



## ***Central Health Embrace Choice Plan (HMO C-SNP) offered by Central Health Medicare Plan***

# **Annual Notice of Changes for 2025**

You are currently enrolled as a member of Brand New Day Embrace Choice Plan (HMO C-SNP). Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 for a Summary of Important Costs, including Premium.***

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

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

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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.
  - Review the changes to medical care costs (doctor, hospital).
  - Review the changes to our drug coverage, including coverage restrictions and cost sharing.
  - Think about how much you will spend on premiums, deductibles, and cost sharing.
  - Check the changes in the 2025 "Drug List" to make sure the drugs you currently take are still covered.
  - Compare the 2024 and 2025 plan information to see if any of these drugs are moving to a different cost-sharing tier or will be subject to different restrictions, such as prior authorization, step therapy, or a quantity limit, for 2025.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies, will be in our network next year.
- Check if you qualify for help paying for prescription drugs. People with limited incomes may qualify for "Extra Help" from Medicare.

Think about whether you are happy with our plan.

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

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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

- If you don't join another plan by December 7, 2024, you will stay in Central Health Embrace Choice Plan (HMO C-SNP).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2025**. This will end your enrollment with Central Health Embrace Choice Plan (HMO C-SNP).
- If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

### **Additional Resources**

- This document is available for free in Spanish.
- This document is available for free in Chinese.
- Please contact our Member Services number at (866) 314-2427 for additional information. (TTY users should call 711.) Hours are 8 a.m. – 8 p.m. PST, 7 days a week (October 1 – March 31) & Monday – Friday (April 1 – September 30). This call is free.
- This document may be available in other formats such as braille, large print or other alternate formats.
- **Coverage under this plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### **About Central Health Embrace Choice Plan (HMO C-SNP)**

- Central Health Medicare Plan is an HMO/HMO SNP with a Medicare contract. Enrollment in Central Health Medicare Plan depends on contract renewal.
- When this document says “we,” “us,” or “our,” it means Central Health Medicare Plan. When it says “plan” or “our plan,” it means Central Health Embrace Choice Plan (HMO C-SNP).

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***Annual Notice of Changes for 2025***  
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## Summary of Important Costs for 2025

The table below compares the 2024 costs and 2025 costs for Central Health Embrace Choice Plan (HMO C-SNP) in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
<b>Monthly plan premium*</b> * Your premium may be higher or lower than this amount. See Section 2.1 for details.	\$41	\$13.40
<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.)	\$8,850	\$9,350
<b>Doctor office visits</b>	Primary care visits: \$0 per visit Specialist visits: 40% coinsurance of the total cost per visit	Primary care visits: \$0 per visit Specialist visits: \$0 to 35% coinsurance of the total cost per visit
<b>Inpatient hospital stays</b>	You pay a \$1,632 deductible per benefit period. You pay a \$0 copay per day for days 1–60 You pay a \$408 copay per day for days 61–90 You pay a \$816 copay per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime).	You pay a \$1,632 deductible per benefit period. You pay a \$0 copay per day for days 1–60 You pay a \$408 copay per day for days 61–90 You pay a \$816 copay per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime).  These are 2024 cost-sharing amounts and may change for

Cost	2024 (this year)	2025 (next year)
		<p>2025. Central Health Embrace Choice Plan (HMO C-SNP) will provide updated rates as soon as they are released.</p>
<p><b>Part D prescription drug coverage</b> (See Section 2.5 for details.)</p>	<p>Deductible: \$545 except for covered insulin products and most adult Part D vaccines.</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0</li> <li>• Drug Tier 2: 25%</li> <li>• Drug Tier 3: 25%</li> </ul> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> <li>• Drug Tier 4: 25%</li> <li>• Drug Tier 5: 25%</li> <li>• Drug Tier 6: \$0</li> </ul> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays the full cost for your covered Part D drugs <b>and for excluded drugs that are covered under our enhanced benefit.</b> You pay nothing.</li> </ul>	<p>Deductible: \$590 except for covered insulin products and most adult Part D vaccines.</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>All covered drugs: 25%</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, you pay nothing for your covered Part D drugs.</li> </ul>

## **SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Central Health Embrace Choice Plan (HMO C-SNP) in 2025**

On January 1, 2025, Central Health Medicare Plan will be combining Brand New Day Embrace Choice Plan (HMO C-SNP) with one of our plans, Central Health Embrace Choice Plan (HMO C-SNP). The information in this document tells you about the differences between your current benefits in Brand New Day Embrace Choice Plan (HMO C-SNP) and the benefits you will have on January 1, 2025 as a member of Central Health Embrace Choice Plan (HMO C-SNP).

**If you do nothing by December 7, 2024, we will automatically enroll you in our Central Health Embrace Choice Plan (HMO C-SNP).** This means starting January 1, 2025, you will be getting your medical and prescription drug coverage through Central Health Embrace Choice Plan (HMO C-SNP). If you want to change plans or switch to Original Medicare, you must 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.

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

### **Section 2.1 – Changes to the Monthly Premium**

<b>Cost</b>	<b>2024 (this year)</b>	<b>2025 (next year)</b>
<b>Monthly premium</b>	\$41	\$13.40
(You must also continue to pay your Medicare Part B premium.)		

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 7 regarding “Extra Help” from Medicare.

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

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

Cost	2024 (this year)	2025 (next year)
<b>Maximum out-of-pocket amount</b>	\$8,850	\$9,350
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.		Once you have paid \$9,350 out of pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

## Section 2.3 – Changes to the Provider and Pharmacy Networks

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

Updated directories are also located on our website at [www.centralhealthplan.com](http://www.centralhealthplan.com). You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within the three business days.

There are changes to our network of providers for next year. **Please review the 2025 Provider Directory [www.centralhealthplan.com](http://www.centralhealthplan.com) to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2025 Pharmacy Directory [www.centralhealthplan.com](http://www.centralhealthplan.com) to see which pharmacies are in our network.**

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

## Section 2.4 – Changes to Benefits and Costs for Medical Services

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



Cost	2024 (this year)	2025 (next year)
<b>Inpatient Hospital (Acute) Additional Days</b>	Not covered	Unlimited additional days are covered with a \$0 copay.
<b>Cardiac Rehabilitation Services</b>	<p>You pay a \$30 copay per visit for cardiac rehabilitation.</p> <p>You pay a \$55 copay per visit for intensive cardiac rehabilitation.</p>	<p>You pay a \$35 copay per visit for cardiac rehabilitation.</p> <p>You pay a \$45 copay per visit for intensive cardiac rehabilitation.</p>
<b>Pulmonary Rehabilitation Services</b>	You pay a \$15 copay per visit for pulmonary rehabilitation services.	You pay a \$25 copay per visit for pulmonary rehabilitation services.
<b>Supervised Exercise Therapy (SET) for Symptomatic Peripheral Artery Disease (PAD) Services</b>	You pay a \$25 copay per visit for supervised exercise therapy (SET) for symptomatic peripheral artery disease (PAD) services.	You pay a \$20 copay per visit for supervised exercise therapy (SET) for symptomatic peripheral artery disease (PAD) services.
<b>Emergency Care</b>	You pay a \$100 copay per visit for all emergency services.	You pay \$0 copay per visit if you are admitted to the emergency room within 72 hours of a prior emergency room discharge and \$110 copay per visit for all other emergency services.

Cost	2024 (this year)	2025 (next year)
<b>Worldwide Emergency Coverage</b>	<p>You pay a \$100 copay per visit for Worldwide Emergency services.</p> <p>You pay a \$100 copay per visit for Worldwide Urgently Needed services.</p> <p>You pay a \$100 copay per visit for Worldwide Emergency Transportation services.</p> <p>There is a maximum plan benefit coverage amount of \$50,000 for worldwide emergency services, worldwide urgently needed services and worldwide emergency transportation services combined.</p>	<p>You pay a \$110 copay per visit for Worldwide Emergency services.</p> <p>You pay a \$110 copay per visit for Worldwide Urgently Needed services.</p> <p>You pay a \$110 copay per visit for Worldwide Emergency Transportation services.</p> <p>There is a maximum plan benefit coverage amount of \$50,000 for worldwide emergency services, worldwide urgently needed services and worldwide emergency transportation services combined.</p>
<b>Partial Hospitalization Services</b>	<p>You pay a \$70 copay per day.</p>	<p>You pay a \$80 copay per day.</p>
<b>Occupational Therapist</b>	<p>You pay a \$40 copay for each therapy visit for occupational therapy.</p>	<p>You pay a \$0 copay for each therapy visit for occupational therapy.</p>
<b>Specialist Visits</b>	<p>You pay 40% coinsurance for office visits with a specialist.</p>	<p>You pay a \$0 copay for office visits with an endocrinologist.</p> <p>You pay a 35% copay for office visits with all other specialists.</p>
<b>Outpatient Mental Health Care</b>	<p>You pay a \$45 copay per visit for individual sessions.</p> <p>You pay a \$45 copay per visit for group sessions.</p>	<p>You pay a \$0 copay per visit for individual sessions.</p> <p>You pay a \$0 copay per visit for group sessions.</p>

Cost	2024 (this year)	2025 (next year)
<b>Additional Routine Foot Care</b>	Not covered	You pay a \$0 copay for each routine visit up to 12 visits every year.
<b>Other Health Care Professional Services</b>	You pay 40% coinsurance per visit for other health care professional services.	You pay 35% coinsurance per visit for other health care professional services.
<b>Psychiatric Services</b>	You pay a \$45 copay per visit for individual sessions. You pay a \$45 copay per visit for group sessions.	You pay a \$0 copay per visit for individual sessions. You pay a \$0 copay per visit for group sessions.
<b>Opioid Treatment Program Services</b>	You pay 20% coinsurance per visit.	You pay a \$0 copay per visit.
<b>Outpatient Diagnostic Procedures and Tests</b>	You pay 20% coinsurance for all diagnostic procedures and tests.	You pay \$0 coinsurance for diagnostic colonoscopy and 20% coinsurance for all other diagnostic procedures and tests.
<b>Outpatient Diagnostic Radiological Services</b>	You pay a \$0 copay for outpatient diagnostic radiological services.	You pay \$0 coinsurance for Ultrasound, other general imaging, diagnostic DEXA scans and diagnostic mammograms. You pay 20% coinsurance for MRI, CT, and PET scans.
<b>Outpatient X-Ray Services</b>	You pay 20% coinsurance for X-ray services.	You pay a \$0 copay for X-ray services.

Cost	2024 (this year)	2025 (next year)
<b>Outpatient Hospital Services</b>	You pay 20% coinsurance for outpatient hospital services.	You pay a \$0 copay for diagnostic colonoscopies in an outpatient setting and a 20% copay for all other services.
<b>Outpatient Hospital Observation</b>	You pay 20% coinsurance per stay.	You pay \$0 coinsurance for diagnostic colonoscopies in an outpatient setting and 20% coinsurance for all other services.
<b>Ambulatory Surgical Center (ASC)</b>	You pay 20% coinsurance for ambulatory surgical center services.	You pay a \$0 copay for ambulatory surgical center services.
<b>Preventive and Comprehensive Dental Services</b>	<p><u>Preventive Services:</u></p> <p>Oral Exams: You pay a \$0 - \$17 copay</p> <p>Prophylaxis (Cleaning): You pay a \$0 copay</p> <p>Fluoride Treatment: You pay a \$13 copay</p> <p>Dental X-Rays: You pay a \$0 copay</p> <p><u>Comprehensive Services:</u></p> <p>Non-routine Services: You pay a \$20 copay</p> <p>Diagnostic Services: You pay a \$2 - \$3 copay</p> <p>Restorative Services: You pay a \$0 copay</p> <p>Endodontics:</p>	<p><u>Preventive Services:</u></p> <p>Oral Exams: Not covered</p> <p>Prophylaxis (Cleaning): Not covered</p> <p>Fluoride Treatment: Not covered</p> <p>Dental X-Rays: Not covered</p> <p><u>Comprehensive Services:</u></p> <p>Diagnostic Services: Not covered</p> <p>Restorative Services: Not covered</p> <p>Endodontics: Not covered</p> <p>Periodontics:</p>

Cost	2024 (this year)	2025 (next year)
	<p>You pay a \$0 copay</p> <p>Periodontics: You pay a \$0 copay</p> <p>Extractions: You pay a \$0 - \$350 copay</p> <p>Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services: You pay a \$0 - \$350 copay</p> <p>There is no maximum plan benefit limit for preventive or comprehensive dental services.</p> <p>Prior Authorization may be required.</p> <p>Referral may be required.</p>	<p>Not covered</p>

Cost	2024 (this year)	2025 (next year)
<b>Hearing Aids</b>	You pay a \$149 copay per Basic Model Aid.	You pay a \$49 copay per aid for Entry Model aids You pay a \$149 copay per aid for Basic Model aids You pay a \$449 copay per aid for Prime Model aids You pay a \$849 copay per aid for Preferred Model aids You pay a \$1,049 copay per aid for Advanced Model aids You pay a \$1,549 copay per aid for Premium Model Aids
<b>Flex Card</b>	You get \$50 every month for over-the-counter (OTC) items  OTC hearing aids are not covered.	You get \$120 every 3 months for over-the-counter (OTC) items.  OTC hearing aids are covered and included in the OTC allowance.

## Section 2.5 – Changes to Part D Prescription Drug Coverage

### Changes to Our Drug List

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

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

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

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

We currently can immediately remove a brand name drug on our Drug List if we replace it with a new generic drug version on the same or a lower cost-sharing tier and with the same or fewer restrictions as the brand name drug it replaces. Also, when adding a new generic, we may also decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions or both.

Starting in 2025, we can immediately replace original biological products with certain biosimilars. This means, for instance, if you are taking an original biological product that is being replaced by a biosimilar, you may not get notice of the change 30 days before we make it or get a month's supply of your original biological product at a network pharmacy. If you are taking the original biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of drug types, please see Chapter 12 of your *Evidence of Coverage*. The Food and Drug Administration (FDA) also provides consumer information on drugs. See FDA website: <https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients>. You may also contact Member Services or ask your health care provider, prescriber, or pharmacist for more information.

### **Changes to Prescription Drug Benefits and Costs**

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

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

### Changes to the Deductible Stage

Stage	2024 (this year)	2025 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, <b>you pay the full cost</b> of your Part D drugs until you have reached the yearly deductible. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines.</p>	<p>The deductible is \$545.</p> <p>During this stage, you pay \$0 cost-sharing for drugs on Tier 1 and Tier 6 and the full cost of drugs on Tier 2, Tier 3, Tier 4 and Tier 5 until you have reached the yearly deductible.</p>	<p>The deductible is \$590.</p>

### Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2024 (this year)	2025 (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 (31-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing.</p> <p>For information about the costs for a long-term supply; look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To</p>	<p>The number of days in a one-month supply is 30.</p> <p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing is:</p> <p><b>Tier 1 - Preferred Generic:</b> You pay \$0 per prescription.</p> <p><b>Tier 2 - Generic:</b> You pay 25% of the total cost.</p> <p><b>Tier 3 - Preferred Brand:</b> You pay 25% of the total cost.</p>	<p>The number of days in a one-month supply is 31.</p> <p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing is:</p> <p><b>All covered drugs:</b> You pay 25% of the total cost.</p> <p>You pay \$35 per month supply of each covered insulin product.</p> <p>—————</p> <p>Once you have paid \$2,000 out of pocket for Part D drugs, you will move to the next stage</p>



Stage	2024 (this year)	2025 (next year)
<p>see if your drugs will be in a different tier, look them up on the "Drug List".</p> <p>Most adult Part D vaccines are covered at no cost to you.</p>	<p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Tier 4 - Non-Preferred Drug:</b> You pay 25% of the total cost.</p> <p><b>Tier 5 - Specialty Drug:</b> You pay 25% of the total cost.</p> <p><b>Tier 6 - Select Care Drugs:</b> You pay \$0 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p>	<p>(the Catastrophic Coverage Stage).</p>

**Changes to your VBID Part D Benefit**

For members who receive a certain level of “Extra Help,” our plan will further reduce your cost share for covered drugs. Please see Section 7 regarding “Extra Help” from Medicare.

The table below shows the change in cost-sharing through the VBID Part D Benefit.

Description	2024 (this year)	2025 (next year)
<p><b>Full Subsidy-Full Benefit Dual Eligible (FBDE) Individuals</b></p> <p>The costs in this row are for a one-month (31-day) supply when you fill your prescription at a network pharmacy.</p>	<p>Deductible: \$0</p> <p>Your cost for a one-month (30 day) supply at a network pharmacy:</p>	<p>Deductible: \$0</p> <p>Your cost for a one-month (31 day) supply at a network pharmacy:</p>

Description	2024 (this year)	2025 (next year)
	<p><b>Tier 1: Preferred Generic:</b> You pay \$0 per prescription</p> <p><b>Tier 2: Generic, Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug and Tier 5: Specialty Tier:</b> You pay \$0 per prescription for generic and preferred multi-source drugs.</p> <p>You pay \$0 per prescription for all other drugs.</p> <p><b>Tier 6: Select Care Drugs:</b> You pay \$0 per prescription</p>	<p><b>All covered drugs:</b> You pay \$0 per prescription for generic and preferred multi-source drugs.</p> <p>You pay \$0 per prescription for all other drugs.</p>

**Changes to the Catastrophic Coverage Stages**

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

**If you reach the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs.**

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

**SECTION 3 Administrative Changes**

Description	2024 (this year)	2025 (next year)
<b>Pharmacy Benefits Manager</b>	Your pharmacy benefits were managed by Express Scripts.	Your pharmacy benefits are managed by CVS Caremark.

Description	2024 (this year)	2025 (next year)
<p><b>Medicare Prescription Payment Plan</b></p>	<p>Not applicable.</p>	<p>The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December). To learn more about this payment option, please contact us at (866) 314-2427, TTY 711 or visit Medicare.gov.</p>
<p><b>Your Contract/Plan Benefit Package (PBP) has changed</b></p>	<p>H0838-040-002</p>	<p>H5649-026-002</p>
<p><b>Special Supplemental Benefits for the Chronically Ill</b></p>	<p>If you are diagnosed with an eligible chronic condition(s) and meet certain criteria, you may be eligible for special supplemental benefits for the chronically ill.</p>	<p>If you are diagnosed with an eligible chronic condition(s) and meet certain criteria, you may be eligible for special supplemental benefits for the chronically ill.</p> <p>Additionally:</p> <ul style="list-style-type: none"> <li>• You must complete a Health Risk Assessment every year.</li> <li>• We will review your eligibility annually.</li> <li>• You may need prior authorization.</li> </ul>

## SECTION 4 Deciding Which Plan to Choose

### Section 4.1 – If you want to stay in Central Health Embrace Choice Plan (HMO C-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 Central Health Embrace Choice Plan (HMO C-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 plans for 2025 follow these steps:

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

- You can join a different Medicare health plan,
- – *OR* – You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2025* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2).

As a reminder, Central Health Medicare Plan offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

#### Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Central Health Embrace Choice Plan (HMO C-SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Central Health Embrace Choice Plan (HMO C-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 so.
  - – *OR* – Contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

## SECTION 5 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2025.

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

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2025, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2025.

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

## SECTION 6 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In California, the SHIP is called Health Insurance Counseling & Advocacy Program (HICAP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Health Insurance Counseling & Advocacy Program (HICAP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Health Insurance Counseling & Advocacy Program (HICAP) at 1-800-434-0222. You can learn more about Health Insurance Counseling & Advocacy Program (HICAP) by visiting their website <https://www.cahealthadvocates.org/HICAP/>.

## SECTION 7 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up

to 75% or more of your drug costs including monthly prescription drug premiums, yearly deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day, 7 days a week;
  - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call 1-800-325-0778; or
  - Your State Medicaid Office.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the California Department of Public Health, Center for Infectious Diseases, Office of AIDS. For information on eligibility criteria, covered drugs, how to enroll in the program or if you are currently enrolled how to continue receiving assistance, call 1-844-421-7050. Monday through Friday 8 am - 5 pm; COVID-19 Hotline: Monday through Friday 8 am - 8 pm; Saturday, Sunday 8 am - 5 pm. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.
  - **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a new payment option to help you manage your out-of-pocket drug costs, starting in 2025. This new payment option works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January – December). **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

“Extra Help” from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in this payment option, regardless of income level, and all Medicare drug plans and Medicare health plans with drug coverage must offer this payment option. To learn more about this payment option, please contact us at (866) 314-2427 or visit [Medicare.gov](https://www.Medicare.gov).

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## SECTION 8 Questions?

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### Section 8.1 – Getting Help from Central Health Embrace Choice Plan (HMO C-SNP)

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Questions? We're here to help. Please call Member Services at (866) 314-2427. (TTY only, call 711). We are available for phone calls 8 a.m. – 8 p.m. PST, 7 days a week (October 1 – March 31) & Monday – Friday (April 1 – September 30). Calls to these numbers are free.

#### **Read your 2025 Evidence of Coverage (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2025. For details, look in the *2025 Evidence of Coverage* for Central Health Embrace Choice Plan (HMO C-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.centralhealthplan.com](http://www.centralhealthplan.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.centralhealthplan.com](http://www.centralhealthplan.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)*.

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### Section 8.2 – Getting Help from Medicare

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To get information directly from Medicare:

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

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

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

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

#### **Read Medicare & You 2025**

Read the *Medicare & You 2025* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this

document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.