

## HealthSun MediMax (HMO) offered by HealthSun Health Plans

# Annual Notice of Changes for 2022

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

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### What to do now

#### 1. **ASK:** Which changes apply to you

- ☐ Check the changes to our benefits and costs to see if they affect you.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Sections **2.5** and **2.6** for information about benefit and cost changes for our plan.
- ☐ Check the changes in the booklet to our prescription drug coverage to see if they affect you.
  - Will your drugs be covered?
  - Are your drugs in a different tier, with different cost sharing?
  - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
  - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
  - Review the 2022 Drug List and look in Section **2.6** for information about changes to our drug coverage.
  - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit [go.medicare.gov/drugprices](https://www.go.medicare.gov/drugprices), and click the "dashboards" link in the middle of the second Note toward the bottom of the page. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.
- ☐ Check to see if your doctors and other providers will be in our network next year.
  - Are your doctors, including specialists you see regularly, in our network?
  - What about the hospitals or other providers you use?
  - Look in Section **2.3** for information about our *Provider Directory*.
- ☐ Think about your overall health care costs.
  - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
  - How much will you spend on your premium and deductibles?
  - How do your total plan costs compare to other Medicare coverage options?
- ☐ Think about whether you are happy with our plan.

#### 2. **COMPARE:** Learn about other plan choices

- ☐ Check coverage and costs of plans in your area.
  - Use the personalized search feature on the Medicare Plan Finder at [www.medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) website.
  - Review the list in the back of your *Medicare & You 2022* handbook.
  - Look in Section **4.2** to learn more about your choices.
- ☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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

- If you don't join another plan by December 7, 2021, you will be enrolled in HealthSun MediSun Plus (HMO D-SNP).
- If you want to **change to a different plan** that may better meet your needs, you can switch plans between October 15 and December 7. Look in section 4.2, page 9 to learn more about your choices.

**4. ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2021**

- If you don't join another plan by **December 7, 2021**, you will be enrolled in HealthSun MediSun Plus (HMO D-SNP).
- If you join another plan between **October 15** and **December 7, 2021**, your new coverage will start on **January 1, 2022**. You will be automatically disenrolled from your current plan.

**Additional Resources**

- This document is available for free in Spanish. Este documento está disponible en español. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-336-2069 (TTY: 1-877-206-0500).
- Please contact our Member Services number at 1-877-336-2069 for additional information. (TTY users should call 1-877-206-0500.) Hours are 8am to 8pm. During October 1<sup>st</sup> through March 31<sup>st</sup> we are open seven days a week from 8am to 8pm. From April 1<sup>st</sup> through September 30<sup>th</sup> we are available Monday through Friday from 8am to 8pm.
- This document is available in other formats such as Braille, large print or other alternate formats.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

**About HealthSun MediSun Plus (HMO D-SNP)**

- HealthSun Health Plans is an HMO plan with a Medicare contract. Enrollment in HealthSun Health Plans depends on contract renewal. The plan also has a written agreement with the Florida Medicaid program to coordinate your Medicaid benefits.
- When this booklet says "we," "us," or "our," it means HealthSun Health Plans (Plan/Part D Sponsor). When it says "plan" or "our plan," it means HealthSun MediSun Plus (HMO D-SNP).

## Summary of Important Costs for 2022

The table below compares the 2021 costs for HealthSun MediMax (HMO) and 2022 costs for HealthSun MediSun Plus (HMO D-SNP) in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at [www.healthsun.com](http://www.healthsun.com). You may also call Member Services to ask us to mail you an *Evidence of Coverage*. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 for your deductible, doctor office visits, and inpatient hospital stays.

Cost	HealthSun MediMax (HMO) 014 2021 (this year)	HealthSun MediSun Plus (HMO D-SNP) 016 2022 (next year)
<b>Monthly plan premium*</b> * Your premium may be higher or lower than this amount. See Section 2.1 for details.	<b>\$27.90</b>	<b>\$34.30</b>
<b>Doctor office visits</b>	Primary care visits: <b>\$0</b> per visit Specialist visits: <b>\$0</b> per visit If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.	Primary care visits: <b>\$0</b> per visit Specialist visits: <b>\$0</b> per visit If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.
<b>Inpatient hospital stays</b> Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	Inpatient acute: <b>\$0</b> per stay. Inpatient mental health care: <b>\$0</b> per stay. Skilled nursing facility (SNF): <b>\$0</b> days 1 through 100. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.	Inpatient acute: <b>\$0</b> per stay. Inpatient mental health care: <b>\$0</b> per stay. Skilled nursing facility (SNF): <b>\$0</b> days 1 through 100. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.
<b>Part D prescription drug coverage</b> (See Section 2.6 for details.)	Deductible: <b>\$435</b> Copayment/Coinsurance during the Initial Coverage Stage: <ul style="list-style-type: none"> <li>• Drug Tier 1: <b>25%</b></li> <li>• Drug Tier 2: <b>25%</b></li> <li>• Drug Tier 3: <b>25%</b></li> <li>• Drug Tier 4: <b>25%</b></li> <li>• Drug Tier 5: <b>25%</b></li> <li>• Drug Tier 6: <b>\$0</b></li> </ul>	Deductible: <b>\$0</b> Copayment during the Initial Coverage Stage: <ul style="list-style-type: none"> <li>• Drug Tier 1: <b>\$0</b></li> <li>• Drug Tier 2: <b>\$0</b></li> <li>• Drug Tier 3: <b>\$0</b></li> <li>• Drug Tier 4: <b>\$0</b></li> <li>• Drug Tier 5: <b>\$0</b></li> <li>• Drug Tier 6: <b>\$0</b></li> </ul>
<b>Maximum out-of-pocket amount</b> This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	<b>\$3,450</b> If you are eligible for Medicare cost-sharing assistance under Medicaid, 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>\$3,450</b> If you are eligible for Medicare cost-sharing assistance under Medicaid, 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.

## ***Annual Notice of Changes for 2022***

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## SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in HealthSun MediSun Plus (HMO D-SNP) in 2022

On January 1, 2022, HealthSun Health Plans (Plan/Part D sponsor) will be transitioning you from HealthSun MediMax (HMO) to HealthSun MediSun Plus (HMO D-SNP).

**If you do nothing to change your Medicare coverage by December 7, 2021, we will automatically enroll you in our HealthSun MediSun Plus (HMO D-SNP).** This means starting January 1, 2022, you will be getting your medical and prescription drug coverage through HealthSun MediSun Plus (HMO D-SNP). If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change plans, you can do so between October 15 and December 7. If you are eligible for “Extra Help,” you may be able to change plans during other times.

The information in this document tells you about the differences between your current benefits in HealthSun MediMax (HMO) and the benefits you will have on January 1, 2022 as a member of HealthSun MediSun Plus (HMO D-SNP).

## SECTION 2 Changes to Benefits and Costs for Next Year

### Section 2.1 – Changes to the Monthly Premium

Cost	HealthSun MediMax (HMO) 014 2021 (this year)	HealthSun MediSun Plus (HMO D-SNP) 016 2022 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	<b>\$27.90</b>	<b>\$34.30</b>

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

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

Cost	HealthSun MediMax (HMO) 014 2021 (this year)	HealthSun MediSun Plus (HMO D-SNP) 016 2022 (next year)
<b>Maximum out-of-pocket amount</b> <b>Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.</b> If you are eligible for Medicaid assistance with Part A and Part B copays, 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. Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	<b>\$3,450</b> <i>There is no change for the upcoming benefit year.</i>	<b>\$3,450</b> Once you have paid <b>\$3,450</b> out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

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## Section 2.3 – Changes to the Provider Network

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There are changes to our network of providers for next year. An updated *Provider Directory* is located on our website at [www.healthsun.com](http://www.healthsun.com). You may also call Member Services for updated provider information or to ask us to mail you a *Provider Directory*. **Please review the 2022 *Provider Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan, you have certain rights and protections summarized below:

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

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## Section 2.4 – Changes to the Pharmacy Network

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

There are changes to our network of pharmacies for next year. An updated *Pharmacy Directory* is located on our website at [www.healthsun.com](http://www.healthsun.com). You may also call Member Services for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2022 *Pharmacy Directory* to see which pharmacies are in our network.**

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## Section 2.5 – Changes to Benefits and Costs for Medical Services

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Please note that the *Annual Notice of Changes* tells you about changes to your Medicare benefits and costs.

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Benefits Chart (what is covered and what you pay)*, in your *2022 Evidence of Coverage*. A copy of the *Evidence of Coverage* is located on our website at [www.healthsun.com](http://www.healthsun.com). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

### **Opioid treatment program services**

Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:

- U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications.
- Dispensing and administration of MAT medications (if applicable)
- Substance use counseling
- Individual and group therapy
- Toxicology testing
- Intake activities
- Periodic assessments

Cost	HealthSun MediMax (HMO) 014 2021 (this year)	HealthSun MediSun Plus (HMO D-SNP) 016 2022 (next year)
<b>Alternative Therapy: Platelet Rich Therapy (PRP)</b>	Alternative Therapy: Platelet Rich Therapy (PRP) is <u>not</u> covered.	<b>We cover Alternative Therapy: Platelet Rich Therapy (PRP).</b> Platelet-Rich Plasma injections for treatment of an injury or illness applied to any one body part for no more than three consecutive months up to twice per year. <i>Prior authorization and referral are required.</i>
<b>Comprehensive Dental Services</b>	Dental Implants are <u>not</u> covered.  \$4,000 is the maximum plan benefit covered every year for preventive and comprehensive dental services combined. <i>Prior authorization is <u>not</u> required for comprehensive dental services.</i>	<b>We cover the following:</b> • Up to Two Dental Implants every year • Up to Two Crowns every year • Up to Two Root Canals every year • One Scaling/root planing per quadrant per year • One Full mouth debridement every 24 months • One Total superior prosthesis every three years • One Total inferior prosthesis every three years • One Partial Dentures every three years \$5,000 is the maximum plan benefit covered every year for preventive and comprehensive dental services combined. <i>Prior authorization <u>is</u> required for comprehensive dental services.</i>
<b>Healthy Groceries Card</b>	Healthy Groceries Card is <u>not</u> offered.	<b>We offer Healthy Groceries Card.</b> \$60 every month to buy groceries. Members will receive a monthly allowance in the form of a debit card. Unused amounts do not roll over to the next month or year. Refer to the 2022 <i>Evidence of Coverage</i> for more details.
<b>In-Home Support Services</b>	In-Home Support is <u>not</u> covered.	<b>We cover In-Home Support Services.</b> Up to 30 hours per calendar year of companionship and independent activities of daily living, such as helping with light chores, errands, tech support, and more. Must use the plan's contracted provider.
<b>Over the Counter (OTC)</b>	\$76 every month for plan-approved OTC items.	\$125 every month for plan-approved OTC items.
<b>Personal Emergency Response System (PERS)</b>	Personal Emergency Response (PERS) is <u>not</u> covered.	<b>We cover Personal Emergency Response (PERS).</b> One unit covered per member and includes the monitoring device and monitoring service.

Cost	HealthSun MediMax (HMO) 014 2021 (this year)	HealthSun MediSun Plus (HMO D-SNP) 016 2022 (next year)
<b>Special Supplemental Benefit for the Chronically Ill (SSBCI): Healthy Meals</b>	One meal a day for up to <b>15 meals</b> per month.	One meal a day for up to <b>20 meals</b> per month.
<b>Special Supplemental Benefit for the Chronically Ill (SSBCI): Personal Hygiene Care</b>	Personal Hygiene Care is <u>not</u> covered	<b>We cover Personal Hygiene Care, up to \$25 every month</b> for routine maintenance of scalp and hair care (washing/cutting), and hands and feet (treatment of nails).
<b>Additional Telehealth Services</b>	Additional Telehealth is not covered.	<b>We cover Additional Telehealth Services.</b> Certain services are covered with a participating provider. Services include PCP services, individual sessions for mental health specialty or psychiatric services, and other health care professional services.

## Section 2.6 – Changes to Part D Prescription Drug Coverage

### Changes to Our Drug List

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

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

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

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

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the Evidence of Coverage.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.



If you stay in the same plan and are on a drug as a result of an exception from the previous plan year, you may continue to receive that exception into the new plan year. If the Plan does not honor the exception past the end of the benefit year, we will notify you in writing at least 60 days before the end of the current benefit year and will do either of the following:

1. We will offer to process an exception request for the next plan year.
2. We will give you a temporary supply of the requested drug at the beginning of the plan year and then tell you in writing that you must switch to a therapeutically appropriate drug on the formulary or get an exception to continue taking the requested drug.

Current formulary exceptions will be covered until the end of the calendar year. You will need to resubmit a new request to be covered in the next calendar year.

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

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about changes we may make to the Drug List, see Chapter 5, Section 6 of the Evidence of Coverage.)

### Changes to Prescription Drug Costs

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

There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in.

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

**Changes to the Deductible Stage**

Stage	HealthSun MediMax (HMO) 014 2021 (this year)	HealthSun MediSun Plus (HMO D-SNP) 016 2022 (next year)
<b>Stage 1: Yearly Deductible Stage</b> During this stage, <b>you pay the full cost</b> of your Part D drugs until you have reached the yearly deductible.	The deductible is <b>\$435</b> . During this stage, you pay \$0 cost sharing for drugs on Tier 6 (Supplemental Drugs) and the full cost of drugs on Tier 1 Preferred Generic, Tier 2 Generic, Tier 3 Preferred Brand, Tier 4 Non-Preferred Brand, and Tier 5 Specialty Tier until you have reached the yearly deductible. Your deductible amount is either <b>\$0 or \$92</b> , depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)	Your deductible amount is <b>\$0</b> . Because you receive “Extra Help” from Medicare to pay your Part D prescription drug costs, this payment stage does not apply to you.

Stage	HealthSun MediMax (HMO) 014 2021 (this year)	HealthSun MediSun Plus (HMO D-SNP) 016 2022 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and <b>you pay your share of the cost.</b></p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about a long-term supply or mail-order prescriptions, look in Chapter 5, Section 2.3 and 2.4 of your <i>2022 Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Tier 1 Preferred Generic:</b> You pay <b>25%</b> of the total cost.</p> <p><b>Tier 2 Generic:</b> You pay <b>25%</b> of the total cost.</p> <p><b>Tier 3 Preferred Brand:</b> You pay <b>25%</b> of the total cost.</p> <p><b>Tier 4 Non-Preferred Brand:</b> You pay <b>25%</b> of the total cost.</p> <p><b>Tier 5 Specialty Tier:</b> You pay <b>25%</b> of the total cost.</p> <p><b>Tier 6 Supplemental Drugs:</b> You pay <b>\$0</b> per prescription</p> <hr/> <p>Once your total drug costs have reached <b>\$4,130</b>, you will move to the next stage (the Coverage Gap Stage).</p>	<p>You do not pay a copay for your covered Part D drugs.</p> <hr/> <p>Once your total drug costs have reached <b>\$4,430</b>, you will move to the next stage (the Coverage Gap Stage).</p>

The Coverage Gap Stage and the Catastrophic Coverage Stage are two other drug coverage stages for people with high drug costs. **Most members do not reach either stage.**

## SECTION 3 Administrative Changes

Description	HealthSun MediMax (HMO) 014 2021 (this year)	HealthSun MediSun Plus (HMO D-SNP) 016 2022 (next year)
Advance Directives Program	This plan does <u>not</u> offer an advance planning service.	You will have access to an online advance care planning resource.

## SECTION 4 Deciding Which Plan to Choose

### Section 4.1 – If you want to stay in HealthSun MediSun Plus (HMO D-SNP)

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

### Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2022 follow these steps:

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

- You can join a different Medicare health plan,
- -- OR -- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, read the *Medicare & You 2022* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2).

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

#### Step 2: Change your coverage

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

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 have opted out of automatic enrollment.

## SECTION 5 Changing Plans

If you want to change to a different plan or Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2022.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year.

If you enrolled in a Medicare Advantage plan for January 1, 2022, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2022. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

## SECTION 6 Programs That Offer Free Counseling about Medicare and Medicaid

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

SHINE is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. SHINE counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call SHINE at 1-800-963-5337 (TTY: 1-800-955-8770). You can learn more about SHINE by visiting their website [www.floridashine.org](http://www.floridashine.org).

For questions about your Florida Medicaid benefits, contact the Florida Agency for Health Care Administration (AHCA), 1-888-419-3456. TTY users should call 1-800-955-8771. Monday through Friday from 8:00am to 5:00pm. Ask how joining another plan or returning to Original Medicare affects how you get your Florida Medicaid coverage.

## SECTION 7 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** If you have Medicaid, you may already be enrolled in “Extra Help,” also called the Low Income Subsidy. “Extra Help” pays some of your prescription drug premiums, annual deductibles and coinsurance. If you qualify, you may not have a coverage gap or late enrollment penalty. If you have questions about “Extra Help”, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
  - Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Florida AIDS Drug Assistant Program. For information on eligibility

criteria, covered drugs, or how to enroll in the program, please call the Florida AIDS Drug Assistant Program at 1-800-352-2437 (1-800-FLA-AIDS) English / 1-800-545-7432 (1-800-545-SIDA) Spanish / 1-800-243-7101 (1-800-AIDS-101) Creole. TTY: 1-888-503-7118. You can also visit on the web at <http://www.floridahealth.gov/diseases-and-conditions/aids/adap/>.

## **SECTION 8 Questions?**

### **Section 8.1 – Getting Help from HealthSun MediSun Plus (HMO D-SNP)**

Questions? We're here to help. Please call Member Services at 1-877-336-2069. (TTY only, call 1-877-206-0500.) We are available for phone calls from 8am to 8pm. During October 1<sup>st</sup> through March 31<sup>st</sup> we are open seven days a week from 8am to 8pm (we are closed on Thanksgiving and Christmas Day). From April 1<sup>st</sup> until September 30<sup>th</sup> we are available Monday through Friday from 8am to 8pm (our office will be closed on federal holidays). Calls to these numbers are free.

#### **Read your 2022 *Evidence of Coverage* (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2022. For details, look in the 2022 *Evidence of Coverage* for HealthSun MediSun Plus (HMO D-SNP). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [www.healthsun.com](http://www.healthsun.com). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

#### **Visit our Website**

You can also visit our website at [www.healthsun.com](http://www.healthsun.com). As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*) and our list of covered drugs (Formulary/Drug List).

### **Section 8.2 – Getting Help from Medicare**

To get information directly from Medicare:

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

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

#### **Visit the Medicare Website**

You can visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)).

#### **Read *Medicare & You 2022***

You can read the *Medicare & You 2022* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website ([www.medicare.gov](http://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.

### **Section 8.3 – Getting Help from Medicaid**

To get information from Florida's Medicaid Program you can call Florida Agency for Health Care Administration (AHCA) at 1-888-419-3456. TTY users should call 1-800-955-8771.



## How to Find Important Plan Information

### Provider and Pharmacy Directory • Part D Formulary (List of Covered Drugs) • Evidence of Coverage (EOC)

Please visit our website at [www.HealthSun.com](http://www.HealthSun.com) to locate your plan's *Evidence of Coverage*, *Part D Formulary (list of covered drugs)*, and *OTC Formulary Order Form*. You can also download a copy of the *Provider and Pharmacy Directory* or you can use the online searchable directory to find network providers near you or to find the network pharmacies near you. You will also find on our website your plan's Summary of Benefits.

Your plan information for **2022** is **available on our website from October 1, 2021 until December 31, 2022**.

Please call our Member Services Department at 1-877-336-2069 (TTY: 1-877-206-0500) if you would like any one of the documents mentioned in this notice mailed to you or sent electronically. You can also e-mail [MemberServicesInbox@healthsun.com](mailto:MemberServicesInbox@healthsun.com).

Our hours of operation from **October 1st through March 31st** are seven days a week from 8am to 8pm (closed on Thanksgiving and Christmas Day). During **April 1st until September 30th** we are available Monday through Friday from 8am to 8pm (our office will be closed on federal holidays).

HealthSun Health Plans is a HMO plan with a Medicare contract and a Medicaid contract with the State of Florida Agency for Health Care Administration. Enrollment in HealthSun Health Plan depends on contract renewal. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.



## **Cómo Encontrar Información Importante del Plan**

### **Directorio de Proveedores y Farmacias • Formulario de la Parte D (Lista de Medicinas Cubiertas) • Evidencia de Cobertura (EOC)**

Visite nuestro sitio web [www.HealthSun.com](http://www.HealthSun.com) para ubicar la *Evidencia de cobertura* de su plan, el *Formulario de la Parte D (lista de medicamentos cubiertos)*, y el *Formulario de pedido para medicamentos sin receta (OTC)*. También puede descargar una copia del *Directorio de Proveedores y Farmacias* o puede utilizar el sistema de búsqueda en línea para buscar proveedores de la red cerca de usted o para buscar las farmacias de la red cerca de usted. También encontrará en nuestro sitio web el Resumen de beneficios de su plan.

Su información del plan del año **2022** está actualmente **disponible en nuestro sitio web desde el 1 de octubre de 2021 hasta el 31 de diciembre de 2022.**

Llame a nuestro Departamento de Servicios para Afiliados al 1-877-336-2069 (TTY: 1-877-206-0500) si desea que le enviemos por correo o electrónicamente cualquiera de los documentos mencionados en este aviso. También puede enviar su solicitud a [MemberServicesInbox@healthsun.com](mailto:MemberServicesInbox@healthsun.com).

Nuestro horario operación desde el **1 de octubre hasta el 31 de marzo** son siete días a la semana de 8am a 8pm (cerrado el Día de Acción de Gracias y Navidad). Del **1 de abril al 30 de septiembre**, estamos disponibles de lunes a viernes de 8am a 8pm. (nuestra oficina permanecerá cerrada los días feriados federales).

HealthSun es un plan HMO con un contrato de Medicare y un contrato de Medicaid con la Agencia de Administración de la Atención de la Salud (Agency for Health Care Administration) del estado de Florida. La inscripción en HealthSun depende en la renovación del contrato. El formulario, la red de proveedores y/o la red de farmacias pueden cambiar en cualquier momento. Usted recibirá un aviso cuando sea necesario.



### **Notice of Non-Discrimination**

HealthSun Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. HealthSun does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

- 1) HealthSun provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters.
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- 2) HealthSun provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact our Member Services Department at 877-336-2069, or TTY at 711. If you believe that HealthSun has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Grievance Department  
9250 W Flagler Street, Suite 600  
Miami, FL 33174  
T. 877-336-2069 (TTY: 711) F. 305-234-9275  
E-mail: [HScivilrights@healthsun.com](mailto:HScivilrights@healthsun.com)

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Member Services is available to help you. You can also file a civil rights complaint electronically with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 800-368-1019, (TDD: 800-537-7697). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

### **Aviso de no discriminación**

HealthSun Health Plans cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. HealthSun no excluye a las personas ni las trata de forma diferente debido a su origen étnico, color, nacionalidad, edad, discapacidad o sexo.

- 1) HealthSun proporciona asistencia y servicios gratuitos a las personas con discapacidades para que se comuniquen de manera eficaz con nosotros, como los siguientes:
  - Intérpretes de lenguaje de señas capacitados.
  - Información escrita en otros formatos (letra grande, audio, formatos electrónicos accesibles, otros formatos).
- 2) HealthSun proporciona servicios lingüísticos gratuitos a personas cuya lengua materna no es el inglés, como los siguientes:
  - intérpretes capacitados
  - información escrita en otros idiomas.

Si necesita recibir estos servicios, llame a nuestro departamento de Servicios al Afiliado al teléfono 877-336-2069, o TTY al 711. Si considera que HealthSun no le proporcionó estos servicios o lo discriminó de otra manera por motivos de origen étnico, color, nacionalidad, edad, discapacidad o sexo, puede presentar un reclamo al siguiente:

Departamento de Quejas  
9250 W Flagler Street, Suite 600  
Miami, FL 33174  
T. 877-336-2069 (TTY: 711) F. 305-234-9275  
E-mail: [HScivilrights@healthsun.com](mailto:HScivilrights@healthsun.com)

Puede presentar el reclamo en persona o por correo postal, fax o correo electrónico. Si necesita ayuda para hacerlo, el departamento de Servicios al Afiliado está a su disposición para brindársela. También puede presentar un reclamo de derechos civiles ante la Oficina de Derechos Civiles del Departamento de Salud y Servicios de EE. UU. de manera electrónica a través del Complaint Portal, disponible en <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, o bien, por correo postal a la siguiente dirección o por teléfono: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building Washington, DC 20201 800-368-1019, (TDD: 800-537-7697). Puede obtener los formularios de reclamo en el sitio web <http://www.hhs.gov/ocr/office/file/index.html>

## Multi-language Interpreter Services / Servicios de Intérprete Multilingüe

**English:** ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-877-336-2069 (TTY: 1-877-206-0500).

**Español (Spanish)** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-336-2069 (TTY: 1-877-206-0500).

**Kreyòl Ayisyen (French Creole)** ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-336-2069 (TTY: 1-877-206-0500).

**Tiếng Việt (Vietnamese)** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-336-2069 (TTY: 1-877-206-0500).

**Português (Portuguese)** ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-336-2069 (TTY: 1-877-206-0500).

**繁體中文 (Chinese)** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-336-2069 (TTY: 1-877-206-0500)。

**Français (French)** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-336-2069 (ATS: 1-877-206-0500).

**Tagalog (Tagalog – Filipino)** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-336-2069 (TTY: 1-877-206-0500).

**Русский (Russian)** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-336-2069 (телетайп: 1-877-206-0500).

**العربية (Arabic)** ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-877-336-2069 (رقم هاتف الصم والبكم: 1-877-206-0500).

**Italiano (Italian)** ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-336-2069 (TTY: 1-877-206-0500).

**Deutsch (German)** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-336-2069 (TTY: 1-877-206-0500).

**한국어 (Korean)** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-336-2069 (TTY: 1-877-206-0500) 번으로 전화해 주십시오.

**Polski (Polish)** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-336-2069 (TTY: 1-877-206-0500).

**ગુજરાતી (Gujarati)** સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-877-336-2069 (TTY: 1-877-206-0500).

**ภาษาไทย (Thai)** เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-877-336-2069 (TTY: 1-877-206-0500).