

# Annual Notice of Changes for **2020**



**AmeriHealth Caritas VIP Care Plus® (Medicare-Medicaid Plan) offered by AmeriHealth Michigan Inc.**

## ***Annual Notice of Changes for 2020***

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You are currently enrolled as a member of AmeriHealth Caritas VIP Care Plus. **Next year, there will be some changes to the plan's benefits, coverage and rules. This *Annual Notice of Changes* tells you about the changes and where to find more information about them. 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 AmeriHealth Caritas VIP Care Plus at **1-888-667-0318 (TTY 711)**, 8 a.m. – 8 p.m., seven days a week. The call is free. For more information, visit **[www.amerihealthcaritasvipcareplus.com](http://www.amerihealthcaritasvipcareplus.com)**.

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## A. Disclaimers

This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information, contact the plan or read the AmeriHealth Caritas VIP Care Plus *Member Handbook*.

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## B. Reviewing Your Medicare and Medicaid Coverage for Next Year

It is important to review your coverage now to make sure it will still meet your needs next year. If it does not meet your needs, you may be able to leave the plan. See section F2 for more information.

If you leave our plan, you will still be in the Medicare and Michigan Medicaid programs as long as you are eligible.

- You will have a choice about how to get your Medicare benefits (go to page 7 to see your choices).
- If you do not want to enroll in a different Medicare-Medicaid Plan after you leave AmeriHealth Caritas VIP Care Plus, you will go back to getting your Medicare and Michigan Medicaid services separately.



**If you have questions**, please call AmeriHealth Caritas VIP Care Plus at **1-888-667-0318 (TTY 711)**, 8 a.m. – 8 p.m., seven days a week. The call is free. For more information, visit **[www.amerihealthcaritasvipcareplus.com](http://www.amerihealthcaritasvipcareplus.com)**.

## B1. Additional resources

- ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-888-667-0318 (TTY 711)** de 8 a.m. a 8 p.m., los siete días de la semana. La llamada es gratuita.

تنويه: إذا كنت تتحدث العربية، تتوفر خدمات المساعدة اللغوية لك مجانًا. يُرجى الاتصال بالرقم **1-888-667-0318 (TTY 711)**، من 8 صباحًا إلى 8 مساءً، سبعة أيام في الأسبوع. المكالمات مجانية.

- You can also get this document for free in other formats, such as large print, braille, or audio. Call **1-888-667-0318 (TTY 711)**, 8 a.m. – 8 p.m., seven days a week. The call is free.
- You can make a request to get this document, now and in the future, in a language other than English or in another format simply by calling Member Services at **1-888-667-0318 (TTY 711)**, seven days a week, 8 a.m. to 8 p.m. We'll also ask for your preference during our Welcome Call and later in the year, when you contact the plan. The plan will store your request and continue to send future documents in this requested language or format, unless you ask us to cancel or change the request. You can cancel or change your request at any time, simply by calling Member Services. The calls are free.

## B2. Information about AmeriHealth Caritas VIP Care Plus

- AmeriHealth Caritas VIP Care Plus is a health plan that contracts with both Medicare and Michigan Medicaid to provide benefits of both programs to enrollees.
- Coverage under AmeriHealth Caritas VIP Care Plus 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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information on the individual shared responsibility requirement.
- AmeriHealth Caritas VIP Care Plus is offered by AmeriHealth Michigan. When this *Annual Notice of Changes* says “we,” “us,” or “our,” it means AmeriHealth Michigan. When it says “the plan” or “our plan,” it means AmeriHealth Caritas VIP Care Plus.



**If you have questions**, please call AmeriHealth Caritas VIP Care Plus at **1-888-667-0318 (TTY 711)**, 8 a.m. – 8 p.m., seven days a week. The call is free. For more information, visit [www.amerihealthcaritasvipcareplus.com](http://www.amerihealthcaritasvipcareplus.com).

### **B3. Important things to do:**

- Check if there are any changes to our benefits that may affect you.**
  - Are there any changes that affect the services you use?
  - It is important to review benefit changes to make sure they will work for you next year.
  - Look in section D for information about benefit changes for our plan.
- Check if there are any changes to our prescription drug coverage that may affect you.**
  - Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies?
  - It is important to review the changes to make sure our drug coverage will work for you next year.
  - Look in section D2 for information about changes to our drug coverage.
- Check to see if your providers and pharmacies will be in our network next year.**
  - Are your doctors, including specialists you see regularly, in our network? What about your pharmacy? What about the hospitals or other providers you use?
  - Look in section C for information about our *Provider and Pharmacy Directory*.
- Think about your overall costs in the plan.**
  - How do the total costs compare to other coverage options?
- Think about whether you are happy with our plan.**

#### **If you decide to stay with AmeriHealth Caritas VIP Care Plus:**

If you want to stay with us next year, it's easy — you don't need to do anything. If you don't make a change, you will automatically stay enrolled in our plan.

#### **If you decide to change plans:**

If you decide other coverage will better meet your needs, you may be able to switch plans (see section F2 for more information). If you enroll in a new plan, your new coverage will begin on the first day of the following month. Look in section F2, page 7, to learn more about your choices.



**If you have questions**, please call AmeriHealth Caritas VIP Care Plus at **1-888-667-0318 (TTY 711)**, 8 a.m. – 8 p.m., seven days a week. The call is free. For more information, visit **[www.amerihealthcaritasvipcareplus.com](http://www.amerihealthcaritasvipcareplus.com)**.

### C. Changes to the network providers and pharmacies

Our provider and pharmacy networks have changed for 2020.

We strongly encourage you to **review our current *Provider and Pharmacy Directory*** to see if your providers or pharmacy are still in our network. An updated *Provider and Pharmacy Directory* is located on our website at **www.amerihhealthcaritasvipcareplus.com**. You may also call Member Services at **1-888-667-0318 (TTY 711)** for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

It is important that you know that we may also make changes to our network during the year. If your provider does leave the plan, you have certain rights and protections. For more information, see Chapter 3 of your *Member Handbook*.

### D. Changes to benefits for next year

#### D1. Changes to benefits for medical services

We are changing our coverage for certain health care services next year. The table below describes these changes.

|   | 2019 (this year)                                      | 2020 (next year)  |
|---|---|---|
| <b>Non-emergency Ambulance Services</b> | No authorization required                             | Prior authorization <b>is not</b> required for emergency ambulance services or ambulance service between acute and sub-acute facilities.<br><br>Prior authorization <b>is</b> required for all other ambulance services.  |
| <b>Opioid Treatment Services</b>        | Opioid Treatment Services is not covered.             | Opioid treatment services are covered to treat opioid use disorder: <ul style="list-style-type: none"> <li>• Medications approved by the Food and Drug Administration (FDA) and, if applicable, managing and giving you these medications</li> <li>• Substance use counseling</li> <li>• Individual and group therapy</li> <li>• Testing for drugs or chemicals in your body (toxicology testing)</li> </ul> <i>Referral Required</i> |
| <b>Eye Exams</b>                        | Routine eye examinations are covered once every year. | Routine eye examinations are covered once every two years.  |



**If you have questions**, please call AmeriHealth Caritas VIP Care Plus at **1-888-667-0318 (TTY 711)**, 8 a.m. – 8 p.m., seven days a week. The call is free. For more information, visit **www.amerihhealthcaritasvipcareplus.com**.

## D2. Changes to prescription drug coverage

### Changes to our Drug List

An updated *List of Covered Drugs* is located on our website at [www.amerihhealthcaritasvipcareplus.com](http://www.amerihhealthcaritasvipcareplus.com). You may also call Member Services at **1-888-667-0318 (TTY 711)**, 8 a.m. – 8 p.m., seven days a week, for updated drug information or to ask us to mail you a *List of Covered Drugs*.

The *List of Covered Drugs* is also called the “Drug List.”

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, we encourage you to:

- Work with your doctor (or other prescriber) to find a different drug that we cover.
  - You can call Member Services at **1-888-667-0318 (TTY 711)** to ask for a list of covered drugs that treat the same condition.
  - This list can help your provider find a covered drug that might work for you.
- Ask the plan to cover a temporary supply of the drug.
  - In some situations, we will cover a **temporary** supply of the drug during the first 90 days of the calendar year.
  - This temporary supply will be for up to 30 days. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5 of the *Member Handbook*.)
  - When you get 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 received permission from us in 2019 to use a drug that is not on our formulary, known as a formulary exception, in some instances you can continue to use that drug in 2020 as long as your doctor prescribes it for you. Maintenance drugs, are drugs that you take on a regular basis for a chronic or long-term medical condition. Non-maintenance drugs are those taken for a shorter period of time, for example antibiotics . If you were prescribed a maintenance drug that had specific requirements that you met or were given permission from us to use in 2019, known as a coverage determination, in some instances you can continue to use this drug in 2020. However, if you received a coverage determination for a non-maintenance drug in 2019, you or your provider will need to again file a coverage determination request to continue using that drug in 2020. We will notify you if any of your drugs require you to make a new coverage determination request.



**If you have questions**, please call AmeriHealth Caritas VIP Care Plus at **1-888-667-0318 (TTY 711)**, 8 a.m. – 8 p.m., seven days a week. The call is free. For more information, visit [www.amerihhealthcaritasvipcareplus.com](http://www.amerihhealthcaritasvipcareplus.com).



### Changes to prescription drug costs

There are no changes to the amount you pay for prescription drugs in 2020. Read below for more information about your prescription drug coverage.

**We moved some of the drugs on the Drug List to a lower or higher drug tier.** To see if your drugs will be in a different tier, look them up in the Drug List.

The following table shows your costs for drugs in each of our three drug tiers.

|  | 2019 (this year)   | 2020 (next year)   |
|--|--|--|
| <b>Drugs in Tier 1</b><br>(Medicare Part D generic drugs)<br><br>Cost for a one-month supply of a drug in Tier 1 that is filled at a network pharmacy                  | Your copay for a one-month (30-day) supply is <b>\$0 per prescription.</b> | Your copay for a one-month (30-day) supply is <b>\$0 per prescription.</b> |
| <b>Drugs in Tier 2</b><br>(Medicare Part D brand drugs)<br><br>Cost for a one-month supply of a drug in Tier 2 that is filled at a network pharmacy                    | Your copay for a one-month (30-day) supply is <b>\$0 per prescription.</b> | Your copay for a one-month (30-day) supply is <b>\$0 per prescription.</b> |
| <b>Drugs in Tier 3</b><br>(Non-Medicare Part D prescription and OTC drugs)<br><br>Cost for a one-month supply of a drug in Tier 3 that is filled at a network pharmacy | Your copay for a one-month (30-day) supply is <b>\$0 per prescription.</b> | Your copay for a one-month (30-day) supply is <b>\$0 per prescription.</b> |

### E. Administrative changes

In 2020, we are changing our address. Please see the table below.

|                     | 2019 (this year)   | 2020 (next year)                                       |
|---------------------|--|--|
| <b>Plan Address</b> | 100 Galleria Officentre<br>Suite 210<br>Southfield, MI 48034 | 4000 Town Center<br>Suite 1300<br>Southfield, MI 48075 |



**If you have questions**, please call AmeriHealth Caritas VIP Care Plus at **1-888-667-0318 (TTY 711)**, 8 a.m. – 8 p.m., seven days a week. The call is free. For more information, visit [www.amerihealthcaritasvipcareplus.com](http://www.amerihealthcaritasvipcareplus.com).

## F. How to choose a plan

### F1. How to stay in our plan

We hope to keep you as a member next year.

You do not have to do anything to stay in your health plan. If you do not sign up for a different Medicare-Medicaid Plan, change to a Medicare Advantage Plan, or change to Original Medicare, you will automatically stay enrolled as a member of our plan for 2020.

### F2. How to change plans

You can end your membership at any time during the year by enrolling in another Medicare Advantage Plan, enrolling in another Medicare-Medicaid Plan, or moving to Original Medicare.

These are the four ways people usually end membership in our plan:

|   |  |
|---|--|
| <p><b>1. You can change to:</b></p> <p><b>A different Medicare-Medicaid Plan</b></p>  | <p><b>Here is what to do:</b></p> <p>Call Michigan ENROLLS toll-free at <b>1-800-975-7630</b>. Persons with hearing and speech disabilities may call the TTY number at <b>1-888-263-5897</b>. Office hours are Monday through Friday, 8 AM to 7 PM.</p> <p>Your coverage in our plan will end the last day of the month after you tell us you want to leave.</p>   |
| <p><b>2. You can change to:</b></p> <p><b>A Medicare health plan (such as a Medicare Advantage Plan or Programs of All-inclusive Care for the Elderly (PACE))</b></p> | <p><b>Here is what to do:</b></p> <p>Call Medicare at <b>1-800-MEDICARE (1-800-633-4227)</b>, 24 hours a day, seven days a week. TTY users should call <b>1-877-486-2048</b>.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> <li>• Call the State Health Insurance Assistance Program (SHIP) at <b>1-800-803-7174</b>. Persons with hearing and speech disabilities may call <b>711</b>. The call is free. Office hours are Monday through Friday, 8 AM to 5 PM. In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP).</li> </ul> <p>You will automatically be disenrolled from AmeriHealth Caritas VIP Care Plus when your new plan's coverage begins.</p> |



**If you have questions**, please call AmeriHealth Caritas VIP Care Plus at **1-888-667-0318 (TTY 711)**, 8 a.m. – 8 p.m., seven days a week. The call is free. For more information, visit **[www.amerihealthcaritasvipcareplus.com](http://www.amerihealthcaritasvipcareplus.com)**.

|  |   |
|--|---|
| <p><b>3. You can change to:</b></p> <p><b>Original Medicare with a separate Medicare prescription drug plan</b></p>  | <p><b>Here is what to do:</b></p> <p>Call Medicare at <b>1-800-MEDICARE (1-800-633-4227)</b>, 24 hours a day, seven days a week. TTY users should call <b>1-877-486-2048</b>.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> <li>• Call the State Health Insurance Assistance Program (SHIP) at <b>1-800-803-7174</b>. Persons with hearing and speech disabilities may call <b>711</b>. The call is free. Office hours are Monday through Friday, 8 AM to 5 PM. In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP).</li> </ul> <p>You will automatically be disenrolled from AmeriHealth Caritas VIP Care Plus when your Original Medicare coverage begins.</p> |
| <p><b>4. You can change to:</b></p> <p><b>Original Medicare without a separate Medicare prescription drug plan</b></p> <p><b>NOTE:</b> 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>You should only drop prescription drug coverage if you get drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call MMAP at <b>1-800-803-7174</b>.</p> | <p><b>Here is what to do:</b></p> <p>Call Medicare at <b>1-800-MEDICARE (1-800-633-4227)</b>, 24 hours a day, seven days a week. TTY users should call <b>1-877-486-2048</b>.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> <li>• Call the State Health Insurance Assistance Program (SHIP) at <b>1-800-803-7174</b>. Persons with hearing and speech disabilities may call <b>711</b>. The call is free. Office hours are Monday through Friday, 8 AM to 5 PM. In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP).</li> </ul> <p>You will automatically be disenrolled from AmeriHealth Caritas VIP Care Plus when your Original Medicare coverage begins.</p> |

## G. How to get help

### G1. Getting help from AmeriHealth Caritas VIP Care Plus

Questions? We're here to help. Please call Member Services at **1-888-667-0318** (TTY only, call **711**). We are available for phone calls 8 a.m. – 8 p.m., seven days a week. Calls to these numbers are free.



**If you have questions**, please call AmeriHealth Caritas VIP Care Plus at **1-888-667-0318 (TTY 711)**, 8 a.m. – 8 p.m., seven days a week. The call is free. For more information, visit [www.amerihealthcaritasvipcareplus.com](http://www.amerihealthcaritasvipcareplus.com).

### **Your 2020 Member Handbook**

The *2020 Member Handbook* is the legal, detailed description of your plan benefits. It has details about next year's benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs.

The *2020 Member Handbook* will be available by October 15. An up-to date copy of the *2020 Member Handbook* is always available on our website at **www.amerihealthcaritasvipcareplus.com**. You may also call Member Services at **1-888-667-0318 (TTY 711)** to ask us to mail you a *2020 Member Handbook*.

### **Our website**

You can also visit our website at **www.amerihealthcaritasvipcareplus.com**. As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our Drug List (*List of Covered Drugs*).

## **G2. Getting help from Michigan ENROLLS**

For questions about your enrollment, call **Michigan ENROLLS** toll-free at **1-800-975-7630**. Persons with hearing and speech disabilities may call the TTY number at **1-888-263-5897**. Office hours are Monday through Friday, 8 AM to 7 PM.

## **G3. Getting help from the MI Health Link Ombudsman Program**

The MI Health Link Ombudsman Program can help you if you are having a problem with AmeriHealth Caritas VIP Care Plus. The ombudsman's services are free.

- The MI Health Link Ombudsman Program 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 MI Health Link Ombudsman Program makes sure you have information related to your rights and protections and how you can get your concerns resolved.
- The MI Health Link Ombudsman Program is not connected with us or with any insurance company or health plan. Call **1-888-746-MHLO (1-888-746-6456)**. Office hours are Monday through Friday, 8 AM to 5 PM EST.

## **G4. Getting help from the State Health Insurance Assistance Program (SHIP)**

You can also call the State Health Insurance Assistance Program (SHIP). The SHIP has trained counselors in every state, and services are free. In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP). MMAP counselors can help you understand your Medicare-Medicaid Plan choices and answer questions about switching plans. MMAP is not connected with us or with any insurance company or health plan.

Call MMAP at **1-800-803-7174**. Persons with hearing and speech disabilities may call **711**. The call is free. Office hours are Monday through Friday, 8 AM to 5 PM.



**If you have questions**, please call AmeriHealth Caritas VIP Care Plus at **1-888-667-0318 (TTY 711)**, 8 a.m. – 8 p.m., seven days a week. The call is free. For more information, visit **www.amerihealthcaritasvipcareplus.com**.

## **G5. Getting help from Medicare**

To get information directly from Medicare, 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**.

### **Medicare's website**

You can visit the Medicare website (<http://www.medicare.gov>). If you choose to disenroll from your Medicare-Medicaid Plan and enroll in a Medicare Advantage plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare Medicare Advantage plans.

You can find information about Medicare Advantage plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <http://www.medicare.gov> and click on "Find health & drug plans.")

### **Medicare & You 2020**

You can read the *Medicare & You 2020 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 (<http://www.medicare.gov>) or by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

## **G6. Getting help from Michigan Medicaid**

Call the Beneficiary Help Line at **1-800-642-3195**. Persons with hearing and speech disabilities may call the TTY number at **1-866-501-5656**. Office hours are Monday through Friday, 8 AM to 7 PM.



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