# Annual Notice of Changes 2023

**UnitedHealthcare Dual Complete® (HMO-POS D-SNP)**

Toll-free **1-866-480-1086,** TTY **711**
8 a.m.-8 p.m. local time, 7 days a week

**myUHCMedicare.com**

**Do we have the right address for you?**
If not, please let us know so we can keep you informed about your plan.

United Healthcare

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# Find updates to your plan for next year

This notice provides information about updates to your plan, but it doesn't include all of the details. Throughout this notice you will be directed to **myUHCMedicare.com** to review the details online. All of the below documents will be available online by **October 15, 2022.**

## Provider Directory

Review the 2023 Provider Directory online to make sure your providers (primary care provider, specialists, hospitals, etc.) will be in the network next year.

## Pharmacy Directory

Review the 2023 Pharmacy Directory online to see which pharmacies are in our network next year.

## Drug List (Formulary)

You can look up which drugs will be covered by your plan next year and review any new restrictions on our website.

## Evidence of Coverage (EOC)

Review your 2023 EOC for details about plan costs and benefits. The EOC 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. It also has information about the quality program, how medical coverage decisions are made and your Rights and Responsibilities as a member.

## Would you rather get paper copies?

If you want a paper copy of what is listed above, please contact our Customer Service at 1-866-480-1086 (TTY users should call 711). Hours are 8 a.m.-8 p.m. local time, 7 days a week.

## Reduce the clutter and get plan documents faster.

Visit **myUHCMedicare.com** to sign up for paperless delivery.

**UnitedHealthcare Dual Complete® (HMO-POS D-SNP) offered by UnitedHealthcare**

# Annual Notice of Changes for 2023

**You are currently enrolled as a member of UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP).**

Next year, there will be changes to the plan's costs and benefits. Please see page 7 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 **UHC.com/Medicare**. You may also call Customer Service to ask us to mail you an Evidence of Coverage.

## 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 2023 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 your overall health care costs.

☐ 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 website or review the list in the back of your Medicare & You 2023 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, 2022, you will be enrolled in UnitedHealthcare Dual Complete® (HMO-POS D-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, 2023**. This will end your enrollment with UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP).
- 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

- UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.
- UnitedHealthcare provides free services to help you communicate with us such as letters in other languages, braille, large print, audio. You can also ask for an interpreter. Please contact our Customer Service number at 1-866-480-1086 for additional information (TTY users should call 711). Hours are 8 a.m.-8 p.m. local time, 7 days a week.
- UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, cartas en otros idiomas, braille, letra grande, audio o bien, usted puede pedir un intérprete. Comuníquese con nuestro número de Servicio al Cliente al 1-866-480-1086, para obtener información adicional (los usuarios de TTY deben comunicarse al 711). Los horarios de atención son de 8 a.m. a 8 p.m., hora local, los 7 días de la semana.
- **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 for more information.

## About UnitedHealthcare Dual Complete® (HMO-POS D-SNP)

- Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a contract with

the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare.

- The plan also has a written agreement with the Alabama Medicaid program to coordinate your Medicaid benefits.
- When this document says "we," "us," or "our," it means UnitedHealthcare Insurance Company or one of its affiliates. When it says "plan" or "our plan," it means UnitedHealthcare Dual Complete® (HMO-POS D-SNP).

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# Summary of important costs for 2023

The table below compares the 2022 costs and 2023 costs for UnitedHealthcare Dual Complete® (HMO-POS D-SNP) in several important areas. **Please note this is only a summary of costs.** If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay $0 for your deductible, doctor office visits, and inpatient hospital stays.

| Cost | 2022 (this year) | 2023 (next year) |
|---|---|---|
| **Monthly Plan Premium*** *Your premium may be higher or lower than this amount. (See Section 2.1 for details.) | $29.60 | $32.10 |
| **Annual Medical Deductible** | For 2022, your plan has a $203 deductible. | For 2023, your plan has a $233 deductible. Please see Chapter 4 of your Evidence of Coverage for details. |
| **Maximum out-of-pocket amounts** This is the most you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.) | From network providers: $7,550<br><br>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of- pocket amount for covered Part A and Part B services. | From network providers: $8,300<br><br>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of- pocket amount for covered Part A and Part B services. |
| **Doctor office visits** | Primary care visits: You pay $0 copayment - 20% of the total cost per visit.<br><br>Specialist visits: | Primary care visits: You pay a $0 copayment per visit.<br><br>Specialist visits: |

| Cost | 2022 (this year) | 2023 (next year) |
|---|---|---|
| | You pay $0 copayment - 20% of the total cost per visit. | You pay $0 copayment - 20% of the total cost per visit. |
| **Inpatient hospital stays** | You pay a $0 copayment per stay, up to $1,480 copayment for each Medicare-covered hospital stay for unlimited days. | You pay a $0 copayment per stay, up to $1,556 copayment for each Medicare-covered hospital stay for unlimited days. |
| **Part D prescription drug coverage** (See Section 2.5 for details.) | Deductible:<br>□ $0<br>For all covered drugs:<br>□ $0 copayment | Deductible:<br>□ $0<br>For all covered drugs:<br>□ $0 copayment |

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

On January 1, 2023, our plan name will change from UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP) to UnitedHealthcare Dual Complete® (HMO-POS D-SNP).

We will mail you a new UnitedHealthcare member ID card. If you have questions, or if your UnitedHealthcare member ID card is damaged, lost, or stolen, call Customer Service at 1-866-480-1086 (TTY users should call 711) right away and we will send you a new card.

You will see the new plan name reflected on future communications where the plan name is referenced.

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

### Section 2.1 Changes to the Monthly Premium

| Cost | 2022 (this year) | 2023 (next year) |
|---|---|---|
| **Monthly Premium**<br>(You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.) | **$29.60** | **$32.10** |

### Section 2.2 Changes to Your Maximum Out-of-Pocket Amounts

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

| Cost | 2022 (this year) | 2023 (next plan year) |
|---|---|---|
| **Maximum out-of-pocket amount**<br><br>Because our members also get assistance from Alabama Medicaid (Medicaid), very few members ever reach this out-of-pocket maximum. | $7,550<br><br>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs | $8,300<br><br>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs |

| Cost | 2022 (this year) | 2023 (next plan year) |
|---|---|---|
| If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. Your costs for covered medical services (such as copays and deductibles) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount. | toward the maximum out-of-pocket amount for covered Part A and Part B services.<br><br>Once you have paid $7,550 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. | toward the maximum out-of-pocket amount for covered Part A and Part B services.<br><br>Once you have paid $8,300 out-of-pocket for covered Part A and Part B services from network providers, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year. |

## Section 2.3 Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at **myUHCMedicare.com**. You may also call Customer Service for updated provider and/or pharmacy information or to ask us to mail you a directory.

There are changes to our network of providers for next year. **Please review the 2023 Provider 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 2023 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 Customer Service so we may assist.

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

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

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

If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.

| Cost | 2022 (this year) | 2023 (next year) |
|---|---|---|
| **Medicare Cost Sharing**<br><br>Medicare cost sharing includes copayment, coinsurance, and deductibles.<br><br>Part D cost sharing is always the responsibility of the member.<br><br>Please contact Alabama Medicaid (Medicaid) at 1-800-362-1504 for more details. | For Medicare covered services, you pay:<br><br>$0 if you are enrolled in Medicaid as a Qualified Medicare Beneficiary (QMB).<br><br>$0 if you are enrolled in Medicaid with full benefits (non-QMB), except for services that are not covered by the state Medicaid program.<br><br>If you do not have full Medicaid benefits or are not a QMB, you must pay your Medicare cost sharing, including copayments, deductibles, and coinsurance. | For Medicare covered services, you pay:<br><br>$0 if you are enrolled in Medicaid as a Qualified Medicare Beneficiary (QMB).<br><br>$0 if you are enrolled in Medicaid with full benefits (non-QMB), except for services that are not covered by the state Medicaid program.<br><br>If you do not have full Medicaid benefits or are not a QMB, you must pay your Medicare cost sharing, including copayments, deductibles, and coinsurance.<br><br>Please see your Evidence of Coverage for Medicare covered benefits. |

If you are a Qualified Medicare Beneficiary (QMB) or have full Medicaid benefits then your deductible, coinsurance, and/or copayment may be less for services that are covered under Original Medicare. Please refer to the **Changes to Benefits and Costs for Medical Services** chart.

| Cost | 2022 (this year) | 2023 (next year) |
|---|---|---|
| **Plan Change** | As a member of UnitedHealthcare Dual Complete Plan 1 (HMO D-SNP), a Health Maintenance Organization plan, you may only receive covered services from network doctors and medical providers, with a few exceptions. | As a member of UnitedHealthcare Dual Complete (HMO-POS D-SNP), a Health Maintenance Organization POS plan, you may receive covered dental services from out-of-network dental providers. For additional information, please refer to the Evidence of Coverage. |
| **Acupuncture for chronic low back pain (Medicare-covered)** | You pay $0 copayment - 20% of the total cost for services provided by a primary care physician.<br><br>You pay $0 copayment - 20% of the total cost for services provided by a specialist.<br><br>See Chapter 4 of the Evidence of Coverage for details. | You pay a $0 copayment for services provided by a primary care physician.<br><br>You pay $0 copayment - 20% of the total cost for services provided by a specialist.<br><br>See Chapter 4 of the Evidence of Coverage for details. |
| **Annual Medical Deductible** | For 2022, your plan has a $203 deductible. | For 2023, your plan has a $233 deductible. Please see Chapter 4 of your Evidence of Coverage for details. |
| **Dental Services**<br>Comprehensive and Preventive Dental | You pay a $0 copayment for covered preventive and diagnostic services. | You pay a $0 copayment for covered preventive and diagnostic services. |

If you are a Qualified Medicare Beneficiary (QMB) or have full Medicaid benefits then your deductible, coinsurance, and/or copayment may be less for services that are covered under Original Medicare. Please refer to the **Changes to Benefits and Costs for Medical Services** chart.

| Cost | 2022 (this year) | 2023 (next year) |
|---|---|---|
| | You pay a $0 copayment for covered comprehensive dental services.<br><br>You are covered for up to $2,500 per year. | You pay a $0 copayment for covered comprehensive dental services.<br><br>You are covered for up to $3,000 per year. Benefit is combined in and out-of-network.<br><br>You may receive dental services from an out-of-network dentist. If an out-of-network dentist charges more than your plan pays, you may be billed for the difference, even for services listed as $0 copayment.<br><br>The list of services covered by your plan has expanded. See your Evidence of Coverage for more information. |
| **Hearing Services**<br>Hearing Aids | You receive a $2,000 allowance for up to 2 hearing aids every year (select products only).<br><br>Home-delivered hearing aids are available nationwide (select products only). | You receive a $3,600 allowance for up to 2 hearing aids every year (select products only).<br><br>Home-delivered hearing aids are available nationwide (select products only). |

If you are a Qualified Medicare Beneficiary (QMB) or have full Medicaid benefits then your deductible, coinsurance, and/or copayment may be less for services that are covered under Original Medicare. Please refer to the **Changes to Benefits and Costs for Medical Services** chart.

| Cost | 2022 (this year) | 2023 (next year) |
|---|---|---|
| **Inpatient Hospital Care** | You pay a $0 copayment per stay, up to $1,480 copayment for each Medicare-covered hospital stay for unlimited days. | You pay a $0 copayment per stay, up to $1,556 copayment for each Medicare-covered hospital stay for unlimited days. |
| **Inpatient Mental Health Care** | You pay a $0 copayment per stay, up to $1,480 copayment for each Medicare-covered hospital stay. | You pay a $0 copayment per stay, up to $1,556 copayment for each Medicare-covered hospital stay. |
| **Meal Benefit** | You pay a $0 copayment for up to 14 meals for 7 days, 1 time a year after a hospital stay. | You pay a $0 copayment for up to 28 meals for 14 days, unlimited times a year after a hospital stay. |
| **Food, over-the-counter (OTC) and utility bill credit** | $125 credit a month on a prepaid card for over-the-counter products and healthy food. Your credit amount expires at the end of each month.<br><br>Utilities not covered. | $150 credit a month loaded to your UnitedHealthcare UCard™ for over-the-counter products, healthy food and certain utility bills. Your credit amount expires at the end of each month.<br><br>Use your UCard online or in-store to access your benefits.<br><br>See your Evidence of Coverage for more information. |
| **Physician/Practitioner Services, Including Doctor's Office Visits - Primary Care Provider** | You pay $0 copayment - 20% of the total cost. | You pay a $0 copayment. |

If you are a Qualified Medicare Beneficiary (QMB) or have full Medicaid benefits then your deductible, coinsurance, and/or copayment may be less for services that are covered under Original Medicare. Please refer to the **Changes to Benefits and Costs for Medical Services** chart.

| Cost | 2022 (this year) | 2023 (next year) |
|---|---|---|
| **Skilled Nursing Facility (SNF) Care** | You pay a $0 copayment per day for days 1 – 100 up to the Original Medicare cost sharing amount for skilled nursing services.<br>$0 copayment each day for days 1 to 20.<br>$194.50 copayment each day for days 21 to 100. | You pay a $0 copayment per day for days 1 – 100 up to the Original Medicare cost sharing amount for 2023 which will be set by CMS in the fall of 2022. These are 2022 cost sharing amounts and may change for 2023. Our plan will provide updated rates as soon as they are released.<br>$0 copayment each day for days 1 to 20.<br>$194.50 copayment each day for days 21 to 100. |
| **Transportation (additional routine)** | You pay a $0 copayment for 48 one-way trips to or from plan approved locations, such as medically related appointments, the pharmacy and certain other locations that help you use your benefits. | You pay a $0 copayment for 48 one-way trips to or from plan approved locations, such as medically related appointments, the pharmacy and certain other locations that help you use your benefits.<br><br>Transportation services are provided by SafeRide. |
| **Urgently Needed Services** | You pay a $0 copayment - $65 copayment for each visit. | You pay a $0 copayment - $40 copayment for each visit. |

If you are a Qualified Medicare Beneficiary (QMB) or have full Medicaid benefits then your deductible, coinsurance, and/or copayment may be less for services that are covered under Original Medicare. Please refer to the **Changes to Benefits and Costs for Medical Services** chart.

| Cost | 2022 (this year) | 2023 (next year) |
|---|---|---|
| **Virtual Diabetes Prevention Program (VDPP)** | Not Covered. | You pay a $0 copayment. The Virtual Diabetes Prevention Program teaches eligible members healthy lifestyle behaviors to prevent diabetes. |
| **Vision Care**<br>Additional Routine Eyewear | You pay a $0 copayment for standard lenses and receive up to $300 toward your purchase of frames or contact lenses through a UnitedHealthcare Vision provider each year.<br><br>Home-delivered eyewear is available nationwide through UnitedHealthcare Vision network providers (select products only). You are responsible for all costs for eyewear not purchased from a UnitedHealthcare Vision network provider. | You pay a $0 copayment for standard lenses and receive up to $550 toward your purchase of frames or contact lenses through a UnitedHealthcare Vision provider each year.<br><br>Home-delivered eyewear is available nationwide through UnitedHealthcare Vision network providers (select products only). You are responsible for all costs for eyewear not purchased from a UnitedHealthcare Vision network provider. |

If you are a Qualified Medicare Beneficiary (QMB) or have full Medicaid benefits then your deductible, coinsurance, and/or copayment may be less for services that are covered under Original Medicare. Please refer to the **Changes to Benefits and Costs for Medical Services** chart.

## 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." **You can get the complete Drug List** by calling Customer Service (see the back cover) or visiting our website **(myUHCMedicare.com**).

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.**

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 Customer Service 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.**

There are four "drug payment stages."

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

**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your Part D deductible. Call Customer Service for more information.

**Important Message About What You Pay for Insulin** - You won't pay more than $0 for a one-month supply of each insulin product covered by our plan, even if you haven't paid your Part D deductible.

**Changes to the Deductible Stage**

| Stage | 2022 (this year) | 2023 (next year) |
|---|---|---|
| **Stage 1: Yearly (Part D) Deductible Stage** | 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**

| Stage | 2022 (this year) | 2023 (next year) |
|---|---|---|
| **Stage 2: Initial Coverage Stage** During this stage, the plan pays its share of the cost of your drugs and **you pay your share of the cost.** | Your cost for a one-month (30-day) supply filled at a network pharmacy with standard cost-sharing: | Your cost for a one-month (30-day) supply filled at a network pharmacy with standard cost-sharing: |

| Stage | 2022 (this year) | 2023 (next year) |
|---|---|---|
| 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 all covered drugs:**<br>□ $0 copayment<br>Once your total drug costs have reached $4,430, you will move to the next stage (the Coverage Gap Stage). | **For all covered drugs:**<br>□ $0 copayment<br>Once your total drug costs have reached $4,660, you will move to the next stage (the Coverage Gap Stage). |

## Section 3 Deciding Which Plan to Choose

### Section 3.1 If You Want to Stay in UnitedHealthcare Dual Complete® (HMO-POS D-SNP)

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

### Section 3.2 If You Want to Change Plans

We hope to keep you as a member next year but if you want to change plans for 2023 follow these steps:

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

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

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the **Medicare & You 2023 handbook,** call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

As a **reminder,** UnitedHealthcare Insurance Company or one of its affiliates offers other Medicare health plans and 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 UnitedHealthcare Dual Complete® (HMO-POS D-SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from UnitedHealthcare Dual Complete® (HMO-POS D-SNP).
- To **change to Original Medicare without a prescription drug plan,** you must either:
  - Send us a written request to disenroll or visit our website to disenroll online. Contact Customer Service 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.

If you switch to Original Medicare and do **not** enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

## Section 4 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 to December 7.** The change will take effect on January 1, 2023.

**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, 2023, 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, 2023.

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 5 Programs That Offer Free Counseling about Medicare and Medicaid

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

It is a state program that gets money from the federal government to give **free** local health insurance counseling to people with Medicare. Alabama State Health Insurance Assistance Program (SHIP) 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 Alabama State Health Insurance Assistance Program (SHIP) at 1-877-425-2243**.**

For questions about your Alabama Medicaid benefits, contact Alabama Medicaid, at 1-800-362-1504, 8 a.m. - 4:30 p.m. CT, Monday - Friday. TTY users should call 1-800-253-0799. Ask how joining another plan or returning to Original Medicare affects how you get your Alabama Medicaid coverage.

## Section 6 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.** Because you have Medicaid, you are already enrolled in 'Extra Help,' also called the Low Income Subsidy. Extra Help pays some of your prescription drug premiums, annual deductibles, and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about Extra Help, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 8 a.m. and 7 p.m., 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).
- **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 ADAP in your state. For information on eligibility criteria, covered drugs, or how to enroll in the program, please contact the ADAP in your state. You can find your state's ADAP contact information in Chapter 2 of the **Evidence of Coverage.**

## Section 7 Questions?

### Section 7.1 Getting Help from UnitedHealthcare Dual Complete® (HMO-POS D-SNP)

Questions? We're here to help. Please call Customer Service at 1-866-480-1086. (TTY only, call 711.) We are available for phone calls 8 a.m.-8 p.m. local time, 7 days a week. Calls to these numbers are free.

**Read your 2023 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 2023. For details, look in the 2023 **Evidence of Coverage** for UnitedHealthcare Dual Complete® (HMO-POS D-SNP). The **Evidence of Coverage** is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the Evidence of Coverage is located on our website at **myUHCMedicare.com**. You may also call Customer Service to ask us to mail you an Evidence of Coverage.

**Visit our Website**

You can also visit our website at **myUHCMedicare.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).

### Section 7.2 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). 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.

**Read Medicare & You 2023**

Read the **Medicare & You 2023** handbook. Every 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 (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.

## Section 7.3 Getting Help from Medicaid

To get information from Alabama Medicaid (Medicaid), you can call Alabama Medicaid (Medicaid) at 1-800-362-1504. TTY users should call 1-800-253-0799.

## Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, please call us using the toll-free number on your member identification card. Someone who speaks your language can help you. This is a free service.

**Spanish:** Contamos con servicios gratuitos de intérprete para responder cualquier pregunta que pudiera tener sobre nuestro plan de salud o de medicamentos. Para obtener los servicios de un intérprete, llámenos al número de teléfono gratuito que figura en su tarjeta de identificación de miembro. Una persona que habla su idioma podrá ayudarle. Es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费口译服务，解答您对我们的健康或药物计划的任何疑问。如需寻找一名口译员，请使用您的会员身份证上的免费电话号码联系我们。一名与您讲相同语言的人可以为您提供帮助。这是一项免费服务。

**Chinese Cantonese:** 我們提供免費的口譯服務，可回答您可能對我們的健康或藥物計劃的任何問題。如需口譯員，請撥打您的會員識別卡上的免付費電話號碼聯絡我們。會說您的語言的人可協助您。這是免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo ng interpreter para sagutin anumang tanong na maaaring mayroon ka tungkol sa kalusugan o plano ng gamot. Para makakuha ng interpreter, pakitawagan kami gamit ang libreng numero sa iyong kard ng pagkakakilanlan ng kasapi. Sinumang nagsasalita ng wika mo ay puwedeng makatulong sa iyo. Ang serbisyong ito ay libre.

**French:** Nous disposons de services d'interprétation gratuits pour répondre à toutes les questions que vous pourriez vous poser sur notre régime d'assurance maladie ou d'assurance-médicaments. Pour recevoir l'aide d'un interprète, veuillez nous appeler en composant le numéro gratuit figurant sur votre carte d'identification de membre. Quelqu'un parlant votre langue peut vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch viên miễn phí để trả lời các câu hỏi mà bạn có về chương trình sức khoẻ hay thuốc của chúng tôi. Để gặp thông dịch viên, vui lòng gọi cho chúng tôi theo số điện thoại miễn phí trên thẻ nhận dạng thành viên của bạn. Người nói cùng ngôn ngữ với bạn có thể giúp bạn. Đây là dịch vụ miễn phí.

**German:** Wir verfügen über kostenlose Dolmetscherdienste, um alle Fragen zu beantworten, die Sie über unseren Gesundheits- oder Medikamentenplan haben mögen. Um einen Dolmetscher zu erhalten, rufen Sie uns bitte unter der kostenfreien Nummer auf Ihrem Mitgliedsausweis an. Jemand, der Ihre Sprache spricht, kann Ihnen helfen. Dies ist eine kostenlose Dienstleistung.

**Korean:** 건강 또는 의약품 플랜에 관한 질문에 답변해드리기 위해 무료 통역 서비스를 제공합니다. 통역 서비스를 이용하려면, 가입자 ID 카드에 있는 수신자 부담 전화번호로 전화해 주십시오. 한국어를 사용하는 통역사가 도움을 드릴 수 있습니다. 이 서비스는 무료입니다.

**Russian:** Если у Вас возникнут какие-либо вопросы о нашем плане медицинского страхования или плане по приобретению препаратов, мы предоставим Вам бесплатные услуги устного перевода. Для того чтобы воспользоваться услугами устного перевода, пожалуйста, свяжитесь с нами по бесплатному номеру телефона, указанному на Вашей идентификационной карте участника плана. Сотрудник, который говорит на Вашем языке, сможет Вам помочь. Данная услуга предоставляется бесплатно.

**Arabic:** لدينا خدمات ترجمة فورية للرد على أي أسئلة قد تكون لديك حول الخطة الصحية أو خطة الأدوية الخاصة بنا. للحصول على مترجم، اتصل بنا باستخدام رقم الهاتف المجاني على بطاقة تعريف عضويتك. سيساعدك شخص ما يتحدث لغتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा प्लान के बारे में आपके किसी भी प्रश्न का उत्तर देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएं मौजूद हैं। दुभाषिया पाने के लिए, कृपया अपने सदस्य पहचान पत्र पर टोल-फ्री नंबर का उपयोग करके हमें कॉल करें। आपकी भाषा बोलने वाला कोई व्यक्ति आपकी मदद कर सकता है। यह एक निःशुल्क सेवा है।

**Italian:** Mettiamo a disposizione un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario o farmaceutico. Per avvalersi di un interprete, si prega di chiamare il numero verde riportato sulla tessera identificativa. Una persona che parla italiano potrà fornire l'assistenza richiesta. Il servizio è gratuito.

**Portuguese:** Dispomos de serviços de intérprete gratuitos para esclarecer quaisquer dúvidas que tenha sobre o nosso plano de saúde ou medicação. Para obter um intérprete, contacte-nos através do número gratuito no seu cartão de identificação de membro. Alguém que fala a sua língua pode ajudá-lo(a). Este é um serviço gratuito.

**French Creole:** Nou gen sèvis entèprèt gratis pou reponn tout kesyon ou gendwa genyen konsènan plan sante oswa medikaman nou an. Pou jwenn yon entèprèt, tanpri rele nou apati nimewo apèl gratis ki sou kat idantifikasyon kòm manm ou an. Yon moun ki pale lang ou ka ede ou. Sa se yon sèvis gratis.

**Polish:** Oferujemy bezpłatne usługi tłumaczeniowe, aby odpowiedzieć na wszelkie pytania dotyczące naszego planu ubezpieczenia zdrowotnego lub planu refundacji leków. Aby skorzystać z pomocy tłumacza, proszę zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej członka planu. Osoba posługująca się Pana/Pani językiem Panu/Pani pomoże. Usługa ta jest bezpłatna.

**Japanese:** 当社の医療または処方薬プランに関する質問にお答えするために、無料の通訳サービスをご利用いただけます。通訳が必要な場合には、会員IDカードに記載されているフリーダイヤル番号を使用して、当社までお問い合わせください。お客様の言語を話す通訳者がお手伝いいたします。これは無料のサービスです。

For more information, please call customer service at:

# UnitedHealthcare Dual Complete® (HMO-POS D-SNP) Customer Service:

Call **1-866-480-1086**

Calls to this number are free. 8 a.m.-8 p.m. local time, 7 days a week. Customer Service also has free language interpreter services available for non-English speakers.

TTY **711**

Calls to this number are free.
8 a.m.-8 p.m. local time, 7 days a week.

Write: **P.O. Box 30770**
**Salt Lake City, UT 84130-0770**

**myUHCMedicare.com**