, the Indian Health Service, and most charities count toward your out-of-pocket costs. This can help you qualify for catastrophic coverage. When you reach the Catastrophic Coverage Stage, Community First Medicare Advantage Plan and D-SNP (HMO) pays most of the costs of your Medicare Part D drugs for the rest of the year.

4. Check the reports we send you.

When you get an *Explanation of Benefits* in the mail, please make sure it is complete and correct. If you think something is wrong or missing from the report, or if you have any questions, please call Member Services. Be sure to keep these reports. They are an important record of your drug expenses.

C. Out-of-pocket costs you may pay for covered drugs

To understand the payment information we give you in this chapter, you need to know about the types of out-of-pocket costs you may pay for your covered services. The amount that you pay for a drug is called "cost sharing" and there are three ways you may be asked to pay.

- The "deductible" is the amount you must pay for drugs before our plan begins to pay its share.
- "Copayment" means that you pay a fixed amount each time you fill a prescription.
- "Coinsurance" means that you pay a percent of the total cost of the drug each time you fill a prescription.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



D. Drug Payment Stages for Medicare Part D drugs

There are four drug payment stages for your Medicare Part D prescription drug coverage under Community First Medicare Advantage Plan and D-SNP (HMO). How much you pay depends on which stage you are in when you get a prescription filled or refilled.

- **Members of Community First Medicare Advantage with Part D Standard Plan (HMO)** should refer to Section D1 below for an explanation of the four drug payment stages.
- **Members of Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP)** should refer to Section D2 below for an explanation of the four drug payment stages.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



D1. Community First Medicare Advantage with Part D Standard Plan (HMO)

Drug Payment Stages

Stage 1: Yearly Deductible Stage	Stage 2: Initial Coverage Stage	Stage 3: Coverage Gap Stage	Stage 4: Catastrophic Coverage Stage
<p>During this stage, you pay the full cost of your Tier 3, Tier 4, and Tier 5 drugs.</p> <p>You stay in this stage until you have paid \$300 for your Tier 3, Tier 4, and Tier 5 drugs (\$300 is the amount of your Tier 3, Tier 4, and Tier 5 deductible).</p>	<p>During this stage, the plan pays its share of the cost of your Tier 1, Tier 2, and Tier 3 drugs and you pay your share of the cost.</p> <p>After you (or others on your behalf) have met your Tier 3, Tier 4, and Tier 5 deductible, the plan pays its share of the costs of your Tier 3, Tier 4, and Tier 5 drugs and you pay your share.</p> <p>You stay in this stage until your year-to-date “total drug costs” (your payments plus any Part D plan’s payments) total \$4,130.</p>	<p>During this stage, you pay 25% of the price for brand name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs.</p> <p>You stay in this stage until your year-to-date “out-of-pocket costs” (your payments) reach a total of \$6,550. This amount and rules for counting costs toward this amount have been set by Medicare.</p>	<p>During this stage, the plan will pay most of the cost of your drugs for the rest of the calendar year (through December 31, 2021).</p>

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



D2. Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP)

Drug Payment Stages

Stage 1: Yearly Deductible Stage	Stage 2: Initial Coverage Stage	Stage 3: Coverage Gap Stage	Stage 4: Catastrophic Coverage Stage
<p>Because there is no deductible for the plan, this payment stage does not apply to you.</p> <p>If you receive “Extra Help” to pay your prescription drugs, this payment stage does not apply to you.</p> <p>If you do not receive “Extra Help,” you begin in this payment stage when you fill your first prescription of the year.</p> <p>During this stage, you pay the full cost of your drugs.</p> <p>You stay in this stage until you have paid \$445 for your drugs (\$445 is the amount of your deductible).</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>You stay in this stage until your year-to-date “total drug costs” (your payments plus any Part D plan’s payments) total \$4,130.</p>	<p>During this stage, you pay 25% of the price for brand name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs.</p> <p>You stay in this stage until your year-to-date “out-of-pocket costs” (your payments) reach a total of \$6,550. This amount and rules for counting costs toward this amount have been set by Medicare.</p>	<p>During this stage, the plan will pay most of the cost of your drugs for the rest of the calendar year (through December 31, 2021).</p>

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



E. Stage 1: The Yearly Deductible Stage

The Deductible Stage is the first payment stage for your drug coverage.

Note: Most Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP) receive “Extra Help” with their prescription drug costs. This means that the Deductible Stage does not apply to most Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP) members. If you receive “Extra Help,” this payment stage DOES NOT apply to you.

If you do not receive “Extra Help,” the Deductible Stage is the first payment stage for your drug coverage.

E1. Community First Medicare Advantage with Part D Standard Plan (HMO) Deductible Stage

Community First Medicare Advantage with Part D Standard Plan (HMO) will pay a yearly deductible of \$300 on Tier 1, Tier 2, and Tier 3 drugs. You must pay the full cost of your Tier 4 and Tier 5 drugs until you reach the plan’s deductible amount. For all other drugs, you will not have to pay any deductible and will start receiving coverage immediately.

- Your “full cost” is usually lower than the normal full price of the drug, since our plan has negotiated lower costs for most drugs.
- The “deductible” is the amount you must pay for your Part D prescription drugs before the plan begins to pay its share.

Once you have paid \$300 for your Tier 3, Tier 4, and Tier 5 drugs, you leave the Deductible Stage and move on to the next drug payment stage, which is the Initial Coverage Stage.

E2. Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP) Deductible Stage

If you are a Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP) member and you receive “Extra Help,” please see Section E in this chapter above.

If you do not receive “Extra Help,” the Deductible stage begins when you fill your first prescription in the year. When you are in this payment stage, you must pay the full cost of your drugs until you reach the plan’s deductible amount, which is \$445 for 2021.

You must pay the full cost of your Tier 1 through Tier 5 drugs until you reach the plan’s deductible amount. For all other drugs, you will not have to pay any deductible and will start receiving coverage immediately.

- Your “full cost” is usually lower than the normal full price of the drug, since our plan has negotiated lower costs for most drugs.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information,** visit www.communityfirstmedicare.com.



- The “deductible” is the amount you must pay for your Part D prescription drugs before the plan begins to pay its share.

Once you have paid \$445 for your drugs, you leave the Deductible Stage and move on to the next drug payment stage, which is the Initial Coverage Stage.

F. Stage 2: The Initial Coverage Stage

During the Initial Coverage Stage, the plan pays a share of the cost of your covered prescription drugs, and you pay your share. Your share is called the copay or coinsurance. The copay or coinsurance amount depends on what cost sharing tier the drug is in and where you get it.

Cost sharing tiers are groups of drugs with the same copay. Every drug in the plan’s Drug List is in one of five cost sharing tiers. In general, the higher the tier number, the higher the copay. To find the cost sharing tiers for your drugs, you can look in the Drug List.

Tier 1 is the lowest tier and Tier 5 is the highest tier.

- Tier 1: Preferred Generic Drugs. Includes lower-cost, commonly used generic drugs.
- Tier 2: Generic Drug. Includes many generic drugs.
- Tier 3: Preferred Brand Drugs. Includes common brand name drugs, called preferred brands, and some higher-cost generic drugs.
- Tier 4: Non-Preferred Brand Drugs. Includes non-preferred generic and non-preferred brand name drugs.
- Tier 5: Specialty Drugs. Includes unique and/or very high-cost drugs.

F1. Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- a network pharmacy, **or**
- an out-of-network pharmacy.

In limited cases, we cover prescriptions filled at out-of-network pharmacies. See Chapter 5, Section A to find out when we will do that.

To learn more about these pharmacy choices, see Chapter 5, Section A in this handbook and the plan’s *Provider and Pharmacy Directory*.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



F2. Getting a long-term supply of a drug

For some drugs, you can get a long-term supply (also called an “extended supply”) when you fill your prescription. A long-term supply is up to a 90-day supply.

For details on where and how to get a long-term supply of a drug, see Chapter 5, Section A or the *Provider and Pharmacy Directory*. For information about which pharmacies can give you long-term supplies, see the plan’s *Provider and Pharmacy Directory*.

G. The Initial Coverage Stage: What you pay

During the Initial Coverage Stage, you will pay either a copay or coinsurance each time you fill a prescription. If your covered drug costs less than the copay or coinsurance, you will pay the lower price.

You can contact Member Services to find out how much your copay or coinsurance is for any covered drug.

- **Members of Community First Medicare Advantage with Part D Standard Plan (HMO)** should refer to:
 - Section G1 below to find out what you pay for a one-month supply of a covered Part-D prescription drug
 - Section G2 below to find out what you pay for a long-term (up to 90 day) supply of a covered Part-D prescription drug.
- **Members of Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP)** should refer to:
 - Section G3 below to find out what you pay for a one-month supply of a covered Part-D prescription drug
 - Section G4 below to find out what you pay for a long-term (up to 90-day) supply of a covered Part-D prescription drug

G1. Community First Medicare Advantage with Part D Standard Plan (HMO) Initial Coverage Stage: One-month supply drug cost and coverage

Members of Community First Medicare Advantage with Part D Standard Plan (HMO) will pay the following for a one-month supply of a covered Part-D prescription drug during the Initial Coverage stage:

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



	A network pharmacy	The plan's mail-order service	A network long-term care pharmacy	An out-of-network pharmacy
	A one-month or up to a 30-day supply	A one-month or up to a 30-day day supply	Up to a 31-day supply	Up to a 29-day supply. Coverage is limited to certain cases. See Chapter 5 for details.
Cost Sharing Tier 1 <i>(Preferred Generic Drugs)</i>	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Cost Sharing Tier 2 <i>(Generic Drugs)</i>	\$7 copay	\$7 copay	\$7 copay	\$7 copay
Cost Sharing Tier 3 <i>(Preferred Brand Drugs)</i>	\$30 copay	\$30 copay	\$30 copay	\$30 copay
Cost Sharing Tier 4 <i>(Non-Preferred Drugs)</i>	30% coinsurance	30% coinsurance	30% coinsurance	30% coinsurance
Cost Sharing Tier 5 <i>(Specialty Tier Drugs)</i>	27% coinsurance	27% coinsurance	27% coinsurance	27% coinsurance

G2. Community First Medicare Advantage with Part D Standard Plan (HMO)
Initial Coverage Stage: Long-term supply drug cost and coverage

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Members of Community First Medicare Advantage with Part D Standard Plan (HMO) will pay the following for a long-term (up to 90-day) supply of a covered Part-D prescription drug during the Initial Coverage stage:

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



	A network pharmacy	The plan's mail-order service
	Up to a 90-day supply	Up to a 90-day supply
Cost Sharing Tier 1 <i>(Preferred Generic Drugs)</i>	\$0 copay	\$0 copay
Cost Sharing Tier 2 <i>(Generic Drugs)</i>	\$17.50 copay	\$17.50 copay
Cost Sharing Tier 3 <i>(Preferred Brand Drugs)</i>	\$75 copay	\$75 copay
Cost Sharing Tier 4 <i>(Non-Preferred Drugs)</i>	30% coinsurance	30% coinsurance
Cost Sharing Tier 5 <i>(Specialty Tier Drugs)</i>	Not applicable	Not applicable

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



G3. Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP)

Initial Coverage Stage: One-month supply drug cost and coverage

Members of Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP) will pay the following for a one-month supply of a covered Part-D prescription drug during the Initial Coverage stage:

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



	A network pharmacy	The plan's mail-order service	A network long-term care pharmacy	An out-of-network pharmacy
	A one-month or up to a 30-day supply	A one-month or up to a 30-day day supply	Up to a 31-day supply	Up to a 29-day supply. Coverage is limited to certain cases. See Chapter 5 for details.
Cost Sharing Tier 1 <i>(Preferred Generic Drugs)</i>	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance
Cost Sharing Tier 2 <i>(Generic Drugs)</i>	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance
Cost Sharing Tier 3 <i>(Preferred Brand Drugs)</i>	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance
Cost Sharing Tier 4 <i>(Non-Preferred Drugs)</i>	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance
Cost Sharing Tier 5 <i>(Specialty Tier Drugs)</i>	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance

G4. Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP)
Initial Coverage Stage: Long-term supply drug cost and coverage

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Members of Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP) will pay the following for a one-month supply of a covered Part-D prescription drug during the Initial Coverage stage:

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



	A network pharmacy	The plan's mail-order service
	Up to a 90-day supply	Up to a 90-day day supply
Cost Sharing Tier 1 <i>(Preferred Generic Drugs)</i>	25% coinsurance	25% coinsurance
Cost Sharing Tier 2 <i>(Generic Drugs)</i>	25% coinsurance	25% coinsurance
Cost Sharing Tier 3 <i>(Preferred Brand Drugs)</i>	25% coinsurance	25% coinsurance
Cost Sharing Tier 4 <i>(Non-Preferred Drugs)</i>	25% coinsurance	25% coinsurance
Cost Sharing Tier 5 <i>(Specialty Tier Drugs)</i>	25% coinsurance	25% coinsurance

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



G5. End of the Initial Coverage Stage

The Initial Coverage Stage ends when your total out-of-pocket costs reach \$4,130. At that point, the Catastrophic Coverage Stage begins. The plan covers all your drug costs from then until the end of the year.

Your *Explanation of Benefits* reports will help you keep track of how much you have paid for your drugs during the year. We will let you know if you reach the \$4,130 limit. Many people do not reach it in a year.

If you do reach this amount, you will leave the Initial Coverage Stage and move on to the Coverage Gap Stage.

H. Stage 2: The Coverage Gap Stage

When you are in the Coverage Gap Stage, the Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs. You pay 25% of the negotiated price and a portion of the dispensing fee for brand name drugs. Both the amount you pay and the amount discounted by the manufacturer count toward your out-of-pocket costs as if you had paid them and moves you through the coverage gap.

You also receive some coverage for generic drugs. You pay no more than 25% of the cost for generic drugs and the plan pays the rest. The amount paid by the plan for generic drugs (75%) does not count toward your out-of-pocket costs. Only the amount you pay counts and moves you through the coverage gap.

You continue paying the discounted price for brand name drugs and no more than 25% of the costs of generic drugs until your yearly out-of-pocket payments reach a maximum amount that Medicare has set. In 2021, that amount is \$6,550.

Medicare has rules about what counts and what does not count as your out-of-pocket costs. When you reach an out-of-pocket limit of \$6,550, you leave the Coverage Gap Stage and move on to the Catastrophic Coverage Stage.

H1. How Medicare calculates your out-of-pocket costs

Here are Medicare's rules that we must follow when we keep track of your out-of-pocket costs for your drugs.

When you add up your out-of-pocket costs, you can include the payments listed below (as long as they are for Part D covered drugs and you followed the rules for drug coverage. See Chapter 5 for more information about rules for drug coverage.)

These payments are included in your out-of-pocket costs

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- The amount you pay for drugs when you are in any of the following drug payment stages:
 - The Deductible Stage
 - The Initial Coverage Stage
 - The Coverage Gap Stage
- Any payments you made during this calendar year as a member of a different Medicare prescription drug plan before you joined our plan.

It matters who pays:

- If you make these payments yourself, they are included in your out-of-pocket costs.
- These payments are also included if they are made on your behalf by certain other individuals or organizations. This includes payments for your drugs made by:
 - a friend or relative,
 - most charities,
 - AIDS drug assistance programs,
 - a State Pharmaceutical Assistance Program that is qualified by Medicare,
 - the Indian Health Service, or
 - Medicare's "Extra Help" Program
- Some of the payments made by the Medicare Coverage Gap Discount Program are included.
- The amount the manufacturer pays for your brand name drugs is included.

These payments are not included in your out-of-pocket costs

- The amount you pay for your monthly premium.
- Drugs you buy outside the United States and its territories.
- Drugs that are not covered by our plan.
- Drugs you get at an out-of-network pharmacy that do not meet the plan's requirements for out-of-network coverage.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- Non-Part D drugs, including prescription drugs covered by Part A or Part B and other drugs excluded from coverage by Medicare.
- Payments you make toward prescription drugs not normally covered in a Medicare Prescription Drug Plan.
- Payments made by the plan for your brand or generic drugs while in the Coverage Gap.
- Payments for your drugs that are made by group health plans including employer health plans.
- Payments for your drugs that are made by certain insurance plans and government-funded health programs such as TRICARE and the Veterans Affairs.
- Payments for your drugs made by a third-party with a legal obligation to pay for prescription costs (for example, Workers' Compensation).
 - If any other organization such as the ones listed above pays part or all of your out-of-pocket costs for drugs, you are required to tell our plan.

I. Stage 2: The Catastrophic Coverage Stage

When you reach the out-of-pocket limit of \$6,550 for your prescription drugs, the Catastrophic Coverage Stage begins. You will stay in the Catastrophic Coverage Stage until the end of the calendar year. During this stage, the plan will pay most of the cost for your drugs.

Your share of the cost for a covered drug will be either coinsurance or a copayment, whichever is the larger amount:

- either coinsurance of 5% of the cost of the drug, or
- \$3.70 for a generic drug or a drug that is treated like a generic and \$9.20 for all other drugs.

Our plan pays the rest of the cost.

J. Your drug costs if your doctor prescribes less than a full month's supply

Typically, you pay a copay to cover a full month's supply of a covered drug. However, your doctor can prescribe less than a month's supply of drugs.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- There may be times when you want to ask your doctor about prescribing less than a month's supply of a drug (for example, when you are trying a drug for the first time that is known to have serious side effects).
- If your doctor agrees, you will not have to pay for the full month's supply for certain drugs.

When you get less than a month's supply of a drug, the amount you pay will be based on the number of days of the drug that you get. We will calculate the amount you pay per day for your drug (the "daily cost sharing rate") and multiply it by the number of days of the drug you get.

- Here's an example: Let's say the copay for your drug for a full month's supply (a 30-day supply) is \$1.30. This means that the amount you pay for your drug is a little more than \$0.04 per day. If you get a 7 days' supply of the drug, your payment will be a little more than \$0.04 per day multiplied by 7 days, for a total payment of \$0.30.
- Daily cost sharing allows you to make sure a drug works for you before you have to pay for an entire month's supply.
- You can also ask your provider to prescribe less than a full month's supply of a drug, if this will help you:
 - better plan when to refill your drugs,
 - coordinate refills with other drugs you take, and
 - take fewer trips to the pharmacy.

K. Vaccinations

Our plan covers Medicare Part D vaccines. There are two parts to our coverage of Medicare Part D vaccinations:

1. The first part of coverage is for the cost of **the vaccine itself**. The vaccine is a prescription drug.
2. The second part of coverage is for the cost of **giving you the vaccine**. This is sometimes called the "administration" of the vaccine. For example, sometimes you may get the vaccine as a shot given to you by your doctor.

K1. What you need to know before you get a vaccination

We recommend that you call us first at Member Services whenever you are planning to get a vaccination.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- We can tell you about how your vaccination is covered by our plan and explain your share of the cost.
- We can tell you how to keep your costs down by using network pharmacies and providers. Network pharmacies are pharmacies that have agreed to work with our plan. A network provider is a provider who works with the health plan. A network provider should work with Community First Medicare Advantage Plan and D-SNP (HMO) to ensure that you do not have any upfront costs for a Medicare Part D vaccine.

K2. What you pay for a Medicare Part D vaccination

What you pay for a vaccination depends on the type of vaccine (what you are being vaccinated for).

- Some vaccines are considered health benefits rather than drugs. These vaccines are covered at no cost to you. To learn about coverage of these vaccines, see the Benefits Chart in Chapter 4, Section C.
- Other vaccines are considered Medicare Part D drugs. You can find these vaccines listed in the plan's Drug List. You may have to pay a copay for Medicare Part D vaccines.

Here are three common ways you might get a Medicare Part D vaccination.

1. You get the Medicare Part D vaccine at a network pharmacy and get your shot at the pharmacy.
 - You will pay the pharmacy the amount of your copayment and/or coinsurance for the vaccine and the cost of giving you the vaccine.
2. You get the Medicare Part D vaccine at your doctor's office and the doctor gives you the shot.
 - You will pay the entire cost of the vaccine and the cost of giving you the vaccine
 - You can then ask our plan to pay our share of the cost (See Chapter 7 to find out how to ask us to pay our share of the cost)
 - You will be reimbursed the amount you paid less your normal copayment and/or coinsurance for the vaccine (including administration) less any difference between the amount the doctor charges and what we normally pay. (If you get "Extra Help," we will reimburse you for this difference.)
3. You get the Medicare Part D vaccine itself at a pharmacy and take it to your doctor's office to get the shot.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- You will pay a copay or coinsurance for the vaccine.
- You will pay for the cost of giving you the vaccine.
 - You can then ask our plan to pay our share of the cost (See Chapter 7 to find out how to ask us to pay our share of the cost)
 - You will be reimbursed the amount charged by the doctor for administering the vaccine less any difference between the amount the doctor charges and what we normally pay. (If you get “Extra Help,” we will reimburse you for this difference.)

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Chapter 7: Asking us to pay our share of a bill you have gotten for covered services or drugs

Introduction

This chapter tells you how and when to send us a bill to ask for payment. It also tells you how to make an appeal if you do not agree with a coverage decision. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



A. Asking us to pay for your services or drugs

Our network providers must bill the plan for the services and drugs you already got. A network provider is a provider who works with the health plan.

If you get a bill for the full cost of health care or drugs, send the bill to us.

- If the services or drugs are covered, we will pay the provider directly.
- If the services or drugs are covered and you already paid more than your share of the cost, it is your right to be paid back.
- If the services or drugs are not covered, we will tell you.

Note: We cannot reimburse Medicare Advantage Plan D-SNP Standard Plan (HMO-DSNP) members directly for a Medicaid service or item. If you get a bill that is more than your copay for Medicaid-covered services and items, send the bill to us. You should not pay the bill yourself. We will contact the provider directly. If you do pay the bill, you can get reimbursed from that health care provider if you followed the rules for getting the service or item.

Contact Member Services or your Care Coordinator if you have any questions. If you do not know what you should have paid or if you get a bill and you do not know what to do about it, we can help. You can also call if you want to tell us information about a request for payment you already sent to us.

Here are examples of times when you may need to ask our plan to pay you back or to pay a bill you got:

1. When you get emergency or urgently needed health care from an out-of-network provider

You should ask the provider to bill the plan.

- If you pay the full amount when you get the care, ask us to pay you back for our share of the cost. Send us the bill and proof of any payment you made.
- You may get a bill from the provider asking for payment that you think you do not owe. Send us the bill and proof of any payment you made.
 - If the provider should be paid, we will pay the provider directly.
 - If you have already paid more than your share of the cost for the service, we will figure out how much you owed and pay you back our share of the cost.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



2. When a network provider sends you a bill

Network providers must always bill the plan. Show your Community First Medicare Advantage Plan and D-SNP (HMO) Member ID Card when you get any services or prescriptions. Improper/inappropriate billing occurs when a provider (such as a doctor or hospital) bills you more than the plan's cost sharing amount for services. **Call Member Services if you get any bills.**

- As a member of Community First Medicare Advantage Plan and D-SNP (HMO), you only have to pay the copay when you get services covered by our plan. We do not allow providers to bill you more than this amount. This is true even if we pay the provider less than the provider charged for a service. If we decide not to pay for some charges, you still do not have to pay them.
- Whenever you get a bill from a network provider that you think is more than you should pay, send us the bill. We will contact the provider directly and take care of the problem.
- If you have already paid a bill from a network provider, but you feel that you paid too much, send us the bill and proof of any payment you made. We will pay you back for your covered services **or** for the difference between the amount you paid and the amount you owed under the plan.

3. When you use an out-of-network pharmacy to get a prescription filled

If you go to an out-of-network pharmacy, you will have to pay the full cost of your prescription.

- We may cover prescriptions filled at out-of-network pharmacies. Send us a copy of your receipt when you ask us to pay you back for our share of the cost.
- Please see Chapter 5 to learn more about out-of-network pharmacies.

4. When you pay the full cost for a prescription because you do not have your Member ID Card with you

If you do not have your Member ID Card with you, you can ask the pharmacy to call the plan or to look up your plan enrollment information.

- If the pharmacy cannot get the information they need right away, you may have to pay the full cost of the prescription yourself.
- Send us a copy of your receipt when you ask us to pay you back for our share of the cost.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



5. When you pay the full cost for a prescription for a drug that is not covered

You may pay the full cost of the prescription because the drug is not covered.

- The drug may not be on the plan's *List of Covered Drugs* (Drug List), or it could have a requirement or restriction that you did not know about or do not think should apply to you. If you decide to get the drug, you may need to pay the full cost for it.
 - If you do not pay for the drug but think it should be covered, you can ask for a coverage decision (see Chapter 9).
 - If you and your doctor or other prescriber think you need the drug right away, you can ask for a fast coverage decision (see Chapter 9).
- Send us a copy of your receipt when you ask us to pay you back. In some situations, we may need to get more information from your doctor or other prescriber in order to pay you back for our share of the cost of the drug.

When you send us a request for payment, we will review your request and decide whether the service or drug should be covered. This is called making a “coverage decision.” If we decide it should be covered, we will pay for our share of the cost of the service or drug. If we deny your request for payment, you can appeal our decision.

To learn how to make an appeal, see Chapter 9.

B. Sending a request for payment

Send us your bill and proof of any payment you have made. Proof of payment can be a copy of the check you wrote or a receipt from the provider. **It is a good idea to make a copy of your bill and receipts for your records.** You can ask your Care Coordinator for help.

To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You do not have to use the form, but it will help us process the information faster.
- You can get a copy of the form on our website www.communityfirstmedicare.com or you can call Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) and ask for the form.

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

Medical or Prescription Drug Payment Requests
Community First Health Plans, Inc.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



12238 Silicon Drive, Suite 100
San Antonio, Texas 78249

You must submit your Part C (medical) claim to us within 12 months of the date you got the service, item, or drug.

You must submit your Part D (prescription drug) claim to us within 36 months of the date you got the service, item, or drug.

Contact Member Services if you have any questions. If you don't know what you should have paid, or you receive bills and you don't know what to do about those bills, we can help. You can also call if you want to give us more information about a request for payment you have already sent to us.

C. Coverage decisions

When we get your request for payment, we will make a coverage decision. This means that we will decide whether your health care or drug is covered by the plan. We will also decide the amount, if any, you have to pay for the health care or drug.

- We will let you know if we need more information from you.
- If we decide that the health care or drug is covered and you followed all the rules for getting it, we will pay our share of the cost for it. If you have already paid for the service or drug, we will mail you a check for our share of the cost. If you have not paid for the service or drug yet, we will pay the provider directly.

Chapter 3 explains the rules for getting your services covered. Chapter 5 explains the rules for getting your Medicare Part D prescription drugs covered.

- If we decide not to pay for our share of the cost of the service or drug, we will send you a letter explaining why not. The letter will also explain your rights to make an appeal.
- To learn more about coverage decisions, see Chapter 9.

D. Appeals

If you think we made a mistake in turning down your request for payment, you can ask us to change our decision. This is called making an appeal. You can also make an appeal if you do not agree with the amount we pay.

The appeals process is a formal process with detailed procedures and important deadlines. To learn more about appeals, see Chapter 9.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Chapter 8: Your rights and responsibilities

Introduction

This chapter includes your rights and responsibilities as a member of the plan. We must honor your rights. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1 – September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



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If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



A. Our plan must honor your rights as a member of the plan

A1. Your right to get information in a way that meets your needs

We must tell you about the plan's benefits and your rights in a way that you can understand. We must tell you about your rights each year that you are in our plan.

- To get information in a way that you can understand, call Member Services. Our plan has people who can answer questions in different languages.
- Our plan can also give you materials in Spanish and in formats such as large print, braille, or audio.
 - If you prefer to receive your materials in Spanish or in an alternate format, call 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free.
 - We will update your personal record and maintain your preferred language or format as a standing request.
 - In the future, when you call Member Services, we will verify this information. You may ask us to update it at any time. The phone number for Member Services can be found at the bottom of this page.
- If you are having trouble getting information from our plan because of language problems or a disability and you want to file a complaint, call Medicare at 1-800-MEDICARE (1-800-633-4227). You can call 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

A2. Su derecho a obtener información de una manera que se adapte a sus necesidades

Tenemos la obligación de avisarle sobre los beneficios del plan, su salud, sus opciones de tratamiento y sus derechos, de una manera que usted pueda entenderlo. Tenemos la obligación de avisarle cuáles son sus derechos cada año que usted esté en nuestro plan.

- Para obtener información de una manera que pueda entender, llame a Servicios al miembro. Nuestro plan tiene personas que pueden responder preguntas en diferentes idiomas.
- Nuestro plan también puede darle materiales en formatos como letras grandes, braille o audio.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- If you prefer to receive your materials in an alternate format, call 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free.
 - We will update your personal record and maintain your preferred language or format as a standing request.
 - In the future, when you call Member Services, we will verify this information. You may ask us to update it at any time. The phone number for Member Services can be found at the bottom of this page.
- Si tiene problemas para obtener información de su plan por problemas de idioma o alguna discapacidad y quiere presentar una queja, llame a Medicare al 1-800-MEDICARE (1-800-633-4227). Puede llamar las 24 horas al día, 7 días a la semana. Los usuarios de TTY (personas con dificultades para oír o hablar) deberán llamar al 1-877-486-2048.

B. Our responsibility to ensure that you get timely access to covered services and drugs

As a member of our plan:

- You have the right to a reasonable opportunity to choose a health plan and primary care provider (PCP) in the plan's network. A network provider is a provider who works with the health plan.
- A PCP is the doctor or health care provider you will see most of the time and who will coordinate your care. You can find more information about choosing a PCP in Chapter 3.
 - Call Member Services or look in the *Provider and Pharmacy Directory* to learn more about network providers and which doctors are accepting new patients.
- You have the right to change to another plan or provider in a reasonably easy manner. That includes the right to:
 - Be told how to choose and change your health plan and your PCP.
 - Choose any health plan you want that is available in your area and choose your PCP from that plan.
 - Be told the frequency you can change plans.
 - Be told about other plans available in your area.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- You have the right to access certain services without a referral. A referral is approval from your PCP to see someone that is not your PCP. Members can get the following services without a referral:
 - Routine women's health care, which includes breast exams, screening mammograms (x-rays of the breast), Pap tests, and pelvic exams as long as you get them from a network provider.
 - Flu shots from a network provider
 - Emergency services from network providers or from out-of-network providers
 - Urgently needed services from network providers or from out-of-network providers when network providers are temporarily unavailable or inaccessible (e.g., when you are temporarily outside of the plan's service area)
 - Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area. (If possible, please contact Member Services before you leave the service area so we can help arrange for you to have maintenance dialysis while you are away. Call 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1 – September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.
 - Diabetic supplies and therapeutic shoes or inserts from a network provider
 - Chiropractic services from a network provider
 - Visits to an in-network specialist from a network provider
 - Mental health and/or psychiatric services from a network provider
 - Podiatry services from a network provider
 - Opioid treatment program services from a network provider
 - Outpatient substance abuse services from a network provider
 - Outpatient blood services from a network provider
 - Your annual health examination from a network provider
 - Covered supplemental benefits such as our health and fitness programs
 - Covered Medicare preventative and education services
 - Preventive and comprehensive dental services from a network provider
 - Eye examinations and eyewear from a network provider
 - Hearing exams and hearing aids from a network provider

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- You have the right to get covered services from network providers within a reasonable amount of time.
 - This includes the right to get timely services from specialists.
- You have the right to get emergency services or care that is urgently needed without prior approval.
- You have the right to get your prescriptions filled at any of our network pharmacies without long delays.
- You have the right to know when you can see an out-of-network provider. To learn about out-of-network providers, see Chapter 3.
- You have the right to agree to or refuse treatment and actively participate in treatment decisions. That includes the right to:
 - Work as part of a team with your provider in deciding what health care is best for you.
 - Say yes or no to the care recommended by your provider.
- You have the right to timely access to care that does not have any communication or physical access barriers. That includes the right to:
 - Have telephone access to a medical professional 24 hours a day, 7 days a week to get any emergency or urgent care you need.
 - Get medical care in a timely manner.
 - Get in and out of a health care provider's office. This includes barrier-free access for people with disabilities or other conditions that limit mobility, in accordance with the Americans with Disabilities Act.
 - Have interpreters, if needed, during appointments with your providers and when talking to your health plan. Interpreters include people who can speak in your native language, help someone with a disability, or help you understand the information.
 - Be given information you can understand about your health plan rules, including the health care services you can get and how to get them.

Chapter 9 tells what you can do if you think you are not getting your services or drugs within a reasonable amount of time. Chapter 9 also tells what you can do if we have denied coverage for your services or drugs and you do not agree with our decision.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



C. Our responsibility to protect your personal health information (PHI)

We protect your personal health information (PHI) as required by federal and state laws.

Your PHI includes the information you gave us when you enrolled in this plan. It also includes your medical records and other medical and health information.

You have rights to get information and to control how your PHI is used. We give you a written notice that tells about these rights. The notice is called the “Notice of Privacy Practice.” The notice also explains how we protect the privacy of your PHI.

C1. How we protect your PHI

We make sure that unauthorized people do not see or change your records.

In most situations, we do not give your PHI to anyone who is not providing your care or paying for your care. If we do, we are required to get written permission from you first. Written permission can be given by you or by someone who has the legal power to make decisions for you.

There are certain cases when we do not have to get your written permission first. These exceptions are allowed or required by law.

- We are required to release PHI to government agencies that are checking on our quality of care.
- We are required to give Medicare your PHI. If Medicare releases your PHI for research or other uses, it will be done according to Federal laws.

C2. You have a right to see your medical records

You have the right to look at your medical records and to get a copy of your records. We are allowed to charge you a fee for making copies.

You have the right to ask us to update or correct your medical records. If you ask us to do this, we will work with your health care provider to decide whether the changes should be made.

You have the right to know if and how your PHI has been shared with others.

If you have questions or concerns about the privacy of your PHI, call Member Services.

D. Our responsibility to give you information about the plan, its network providers, and your covered services

As a member of Community First Medicare Advantage Plan and D-SNP (HMO), you have the right to get information from us. If you do not speak English, we have free interpreter services to answer

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



any questions you may have about our health plan. To get an interpreter, just call us at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) This is a free service. Written materials are available in Spanish. We can also give you information in large print, braille, or audio.

If you want information about any of the following, call Member Services:

- How to choose or change plans
- Our plan, including:
 - Financial information
 - How the plan has been rated by plan members
 - The number of appeals made by members
 - How to leave the plan
- Our network providers and our network pharmacies, including:
 - How to choose or change primary care providers
 - Qualifications of our network providers and pharmacies
 - How we pay providers in our network
 - For a list of providers and pharmacies in the plan's network, see the *Provider and Pharmacy Directory*. For more detailed information about our providers or pharmacies, call Member Services, or visit our website at www.communityfirstmedicare.com.
- Covered services and drugs and about rules you must follow, including:
 - Services and drugs covered by the plan
 - Limits to your coverage and drugs
 - Rules you must follow to get covered services and drugs
- Why something is not covered and what you can do about it, including asking us to:
 - Put in writing why something is not covered
 - Change a decision we made
 - Pay for a bill you have got

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



E. Inability of network providers to bill you directly

Doctors, hospitals, and other providers in our network cannot make you pay for covered services. They also cannot charge you if we pay for less than the provider charged us. To learn what to do if a network provider tries to charge you for covered services, see Chapter 7.

F. Your right to leave the plan

All members have the opportunity to leave the plan during the Annual Enrollment Period and during the Medicare Advantage Open Enrollment Period.

In certain situations, you may also be eligible to leave the plan at other times of the year.

You also have the right to get most of your health care services through Original Medicare.

See Chapter 10 for more information about when you can join a new Medicare Advantage or prescription drug benefit plan.

G. Your right to make decisions about your health care

G1. Your right to know your treatment options and make decisions about your health care

You have the right to get full information from your doctors and other health care providers when you get services. Your providers must explain your condition and your treatment choices in a way that you can understand. You have the right to:

- **Know your choices.** You have the right to be told about all the kinds of treatment.
- **Know the risks.** You have the right to be told about any risks involved. You must be told in advance if any service or treatment is part of a research experiment. You have the right to refuse experimental treatments.
- **Get a second opinion.** You have the right to see another doctor before deciding on treatment.
- **Say “no.”** You have the right to refuse any treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to. You also have the right to stop taking a drug. If you refuse treatment or stop taking a drug, you will not be dropped from the plan. However, if you refuse treatment or stop taking a drug, you accept full responsibility for what happens to you.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- **Ask us to explain why a provider denied care.** You have the right to get an explanation from us if a provider has denied care that you believe you should get.
- **Ask us to cover a service or drug that was denied or is usually not covered.** This is called a coverage decision. Chapter 9 how to ask the plan for a coverage decision.

G2. Your right to say what you want to happen if you are unable to make health care decisions for yourself

Sometimes people are unable to make health care decisions for themselves. Before that happens to you, you can:

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

The legal document that you can use to give your directions is called an advance directive. There are different types of advance directives and different names for them. Examples are a living will and a power of attorney for health care.

You do not have to use an advance directive, but you can if you want to. Here is what to do:

- **Get the form.** You can get a form from your doctor, a lawyer, a legal services agency, or a social worker. Organizations that give people information about Medicare or Texas Medicaid such as State Health Insurance Assisted Programs (SHIP), and Texas Health and Human Services Commission, may also have advance directive forms. You can also contact Member Services to ask for the form.
- **Fill it out and sign the form.** The form is a legal document. You should consider having a lawyer help you prepare it.
- **Give copies to people who need to know about it.** You should give a copy of the form to your doctor. You should also give a copy to the person you name as the one to make decisions for you. You may also want to give copies to close friends or family members. Be sure to keep a copy at home.
- If you are going to be hospitalized and you have signed an advance directive, **take a copy of it to the hospital.**

The hospital will ask you whether you have signed an advance directive form and whether you have it with you.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



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

Remember, it is your choice to fill out an advance directive or not.

G3. What to do if your instructions are not followed

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with the Texas Medical Board or the Texas Health and Human Services Commission. See Chapter 2 for contact information regarding your state specific agencies.

To file a complaint about a hospital or health care facility (except substance abuse or narcotics treatment facilities), please contact:

Health and Human Services Commission

Complaint and Incident Intake

Mail Code E-249

PO Box 149030

Austin, Texas 78714-9030

Complaint Hotline: 1-888-973-0022

Email: hfc.complaints@hhsc.state.tx.us

To file a complaint against Substance Abuse or Narcotic Treatment Facilities, please contact:

Health and Human Services Commission

Complaint and Incident Intake

Mail Code E-249

PO Box 149030

Austin, Texas 78714-9030

Complaint hotline: (512) 834-6650 Option 8

Email: cii.SA@hhsc.state.tx.us

To file a complaint against a doctor, please either:

- Submit your complaint electronically via the Online Complaint Form at <http://www.tmb.state.tx.us/form>, or
- Call the Complaint Hotline at 1-800-201-9353, or
- Print a .pdf version of the Complaint Form at <http://www.tmb.state.tx.us/page/place-a-complaint> and mail to:

Texas Medical Board

Investigations Department MC-263

P.O. Box 2018

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



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H. Your right to make complaints and to ask us to reconsider decisions we have made

Chapter 9 tells what you can do if you have any problems or concerns about your covered services or care. For example, you could ask us to make a coverage decision, make an appeal to us to change a coverage decision, or make a complaint. You also have the right to a fair hearing from the state at any time.

You have the right to get information about appeals and complaints that other members have filed against our plan. To get this information, call Member Services.

You have the right to get a timely answer to a complaint.

H1. What to do if you believe you are being treated unfairly or you would like more information about your rights

If you believe you have been treated unfairly – and it is **not** about discrimination for the reasons listed in Chapter 11 – or you would like more information about your rights, you can get help by calling:

- Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free.
- The State Health Insurance Assistance Program (SHIP). For details about this organization and how to contact it, see Chapter 2.
- Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. (You can also read or download “Medicare Rights & Protections,” found on the Medicare website at www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf.)

I. Your responsibilities as a member of the plan

As a member of the plan, you have a responsibility to do the things that are listed below. If you have any questions, call Member Services.

- **Read the *Member Handbook*** to learn what is covered and what rules you need to follow to get covered services and drugs. For details about your:

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- Covered services, see Chapters 3 and 4. Those chapters tell you what is covered, what is not covered, what rules you need to follow, and what you pay.
- Covered drugs, see Chapters 5 and 6.
- **Tell us about any other health or prescription drug coverage** you have. We are required to make sure you are using all of your coverage options when you get health care. Please call Member Services if you have other coverage.
 - We are required to follow rules set by Medicare and Medicaid to make sure that you are using all of your coverage in combination when you get your covered services from our plan. This is called “coordination of benefits” because it involves coordinating the health and drug benefits you get from our plan with any other health and drug benefits available to you. We’ll help you coordinate your benefits.
- **Tell your doctor and other health care providers** that you are enrolled in our plan. Show your Member ID Card whenever you get services or drugs.
- **Help your doctors** and other health care providers give you the best care.
 - Give them the information they need about you and your health. Learn as much as you can about your health problems. Follow the treatment plans and instructions that you and your providers agree on.
 - Make sure your doctors and other providers know about all of the drugs you are taking. This includes prescription drugs, over-the-counter drugs, vitamins, and supplements.
 - If you have any questions, be sure to ask. Your doctors and other providers must explain things in a way you can understand. If you ask a question and you do not understand the answer, ask again.
- **Be considerate.** We expect all our members to respect the rights of other patients. We also expect you to act with respect in your doctor’s office, hospitals, and other providers’ offices. We expect you to cancel appointments in advance when you cannot keep them and to keep your scheduled appointments.
- **Pay what you owe.** As a plan member, you are responsible for these payments:
 - Medicare Part A and Medicare Part B premiums. Some plan members must pay a premium for Medicare Part A. Most plan members must pay a premium for Medicare Part B to remain a member of the plan.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



NOTE: For most Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) members, Medicaid pays for your Part A premium (if you don't qualify for it automatically) and for your Part B premium. If Medicaid is not paying your Medicare premiums for you, you must continue to pay your Medicare premiums to remain a member of the plan.

- For most of your drugs covered by the plan, you must pay your share of the cost when you get the drug. This will be a copay (a fixed amount) **or** coinsurance (a percentage of the total cost). Chapter 4 tells what you must pay for your long-term services and supports. Chapter 6 tells what you must pay for your drugs.
- **If you get any services or drugs that are not covered by our plan, you must pay the full cost.** If you disagree with our decision to not cover a service or drug, you can make an appeal. Please see Chapter 9 to learn how to make an appeal.
- If you are required to pay a late enrollment penalty, you must pay the penalty to keep your prescription drug coverage.
- If you are required to pay the extra amount for Part D because of your yearly income, you must pay the extra amount directly to the government to remain a member of the plan.
- **Tell us if you move.** If you are going to move, it is important to tell us right away. Call Member Services.
 - **If you move outside of our service area, you cannot stay in this plan.** Only people who live in our service area can get Community First Medicare Advantage Plan and D-SNP (HMO). Chapter 1 tells about our service area.
 - We can help you figure out whether you are moving outside our service area. During a special enrollment period, you can switch to Original Medicare or enroll in a Medicare health or prescription drug plan in your new location. We can let you know if we have a plan in your new area.
 - Also, be sure to let Medicare and Texas Medicaid know your new address when you move. See Chapter 2 for phone numbers for Medicare and Texas Medicaid.
 - **If you move within our service area, we still need to know.** We need to keep your membership record up to date and know how to contact you.
 - If you move, it is also important to tell Social Security (or the Railroad Retirement Board). See Chapter 2 for phone numbers for these organizations.
- Call Member Services for help if you have questions or concerns.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



- You must abide by the health plan's policies and procedures. That includes the responsibility to:
 - Be sure you have approval from your primary care provider before going to a specialist.
- You must share information about your health with your primary care provider and learn about service and treatment options. That includes the responsibility to:
 - Help your providers get your medical records.
 - Work as a team with your care coordinator in deciding what health care is best for you.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Chapter 9: What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Introduction

This chapter has information about your rights. Read this chapter to find out what to do if:

- You have a problem with or complaint about your plan.
- You need a service, item, or medication that your plan has said it will not pay for.
- You disagree with a decision that your plan has made about your care.
- You think your covered services are ending too soon.

If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. This chapter is broken into different sections to help you easily find what you are looking for.

The process you use to handle your problem also depends on whether your benefits are covered by Medicare or Medicaid.

- **If your problem is about Medicare benefits**, go to the next section of this chapter, Section A, “What to do if you have a problem with your Medicare benefits.”
- **If your problem is about Medicaid coverage** or if you believe that you have been improperly denied a service or payment for a service that is covered by Medicaid, you have the right to appeal that decision to Medicaid. To file a grievance (complaint) or appeal about a Medicaid service, please contact Medicaid.
 - Call 1-800-335-8957. TTY users should call 1-800-735-2989 or 7-1-1. The call is free.
 - Visit the Texas Medicaid website at <https://hhs.texas.gov/services/health/mcicaid-chip>

If you would like help deciding whether to use the Medicare process or the Medicaid process, or both, please contact Member Services.

For additional resources to address your concerns and ways to contact them, see Chapter 2.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) Community First Medicare Advantage Plan (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



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If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



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If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



A. What to do if you have a problem with your Medicare benefits

This chapter tells you what to do if you have a problem with your plan or with your services or payment. Medicare approved these processes. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

A1. About the legal terms

There are difficult legal terms for some of the rules and deadlines in this chapter. Many of these terms can be hard to understand, so we have used simpler words in place of certain legal terms. We use abbreviations as little as possible.

For example, we will say:

- “Making a complaint” rather than “filing a grievance”
- “Coverage decision” rather than “organization determination,” “benefit determination,” “at risk-determination,” or “coverage determination”
- “Fast coverage decision” rather than “expedited determination”

Knowing the proper legal terms may help you communicate more clearly, so we provide those too.

B. Where to call for help

B1. Where to get more information and help

Sometimes it can be confusing to start or follow the process for dealing with a problem. This can be especially true if you do not feel well or have limited energy. Other times, you may not have the knowledge you need to take the next step.

You can get help from the State Health Insurance Assistance Program (SHIP)

You can also call your State Health Insurance Assistance Program (SHIP). SHIP counselors can answer your questions and help you understand what to do to handle your problem. The SHIP is not connected with us or with any insurance company or health plan. The SHIP has trained counselors in every state, and services are free. In Texas, the SHIP is called the Health Information Counseling & Advocacy Program (HICAP). The HICAP phone number is 1-800-252-9240.

Getting help from Medicare

You can call Medicare directly for help with problems. Here are two ways to get help from Medicare:

- Call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY: 1-877-486-2048. The call is free.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- Visit the Medicare website at www.medicare.gov.

C. Problems with your benefits

C1. Using the process for coverage decisions and appeals or for making a complaint

If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The chart below will help you find the right section of this chapter for problems or complaints.

Is your problem or concern about your benefits or coverage? (This includes problems about whether particular medical care or prescription drugs are covered or not, the way in which they are covered, and problems related to payment for medical care or prescription drugs.)	
<p style="text-align: center;">Yes.</p> <p style="text-align: center;">My problem is about benefits or coverage.</p> <p>Go to Section D: “Coverage decisions and appeals”</p>	<p style="text-align: center;">No.</p> <p style="text-align: center;">My problem is not about benefits or coverage.</p> <p>Skip ahead to Section J: “How to make a complaint”</p>

D. Coverage decisions and appeals

D1. Overview of coverage decisions and appeals

The process for asking for coverage decisions and making appeals deals with problems related to your benefits and coverage. It also includes problems with payment.

What is a coverage decision?

A coverage decision is an initial decision we make about your benefits and coverage or about the amount we will pay for your medical services, items, or drugs. We are making a coverage decision whenever we decide what is covered for you and how much we pay.

If you or your doctor are not sure if a service, item, or drug is covered by Medicare or Texas Medicaid, either of you can ask for a coverage decision before the doctor gives the service, item, or drug.

What is an appeal?

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. For more information, visit www.communityfirstmedicare.com.



An appeal is a formal way of asking us to review our decision and change it if you think we made a mistake. For example, we might decide that a service, item, or drug that you want is not covered or is no longer covered by Medicare or Texas Medicaid. If you or your doctor disagree with our decision, you can appeal.

D2. Getting help with coverage decisions and appeals

Who can I call for help asking for coverage decisions or making an appeal?

You can ask any of these people for help:

- Call **Member Services** at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free.
- Call the **State Health Insurance Assistance Program (SHIP)** for free help. The SHIP is an independent organization. It is not connected with this plan. In Texas, the SHIP is called the Health Information Counseling & Advocacy Program (HICAP). The phone number is 1-800-252-9240.
- Talk to **your doctor or other provider**. Your doctor or other provider can ask for a coverage decision or appeal on your behalf.
- Talk to a **friend or family member** and ask him or her to act for you. You can name another person to act for you as your “representative” to ask for a coverage decision or make an appeal.
 - If you want a friend, relative, or other person to be your representative, call Member Services and ask for the “Appointment of Representative” form.
 - You can also get the form by visiting www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf. The form gives the person permission to act for you. You must give us a copy of the signed form.
- **You also have the right to ask a lawyer** to act for you. You may call your own lawyer or get the name of a lawyer from the local bar association or other referral service. Some legal groups will give you free legal services if you qualify. If you want a lawyer to represent you, you will need to fill out the Appointment of Representative form.
 - However, **you do not have to have a lawyer** to ask for any kind of coverage decision or to make an appeal.

D3. Using the section of this chapter that will help you

There are four different types of situations that involve coverage decisions and appeals. Each situation has different rules and deadlines. We separate this chapter into different sections to help

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



you find the rules you need to follow. **You only need to read the section that applies to your problem:**

- **Section E** gives you information if you have problems about services, items, and drugs (but **not** Part D drugs). For example, use this section if:
 - You are not getting medical care you want, and you believe our plan covers this care.
 - We did not approve services, items, or drugs that your doctor wants to give you, and you believe this care should be covered.
 - **NOTE:** Only use Section E if these are drugs **not** covered by Part D. See Section F for Part D drug appeals.
 - You got medical care or services you think should be covered, but we are not paying for this care.
 - You got and paid for medical services or items you thought were covered, and you want to ask us to pay you back.
 - You are being told that coverage for care you have been getting will be reduced or stopped, and you disagree with our decision.
 - **NOTE:** If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services, you need to read a separate section of this chapter because special rules apply to these types of care. See Sections G and H.
- **Section F** gives you information about Part D drugs. For example, use this section if:
 - You want to ask us to make an exception to cover a Part D drug that is not on our Drug List.
 - You want to ask us to waive limits on the amount of the drug you can get.
 - You want to ask us to cover a drug that requires prior approval.
 - We did not approve your request or exception, and you or your doctor or other prescriber thinks we should have.
 - You want to ask us to pay for a prescription drug you already bought. (This is asking for a coverage decision about payment.)
- **Section G** gives you information on how to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon. Use this section if:

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- You are in the hospital and think the doctor asked you to leave the hospital too soon.
- **Section H** gives you information if you think your home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon.

If you're not sure which section you should use, please call Member Services at 1-833-434-2347 (TTY 1-800-390-1175).

E. Problems about services, items, and drugs (not Part D drugs)

E1. When to use this section

This section is about what to do if you have problems with your benefits for your medical, behavioral health, and long-term care services. You can also use this section for problems with drugs that are **not** covered by Part D, including Medicare Part B drugs. Use Section F for Part D drug appeals.

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

1. You think we cover a medical, behavioral health, or long-term care service you need but are not getting.

What you can do: You can ask us to make a coverage decision. Go to Section E2 for information on asking for a coverage decision.

2. We did not approve care your doctor wants to give you, and you think we should have.

What you can do: You can appeal our decision to not approve the care. Go to Section E3 for information on making an appeal.

3. You got services or items that you think we cover, but we will not pay.

What you can do: You can appeal our decision not to pay. Go to Section E3 for information on making an appeal.

4. You got and paid for services or items you thought were covered, and you want us to reimburse you for the services or items.

What you can do: You can ask us to pay you back. Go to Section E5 for information on asking us for payment.

5. We reduced or stopped your coverage for a certain service, and you disagree with our decision.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



What you can do: You can appeal our decision to reduce or stop the service. Go to Section E3 for information on making an appeal.

NOTE: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services, special rules apply. Read Sections G or H to find out more.

E2. Asking for a coverage decision

How to ask for a coverage decision to get a medical, behavioral health, or long-term care service

To ask for a coverage decision, call, write, or fax us, or ask your representative or doctor to ask us for a decision.

- You can call us at: 1-833-434-2347 TTY: 1-800-390-1175.
- You can fax us at: 210-358-6408 or 210-358-6409
- You can write to us at: Community First Medicare Advantage Plan and D-SNP (HMO)
12238 Silicon Drive, Ste 100
San Antonio, TX 78249

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



How long does it take to get a coverage decision?

It usually takes up to 14 business days after you asked unless your request is for a Medicare Part B prescription drug. If your request is for a Medicare Part B prescription drug, we will give you a decision no more than 72 hours after we receive your request. If we don't give you our decision within 3 business days (or 72 hours for a Medicare Part B prescription drug), you can appeal.

Can I get a coverage decision faster?

Yes. If you need a response faster because of your health, ask us to make a “fast coverage decision.” If we approve the request, we will notify you of our decision within 1 business day (or within 24 hours for a Medicare Part B prescription drug).

The legal term for “fast coverage decision” is “expedited determination.”

Asking for a fast coverage decision:

- If you request a fast coverage decision, start by calling or faxing our plan to ask us to cover the care you want.
- You can call us at 1-833-434-2347. (TTY 1-800-390-1175). or fax us at 210-358-6040. For details on how to contact us, go to Chapter 2.
- You can also have your doctor or your representative call us.

Here are the rules for asking for a fast coverage decision:

You must meet the following two requirements to get a fast coverage decision:

1. You can get a fast coverage decision **only if you are asking for coverage for medical care or an item you have not yet received.** (You cannot ask for a fast coverage decision if your request is about payment for medical care or an item you already got.)
2. You can get a fast coverage decision **only if the standard 3 business day deadline (or the 72-hour deadline for Medicare Part B prescription drugs) could cause serious harm to your health or hurt your ability to function.**
 - If your doctor says that you need a fast coverage decision, we will automatically give you one.
 - If you ask for a fast coverage decision without your doctor's support, we will decide if you get a fast coverage decision.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information,** visit www.communityfirstmedicare.com.



- If we decide that your health does not meet the requirements for a fast coverage decision, we will send you a letter. We will also use the standard 3 business day deadline (or the 72-hour deadline for Medicare Part B prescription drugs) instead.
- This letter will tell you that if your doctor asks for the fast coverage decision, we will automatically give a fast coverage decision.
- The letter will also tell how you can file a “fast complaint” about our decision to give you a standard coverage decision instead of a fast coverage decision. For more information about the process for making complaints, including fast complaints, see Section J.

If the coverage decision is No, how will I find out?

If the answer is **No**, we will send you a letter telling you our reasons for saying **No**.

- If we say **No**, you have the right to ask us to change this decision by making an appeal. Making an appeal means asking us to review our decision to deny coverage.
- If you decide to make an appeal, it means you are going on to Level 1 of the appeals process (read the next section for more information).

E3. Level 1 Appeal for services, items, and drugs (not Part D drugs)

What is an Appeal?

An appeal is a formal way of asking us to review our decision and change it if you think we made a mistake. If you or your doctor or other provider disagree with our decision, you can appeal.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



What is a Level 1 Appeal?

A Level 1 Appeal is the first appeal to our plan. We will review your coverage decision to see if it is correct. The reviewer will be someone who did not make the original coverage decision. When we complete the review, we will give you our decision in writing.

If we tell you after our review that the service or item is not covered, your case can go to a Level 2 Appeal.

How do I make a Level 1 Appeal?

- To start your appeal, you, your doctor or other provider, or your representative must contact us. You can call us at 1-833-434-2347 (TTY 1-800-390-1175).
- You can ask us for a “standard appeal” or a “fast appeal.”
- If you are asking for a standard appeal or fast appeal, make your appeal in writing or call us.

At a glance: How to make a Level 1 Appeal

You, your doctor, or your representative may put your request in writing and mail or fax it to us. You may also ask for an appeal by calling us.

- Ask **within 60 calendar days** of the decision you are appealing. If you miss the deadline for a good reason, you may still appeal.
- If you appeal because we told you that a service you currently get will be changed or stopped, **you have fewer days to appeal** if you want to keep getting that service while your appeal is processing.
- Keep reading this section to learn about what deadline applies to your appeal.

For additional details on how to reach us for appeals, see Chapter 2.

The legal term for “fast appeal” is “**expedited reconsideration.**”

Can someone else make the appeal for me?

Yes. Your doctor or other provider can make the appeal for you. Also, someone besides your doctor or other provider can make the appeal for you, but first you must complete an Appointment of Representative form. The form gives the other person permission to act for you.

To get an Appointment of Representative form, call Member Services and ask for one, or visit www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf.

If the appeal comes from someone besides you or your doctor or other provider, we must get the completed Appointment of Representative form before we can review the appeal.

How much time do I have to make an appeal?

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



You must ask for an appeal **within 60 calendar days** from the date on the letter we sent to tell you our decision.

If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of a good reason are: you had a serious illness, or we gave you the wrong information about the deadline for requesting an appeal. You should explain the reason your appeal is late when you make your appeal.

NOTE: If you appeal because we told you that a service you currently get will be changed or stopped, **you have fewer days to appeal** if you want to keep getting that service while your appeal is processing. Read “Will my benefits continue during Level 1 appeals” for more information.

Can I get a copy of my case file?

Yes. Ask us for a free copy by calling Member Services at 1-833-434-2347.

Can my doctor give you more information about my appeal?

Yes, you and your doctor may give us more information to support your appeal.

How will we make the appeal decision?

We take a careful look at all of the information about your request for coverage of medical care. Then, we check to see if we were following all the rules when we said **No** to your request. The reviewer will be someone who did not make the original decision. If the original decision was based on a lack of medical necessity, then the reviewer will be a physician.

If we need more information, we may ask you or your doctor for it.

When will I hear about a “standard” appeal decision?

We must give you our answer within 30 calendar days after we get your appeal (or within 7 calendar days after we get your appeal for a Medicare Part B prescription drug). We will give you our decision sooner if your health condition requires us to.

- However, if you ask for more time or if we need to gather more information, we can take up to 14 more calendar days. If we decide we need to take extra days to make the decision, we will send you a letter that explains why we need more time. We can't take extra time to make a decision if your appeal is for a Medicare Part B prescription drug.
- If you believe we should not take extra days, you can file a “fast complaint” about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. For more information about the process for making complaints, including fast complaints, see Section J.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information,** visit www.communityfirstmedicare.com.



- If we do not give you an answer to your appeal within 30 calendar days (or within 7 calendar days after we get your appeal for a Medicare Part B prescription drug) or by the end of the extra days (if we took them), we will automatically send your case to Level 2 of the appeals process if your problem is about coverage of a Medicare service or item. You will be notified when this happens. For more information about the Level 2 Appeal process, go to Section E4.

If our answer is Yes to part or all of what you asked for, we must approve or give the coverage within 30 calendar days after we get your appeal (or within 7 calendar days after we get your appeal for a Medicare Part B prescription drug).

If our answer is No to part or all of what you asked for, we will send you a letter. If your problem is about coverage of a Medicare service or item, the letter will tell you that we sent your case to the Independent Review Entity for a Level 2 Appeal. For more information about the Level 2 Appeal process, go to Section E4.

When will I hear about a “fast” appeal decision?

If you ask for a fast appeal, we will give you our answer within 72 hours after we get your appeal. We will give you our answer sooner if your health requires us to do so.

- However, if you ask for more time or if we need to gather more information, we can take up to 14 more calendar days. If we decide to take extra days to make the decision, we will send you a letter that explains why we need more time. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- If you believe we should not take extra days, you can file a “fast complaint” about our decision to take extra days. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. For more information about the process for making complaints, including fast complaints, see Section J.
- If we do not give you an answer to your appeal within 72 hours or by the end of the extra days (if we took them), we will automatically send your case to Level 2 of the appeals process if your problem is about coverage of a Medicare service or item. You will be notified when this happens. For more information about the Level 2 Appeal process, go to Section E4.

If our answer is Yes to part or all of what you asked for, we must authorize or provide the coverage within 72 hours after we get your appeal.

If our answer is No to part or all of what you asked for, we will send you a letter. If your problem is about coverage of a Medicare service or item, the letter will tell you that we sent your case to the

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



Independent Review Entity for a Level 2 Appeal. For more information about the Level 2 Appeal process, go to Section E4.

Will my benefits continue during Level 1 appeals?

If we decide to change or stop coverage for a service that was previously approved, we will send you a notice before taking the action. If you disagree with the action, you can file a Level 1 Appeal and ask that we continue your benefits. You must **make the request on or before the later of the following** in order to continue your benefits:

- Within 10 business days of the mailing date of our notice of action; **or**
- The intended effective date of the action.

If you meet this deadline, you can keep getting the disputed service while your appeal is processing.

E4. Level 2 Appeal for services, items, and drugs (not Part D drugs)

If the plan says No at Level 1, what happens next?

Your case will automatically be sent on to the next level of the appeals process, a Level 2 Appeal. You will be notified when this happens.

What is a Level 2 Appeal?

A Level 2 Appeal is an external appeal, which is done by an independent organization that is not connected to the plan. Medicare's Level 2 Appeal organization is the Independent Review Entity (IRE).

What will happen at the Level 2 Appeal?

An Independent Review Entity (IRE) will carefully review the Level 1 decision and decide whether it should be changed.

- The IRE is hired by Medicare and is not connected with this plan.
- You may ask for a copy of your file by calling Member Services at 1-833-434-2347 (TTY 1-800-390-1175).

The IRE must give you an answer to your Level 2 Appeal within 30 calendar days of when it gets your appeal (or within 7 calendar days of when it gets your appeal for a Medicare Part B prescription drug). This rule applies if you sent your appeal before getting medical services or items.

- However, if the IRE needs to gather more information that may benefit you, it can take up to 14 more calendar days. If the IRE needs extra days to make a decision, it will tell you by letter. The IRE can't take extra time to make a decision if your appeal is for a Medicare Part B prescription drug.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



If you had a “fast appeal” at Level 1, you will automatically have a fast appeal at Level 2. The IRE must give you an answer within 72 hours of when it gets your appeal.

- However, if the IRE needs to gather more information that may benefit you, it can take up to 14 more calendar days. If the IRE needs extra days to make a decision, it will tell you by letter. The IRE can’t take extra time to make a decision if your appeal is for a Medicare Part B prescription drug.

Will my benefits continue during Level 2 appeals?

Your benefits for the service you are appealing will not continue during Level 2 Appeals.

How will I find out about the decision?

The Independent Review Entity (IRE) will send you a letter explaining its decision.

- If the IRE says **Yes** to part or all of what you asked for in your standard appeal, we must authorize the medical care coverage within 72 hours or give you the service or item within 14 calendar days from the date we get the IRE’s decision. If you had a fast appeal, we must authorize the medical care coverage or give you the service or item within 72 hours from the date we get the IRE’s decision.
- If the IRE says **Yes** to part or all of what you asked for in your standard appeal for a Medicare Part B prescription drug, we must authorize or provide the Medicare Part B prescription drug within 72 hours after we get the IRE’s decision. If you had a fast appeal, we must authorize or provide the Medicare Part B prescription drug within 24 hours from the date we get the IRE’s decision.
- If the IRE says **No** to part or all of what you asked for, it means they agree with the Level 1 decision. This is called “upholding the decision.” It is also called “turning down your appeal.”

E5. Payment problems

We do not allow our network providers to bill you for covered services and items. This is true even if we pay the provider less than the provider charges for a covered service or item. You are never required to pay the balance of any bill. The only amount you should be asked to pay is the copay for a medical service or supply, like a doctor’s visit, hospital outpatient visit, or a prescription drug.

If you get a bill that is more than your copay for covered services and items, send the bill to us. **You should not pay the bill yourself.** We will contact the provider directly and take care of the problem.

For more information, start by reading Chapter 7: “Asking us to pay our share of a bill you have gotten for covered services or drugs.” Chapter 7 describes the situations in which you may need to

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



ask for reimbursement or to pay a bill you got from a provider. It also tells how to send us the paperwork that asks us for payment.

Can I ask you to pay me back for *your share* of a service or item I paid for?

Remember, if you get a bill that is more than your copay for covered services and items, you should not pay the bill yourself. But if you do pay the bill, you can get a refund if you followed the rules for getting services and items.

If you are asking to be paid back, you are asking for a coverage decision. We will see if the service or item you paid for is a covered service or item, and we will check to see if you followed all the rules for using your coverage.

- If the service or item you paid for is covered and you followed all the rules, we will send you the payment for our share of the cost of the service or item within 60 calendar days after we get your request.
- If you haven't paid for the service or item yet, we will send the payment directly to the provider. When we send the payment, it's the same as saying **Yes** to your request for a coverage decision.
- If the service or item is not covered, or you did not follow all the rules, we will send you a letter telling you we will not pay for the service or item, and explaining why.

What if we say we will not pay?

If you do not agree with our decision, **you can make an appeal**. Follow the appeals process described in Section E3. When you follow these instructions, please note:

- If you make an appeal for reimbursement, we must give you our answer within 60 calendar days after we get your appeal.
- If you are asking us to pay you back for a service or item you already got and paid for yourself, you cannot ask for a fast appeal.

If we answer **No** to your appeal and the service or item is usually covered by Medicare, we will automatically send your case to the Independent Review Entity (IRE). We will notify you by letter if this happens.

- If the IRE reverses our decision and says we should pay you, we must send the payment to you or to the provider within 30 calendar days. If the answer to your appeal is **Yes** at any stage of the appeals process after Level 2, we must send the payment you asked for to you or to the provider within 60 calendar days.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- If the IRE says **No** to your appeal, it means they agree with our decision not to approve your request. (This is called “upholding the decision.” It is also called “turning down your appeal.”) The letter you get will explain additional appeal rights you may have. You can appeal again only if the dollar value of the service or item you want meets a certain minimum amount. See Section I for more information on additional levels of appeal.

F. Part D drugs

F1. What to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug

Your benefits as a member of our plan include coverage for many prescription drugs. Most of these drugs are “Part D drugs.” There are a few drugs that Medicare Part D does not cover but that Texas Medicaid may cover. **This section only applies to Part D drug appeals.**

Can I ask for a coverage decision or make an appeal about Part D prescription drugs?

Yes. Here are examples of coverage decisions you can ask us to make about your Part D drugs:

- You ask us to make an exception such as:
 - Asking us to cover a Part D drug that is not on the plan’s Drug List
 - Asking us to waive a restriction on the plan’s coverage for a drug (such as limits on the amount of the drug you can get)
 - Asking to pay a lower cost-sharing amount for a covered drug on a higher cost-sharing tier
- You ask us if a drug is covered for you (for example, when your drug is on the plan’s Drug List but we require you to get approval from us before we will cover it for you).

NOTE: If your pharmacy tells you that your prescription cannot be filled, you will get a notice explaining how to contact us to ask for a coverage decision.

- You ask us to pay for a prescription drug you already bought. This is asking for a coverage decision about payment.

The legal term for a coverage decision about your Part D drugs is “**coverage determination.**”

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information,** visit www.communityfirstmedicare.com.



If you disagree with a coverage decision we have made, you can appeal our decision. This section tells you how to ask for coverage decisions **and** how to request an appeal.

Use the chart below to help you decide which section has information for your situation:

Which of these situations are you in?			
Do you need a drug that isn't on our Drug List or need us to waive a rule or restriction on a drug we cover?	Do you want us to cover a drug on our Drug List and you believe you meet any plan rules or restrictions (such as getting approval in advance) for the drug you need?	Do you want to ask us to pay you back for a drug you already got and paid for?	Have we already told you that we will not cover or pay for a drug in the way that you want it to be covered or paid for?
You can ask us to make an exception. (This is a type of coverage decision.)	You can ask us for a coverage decision.	You can ask us to pay you back. (This is a type of coverage decision.)	You can make an appeal. (This means you are asking us to reconsider.)
Start with Section F2 . Also see Sections F3 and F4.	Skip ahead to Section F4 .	Skip ahead to Section F4 .	Skip ahead to Section F5 .

F2. What an exception is

An exception is permission to get coverage for a drug that is not normally on our Drug List or to use the drug without certain rules and limitations. If a drug is not on our Drug List or is not covered in the way you would like, you can ask us to make an “exception.”

When you ask for an exception, your doctor or other prescriber will need to explain the medical reasons why you need the exception.

Here are examples of exceptions that you or your doctor or another prescriber can ask us to make:

1. Covering a Part D drug that is not on our Drug List.

- If we agree to make an exception and cover a drug that is not on the Drug List,

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- Community First Medicare Advantage with Part D Standard Plan (HMO) members will need to pay the cost-sharing amount that applies to drugs in Tier 4 (30% coinsurance).
 - Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP) members will need to pay the cost-sharing amount that applies to all the drugs in our plan (25% coinsurance).
 - You cannot ask for an exception to the copay or coinsurance amount we require you to pay for the drug.
2. Removing a restriction on our coverage. There are extra rules or restrictions that apply to certain drugs on our Drug List (for more information, go to Chapter 5).
- The extra rules and restrictions on coverage for certain drugs include:
 - Getting plan approval before we will agree to cover the drug for you. (This is sometimes called “prior authorization.”)
 - Being required to try a different drug first before we will agree to cover the drug you are asking for. (This is sometimes called “step therapy.”)
 - Quantity limits. For some drugs, we limit the amount of the drug you can have.
 - If we agree to make an exception and waive a restriction for you, you can still ask for an exception to the copay amount we require you to pay for the drug.

The legal term for asking for removal of a restriction on coverage for a drug is sometimes called asking for a “**formulary exception.**”

3. Changing coverage of a drug to a lower cost-sharing tier. Every drug on our Drug List is in one of five cost-sharing tiers. In general, the lower the cost-sharing tier number, the less you will pay as your share of the cost of the drug
- If our drug list contains alternative drug(s) for treating your medical condition that are in a lower cost-sharing tier than your drug, you can ask us to cover your drug at the cost-sharing amount that applies to the alternative drug(s). This would lower your share of the cost for the drug.
 - If the drug you’re taking is a biological product you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains biological product alternatives for treating your condition.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- If the drug you're taking is a brand name drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains brand name alternatives for treating your condition.
- If the drug you're taking is a generic drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains either brand or generic alternatives for treating your condition.
- You cannot ask us to change the cost-sharing tier for any drug in Tier 5 - Specialty Drugs Tier.
- If we approve your request for a tiering exception and there is more than one lower cost-sharing tier with alternative drugs you can't take, you will usually pay the lowest amount

The legal term for asking to pay a lower price for a covered non-preferred drug is sometimes called asking for a **“tiering exception.”**

F3. Important things to know about asking for exceptions

Your doctor or other prescriber must tell us the medical reasons

Your doctor or other prescriber must give us a statement explaining the medical reasons for requesting an exception. Our decision about the exception will be faster if you include this information from your doctor or other prescriber when you ask for the exception.

Typically, our Drug List includes more than one drug for treating a particular condition. These are called “alternative” drugs. If an alternative drug would be just as effective as the drug you are asking for and would not cause more side effects or other health problems, we will generally not approve your request for an exception.

We will say Yes or No to your request for an exception

- If we say **Yes** to your request for an exception, the exception usually lasts until the end of the calendar year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say **No** to your request for an exception, you can ask for a review of our decision by making an appeal. Section F5 tells how to make an appeal if we say **No**.

The next section tells you how to ask for a coverage decision, including an exception.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



F4. How to ask for a coverage decision about a Part D drug or reimbursement for a Part D drug, including an exception

What to do

- Ask for the type of coverage decision you want. Call, write, or fax us to make your request. You, your representative, or your doctor (or other prescriber) can do this. You can call us at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week).
- You or your doctor (or other prescriber) or someone else who is acting on your behalf can ask for a coverage decision. You can also have a lawyer act on your behalf.
- Read Section D to find out how to give permission to someone else to act as your representative.
- You do not need to give your doctor or other prescriber written permission to ask us for a coverage decision on your behalf.
- If you want to ask us to pay you back for a drug, read Chapter 7 of this handbook. Chapter 7 describes times when you may need to ask for reimbursement. It also tells how to send us the paperwork that asks us to pay you back for our share of the cost of a drug you have paid for.
- If you are asking for an exception, provide the “supporting statement.” Your doctor or other prescriber must give us the medical reasons for the drug exception. We call this the “supporting statement.”
- Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone, and then fax or mail a statement.

At a glance: How to ask for a coverage decision about a drug or payment

Call, write, or fax us to ask, or ask your representative or doctor or other prescriber to ask. We will give you an answer on a standard coverage decision within 72 hours. We will give you an answer on reimbursing you for a Part D drug you already paid for within 14 calendar days.

- If you are asking for an exception, include the supporting statement from your doctor or other prescriber.
- You or your doctor or other prescriber may ask for a fast decision. (Fast decisions usually come within 24 hours.)
- Read this section to make sure you qualify for a fast decision! Read it also to find information about decision deadlines.

If your health requires it, ask us to give you a “fast coverage decision”

We will use the “standard deadlines” unless we have agreed to use the “fast deadlines.”

- A **standard coverage decision** means we will give you an answer within 72 hours after we get your doctor’s statement.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- A **fast coverage decision** means we will give you an answer within 24 hours after we get your doctor's statement.

The legal term for “fast coverage decision” is “expedited coverage determination.”

You can get a fast coverage decision **only if you are asking for a drug you have not yet received.** (You cannot get a fast coverage decision if you are asking us to pay you back for a drug you already bought.)

You can get a fast coverage decision **only if using the standard deadlines could cause serious harm to your health or hurt your ability to function.**

If your doctor or other prescriber tells us that your health requires a “fast coverage decision,” we will automatically agree to give you a fast coverage decision, and the letter will tell you that.

- If you ask for a fast coverage decision on your own (without your doctor's or other prescriber's support), we will decide whether you get a fast coverage decision.
- If we decide that your medical condition does not meet the requirements for a fast coverage decision, we will use the standard deadlines instead.
 - We will send you a letter telling you that. The letter will tell you how to make a complaint about our decision to give you a standard decision.
 - You can file a “fast complaint” and get a response to your complaint within 24 hours. For more information about the process for making complaints, including fast complaints, see Section J.

Deadlines for a “fast coverage decision”

- If we are using the fast deadlines, we must give you our answer within 24 hours. This means within 24 hours after we get your request. Or, if you are asking for an exception, 24 hours after we get your doctor's or prescriber's statement supporting your request. We will give you our answer sooner if your health requires it.
- If we do not meet this deadline, we will send your request to Level 2 of the appeals process. At Level 2, an Independent Review Entity will review your request.
- **If our answer is Yes** to part or all of what you asked for, we must give you the coverage within 24 hours after we get your request or your doctor's or prescriber's statement supporting your request.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- **If our answer is No** to part or all of what you asked for, we will send you a letter that explains why we said **No**. The letter will also explain how you can appeal our decision.

Deadlines for a “standard coverage decision” about a drug you have not yet received

- If we are using the standard deadlines, we must give you our answer within 72 hours after we get your request. Or, if you are asking for an exception, after we get your doctor’s or prescriber’s supporting statement. We will give you our answer sooner if your health requires it.
- If we do not meet this deadline, we will send your request on to Level 2 of the appeals process. At Level 2, an Independent Review Entity will review your request.
- **If our answer is Yes** to part or all of what you asked for, we must approve or give the coverage within 72 hours after we get your request or, if you are asking for an exception, your doctor’s or prescriber’s supporting statement.
- **If our answer is No** to part or all of what you asked for, we will send you a letter that explains why we said **No**. The letter will also explain how you can appeal our decision.

Deadlines for a “standard coverage decision” about payment for a drug you already bought

- We must give you our answer within 14 calendar days after we get your request.
- If we do not meet this deadline, we will send your request to Level 2 of the appeals process. At Level 2, an Independent Review Entity will review your request.
- **If our answer is Yes** to part or all of what you asked for, we will make payment to you within 14 calendar days.
- **If our answer is No** to part or all of what you asked for, we will send you a letter that explains why we said **No**. The letter will also explain how you can appeal our decision.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



F5. Level 1 Appeal for Part D drugs

- To start your appeal, you, your doctor or other prescriber, or your representative must contact us.
- If you are asking for a standard appeal, you can make your appeal by sending a request in writing. You may also ask for an appeal by calling us at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week).
- If you want a fast appeal, you may make your appeal in writing or you may call us.
- Make your appeal request **within 60 calendar days** from the date on the notice we sent to tell you our decision. If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. For example, good reasons for missing the deadline would be if you have a serious illness that kept you from contacting us or if we gave you incorrect or incomplete information about the deadline for requesting an appeal.
- You have the right to ask us for a copy of the information about your appeal. To ask for a copy, call Member Services at 1-833-434-2347 (TTY 1-800-390-1175).

At a glance: How to make a Level 1 Appeal

You, your doctor or prescriber, or your representative may put your request in writing and mail or fax it to us. You may also ask for an appeal by calling us.

- Ask **within 60 calendar days** of the decision you are appealing. If you miss the deadline for a good reason, you may still appeal.
- You, your doctor or prescriber, or your representative can call us to ask for a fast appeal.
- Read this section to make sure you qualify for a fast decision! Read it also to find information about decision deadlines.

The legal term for an appeal to the plan about a Part D drug coverage decision is plan “redetermination.”

If you wish, you and your doctor or other prescriber may give us additional information to support your appeal.

If your health requires it, ask for a “fast appeal”

- If you are appealing a decision our plan made about a drug you have not yet received, you and your doctor or other prescriber will need to decide if you need a “fast appeal.”

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- The requirements for getting a “fast appeal” are the same as those for getting a “fast coverage decision” in Section F4.

The legal term for “fast appeal” is “expedited redetermination.”

Our plan will review your appeal and give you our decision

- We take another careful look at all of the information about your coverage request. We check to see if we were following all the rules when we said **No** to your request. We may contact you or your doctor or other prescriber to get more information. The reviewer will be someone who did not make the original coverage decision.

Deadlines for a “fast appeal”

- If we are using the fast deadlines, we will give you our answer within 72 hours after we get your appeal, or sooner if your health requires it.
- If we do not give you an answer within 72 hours, we will send your request to Level 2 of the appeals process. At Level 2, an Independent Review Entity will review your appeal.
- **If our answer is Yes** to part or all of what you asked for, we must give the coverage within 72 hours after we get your appeal.
- **If our answer is No** to part or all of what you asked for, we will send you a letter that explains why we said **No**.

Deadlines for a “standard appeal”

- If we are using the standard deadlines, we must give you our answer within 7 calendar days after we get your appeal, or sooner if your health requires it, except if you are asking us to pay you back for a drug you already bought. If you are asking us to pay you back for a drug you already bought, we must give you our answer within 14 calendar days after we get your appeal. If you think your health requires it, you should ask for a “fast appeal.”
- If we do not give you a decision within 7 calendar days, or 14 calendar days if you asked us to pay you back for a drug you already bought, we will send your request to Level 2 of the appeals process. At Level 2, an Independent Review Entity will review your appeal.
- **If our answer is Yes** to part or all of what you asked for:

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- If we approve a request for coverage, we must give you the coverage as quickly as your health requires, but no later than 7 calendar days after we get your appeal or 14 calendar days if you asked us to pay you back for a drug you already bought.
- If we approve a request to pay you back for a drug you already bought, we will send payment to you within 30 calendar days after we get your appeal request.
- **If our answer is No** to part or all of what you asked for, we will send you a letter that explains why we said **No** and tells how to appeal our decision.

F6. Level 2 Appeal for Part D drugs

If we say **No** to part or all of your appeal, you can choose whether to accept this decision or make another appeal. If you decide to go on to a Level 2 Appeal, the Independent Review Entity (IRE) will review our decision.

- If you want the IRE to review your case, your appeal request must be in writing. The letter we send about our decision in the Level 1 Appeal will explain how to request the Level 2 Appeal.
- When you make an appeal to the IRE, we will send them your case file. You have the right to ask us for a copy of your case file by calling Member Services at 1-833-434-2347 (TTY 1-800-390-1175).
- You have a right to give the IRE other information to support your appeal.
- The IRE is an independent organization that is hired by Medicare. It is not connected with this plan and it is not a government agency.
- Reviewers at the IRE will take a careful look at all of the information related to your appeal. The organization will send you a letter explaining its decision.

At a glance: How to make a Level 2 Appeal

If you want the Independent Review Entity to review your case, your appeal request must be in writing.

- Ask **within 60 calendar days** of the decision you are appealing. If you miss the deadline for a good reason, you may still appeal.
- You, your doctor or other prescriber, or your representative can request the Level 2 Appeal.
- Read this section to make sure you qualify for a fast decision! Read it also to find information about decision deadlines.

The legal term for an appeal to the IRE about a Part D drug is “**reconsideration.**”

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



Deadlines for “fast appeal” at Level 2

- If your health requires it, ask the Independent Review Entity (IRE) for a “fast appeal.”
- If the IRE agrees to give you a “fast appeal,” it must give you an answer to your Level 2 Appeal within 72 hours after getting your appeal request.
- If the IRE says **Yes** to part or all of what you asked for, we must authorize or give you the drug coverage within 24 hours after we get the decision.

Deadlines for “standard appeal” at Level 2

- If you have a standard appeal at Level 2, the Independent Review Entity (IRE) must give you an answer to your Level 2 Appeal within 7 calendar days after it gets your appeal, or 14 calendar days if you asked us to pay you back for a drug you already bought.
- If the IRE says **Yes** to part or all of what you asked for, we must authorize or give you the drug coverage within 72 hours after we get the decision.
- If the IRE approves a request to pay you back for a drug you already bought, we will send payment to you within 30 calendar days after we get the decision.

What if the Independent Review Entity says No to your Level 2 Appeal?

No means the Independent Review Entity (IRE) agrees with our decision not to approve your request. This is called “upholding the decision.” It is also called “turning down your appeal.”

If you want to go to Level 3 of the appeals process, the drugs you are requesting must meet a minimum dollar value. If the dollar value is less than the minimum, you cannot appeal any further. If the dollar value is high enough, you can ask for a Level 3 appeal. The letter you get from the IRE will tell you the dollar value needed to continue with the appeal process.

G. Asking us to cover a longer hospital stay

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

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

- The day you leave the hospital is called your “discharge date.”
- Your doctor or the hospital staff will tell you what your discharge date is.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



If you think you are being asked to leave the hospital too soon, you can ask for a longer hospital stay. This section tells you how to ask.

G1. Learning about your Medicare rights

Within two days after you are admitted to the hospital, a caseworker or nurse will give you a notice called An Important Message from Medicare about Your Rights. If you do not get this notice, ask any hospital employee for it. If you need help, please call Member Services at 1-833-434-2347 (TTY 1-800-390-1175). You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Read this notice carefully and ask questions if you don't understand. The Important Message tells you about your rights as a hospital patient, including your rights to:

- Get Medicare-covered services during and after your hospital stay. You have the right to know what these services are, who will pay for them, and where you can get them.
- Be a part of any decisions about the length of your hospital stay.
- Know where to report any concerns you have about the quality of your hospital care.
- Appeal if you think you are being discharged from the hospital too soon.

You should sign the Medicare notice to show that you got it and understand your rights. Signing the notice does **not** mean you agree to the discharge date that may have been told to you by your doctor or hospital staff.

Keep your copy of the signed notice so you will have the information in it if you need it.

- To look at a copy of this notice in advance, you can call Member Services at 1-833-434-2347 (TTY 1-800-390-1175). You can also call 1-800 MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. The call is free.
- You can also see the notice online at www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices.
- If you need help, please call Member Services at the numbers listed above.

G2. Level 1 Appeal to change your hospital discharge date

If you want us to cover your inpatient hospital services for a longer time, you must request an appeal. A Quality Improvement Organization will do the Level 1 Appeal review to see if your planned discharge date is medically appropriate for you. In Texas, the Quality Improvement Organization is called KEPRO.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



To make an appeal to change your discharge date call KEPRO at 888-315-0636 (TTY 855-843-4776).

Call right away!

Call the Quality Improvement Organization **before** you leave the hospital and no later than your planned discharge date. An Important Message from Medicare about Your Rights contains information on how to reach the Quality Improvement Organization.

- **If you call before you leave**, you are allowed to stay in the hospital after your planned discharge date without paying for it while you wait to get the decision on your appeal from the Quality Improvement Organization.
- **If you do not call to appeal**, and you decide to stay in the hospital after your planned discharge date, you may have to pay all of the costs for hospital care you get after your planned discharge date.
- **If you miss the deadline** for contacting the Quality Improvement Organization about your appeal, you can make your appeal directly to our plan instead. For details, see Section G4.

At a glance: How to make a Level 1 Appeal to change your discharge date

Call the Quality Improvement Organization for your state at <phone number> and ask for a “fast review.”

Call before you leave the hospital and before your planned discharge date.

We want to make sure you understand what you need to do and what the deadlines are.

- **Ask for help if you need it.** If you have questions or need help at any time, please call Member Services at 1-833-434-2347 (TTY 1-800-390-1175) You can also call the State Health Insurance Assistance Program (SHIP) at 1-800-252-3439.

What is a Quality Improvement Organization?

It is a group of doctors and other health care professionals who are paid by the federal government. These experts are not part of our plan. They are paid by Medicare to check on and help improve the quality of care for people with Medicare.

Ask for a “fast review”

You must ask the Quality Improvement Organization for a “**fast review**” of your discharge. Asking for a “fast review” means you are asking the organization to use the fast deadlines for an appeal instead of using the standard deadlines.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



The legal term for “fast review” is “**immediate review.**”

What happens during the fast review?

- The reviewers at the Quality Improvement Organization will ask you or your representative why you think coverage should continue after the planned discharge date. You don't have to prepare anything in writing, but you may do so if you wish.
- The reviewers will look at your medical record, talk with your doctor, and review all of the information related to your hospital stay.
- By noon of the day after the reviewers tell us about your appeal, you will get a letter that gives your planned discharge date. The letter explains the reasons why your doctor, the hospital, and we think it is right for you to be discharged on that date.

The legal term for this written explanation is called the “**Detailed Notice of Discharge.**” You can get a sample by calling Member Services at 1-833-434-2347 (TTY 1-800-390-1175). You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Or you can see a sample notice online at www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices.

What if the answer is Yes?

- If the Quality Improvement Organization says **Yes** to your appeal, we must keep covering your hospital services for as long as they are medically necessary.

What if the answer is No?

- If the Quality Improvement Organization says **No** to your appeal, they are saying that your planned discharge date is medically appropriate. If this happens, our coverage for your inpatient hospital services will end at noon on the day after the Quality Improvement Organization gives you its answer.
- If the Quality Improvement Organization says **No** and you decide to stay in the hospital, then you may have to pay for your continued stay at the hospital. The cost of the hospital care that you may have to pay begins at noon on the day after the Quality Improvement Organization gives you its answer.
- If the Quality Improvement Organization turns down your appeal and you stay in the hospital after your planned discharge date, then you can make a Level 2 Appeal.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



G3. Level 2 Appeal to change your hospital discharge date

If the Quality Improvement Organization has turned down your appeal and you stay in the hospital after your planned discharge date, then you can make a Level 2 Appeal. You will need to contact the Quality Improvement Organization again and ask for another review.

Ask for the Level 2 review **within 60 calendar days** after the day when the Quality Improvement Organization said No to your Level 1 Appeal. You can ask for this review only if you stayed in the hospital after the date that your coverage for the care ended.

In Texas, the Quality Improvement Organization is called KEPRO. You can reach KEPRO at 888-315-0636 (TTY 855-843-4776).

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.
- Within 14 calendar days of receipt of your request for a second review, the Quality Improvement Organization reviewers will make a decision.

At a glance: How to make a Level 2 Appeal to change your discharge date

Call the Quality Improvement Organization for your state at 888-315-0636 (TTY 855-843-4776) and ask for another review.

What happens if the answer is Yes?

- We must pay you back for our share of the costs of hospital care you got since noon on the day after the date of your first appeal decision. We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.
- You must continue to pay your share of the costs and coverage limitations may apply.

What happens if the answer is No?

It means the Quality Improvement Organization agrees with the Level 1 decision and will not change it. The letter you get will tell you what you can do if you wish to continue with the appeal process.

If the Quality Improvement Organization turns down your Level 2 Appeal, you may have to pay the full cost for your stay after your planned discharge date.

G4. What happens if you miss an appeal deadline

If you miss appeal deadlines, there is another way to make Level 1 and Level 2 Appeals, called Alternate Appeals. But the first two levels of appeal are different.

Level 1 Alternate Appeal to change your hospital discharge date

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



If you miss the deadline for contacting the Quality Improvement Organization (which is within 60 days or no later than your planned discharge date, whichever comes first), you can make an appeal to us, asking for a “fast review.” A fast review is an appeal that uses the fast deadlines instead of the standard deadlines.

- During this review, we take a look at all of the information about your hospital stay. We check to see if the decision about when you should leave the hospital was fair and followed all the rules.
- We will use the fast deadlines rather than the standard deadlines for giving you the answer to this review. This means we will give you our decision within 72 hours after you ask for a “fast review.”

At a glance: How to make a Level 1 Alternate Appeal

Call our Member Services number and ask for a “fast review” of your hospital discharge date.

We will give you our decision within 72 hours.

- **If we say Yes to your fast review**, it means we agree that you still need to be in the hospital after the discharge date. We will keep covering hospital services for as long as it is medically necessary.
- It also means that we agree to pay you back for our share of the costs of care you got since the date when we said your coverage would end.
- **If we say No to your fast review**, we are saying that your planned discharge date was medically appropriate. Our coverage for your inpatient hospital services ends on the day we said coverage would end.
 - If you stayed in the hospital after your planned discharge date, then you may have to pay the full cost of hospital care you got after the planned discharge date.
- To make sure we were following all the rules when we said **No** to your fast appeal, we will send your appeal to the “Independent Review Entity.” When we do this, it means that your case is automatically going to Level 2 of the appeals process.

The legal term for “fast review” or “fast appeal” is “**expedited appeal**.”

Level 2 Alternate Appeal to change your hospital discharge date

We will send the information for your Level 2 Appeal to the Independent Review Entity (IRE) within 24 hours of when we give you our Level 1 decision. If you think we are not meeting this deadline or other deadlines, you can make a complaint. Section J tells how to make a complaint.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



During the Level 2 Appeal, the IRE reviews the decision we made when we said **No** to your “fast review.” This organization decides whether the decision we made should be changed.

- The IRE does a “fast review” of your appeal. The reviewers usually give you an answer within 72 hours.
- The IRE is an independent organization that is hired by Medicare. This organization is not connected with our plan and it is not a government agency.
- Reviewers at the IRE will take a careful look at all of the information related to your appeal of your hospital discharge.
- If the IRE says **Yes** to your appeal, then we must pay you back for our share of the costs of hospital care you got since the date of your planned discharge. We must also continue our coverage of your hospital services for as long as it is medically necessary.
- If the IRE says **No** to your appeal, it means they agree with us that your planned hospital discharge date was medically appropriate.
- The letter you get from the IRE will tell you what you can do if you wish to continue with the review process. It will give you the details about how to go on to a Level 3 Appeal, which is handled by a judge.

At a glance: How to make a Level 2 Alternate Appeal

You do not have to do anything. The plan will automatically send your appeal to the Independent Review Entity.

H. What to do if you think your home health care, skilled nursing care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon

This section is about the following types of care only:

- Home health care services.
- Skilled nursing care in a skilled nursing facility.
- Rehabilitation care you are getting as an outpatient at a Medicare-approved Comprehensive Outpatient Rehabilitation Facility (CORF). Usually, this means you are getting treatment for an illness or accident, or you are recovering from a major operation.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- With any of these three types of care, you have the right to keep getting covered services for as long as the doctor says you need it.
- When we decide to stop covering any of these, we must tell you before your services end. When your coverage for that care ends, we will stop paying for your care.

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

H1. We will tell you in advance when your coverage will be ending

You will get a notice at least two days before we stop paying for your care. This is called the “Notice of Medicare Non-Coverage.”

- The written notice tells you the date when we will stop covering your care.
- The written notice also tells you how to appeal this decision.

You or your representative should sign the written notice to show that you got it. Signing it does **not** mean you agree with the plan that it is time to stop getting the care.

When your coverage ends, we will stop paying for your care.

H2. Level 1 Appeal to continue your care

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

Before you start your appeal, understand what you need to do and what the deadlines are.

- **Meet the deadlines.** The deadlines are important. Be sure that you understand and follow the deadlines that apply to things you must do. There are also deadlines our plan must follow. (If you think we are not meeting our deadlines, you can file a complaint. Section J tells you how to file a complaint.)
- **Ask for help if you need it.** If you have questions or need help at any time, please call Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). Or call your State Health Insurance Assistance Program at 1-800-252-3439.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



During a Level 1 Appeal, a Quality Improvement Organization will review your appeal and decide whether to change the decision we made. In Texas, the Quality Improvement Organization is called KEPRO. You can reach KEPRO at 888-315-0636 (TTY 955-843-4776). Information about appealing to the Quality Improvement Organization is also in the Notice of Medicare Non-Coverage. This is the notice you got when you were told we would stop covering your care.

What is a Quality Improvement Organization?

It is a group of doctors and other health care professionals who are paid by the federal government. These experts are not part of our plan. They are paid by Medicare to check on and help improve the quality of care for people with Medicare.

What should you ask for?

Ask them for a “fast-track appeal.” This is an independent review of whether it is medically appropriate for us to end coverage for your services.

What is your deadline for contacting this organization?

- You must contact the Quality Improvement Organization no later than noon of the day after you got the written notice telling you when we will stop covering your care.
- If you miss the deadline for contacting the Quality Improvement Organization about your appeal, you can make your appeal directly to us instead. For details about this other way to make your appeal, see Section H4.

The legal term for the written notice is “**Notice of Medicare Non-Coverage.**” To get a sample copy, call Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Or see a copy online at www.cms.gov/Medicare/Medicare-General-Information/BNI/MAEDNotices.

What happens during the Quality Improvement Organization’s review?

- The reviewers at the Quality Improvement Organization will ask you or your representative why you think coverage for the services should continue. You don’t have to prepare anything in writing, but you may do so if you wish.

At a glance: How to make a Level 1 Appeal to ask the plan to continue your care

Call the Quality Improvement Organization for your state at <phone number> and ask for a “fast-track appeal.”

Call before you leave the agency or facility that is providing your care and before your planned discharge date.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- When you ask for an appeal, the plan must write a letter to you and the Quality Improvement Organization explaining why your services should end.
- The reviewers will also look at your medical records, talk with your doctor, and review information that our plan has given to them.
- **Within one full day after reviewers have all the information they need, they will tell you their decision.** You will get a letter explaining the decision.

The legal term for the letter explaining why your services should end is “**Detailed Explanation of Non-Coverage.**”

What happens if the reviewers say Yes?

- If the reviewers say **Yes** to your appeal, then we must keep providing your covered services for as long as they are medically necessary.

What happens if the reviewers say No?

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

H3. Level 2 Appeal to continue your care

If the Quality Improvement Organization said **No** to the appeal **and** you choose to continue getting care after your coverage for the care has ended, you can make a Level 2 Appeal.

During the Level 2 Appeal, the Quality Improvement Organization will take another look at the decision they made at Level 1. If they say they agree with the Level 1 decision, you may have to pay the full cost for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services after the date when we said your coverage would end.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



In Texas, the Quality Improvement Organization is called KEPRO. You can reach KEPRO at 888-315-0636 (TTY 855-843-4776). Ask for the Level 2 review **within 60 calendar days** after the day when the Quality Improvement Organization said **No** to your Level 1 Appeal. You can ask for this review only if you continued getting care after the date that your coverage for the care ended.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.
- The Quality Improvement Organization will make its decision within 14 calendar days of receipt of your appeal request.

At a glance: How to make a Level 2 Appeal to require that the plan cover your care for longer

Call the Quality Improvement Organization for your state at 888-315-0636 (TTY 855-843-4776) and ask for another review.

Call before you leave the agency or facility that is providing your care and before your planned discharge date.

What happens if the review organization says Yes?

- We must pay you back for our share of the costs of care you got since the date when we said your coverage would end. We must continue providing coverage for the care for as long as it is medically necessary.

What happens if the review organization says No?

- It means they agree with the decision they made on the Level 1 Appeal and will not change it.
- The letter you get will tell you what to do if you wish to continue with the review process. It will give you the details about how to go on to the next level of appeal, which is handled by a judge.

H4. What happens if you miss the deadline for making your Level 1 Appeal

If you miss appeal deadlines, there is another way to make Level 1 and Level 2 Appeals, called Alternate Appeals. But the first two levels of appeal are different.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



Level 1 Alternate Appeal to continue your care for longer

If you miss the deadline for contacting the Quality Improvement Organization, you can make an appeal to us, asking for a “fast review.” A fast review is an appeal that uses the fast deadlines instead of the standard deadlines.

- During this review, we take a look at all of the information about your home health care, skilled nursing facility care, or care you are getting at a Comprehensive Outpatient Rehabilitation Facility (CORF). We check to see if the decision about when your services should end was fair and followed all the rules.
- We will use the fast deadlines rather than the standard deadlines for giving you the answer to this review. We will give you our decision within 72 hours after you ask for a “fast review.”
- **If we say Yes** to your fast review, it means we agree that we will keep covering your services for as long as it is medically necessary. It also means that we agree to pay you back for our share of the costs of care you got since the date when we said your coverage would end.
- **If we say No** to your fast review, we are saying that stopping your services was medically appropriate. Our coverage ends as of the day we said coverage would end.

If you continue getting services after the day we said they would stop, **you may have to pay the full cost** of the services.

To make sure we were following all the rules when we said **No** to your fast appeal, we will send your appeal to the “Independent Review Entity.” When we do this, it means that your case is automatically going to Level 2 of the appeals process.

The legal term for “fast review” or “fast appeal” is “**expedited appeal.**”

Level 2 Alternate Appeal to continue your care for longer

We will send the information for your Level 2 Appeal to the Independent Review Entity (IRE) within 24 hours of when we give you our Level 1 decision. If you think we are not meeting this deadline or other deadlines, you can make a complaint. Section J tells how to make a complaint.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



During the Level 2 Appeal, the IRE reviews the decision we made when we said No to your “fast review.” This organization decides whether the decision we made should be changed.

- The IRE does a “fast review” of your appeal. The reviewers usually give you an answer within 72 hours.
- The IRE is an independent organization that is hired by Medicare. This organization is not connected with our plan, and it is not a government agency.
- Reviewers at the IRE will take a careful look at all of the information related to your appeal.
- **If the IRE says Yes** to your appeal, then we must pay you back for our share of the costs of care. We must also continue our coverage of your services for as long as it is medically necessary.
- **If the IRE says No** to your appeal, it means they agree with us that stopping coverage of services was medically appropriate.

At a glance: How to make a Level 2 Appeal to require that the plan continue your care

You do not have to do anything. The plan will automatically send your appeal to the Independent Review Entity.

The letter you get from the IRE will tell you what you can do if you wish to continue with the review process. It will give you details about how to go on to a Level 3 Appeal, which is handled by a judge.

I. Taking your appeal beyond Level 2

I1. Next steps for Medicare services and items

If you made a Level 1 Appeal and a Level 2 Appeal for Medicare services or items, and both your appeals have been turned down, you may have the right to additional levels of appeal. The letter you get from the Independent Review Entity will tell you what to do if you wish to continue the appeals process.

Level 3 of the appeals process is an Administrative Law Judge (ALJ) hearing. The person who makes the decision in a Level 3 appeal is an ALJ or an attorney adjudicator. If you want an ALJ or attorney adjudicator to review your case, the item or medical service you are requesting must meet a minimum dollar amount. If the dollar value is less than the minimum level, you cannot appeal any further. If the dollar value is high enough, you can ask an ALJ or attorney adjudicator to hear your appeal.

If you do not agree with the ALJ or attorney adjudicator’s decision, you can go to the Medicare Appeals Council. After that, you may have the right to ask a federal court to look at your appeal.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



J. How to make a complaint

J1. What kinds of problems should be complaints

The complaint process is used for certain types of problems only, such as problems related to quality of care, waiting times, and customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaints about quality

- You are unhappy with the quality of care, such as the care you got in the hospital.

Complaints about privacy

- You think that someone did not respect your right to privacy, or shared information about you that is confidential.

Complaints about poor customer service

- A health care provider or staff was rude or disrespectful to you.
- Community First Medicare Advantage Plan and D-SNP (HMO) staff treated you poorly.
- You think you are being pushed out of the plan.

Complaints about accessibility

- You cannot physically access the health care services and facilities in a doctor or provider's office.
- Your provider does not give you a reasonable accommodation you need such as an American Sign Language interpreter.

Complaints about waiting times

- You are having trouble getting an appointment, or waiting too long to get it.
- You have been kept waiting too long by doctors, pharmacists, or other health professionals or by Member Services or other plan staff.

Complaints about cleanliness

- You think the clinic, hospital or doctor's office is not clean.

At a glance: How to make a complaint

You can make an internal complaint with our plan and/or an external complaint with an organization that is not connected to our plan.

To make an internal complaint, call Member Services or send us a letter.

There are different organizations that handle external complaints. For more information, read Section J3.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



Complaints about language access

- Your doctor or provider does not provide you with an interpreter during your appointment.

Complaints about communications from us

- You think we failed to give you a notice or letter that you should have received.
- You think the written information we sent you is too difficult to understand.

Complaints about the timeliness of our actions related to coverage decisions or appeals

- You believe that we are not meeting our deadlines for making a coverage decision or answering your appeal.
- You believe that, after getting a coverage or appeal decision in your favor, we are not meeting the deadlines for approving or giving you the service or paying you back for certain medical services.
- You believe we did not forward your case to the Independent Review Entity on time.

The legal term for a “complaint” is a “**grievance.**”

The legal term for “making a complaint” is “**filing a grievance.**”

Are there different types of complaints?

Yes. You can make an internal complaint and/or an external complaint. An internal complaint is filed with and reviewed by our plan. An external complaint is filed with and reviewed by an organization that is not affiliated with our plan.

J2. Internal complaints

To make an internal complaint, call Member Services at 1-833-434-2347 (TTY 1-800-390-1175). You can make the complaint at any time unless it is about a Part D drug. If the complaint is about a Part D drug, you must make it **within 60 calendar days** after you had the problem you want to complain about.

- If there is anything else you need to do, Member Services will tell you.
- You can also write your complaint and send it to us. If you put your complaint in writing, we will respond to your complaint in writing.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- If you are making a complaint because we denied your request for a “fast coverage decision” or a “fast appeal,” we will automatically give you a “fast complaint.” If you have a “fast complaint,” it means we will give you an answer within 24 hours.

The legal term for “fast complaint” is “expedited grievance.”

If possible, we will answer you right away. If you call us with a complaint, we may be able to give you an answer on the same phone call. If your health condition requires us to answer quickly, we will do that.

- We answer most complaints within 30 calendar days.
- If you are making a complaint because we denied your request for a “fast coverage decision” or a “fast appeal,” we will automatically give you a “fast complaint” and respond to your complaint within 24 hours.
- If you are making a complaint because we took extra time to make a coverage decision or appeal, we will automatically give you a “fast complaint” and respond to your complaint within 24 hours.

If we do not agree with some or all of your complaint, we will tell you and give you our reasons. We will respond whether we agree with the complaint or not.

J3. External complaints

You can tell Medicare about your complaint

You can send your complaint to Medicare. The Medicare Complaint Form is available at: www.medicare.gov/MedicareComplaintForm/home.aspx

Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

If you have any other feedback or concerns, or if you feel the plan is not addressing your problem, please call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. The call is free.

You can file a complaint with the Office for Civil Rights

You can make a complaint to the Department of Health and Human Services’ Office for Civil Rights if you think you have not been treated fairly. For example, you can make a complaint about disability access or language assistance. The phone number for the Office for Civil Rights is 1-800-368-1019. TTY users should call 1-800-537-7697. You can also visit www.hhs.gov/ocr for more information.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



You can file a complaint with the Quality Improvement Organization

When your complaint is about quality of care, you also have two choices:

- If you prefer, you can make your complaint about the quality of care directly to the Quality Improvement Organization (without making the complaint to us).
- Or you can make your complaint to us and to the Quality Improvement Organization. If you make a complaint to this organization, we will work with them to resolve your complaint.

The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. To learn more about the Quality Improvement Organization, see Chapter 2.

In Texas, the Quality Improvement Organization is called KEPRO. The phone number for KEPRO is 888-315-0636 (TTY 855-843-4776).

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



Chapter 10: Ending your membership in the plan

Introduction

This chapter tells about ways you can end your membership in our plan and your health coverage options after you leave the plan. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



A. When can you end your membership in our plan

You may end your membership in our plan only during certain times of the year, known as enrollment periods. All members have the opportunity to leave the plan during the Annual Enrollment Period and during the Medicare Advantage Open Enrollment Period.

In certain situations, some members may also be eligible to leave the plan at other times of the year, called Special Enrollment Periods. (See Section A3 in this chapter for more information about Special Enrollment Periods.)

A1. Annual Enrollment Period

The **Annual Enrollment Period** lasts from October 15 to December 7. If you choose a new plan during this period, your membership in Community First Medicare Advantage Plan and D-SNP (HMO) will end on December 31 and your membership in the new plan will start on January 1.

During Annual Enrollment Period, you can:

- Choose to keep your current coverage or make changes to your coverage for the upcoming year. If you decide to change to a new plan, you can choose any of the following types of plans:
 - Another Medicare health plan. (You can choose a plan that covers prescription drugs or one that does not cover prescription drugs),
 - Original Medicare with a separate Medicare prescription drug plan, or
 - Original Medicare without a separate Medicare prescription drug plan.

Note: If you receive “Extra Help” from Medicare to pay for your prescription drugs and you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 or more days in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later. (“Creditable” coverage means the coverage is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage.)

A2. Medicare Advantage Open Enrollment Period

The **Medicare Advantage Open Enrollment Period** lasts from January 1 to March 31. If you choose a new plan during this period, your membership in the new plan will start the first day of the next month.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



During the Medicare Advantage Open Enrollment Period you can:

- Switch to another Medicare Advantage Plan. (You can choose a plan that covers prescription drugs or one that does not cover prescription drugs.)
- Disenroll from our plan and obtain coverage through Original Medicare.
 - If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time.

A3. Special Enrollment Periods

Because most Community First Medicare Advantage D-SNP Standard Plan (HMO-DSNP) members have Medicaid, these members may be able to end their membership in our plan or switch to a different plan one time during each of the following Special Enrollment Periods:

- January to March
- April to June
- July to September

If any of the following situations apply to you, you may also be eligible to end your membership during a Special Enrollment Period.

- If you move
- If you have Texas Medicaid
- If you are eligible for “Extra Help” with paying for your Medicare prescriptions
- If we violate our contract with you
- If you are getting care in an institution, such as a nursing home or long-term care (LTC) hospital
- If you enroll in the Program of All-inclusive Care for the Elderly (PACE)

If you joined our plan during one of these Special Enrollment Periods, you'll have to wait for the next period to end your membership or switch to a different plan. You can't use this Special Enrollment Period to end your membership in our plan between October and December. However, all people with Medicare can make changes from October 15–December 7 during the Annual Enrollment Period.

Your membership will end on the last day of the month that we get your request to change your plan. For example, if we get your request on January 18, your coverage with our plan will end on January 31. Your new coverage will begin the first day of the next month (February 1, in this example).

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



You can get more information about when you can end your membership and find out if you are eligible for a Special Enrollment Period by calling:

- Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week).
- State Health Insurance Assistance Program (SHIP), Health Information Counseling & Advocacy Program of Texas (HICAP) at 1-800-252-3439.
- Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

NOTE: If you are in a drug management program, you may not be able to change plans. See Chapter 5 for information about drug management programs.

B. How to end your membership in our plan

Usually, to end your membership in our plan, you simply enroll in another Medicare plan during one of the enrollment periods. However, if you want to switch from our plan to Original Medicare without a Medicare prescription drug plan, you must ask to be disenrolled from our plan. There are two ways you can ask to be disenrolled:

- You can make a request in writing to us. (Contact Member Services if you need more information on how to do this), or
- You can contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

You can also enroll in another Medicare health or drug plan. More information on getting your Medicare services when you leave our plan is in the chart below:

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



If you would like to switch from our plan to:	Here is what to do:
Another Medicare health plan	<p>Enroll in the new Medicare health plan.</p> <p>You will automatically be disenrolled from Community First Medicare Advantage Plan and D-SNP (HMO) when your new plan's coverage begins.</p>
Original Medicare with a separate Medicare prescription drug plan	<p>Enroll in the new Medicare health plan.</p> <p>You will automatically be disenrolled from Community First Medicare Advantage Plan and D-SNP (HMO) when your Original Medicare coverage begins.</p>
<p>Original Medicare without a separate Medicare prescription drug plan</p> <p>NOTE: If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don't want to join.</p> <p>If you disenroll from Medicare prescription drug coverage and go 63 days or more in a row without creditable prescription drug coverage, you may have to pay a late enrollment penalty if you join a Medicare drug plan later.</p>	<ul style="list-style-type: none"> • Send us a written request to disenroll. (Contact Member Services if you need more information on how to do this), or • Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. <p>You will automatically be disenrolled from Community First Medicare Advantage Plan and D-SNP (HMO) when your Original Medicare coverage begins.</p>

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



C. Keep getting your medical services and drugs through our plan until your membership ends

If you leave Community First Medicare Advantage Plan and D-SNP (HMO), it may take time before your membership ends and your new Medicare coverage begins. During this time, you will keep getting your health care and drugs through our plan.

- **You should use our network pharmacies to get your prescriptions filled.** Usually, your prescription drugs are covered only if they are filled at a network pharmacy including through our mail-order pharmacy services.
- **If you are hospitalized on the day that your membership ends, your hospital stay will usually be covered by our plan until you are discharged.** This will happen even if your new health coverage begins before you are discharged.

D. Other situations when your membership ends

These are the cases when Community First Medicare Advantage Plan and D-SNP (HMO) must end your membership in the plan:

- If there is a break in your Medicare Part A and Part B coverage.
- If you are required to pay the extra Part D amount because of your income and you do not pay it
- If you move out of our service area.
- If you are away from our service area for more than six months.
 - If you move or take a long trip, you need to call Member Services to find out if the place you are moving or traveling to is in our plan's service area.
- If you go to jail or prison for a criminal offense.
- If you lie about or withhold information about other insurance you have for prescription drugs.
- If you are not a United States citizen or are not lawfully present in the United States.

In addition to the cases above, **Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP)** must end your membership in the plan:

- If you no longer qualify for Texas Medicaid.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



- As stated in Chapter 1, Community First Medicare Advantage D-SNP Standard Plan (HMO D-SNP) is for people who are eligible for both Medicare and Medicaid. If you no longer meet the special eligibility requirements of our plan, your membership in this plan will end after six months. The plan's period of deemed continued eligibility is six months. The period of deemed continued eligibility begins the first of the month following the month in which you lose special needs status.
- You will receive a notice from us informing you of the end of your membership and your options.
- If you have any questions about your eligibility, please contact Member Services
- If you do not pay the amount needed for you to qualify for benefits (medical spend down).

NOTE: The two conditions listed above DO NOT apply to Community First Medicare Advantage with Standard D Plan (HMO) members.

You must be a United States citizen or lawfully present in the United States to be a member of Community First Medicare Advantage Plan and D-SNP (HMO). The Centers for Medicare & Medicaid Services will notify us if you aren't eligible to remain a member on this basis. We must disenroll you if you don't meet this requirement.

We can make you leave our plan for the following reasons only if we get permission from Medicare and Texas Medicaid first:

- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan.
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan.
- If you let someone else use your Member ID Card to get medical care.
 - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



E. Rules against asking you to leave our plan for any health-related reason

If you feel that you are being asked to leave our plan for a health-related reason, you should call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may call 24 hours a day, 7 days a week. You should also call Texas Medicaid at 1-800-252-8263 or 2-1-1. (TTY users should call 1-800-735-2989 or 7-1-1.)

F. Your right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership. You can also see Chapter 9 for information about how to make a complaint.

G. How to get more information about ending your plan membership

If you have questions or would like more information on when we can end your membership, you can call Member Services at 1-833-434-2347, 8 am to 8 pm, 7 days a week. (TTY 1-800-390-1175, 24 hours a day, 7 days a week).

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week). The call is free. **For more information**, visit www.communityfirstmedicare.com.



Chapter 11: Legal notices

Introduction

This chapter includes legal notices that apply to your membership in Community First Medicare Advantage Plan and D-SNP (HMO). Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



A. Notice about laws

Many laws apply to this *Member Handbook*. These laws may affect your rights and responsibilities even if the laws are not included or explained in this handbook. The main laws that apply to this handbook are federal laws about the Medicare and Medicaid programs. Other federal and state laws may apply too.

B. Notice about nondiscrimination

Every company or agency that works with Medicare and Texas Medicaid must obey laws that protect you from discrimination or unfair treatment. We don't discriminate or treat you differently because of your age, claims experience, color, ethnicity, evidence of insurability, gender, genetic information, geographic location within the service area, health status, medical history, mental or physical disability, national origin, race, religion, or sex.

If you want more information or have concerns about discrimination or unfair treatment:

- Call the Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019. TTY users can call 1-800-537-7697. You can also visit www.hhs.gov/ocr for more information.
- You may also call the Texas Health and Human Services Civil Rights Office at 1-888-388-6332.

If you have a disability and need help accessing health care services or a provider, call Member Services. If you have a complaint, such as a problem with wheelchair access, Member Services can help.

C. Notice about Medicare as a second payer

Sometimes someone else has to pay first for the services we provide you. For example, if you are in a car accident or if you are injured at work, insurance or Workers Compensation has to pay first.

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the first payer.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Chapter 12: Definitions of important words

Introduction

This chapter includes key terms used throughout the *Member Handbook* with their definitions. The terms are listed in alphabetical order. If you can't find a term you're looking for or if you need more information than a definition includes, contact Member Services.



If you have questions, please call Community First Medicare Advantage Plan (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.

Activities of daily living: The things people do on a normal day, such as eating, using the toilet, getting dressed, bathing, or brushing the teeth.

Aid paid pending: You can continue getting your benefits while you are waiting for a decision about an appeal or fair hearing. This continued coverage is called “aid paid pending.”

Ambulatory surgical center: A facility that provides outpatient surgery to patients who do not need hospital care and who are not expected to need more than 24 hours of care.

Appeal: A way for you to challenge our action if you think we made a mistake. You can ask us to change a coverage decision by filing an appeal. Chapter 9 explains appeals, including how to make an appeal.

Brand name drug: A prescription drug that is made and sold by the company that originally made the drug. Brand name drugs have the same active ingredients as the generic versions of the drugs. Generic drugs are made and sold by other drug companies.

Catastrophic coverage stage: The stage in the Part D drug benefit where the plan pays all of the costs of your drugs until the end of the year. You begin this stage when you have reached the \$6,550 limit for your prescription drugs.

Centers for Medicare & Medicaid Services (CMS): The federal agency in charge of Medicare. Chapter 2 explains how to contact CMS.

Complaint: A written or spoken statement saying that you have a problem or concern about your covered services or care. This includes any concerns about the quality of your care, our network providers, or our network pharmacies. The formal name for “making a complaint” is “filing a grievance.”

Comprehensive Health Risk Assessment: An assessment used to confirm your appropriate risk level and to develop your Plan of Care. Comprehensive Health Risk Assessments will include, but not be limited to, physical and behavioral health, social needs, functional status, wellness and prevention domains, caregiver status and capabilities, as well as your preferences, strengths, and goals.

Comprehensive outpatient rehabilitation facility (CORF): A facility that mainly provides rehabilitation services after an illness, accident, or major operation. It provides a variety of services, including physical therapy, social or psychological services, respiratory therapy, occupational therapy, speech therapy, and home environment evaluation services.

Copay: A fixed amount you pay as your share of the cost each time you get a service or supply. For example, you might pay \$2 or \$5 for a service or a prescription drug.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information,** visit www.communityfirstmedicare.com.



Cost sharing: Amounts you have to pay when you get services or drugs. Cost sharing includes copays and coinsurance.

Cost sharing tier: A group of drugs with the same copay. Every drug on the *List of Covered Drugs* (also known as the Drug List) is in one of five cost sharing tiers. In general, the higher the cost sharing tier, the higher your cost for the drug.

Coverage decision: A decision about what benefits we cover. This includes decisions about covered drugs and services or the amount we will pay for your health services. Chapter 9 explains how to ask us for a coverage decision.

Covered drugs: The term we use to mean all of the prescription drugs covered by our plan.

Covered services: The general term we use to mean all of the health care, long-term services and supports, supplies, prescription and over-the-counter drugs, equipment, and other services covered by our plan.

Cultural Competence training: Training that provides additional instruction for our health care providers that helps them better understand your background, values, and beliefs to adapt services to meet your social, cultural, and language needs.

Daily cost sharing rate: A rate that may apply when your doctor prescribes less than a full month's supply of certain drugs for you and you are required to pay a copay. A daily cost sharing rate is the copay divided by the number of days in a month's supply.

Here is an example: Let's say the copay for your drug for a full month's supply (a 30-day supply) is \$1.30. This means that the amount you pay for your drug is a little more than \$0.04 per day. If you get a 7 days' supply of the drug, your payment will be a little more than \$0.04 per day multiplied by 7 days, for a total payment of \$0.30.

Disenrollment: The process of ending your membership in our plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice).

Durable medical equipment (DME): Certain items your doctor orders for use in your own home.

Examples of these items are wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment and supplies, nebulizers, and walkers.

Emergency: A medical emergency is when you, or any other person with an average knowledge of health and medicine, believe that you have medical symptoms that need immediate medical attention to prevent death, loss of a body part, or loss of function of a body part. The medical symptoms may be a serious injury or severe pain.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Emergency care: Covered services that are given by a provider trained to give emergency services and needed to treat a medical emergency.

Exception: Permission to get coverage for a drug that is not normally covered or to use the drug without certain rules and limitations.

Extra Help: Medicare program that helps people with limited incomes and resources reduce Medicare Part D prescription drug costs, such as premiums, deductibles, and copays. Extra Help is also called the “Low-Income Subsidy,” or “LIS.”

Fair hearing: A chance for you to tell your problem in court and show that a decision we made is wrong.

Generic drug: A prescription drug that is approved by the federal government to use in place of a brand name drug. A generic drug has the same active ingredients as a brand name drug. It is usually cheaper and works just as well as the brand name drug.

Grievance: A complaint you make about us or one of our network providers or pharmacies. This includes a complaint about the quality of your care.

Health plan: An organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has Service Coordinators to help you manage all your providers and services. They all work together to provide the care you need.

Health risk assessment: A review of a patient’s medical history and current condition. It is used to figure out the patient’s health and how it might change in the future.

Home health aide: A person who provides services that do not need the skills of a licensed nurse or therapist, such as help with personal care (like bathing, using the toilet, dressing, or carrying out the prescribed exercises). Home health aides do not have a nursing license or provide therapy.

Hospice: A program of care and support to help people who have a terminal prognosis live comfortably. A terminal prognosis means that a person has a terminal illness and is expected to have six months or less to live.

- An enrollee who has a terminal prognosis has the right to elect hospice.
- A specially trained team of professionals and caregivers provide care for the whole person, including physical, emotional, social, and spiritual needs.
- Community First Medicare Advantage Plan and D-SNP (HMO) must give you a list of hospice providers in your geographic area.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Improper/inappropriate billing: A situation when a provider (such as a doctor or hospital) bills you more than the plan's cost sharing amount for services. Show your <plan name> Member ID Card when you get any services or prescriptions. Call Member Services if you get any bills you do not understand.

As a member of Community First Medicare Advantage Plan and D-SNP (HMO) you only have to pay the plan's cost sharing amounts when you get services covered by our plan. We do not allow providers to bill you more than this amount.

Initial coverage stage: The stage before your total Part D drug expenses reach \$4,130. This includes amounts you have paid, what our plan has paid on your behalf, and the low-income subsidy. You begin in this stage when you fill your first prescription of the year. During this stage, the plan pays part of the costs of your drugs, and you pay your share.

Inpatient: A term used when you have been formally admitted to the hospital for skilled medical services. If you were not formally admitted, you might still be considered an outpatient instead of an inpatient even if you stay overnight.

List of Covered Drugs (Drug List): A list of prescription drugs covered by the plan. The plan chooses the drugs on this list with the help of doctors and pharmacists. The Drug List tells you if there are any rules you need to follow to get your drugs. The Drug List is sometimes called a "formulary."

Long-term services and supports (LTSS): Long-term services and supports are services that help improve a long-term medical condition. Most of these services help you stay in your home so you don't have to go to a nursing home or hospital.

Low-income subsidy (LIS): See "Extra Help."

Medicaid (or Medical Assistance): A program run by the federal government and the state that helps people with limited incomes and resources pay for long-term services and supports and medical costs.

- It covers extra services and drugs not covered by Medicare.
- Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.
- See Chapter 2 for information about how to contact Texas Medicaid.

Medically necessary: This describes services, supplies, or drugs you need to prevent, diagnose, or treat a medical condition or to maintain your current health status. This includes care that keeps you from going into a hospital or nursing home. It also means the services, supplies, or drugs meet accepted standards of medical practice.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



Medicare: The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with end-stage renal disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). People with Medicare can get their Medicare health coverage through Original Medicare or a managed Plan of Care (see “Health plan”).

Medicare Advantage Plan: A Medicare program, also known as “Medicare Part C” or “MA Plans,” that offers plans through private companies. Medicare pays these companies to cover your Medicare benefits.

Medicare-covered services: Services covered by Medicare Part A and Part B. All Medicare health plans, including our plan, must cover all of the services that are covered by Medicare Part A and Part B.

Medicare-Medicaid enrollee: A person who qualifies for Medicare and Texas Medicaid coverage. A Medicare-Medicaid enrollee is also called a “dually eligible individual.”

Medicare-Medicaid Plan (MMP): A Medicare-Medicaid Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services and supports, and other providers. It also has Service Coordinators to help you manage all your providers and services. They all work together to provide the care you need.

Medicare Part A: The Medicare program that covers most medically necessary hospital, skilled nursing facility, home health and hospice care.

Medicare Part B: The Medicare program that covers services (like lab tests, surgeries, and doctor visits) and supplies (like wheelchairs and walkers) that are medically necessary to treat a disease or condition. Medicare Part B also covers many preventive and screening services.

Medicare Part C: The Medicare program that lets private health insurance companies provide Medicare benefits through a Medicare Advantage Plan.

Medicare Part D: The Medicare prescription drug benefit program. (We call this program “Part D” for short.) Part D covers outpatient prescription drugs, vaccines, and some supplies not covered by Medicare Part A or Part B or Texas Medicaid. Community First Medicare Advantage Plan and D-SNP (HMO) includes Medicare Part D.

Medicare Part D drugs: Drugs that can be covered under Medicare Part D. Congress specifically excluded certain categories of drugs from coverage as Part D drugs. Texas Medicaid may cover some of these drugs.

Member (member of our plan, or plan member): A person with Medicare and Texas Medicaid who qualifies to get covered services, who has enrolled in our plan, and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS) and the state.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information,** visit www.communityfirstmedicare.com.



Member Handbook and Disclosure Information: This document, along with your enrollment form and any other attachments, or riders, which explain your coverage, what we must do, your rights, and what you must do as a member of our plan.

Member Services: A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals. See Chapter 2 for information about how to contact Member Services.

Network pharmacy: A pharmacy (drug store) that has agreed to fill prescriptions for our plan members. We call them “network pharmacies” because they have agreed to work with our plan. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Network provider: “Provider” is the general term we use for doctors, nurses, and other people who give you services and care. The term also includes hospitals, home health agencies, clinics, and other places that give you health care services, medical equipment, and long-term services and supports.

- They are licensed or certified by Medicare and by the state to provide health care services.
- We call them “network providers” when they agree to work with the health plan and accept our payment and not charge our members an extra amount.
- While you are a member of our plan, you must use network providers to get covered services. Network providers are also called “plan providers.”

Nursing home or facility: A place that provides care for people who cannot get their care at home but who do not need to be in the hospital.

Ombudsman: An office in your state that works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do. The ombudsman’s services are free. You can find more information about the ombudsman in Chapters 2 and 9 of this handbook.

Organization determination: The plan has made an organization determination when it, or one of its providers, makes a decision about whether services are covered or how much you have to pay for covered services. Organization determinations are called “coverage decisions” in this handbook. Chapter 9 explains how to ask us for a coverage decision.

Original Medicare (traditional Medicare or fee-for-service Medicare): Original Medicare is offered by the government. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers, amounts that are set by Congress.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information,** visit www.communityfirstmedicare.com.



- You can see any doctor, hospital, or other health care provider that accepts Medicare. Original Medicare has two parts: Part A (hospital insurance) and Part B (medical insurance).
- Original Medicare is available everywhere in the United States.
- If you do not want to be in our plan, you can choose Original Medicare.

Out-of-network pharmacy: A pharmacy that has not agreed to work with our plan to coordinate or provide covered drugs to members of our plan. Most drugs you get from out-of-network pharmacies are not covered by our plan unless certain conditions apply.

Out-of-network provider or Out-of-network facility: A provider or facility that is not employed, owned, or operated by our plan and is not under contract to provide covered services to members of our plan. Chapter 3 explains out-of-network providers or facilities.

Out-of-pocket costs: The cost sharing requirement for members to pay for part of the services or drugs they get is also called the “out-of-pocket” cost requirement. See the definition for “cost sharing” above.

Over-the-counter (OTC) drugs: Over-the-counter drugs refers to any drug or medicine that a person can buy without a prescription from a healthcare professional.

Part A: See “Medicare Part A.”

Part B: See “Medicare Part B.”

Part C: See “Medicare Part C.”

Part D: See “Medicare Part D.”

Part D drugs: See “Medicare Part D drugs.”

Personal health information (also called Protected health information) (PHI):

Information about you and your health, such as your name, address, social security number, physician visits and medical history. See Community First Medicare Advantage Plan and D-SNP (HMO)’s Notice of Privacy Practices for more information about how Community First Medicare Advantage Plan and D-SNP (HMO) protects, uses, and discloses your PHI, as well as your rights with respect to your PHI.

Plan of Care: A person-centered Plan of Care that addresses health care services you will get and how you will get them. The plan is developed by the Service Coordinator with you, your family, as appropriate, and your providers. The Plan of Care will contain your health history; a summary of current, short-term, and long-term health and social needs, concerns, and goals; and a list of required services, their frequency, and a description of who will provide such services.

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information,** visit www.communityfirstmedicare.com.



Primary care provider (PCP): Your primary care provider is the doctor or other provider you see first for most health problems.

- He or she makes sure you get the care you need to stay healthy. He or she also may talk with other doctors and health care providers about your care and refer you to them.
- In many Medicare health plans, you must see your primary care provider before you see any other health care provider.
- See Chapter 3 for information about getting care from primary care providers.

Prior authorization: An approval from Community First Medicare Advantage Plan and D-SNP (HMO) you must get before you can get a specific service or drug or see an out-of-network provider. Community First Medicare Advantage Plan and D-SNP (HMO) may not cover the service or drug if you don't get approval.

Some network medical services are covered only if your doctor or other network provider gets prior authorization from our plan.

- Covered services that need our plan's prior authorization are marked in the Benefits Chart in Chapter 4.

Some drugs are covered only if you get prior authorization from us.

- Covered drugs that need our plan's prior authorization are marked in the *List of Covered Drugs*.

Prosthetics and Orthotics: These are medical devices ordered by your doctor or other health care provider. Covered items include, but are not limited to, arm, back, and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

Quality improvement organization (QIO): A group of doctors and other health care experts who help improve the quality of care for people with Medicare. They are paid by the federal government to check and improve the care given to patients. See Chapter 2 for information about how to contact the QIO for your state.

Quantity limits: A limit on the amount of a drug you can have. Limits may be on the amount of the drug that we cover per prescription.

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Referral: A referral means that your primary care provider (PCP) must give you approval before you can see someone that is not your PCP. If you don't get approval, Community First Medicare Advantage Plan and D-SNP (HMO) may not cover the services. You don't need a referral to see certain specialists, such as women's health specialists. You can find more information about referrals in Chapter 3 and about services that require referrals in Chapter 4.

Rehabilitation services: Treatment you get to help you recover from an illness, accident or major operation. See Chapter 4 to learn more about rehabilitation services.

Service area: A geographic area where a health plan accepts members if it limits membership based on where people live. For plans that limit which doctors and hospitals you may use, it is also generally the area where you can get routine (non-emergency) services. Only people who live in our service area can get Community First Medicare Advantage Plan and D-SNP (HMO).

Service coordination team: A service coordination team may include doctors, nurses, counselors, or other health professionals who are there to help you get the care you need. Your service coordination team will also help you make a Plan of Care.

Service Coordinator: One main person who works with you, with the health plan, and with your care providers to make sure you get the care you need.

Skilled nursing facility (SNF): A nursing facility with the staff and equipment to give skilled nursing care and, in most cases, skilled rehabilitative services and other related health services.

Skilled nursing facility (SNF) care: Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of skilled nursing facility care include physical therapy or intravenous (IV) injections that a registered nurse or a doctor can give.

Specialist: A doctor who provides health care for a specific disease or part of the body.

State Medicaid agency: The Texas Health and Human Services Commission (HHSC) is the single state agency responsible for operating, and in some cases, supervising, the state's Medicaid program.

Step therapy: A coverage rule that requires you to first try another drug before we will cover the drug you are asking for.

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

Urgently needed care: Care you get for a sudden illness, injury, or condition that is not an emergency but needs care right away. You can get urgently needed care from out-of-network providers when network providers are unavailable or you cannot get to them.

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Community First Medicare Advantage Plan and D-SNP (HMO) Member Services

CALL	<p>1-833-434-2347 This call is free.</p> <p>8 am to 8 pm, 7 days a week. Central Time.</p> <p>Message service available on weekends and holidays from April 1–September 30.</p> <p>We have free interpreter services for people who do not speak English.</p>
TTY	<p>1-800-390-1175 This call is free.</p> <p>24 hours a day, 7 days a week</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p>
FAX	210-358-6408 or 210-358-6409
WRITE	<p>Community First Medicare Advantage Plan and D-SNP</p> <p>12238 Silicon Drive, Suite 100</p> <p>San Antonio, TX 78249</p>
WEBSITE	www.communityfirstmedicare.com

If you have questions, please call Community First Medicare Advantage Plan and D-SNP (HMO) at 1-833-434-2347, 8 am to 8 pm, 7 days a week. Message service available on weekends and holidays from April 1–September 30. (TTY 1-800-390-1175, 24 hours a day, 7 days a week.) The call is free. **For more information**, visit www.communityfirstmedicare.com.



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