

# Reliance Dual Care Plus (HMO D-SNP) offered by Reliance HMO, Inc.

## Annual Notice of Changes for 2022

You are currently enrolled as a member of Reliance Dual Care Plus. Next year, there will be some changes to the plan's costs and benefits. This booklet tells about the changes.

---

### What to do now

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

- Check the changes to our benefits and costs to see if they affect you.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Sections 2.2 and 2.5 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
  - Will your drugs be covered?
  - Are your drugs in a different tier, with different cost sharing?
  - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
  - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
  - Review the 2022 Drug List and look in Section 2.6 for information about changes to our drug coverage.
  - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit [go.medicare.gov/drugprices](https://www.go.medicare.gov/drugprices), and click the "dashboards" link in the middle of the second Note toward the bottom of the page. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.
- Check to see if your doctors and other providers will be in our network next year.
  - Are your doctors, including specialists you see regularly, in our network?
  - What about the hospitals or other providers you use?

- Look in Section 2.3 for information about our *Provider Directory*.

Think about your overall health care costs.

- How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
- How much will you spend on your premium and deductibles?
- How do your total plan costs compare to other Medicare coverage options?

Think about whether you are happy with our plan.

## 2. COMPARE: Learn about other plan choices

Check coverage and costs of plans in your area.

- Use the personalized search feature on the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website.
- Review the list in the back of your *Medicare & You 2022* handbook.
- Look in Section 4.2 to learn more about your choices.

Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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

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

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

- If you don't join another plan by **December 7, 2021**, you will be enrolled in Reliance Dual Care Plus.
- If you join another plan between **October 15** and **December 7, 2021**, your new coverage will start on **January 1, 2022**. You will be automatically disenrolled from your current plan.

## Additional Resources

- Please contact our Member Services number at 855-959-5855 for additional information. (TTY users should call 711). Hours are between October 1-March 31: Seven Days a week from 8:00a.m.-8:00p.m. Eastern. April 1-September 30: Monday-Friday from 8:00a.m.-8:00p.m ET.
- We can also give you information in braille, in large print, or other alternate formats at no cost if you need it.

- **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 Reliance Dual Care Plus**

- Reliance "Dual Care Plus" is an HMO with a Medicare contract. Enrollment in Reliance Dual Care Plus Plan depends on contract renewal. The plan also has a written agreement with the Michigan Medicaid program to coordinate your Medicaid benefits.
  - When this booklet says "we," "us," or "our," it means Reliance HMO, Inc. When it says "plan" or "our plan," it means Reliance Dual Care Plus.
-

## Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for Reliance Dual Care Plus in several important areas. **Please note this is only a summary of changes.** A copy of the Evidence of Coverage is located on our website at [www.RelianceMedicareAdvantage.org](http://www.RelianceMedicareAdvantage.org). You can also review the separately mailed Evidence of Coverage to see if other benefit or cost changes affect you. You may also call Member Services to ask us to mail you an Evidence of Coverage. If you are eligible for Medicare cost-sharing assistance under Michigan Medicaid, you pay \$0 for your deductible, doctor office visits, and inpatient hospital stays.

Cost	2021 (this year)	2022 (next year)
<b>Monthly plan premium*</b> * Your premium may be higher or lower than this amount. See Section 2.1 for details.	\$0	\$0
<b>Doctor office visits</b>	Primary care visits: \$0 copay Specialist visits: \$0 copay	Primary care visits: \$0 copay Specialist visits: \$0 copay
<b>Inpatient hospital stays</b> Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	\$0	\$0

Cost	2021 (this year)	2022 (next year)
<p><b>Part D prescription drug coverage</b> (See Section 2.6 for details.)</p>	<p>Deductible: Your deductible amount is either \$0 or \$92, depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p><b>Generic and Preferred Multi-source drugs:</b> \$0, \$1.30, \$3.70, or 15% depending on your level of “Extra Help”.</p> <p><b>All other drugs:</b> \$0, \$4, \$9.20, or 15% depending on your level of “Extra Help”.</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>You pay \$0 for all Part D drugs.</p>
<p><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.)</p>	<p>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.</p>	<p>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.</p>

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

### **Table of Contents**

<b>Summary of Important Costs for 2022 .....</b>	<b>1</b>
<b>SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Reliance Dual Care Plus in 2022 .....</b>	<b>4</b>
<b>SECTION 2 Changes to Benefits and Costs for Next Year .....</b>	<b>4</b>
Section 2.1 – Changes to the Monthly Premium .....	4
Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount.....	4
Section 2.3 – Changes to the Provider Network.....	5
Section 2.4 – Changes to the Pharmacy Network.....	6
Section 2.5 – Changes to Benefits and Costs for Medical Services .....	6
Section 2.6 – Changes to Part D Prescription Drug Coverage .....	11
<b>SECTION 3 Administrative Changes .....</b>	<b>15</b>
<b>SECTION 4 Deciding Which Plan to Choose.....</b>	<b>15</b>
Section 4.1 – If you want to stay in Reliance Dual Care Plus .....	15
Section 4.2 – If you want to change plans .....	15
<b>SECTION 5 Changing Plans .....</b>	<b>16</b>
<b>SECTION 6 Programs That Offer Free Counseling about Medicare and Michigan Medicaid.....</b>	<b>17</b>
<b>SECTION 7 Programs That Help Pay for Prescription Drugs .....</b>	<b>17</b>
<b>SECTION 8 Questions?.....</b>	<b>18</b>
Section 8.1 – Getting Help from Reliance Dual Care Plus.....	18
Section 8.2 – Getting Help from Medicare.....	18
Section 8.3 – Getting Help from Michigan Medicaid.....	19

## **SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Reliance Dual Care Plus in 2022**

**If you do nothing to change your Medicare coverage in 2021, we will automatically enroll you in our Reliance Dual Care Plus.** This means starting January 1, 2022, you will be getting your medical and prescription drug coverage through Reliance Dual Care Plus. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare and get your prescription drug coverage through a Prescription Drug Plan. If you want to change plans, you can do so between October 15 and December 7. The change will take effect on January 1, 2022.

The information in this document tells you about the differences between your current benefits in Reliance Dual Care Plus and the benefits you will have on January 1, 2022, as a member of Reliance Dual Care Plus.

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

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

<b>Cost</b>	<b>2021 (this year)</b>	<b>2022 (next year)</b>
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium unless it is paid for you by Michigan Medicaid.)	\$0	\$0

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

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

Cost	2021 (this year)	2022 (next year)
<p><b>Maximum out-of-pocket amount</b></p> <p><b>Because our members also get assistance from Michigan Medicaid, very few members ever reach this out-of-pocket maximum.</b></p> <p>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.</p> <p>Your costs for covered medical services (such as copays and deductibles) 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>\$0</p>	<p>There are no changes for the upcoming benefit year.</p>

---

### Section 2.3 – Changes to the Provider Network

---

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

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

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days’ notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.



- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.

---

## Section 2.4 – Changes to the Pharmacy Network

---

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

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

---

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

---

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

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

### Opioid treatment program services

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

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

Cost	2021 (this year)	2022 (next year)
<b>Specialist Services</b>	Prior authorization is only required for out-of-network specialist services.	Prior authorization is required for all specialist services.
<b>Outpatient Blood Services</b>	You pay \$0 for all blood services starting with the first pint.	If a provider has to buy blood for you from a blood bank, you are responsible to pay the cost or arrange to have the blood replaced (donated by you or someone else) for the first three (3) pints of blood furnished during the calendar year.
<b>Over-the-Counter (OTC) Items</b>	Maximum benefit of \$325 every 3 months.	Maximum benefit of \$200 every 3 months.
<b>Meal Benefit</b>	You pay \$0 for 84 meals over a 28-day period.	You pay \$0 for 14 days of in-home meals up to 3 meals per day immediately following surgery or inpatient hospitalization. This benefit applies to unlimited hospital discharges per year.

**Dental Services****Preventive Dental:**

You pay \$0 for 2 oral exams per year.

You pay \$0 for 2 prophylaxis (cleanings) per year.

You pay \$0 for 2 fluoride treatments per year.

You pay \$0 for 1 set of dental x-rays per year.

Emergency palliative treatment and brush biopsy procedures are not covered.

**Comprehensive Dental:**

You pay \$0 for Medicare-covered services.

You pay \$0 for non-routine services.

You pay \$0 for diagnostic services.

You pay \$0 for restorative services.

**Preventive Dental:**

You pay \$0 for 2 periodic oral exams per year and 1 comprehensive oral exam every 3 years.

You pay \$0 for 2 prophylaxis (cleanings) per year.

You pay \$0 for 1 fluoride treatment every 3 years.

You pay \$0 for 1 set of bitewing X-rays per year, and 1 set of panoramic or full mouth (complete series) X-rays every 3 years. Bitewing X-rays are not payable in the same year as the full mouth series.

You pay \$0 for emergency palliative treatment and brush biopsy procedures.

**Comprehensive Dental:**

You pay \$0 for Medicare-covered services.

You pay \$0 for non-routine services.

You pay \$0 for diagnostic services.

You pay \$0 for minor restorative services which include fillings and crown repair are covered. Composite resin (white) restorations are covered on posterior teeth. Major restorative services which include crowns and onlays are covered 1 per 5-year period.

Cost	2021 (this year)	2022 (next year)
<p><b>Dental Services (continued)</b></p>	<p>Endodontic services are <u>not</u> covered.</p>	<p>You pay \$0 for endodontic services.</p>
	<p>Periodontic services are <u>not</u> covered.</p>	<p>You pay \$0 for surgical periodontal services once per 36 month period. Root planing and scaling is payable once per quadrant every 24 months. Full mouth debridement is covered once per lifetime. Hard full or partial arch occlusal guards are payable once per lifetime.</p>
	<p>You pay \$0 for extractions.</p>	<p>You pay \$0 for simple or surgical extractions once per tooth per lifetime</p>
	<p>You pay \$0 for Prosthodontics, Other Oral/Maxillofacial Surgery.</p>	<p>You pay \$0 for cast restorations (including crowns and onlays) and associated procedures (such as cores and substructures) on the same tooth once in any five-year period. Porcelain and resin facings on crowns are optional treatment on posterior teeth. Implants and implant related services are covered once per tooth in any five-year period. Full and partial dentures are limited to once in a five-year period. Bridgework is limited to once in a five-year period.</p>
	<p>There is a \$2,500 maximum benefit for preventive and comprehensive services combined.</p>	<p>There is a \$2,500 maximum benefit for preventive and comprehensive services combined.</p>

Cost	2021 (this year)	2022 (next year)
<b>Eye Exams</b>	You pay \$0 for one routine eye exam per year.	You receive a \$200 allowance on a pre-paid Mastercard that can be used to pay for a routine eye exam. This allowance is combined with the allowance for eyeglass lenses, eyeglass frames, contact lenses, and eyewear upgrades per year.
<b>Eyewear</b>	Our plan pays up to \$200 every year for routine eyeglasses (frames and lenses) or one pair of elective contact lenses.  Upgrades are <u>not</u> covered.	You receive a \$200 allowance on a pre-paid Mastercard that can be used to pay for routine eyeglass lenses, eyeglass frames, contact lenses, and eyewear upgrades. This allowance is combined with the allowance for routine eye exams.
<b>Hearing Aids</b>	You receive a \$1,000 allowance towards the purchase of unlimited hearing aids per year.	You receive a \$2,000 allowance towards the purchase of unlimited hearing aids per year.

Cost	2021 (this year)	2022 (next year)
<b>Special Supplemental Benefits for the Chronically Ill</b>	Grocery card is <u>not</u> covered.	You receive a \$50 grocery card per month.  To qualify, you must have chronic alcohol and other drug dependence, autoimmune disorders, cancer, cardiovascular disorders, chronic heart failure, dementia, diabetes, end-stage liver disease, end-stage renal disease (ESRD), severe hematologic disorders, HIV/AIDS, chronic lung disorders, chronic and disabling mental health conditions, neurologic disorders, stroke, hypertension, or Alzheimer’s.

---

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

---

### Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically. The Drug List provided electronically includes many – *but not all* – of the drugs that we will cover next year. If you don’t see your drug on this list, it might still be covered. **You can get the *complete* Drug List** by calling Member Services (see the back cover) or visiting our website ([www.RelianceMedicareAdvantage.org](http://www.RelianceMedicareAdvantage.org)).

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

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

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. **We encourage current members** to ask for an exception before next year.

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

Formulary exceptions carry over from 2020 to 2021 no further action will be needed.

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.

Starting in 2022, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug on the same or lower cost-sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, we may decide to keep the brand name drug on our Drug List, but immediately move it to a higher cost-sharing tier or add new restrictions or both.

This means, for instance, if you are taking a brand name drug that is being replaced or moved to a higher cost-sharing tier, you will no longer always get notice of the change 30 days before we make it or get a month's supply of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

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

## Changes to Prescription Drug Costs

*Note:* If you are in a program that helps pay for your drugs ("Extra Help"), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also called the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug costs. Because you receive "Extra Help" if you haven't received this insert by October 1, 2021, please call Member Services and ask for the "LIS Rider."

There are four "drug payment stages." How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the 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. To get information about

your costs in these stages, look in your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*.)

### Changes to the Deductible Stage

Stage	2021 (this year)	2022 (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.</p>	<p>Your deductible amount is either \$0 or \$92, depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</p>	<p>Because we have no deductible, this payment stage does not apply to you.</p>

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

To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.



Stage	2021 (this year)	2022 (next year)
<p><b>Stage 2: Initial Coverage Stage</b>                      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>                      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 long-term supply, or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.                      We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:  <b>Generic and Preferred Multi-source drugs:</b> \$0, \$1.30, \$3.70, or 15% depending on your level of “Extra Help”.  <b>All other drugs:</b> \$0, \$4, \$9.20, or 15% depending on your level of “Extra Help”.                      Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:                      You pay \$0 cost for all Part D drugs.                      Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>

**Changes to the Coverage Gap and Catastrophic Coverage Stages**

The Coverage Gap Stage and the Catastrophic Coverage Stage are two other drug coverage stages for people with high drug costs. **Most members do not reach either stage.** For information about your costs in these stages, look at your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

### SECTION 3 Administrative Changes

Description	2021 (this year)	2022 (next year)
Dental Provider	Dental benefits are provided by Argus.	Dental benefits are provided by Delta Dental of Michigan.
Vision Provider	Vision benefits are provided by Argus.	NationsBenefit administers the pre-paid Mastercard that can be used for routine vision services.
Fax number for appeals and grievances for medical services	813-472-8203	888-918-2993
Address for appeals and grievances for medical services	Reliance Medicare Advantage PO Box 25677 Tampa, FL 33622	Reliance Medicare Adv AP/GR PO Box 94770 Lubbock, TX 79493 – 4770

### SECTION 4 Deciding Which Plan to Choose

#### Section 4.1 – If you want to stay in Reliance Dual Care Plus

**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 Reliance Dual Care Plus.

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

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

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

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

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

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

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

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

## SECTION 5 Changing Plans

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

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

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

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

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

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Michigan the SHIP is called Michigan Medicare/Medicaid Assistance Program (MMAAP).

MMAAP is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare. MMAAP 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 MMAAP at 1-800-803-7174. You can learn more about MMAAP by visiting their website ([www.mmmapinc.org](http://www.mmmapinc.org)).

For questions about your Michigan Medicaid benefits, contact Michigan Department of Community Health Medical Services Administration at 1-800-642-3195 Monday – Friday from 8:00 am to 7:00 pm. Ask how joining another plan or returning to Original Medicare affects how you get your Michigan Medicaid coverage.

## SECTION 7 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** Because you have Michigan 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 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
  - Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Michigan HIV/AIDS Drug Assistance Program (MIDAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-888-826-6565, Monday through Friday 8:00 a.m. to 5:00 p.m.

## SECTION 8 Questions?

### Section 8.1 – Getting Help from Reliance Dual Care Plus

Questions? We're here to help. Please call Member Services at 855-959-5855. (TTY only, call 711). We are available for phone calls between October 1 - March 31: Seven Days a week from 8:00 a.m.-8:00 p.m. ET. April 1 - September 30: Monday-Friday from 8:00 a.m.-8:00 p.m. ET. Calls to these numbers are free.

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

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2022. For details, look in the 2022 *Evidence of Coverage* for Reliance Dual Care Plus. 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.RelianceMedicareAdvantage.org](http://www.RelianceMedicareAdvantage.org). You can also review the separately mailed *Evidence of Coverage* to see if other benefit or cost changes affect you. 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.RelianceMedicareAdvantage.org](http://www.RelianceMedicareAdvantage.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**

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

---

**Read *Medicare & You 2022***

You can read the *Medicare & You 2022* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website ([www.medicare.gov](http://www.medicare.gov)) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

---

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

---

To get information from Michigan Medicaid you can call Michigan Department of Community Health Medical Services Administration at 1-800-642-3195. TTY users should call 711.