

# 2024 Annual Notice of Changes



**CHRISTUS HEALTH MEDICARE PLUS (HMO) H1189-009  
COVERS MEMBERS IN THE FOLLOWING COUNTIES:**

- Caldwell
- Comal
- Guadalupe



| METHOD         | MEMBER SERVICES - CONTACT INFORMATION  |
|----------------|--|
| <b>CALL</b>    | <p><b>844.282.3026</b> - Calls to this number are free.</p> <p>The CHRISTUS Health Plan Member Services department is available to assist you seven days a week, 8 a.m. to 8 p.m., local time, from Oct. 1 – Mar. 31, and Mon. – Fri., 8 a.m. to 8 p.m., local time, from Apr. 1 – Sept. 30.</p> <p>A voice response system is available after hours. Messages left will be responded to within one business day.</p> <p>Member Services also has free language interpreter services available for non-English speakers.</p> |
| <b>TTY</b>     | <p>711 Relay Texas</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Available to assist you seven days a week, 8 a.m. to 8 p.m., local time, from Oct. 1 – Mar. 31, and Mon. – Fri., 8 a.m. to 8 p.m., local time, from Apr. 1 – Sept. 30.</p>  |
| <b>FAX</b>     | <b>469.282.3013</b>  |
| <b>WRITE</b>   | <p>CHRISTUS Health Advantage, Attention: Member Services<br/>P.O. Box 169001<br/>Irving   TX 75016</p>   |
| <b>WEBSITE</b> | <a href="http://CHRISTUShealthplan.org">CHRISTUShealthplan.org</a>   |

## TEXAS HEALTH AND HUMAN SERVICES

The Texas Health and Human Services is a state program that gets money from the federal government to give free local health insurance counseling to people with Medicare.

| METHOD         | CONTACT INFORMATION  |
|----------------|--|
| <b>CALL</b>    | <b>800.252.9240</b> - Calls to this number are free.   |
| <b>TTY</b>     | <p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p>        |
| <b>WRITE</b>   | <p>Health Information, Counseling, and Advocacy Program (HICAP)<br/>Texas Department of Insurance<br/>P.O. Box 149104<br/>Austin   TX 787148</p> |
| <b>WEBSITE</b> | <a href="http://tdi.texas.gov/consumer/hicap/">tdi.texas.gov/consumer/hicap/</a>   |

**844.282.3026 | TTY 711**

Oct. 1 – Mar. 31, 7 days a week, 8 a.m. – 8 p.m., local time  
Apr. 1 – Sept. 30, Mon. – Fri., 8 a.m. – 8 p.m., local time

[CHRISTUShealthplan.org](http://CHRISTUShealthplan.org)

## ***CHRISTUS Health Medicare Plus (HMO) offered by CHRISTUS Health Plan***

### **Annual Notice of Changes for 2024**

You are currently enrolled as a member of CHRISTUS Health Plan Generations Plus (HMO). Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [www.christushealthplan.org](http://www.christushealthplan.org). 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 authorization requirements and costs.
  - Think about how much you will spend on premiums, deductibles, and cost sharing.
- ☐ Check the changes in the 2024 "Drug List" to make sure the drugs you currently take are still covered.
- ☐ Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies will be in our network next year.
- ☐ 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 2024* handbook.

- ☐ 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, 2023, you will stay in CHRISTUS Health Medicare Plus (HMO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with CHRISTUS Health Medicare Plus (HMO).
- If you recently moved into, currently live in, or just moved out of 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.

**Additional Resources**

- This document is available for free in Spanish.
- Please contact our Member Services number at 1-844-282-3026 for additional information (TTY users should call 711). Hours are 8:00 a.m. to 8:00 p.m. local time, Monday through Friday. From October 1 - March 31, the hours are 8:00 a.m. to 8:00 p.m. local time, 7 days a week. This call is free.
- This document is available in other formats such as braille, large print, or audio.
- **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](https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

**About CHRISTUS Health Medicare Plus (HMO)**

- CHRISTUS Health Medicare Plus (HMO) is an HMO with a Medicare contract. Enrollment in CHRISTUS Health Medicare Plus (HMO) depends on contract renewal.
- When this document says "we," "us," or "our", it means CHRISTUS Health Plan. When it says "plan" or "our plan," it means CHRISTUS Health Medicare Plus (HMO).

H1189\_MC4660\_C  
CMS Approved Date: 09/04/2023

***Annual Notice of Changes for 2024***  
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## Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for CHRISTUS Health Medicare Plus (HMO) in several important areas. **Please note this is only a summary of costs.**

| Cost   | 2023 (this year)  | 2024 (next year)  |
|--|---|---|
| <b>Monthly plan premium*</b><br>* Your premium may be higher than this amount. See Section 2.1 for details.  | \$0   | \$0   |
| <b>Maximum out-of-pocket amount</b><br>This is the <u>most</u> you will pay out-of-pocket for your covered services.<br>(See Section 2.2 for details.) | \$4,400   | \$4,400   |
| <b>Doctor office visits</b>  | Primary care visits: \$0 per visit<br>Specialist visits: \$25 per visit   | Primary care visits: \$0 per visit<br>Specialist visits: \$25 per visit   |
| <b>Inpatient hospital stays</b>  | Days 1-5: \$50 per day<br>Days 6-90: \$0 per day<br>Days 91-100: \$50 per day   | Days 1-5: \$0 per day<br>Days 6-90: \$0 per day<br>Days 91-100: \$50 per day  |
| <b>Part D prescription drug coverage</b><br>(See Section 2.5 for details.)   | Deductible: \$0<br><br>Copayment/Coinsurance during the Initial Coverage Stage: <ul style="list-style-type: none"> <li>• Drug Tier 1: \$4 copayment</li> <li>• Drug Tier 2: \$10 copayment</li> </ul> | Deductible: \$0<br><br>Copayment/Coinsurance during the Initial Coverage Stage: <ul style="list-style-type: none"> <li>• Drug Tier 1: \$4 copayment</li> <li>• Drug Tier 2: \$10 copayment</li> </ul> |

| Cost | 2023 (this year)  | 2024 (next year)  |
|------|---|---|
|      | <ul style="list-style-type: none"> <li>• Drug Tier 3: \$47 copayment</li> <li>• Drug Tier 4: \$100 copayment</li> <li>• Drug Tier 5: 33% coinsurance</li> </ul> <p>You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays most of the cost for your covered drugs.</li> <li>• For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called <b>coinsurance</b>), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs.).</li> </ul> | <ul style="list-style-type: none"> <li>• Drug Tier 3: \$47 copayment. You pay \$35 per month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 4: \$100 copayment</li> <li>• Drug Tier 5: 33% coinsurance</li> <li>• Drug Tier 6: \$0 copayment</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. You pay nothing.</li> </ul> |

## SECTION 1 We Are Changing the Plan's Name

On January 1, 2024, our plan name will change from CHRISTUS Health Plan Generations Plus (HMO) to CHRISTUS Health Medicare Plus (HMO).

Members will receive their new card by mail. ID Cards will also be available through the member portal at, [www.christushealthplan.org](http://www.christushealthplan.org).

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

### Section 2.1 – Changes to the Monthly Premium

| Cost  | 2023 (this year) | 2024 (next year) |
|---|------------------|------------------|
| <b>Monthly premium</b><br>(You must also continue to pay your Medicare Part B premium.) | \$0              | \$0              |

- 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 services for the rest of the year.



| Cost  | 2023 (this year) | 2024 (next year)  |
|---|------------------|---|
| <b>Maximum out-of-pocket amount</b>   | \$4,400          | \$4,400   |
| <p>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.</p> <p>There is no change in the maximum out-of-pocket amount for the upcoming year.</p> |                  | <p>Once you have paid \$4,400 out-of-pocket for covered services, you will pay nothing for your covered services for the rest of the calendar year.</p> |

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

Updated directories are located on our website at [www.christushealthplan.org](http://www.christushealthplan.org). 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 three business days.

There are changes to our network of providers for next year. **Please review the 2024 Provider & Pharmacy Directory 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 2024 Provider & Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact 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                                    | 2023 (this year)   | 2024 (next year)  |
|---|--|---|
| <b>Prior Authorization and Referral</b> | Prior authorization and referral may be required on selected medical services. | Prior authorization and referral are <u>not</u> required on any medical services. |

| Cost                             | 2023 (this year)  | 2024 (next year)   |
|----------------------------------|---|--|
| <b>Annual Physical Exam</b>      | Annual physical exam is <u>not</u> covered.   | There is no coinsurance, copayment, or deductible for the annual physical exam.  |
| <b>Dental Services:</b>          |   |  |
| <b>Annual Maximum</b>            | No annual maximum.  | Combined Preventive and Comprehensive annual maximum of \$4,000.   |
| <b>Preventive</b>                | <p>You pay a \$5 copay for one oral exam every year.</p> <p>You pay a \$5 copay for one cleaning and one fluoride treatment every six months.</p> <p>You pay a \$5 copay for X-rays once every 2 years.</p> | <p>You pay a \$0 copay for one oral exam every six months.</p> <p>You pay a \$0 copay for one cleaning and one fluoride treatment every six months.</p> <p>You pay a \$0 copay for X-rays once every six months.</p>   |
| <b>Durable Medical Equipment</b> | You pay 15% of the total cost per item.   | <p>You pay up to 15% of the total cost per item.</p> <p>Continuous glucose monitors (CGMs) are limited to the plan's preferred manufacturers. A 0% cost share would be applied for all preferred manufacturer CGMs. All other DME items would apply a 15% member cost share.</p> |
| <b>Fitness Benefit</b>           | \$20 monthly allowance for qualified fitness programs, reimbursed quarterly.  | You pay a \$0 copay for the Silver and Fit <sup>®</sup> fitness program.   |

| Cost                                     | 2023 (this year)   | 2024 (next year)  |
|--|--|---|
| <b>Hearing Aids</b>                      | You pay a \$395 or \$695 copay depending on manufacturer.  | The plan pays up to \$1,000 annual benefit per ear every two years through Amplifon.  |
| <b>Inpatient Hospital Stays</b>          | <p>You pay a \$50 copay per day for days 1-5.</p> <p>You pay a \$0 copay per day for days 6-90.</p> <p>You pay a \$50 copay per day for days 91-100.</p> | <p>There is no copay each day for days 1 through 90 of a benefit period for Medicare-covered inpatient hospital care.</p> <p>You pay a \$50 copay each day for days 91-100 of a benefit period for Medicare-covered inpatient hospital care.</p>    |
| <b>Medicare Part B Drugs</b>             | <p>You pay 20% of the cost for chemotherapy, radiation therapy and other Part B drugs.</p> <p>Insulin <u>not</u> covered.</p>                            | <p>You pay up to 20% of the total cost for chemotherapy, radiation therapy and other Part B drugs.</p> <p>Insulin cost sharing is subject to a coinsurance cap of \$35 for one-month's supply of insulin.</p>                                       |
| <b>Outpatient Mental Health Services</b> | You pay a \$30 copay per visit for an individual or group session.   | <p>You pay a \$25 copay for each Medicare-covered individual and/or group therapy visit (in-person).</p> <p>You pay a \$0 copay for each Medicare-covered individual and/or group therapy visit (virtual), if offered by a contracted provider.</p> |

| Cost                                       | 2023 (this year)   | 2024 (next year)  |
|--|--|---|
| <b>Outpatient Psychiatric Services</b>     | You pay a \$30 copay per visit for an individual or group session.   | <p>You pay a \$25 copay for each Medicare-covered individual and/or group therapy visit (in-person).</p> <p>You pay a \$0 copay for each Medicare-covered individual and/or group therapy visit (virtual), if offered by a contracted provider.</p> |
| <b>Outpatient Substance Abuse Services</b> | You pay a \$30 copay per visit for an individual or group session.   | You pay a \$25 copay for each Medicare-covered individual and/or group therapy visit (in-person).   |
| <b>Outpatient X-ray Services</b>           | You pay a \$15 copay for each Medicare-covered X-ray service.  | You pay a \$10 copay for each Medicare-covered X-ray service.   |
| <b>Pulmonary Rehabilitation Services</b>   | <p>You pay a \$20 copay per Medicare-covered service.</p> <p>You pay a \$30 copay per service for additional pulmonary rehabilitation.</p> | <p>You pay a \$15 copay for each Medicare-covered pulmonary rehabilitation service.</p> <p>You pay a \$20 copay per service for each additional pulmonary rehabilitation.</p>   |
| <b>Transportation Services</b>             | You pay a \$0 copay for 12 one-way trips to plan-approved locations.   | Your plan covers the cost of 24 round trips for plan approved trips to a health-related location. Up to 100 miles per one-way trip.   |

| Cost                             | 2023 (this year)   | 2024 (next year)  |
|----------------------------------|--|---|
| <b>Vision Care</b>               |  |   |
| ○ <b>Medicare-covered vision</b> | You pay a \$25 copay for Medicare-covered eye exam.                            | You pay a \$0 copay for each Medicare-covered eye exam to diagnose and treat diseases and conditions of the eye.                                  |
| ○ <b>Routine vision</b>          | \$100 allowance per year for 1 pair of eyeglasses (frames/lenses) or contacts. | There is a \$300 benefit limit for routine eyeglasses (lenses and frames), eyeglass lenses, eyeglass frames, or contact lenses per calendar year. |

## 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. **You can get the complete “Drug List”** by calling Member Services (see the back cover) or visiting our website ([www.christushealthplan.org](http://www.christushealthplan.org)).

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

Most of the changes in the “Drug List” are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online “Drug List” to provide the most up to date list of drugs.

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.

## 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 have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the Low-Income Subsidy Rider or the LIS Rider), which tells you about your drug costs. If you receive “Extra Help” and didn’t receive this insert with this packet, please call Member Services and ask for the LIS Rider.

There are four **drug payment stages**. The information below shows the changes 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                                   | 2023 (this year)   | 2024 (next year)   |
|---|--|--|
| <b>Stage 1: Yearly Deductible Stage</b> | Because we have no deductible, this payment stage does not apply to you. | Because we have no deductible, this payment stage does not apply to you. |

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

Please see the following chart for the changes from 2023 to 2024.

| Stage   | 2023 (this year)  | 2024 (next year)  |
|---|---|---|
| <b>Stage 2: Initial Coverage Stage</b><br>During this stage, the plan pays its share of the cost of your drugs, and <b>you pay your share of the cost.</b><br><br>Most adult Part D vaccines are covered at no cost to you.<br><br>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 the costs for a | Your cost for a one-month (31-day) supply filled at a network pharmacy with standard cost sharing:<br><br><b>Tier 1 (Preferred Generic):</b><br>You pay \$4 per prescription.<br><br><b>Tier 2 (Generic):</b><br>You pay \$10 per prescription. | Your cost for a one-month (30-day) supply filled at a network pharmacy with standard cost sharing:<br><br><b>Tier 1 (Preferred Generic):</b><br>You pay \$4 per prescription.<br><br><b>Tier 2 (Generic):</b><br>You pay \$10 per prescription. |

| Stage  | 2023 (this year)  | 2024 (next year)   |
|--|---|--|
| <p><b>Stage 2: Initial Coverage Stage (continued)</b></p> <p>long-term supply or for mail-order prescriptions, 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 see if your drugs will be in a different tier, look them up on the “Drug List.”</p> | <p><b>Tier 3 (Preferred Brand):</b></p> <p>You pay \$47 per prescription.</p> <p><b>Tier 4 (Non-Preferred Brand):</b></p> <p>You pay \$100 per prescription.</p> <p><b>Tier 5 (Specialty):</b></p> <p>You pay 33% of the total costs.</p> <p>You won’t pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it’s on.</p> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p> | <p><b>Tier 3 (Preferred Brand):</b></p> <p>You pay \$47 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Tier 4 (Non-Preferred Brand):</b></p> <p>You pay \$100 per prescription.</p> <p><b>Tier 5 (Specialty):</b></p> <p>You pay 33% of the total costs.</p> <p><b>Tier 6 (Select Care):</b></p> <p>You pay \$0 per prescription.</p> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p> |

## Changes to the Coverage Gap and Catastrophic Coverage Stages

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

**Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.**

For specific information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

## SECTION 3 Administrative Changes

Our organization marketing name will change in 2024.

| Description                 | 2023 (this year)                 | 2024 (next year)          |
|-----------------------------|----------------------------------|---------------------------|
| Organization Marketing Name | CHRISTUS Health Plan Generations | CHRISTUS Health Advantage |

## SECTION 4 Deciding Which Plan to Choose

### Section 4.1 – If you want to stay in CHRISTUS Health Medicare Plus (HMO)

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

### 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 2024 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 2024* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2). As a reminder, CHRISTUS Health Plan offers other Medicare health plans *AND/OR* Medicare prescription drug 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 CHRISTUS Health Medicare Plus (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from CHRISTUS Health Medicare Plus (HMO).
- 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, 2024.

### 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, 2024, 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, 2024.

If you recently moved into, currently live in, or just moved out of 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.

## 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 Texas, the SHIP is called Texas Health and Human Services.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Texas Health and Human Services 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 Texas Health and Human Services at 1-800-252-9240. You can learn more about Texas Health and Human Services by visiting their website ([hhs.texas.gov](https://hhs.texas.gov)).

## SECTION 7 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual 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 (applications).
- **Help from your state’s pharmaceutical assistance program.** Texas has a program called Kidney Health Care Program (KHC) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Texas HIV Medication Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-255-1090 Monday through Friday from 8 a.m. to 5 p.m. local time or go to the website (<https://q1medicare.com/PartD-SPAPTexasKidneyHealthCareProgKHC.php>).

## SECTION 8 Questions?

### Section 8.1 – Getting Help from CHRISTUS Health Medicare Plus (HMO)

Questions? We're here to help. Please call Member Services at 1-844-282-3026. (TTY only, call 711). We are available for phone calls 8:00 a.m. to 8:00 p.m. local time, Monday through Friday. From October 1 - March 31, the hours are 8:00 a.m. to 8:00 p.m. local time, 7 days a week. Calls to these numbers are free.

#### **Read your 2024 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 2024. For details, look in the *2024 Evidence of Coverage* for CHRISTUS Health Medicare Plus (HMO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [www.christushealthplan.org](http://www.christushealthplan.org). 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.christushealthplan.org](http://www.christushealthplan.org). 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**

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 2024**

Read the *Medicare & You 2024* 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.



844.282.3026 | TTY 711

Oct. 1 – Mar. 31, 7 days a week, 8 a.m. – 8 p.m., local time

Apr. 1 – Sept. 30, Mon. – Fri., 8 a.m. – 8 p.m., local time

**CHRISTUShealthplan.org**