California 2020 Medicare Advantage plan changes

Annual benefit changes for Medicare Advantage plan members under Anthem Blue Cross (Anthem) will be effective January 1, 2020. The following is a summary of these changes. Complete details can be found in the member’s evidence of coverage. Please visit anthem.com/medicareprovider for 2020 evidence of coverage, formularies and benefit summaries, or contact Provider Services at the number on the back of the member’s ID card. Changes may include medical and Part D benefits, copays, coinsurance, deductibles, formulary coverage, pharmacy network, premiums and out-of-pocket maximums.

Some group-sponsored Medicare Advantage plan benefits vary from the Medicare Advantage plans offered to individuals. Please refer to the member’s evidence of coverage or call Provider Services at the number on the member ID card for more benefit detail.

2020 highlights

- **IngenioRx** — Effective January 1, 2020, IngenioRx will become our new Pharmacy Benefit Manager (PBM) and will start managing prescription coverage for your Medicare Advantage patients. IngenioRx PBM services will include handling your patients’ prescriptions for mail order and specialty pharmacy medications. We will automatically transfer prescriptions to IngenioRx Home Delivery Pharmacy for patients currently using Express Scripts Mail Order Pharmacy. Members will receive instructions for initializing IngenioRx Home Delivery Pharmacy. Patients currently receiving specialty drugs from Accredo can continue to use Accredo in 2020. Most patients will be able to fill their prescriptions at their same retail pharmacy outlet. If your patient’s pharmacy will not be available, we will notify your patient by letter and include a list of three alternative pharmacies near his or her home.

- **Medicare Part B step therapy** — Drug step therapy is a type of prior authorization that requires one drug (or drugs) to be tried for a medical condition prior to utilizing other drugs; the steps typically require lower cost drugs or drugs with better clinical outcomes to be tried first. In 2020, Part B step therapy may apply to some categories that include: Short Acting Colony Stimulating Factor (CSF): Preferred Drug-Zarxio, and Immune Globulins (IG): Preferred Drugs-Gamunex-C and Octagma. Other categories may be added later in 2020. If step therapy applies, the review will apply upon precertification initiation, in addition to the current medical necessity review. Step therapy will not apply for members who are actively receiving medications.

- **Continuous glucose monitor** — This plan only covers FreeStyle Libre Continuous Glucose Monitors (CGMs). We will not cover other brands unless you tells us it is medically necessary. CGMs must be purchased at a network retail or our mail-order pharmacy to be covered. If a member purchases these supplies through a Durable Medical Equipment (DME) provider, these items will not be covered. Coverage limitations:
Two sensors per month
- One receiver every two years

- **Medicare opioid benefit** — Opioid use disorder treatment services are covered under Part B of Original Medicare. Members of our plan receive coverage for these services through our plan: FDA-approved opioid agonist and antagonist treatment medications and the dispensing and administration of such medications, substance use counseling, individual and group therapy, and/or toxicology testing.

- **Emergency room copays waived when admitted within 24 hours** — The cost share will be waived if the member is admitted to the hospital within 24 hours for the same condition for which emergency care for the same condition for which emergency care inside the United States was required.

- **Dual Special Needs Plans (D-SNP)** — Previously, our D-SNPs only allowed enrollment of people eligible for Medicare and Medicaid benefits who received full Medicare cost sharing assistance under Medicaid. Beginning 2020, all of our D-SNPs in California except Anthem MediBlue Connect (HMO D-SNP) will expand to include people with dual eligibility who may not have cost sharing protection. Remember that certain dual eligibles will always have federal or state $0 cost share protection and cannot be billed. For those that are not cost share protected, it is still important to bill Medicaid for any secondary coverage before attempting to collect the balance from the member.

**Medicare Advantage PPO**
Our PPO plans include coverage for services rendered by out-of-network providers. While out-of-network services do not need approval in advance, the member or member’s provider can ask us to make a coverage decision in advance so the member can be made aware if the service is covered under their plan prior to services being rendered. Members are responsible for verifying that this has been completed. All services will be reviewed for coverage and medical necessity in accordance with Medicare guidelines once a claim is received. Medical records may be requested. If the member uses an out-of-network provider, their share of the cost for the covered services will be as shown in the benefits chart for out-of-network care. The member is responsible for the out-of-network cost sharing even if directed to an out-of-network provider by an in-network provider. **If the member has a National Access Plus plan, the member’s share of the cost is the same whether the doctor is in our network or not. The provider must be eligible to receive payments from Medicare and accept the member’s PPO plan.** If a provider requests a coverage determination because there is no contracted network provider available to provide the service/treatment within our plan’s service area, and this request was approved for that reason, the member will only pay the in-network cost share associated with that service.

**Medicare Advantage HMO**
One existing HMOs will be consolidating in the following areas in 2020:

<table>
<thead>
<tr>
<th>Consolidating plan for 2020</th>
<th>Counties</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem MediBlue Connect (HMO D-SNP)</td>
<td>Santa Clara</td>
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Six existing HMOs will be expanding into the following areas in 2020:

<table>
<thead>
<tr>
<th>New plans for 2020</th>
<th>Counties</th>
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<tbody>
<tr>
<td>Anthem MediBlue Select (HMO)</td>
<td>Alameda</td>
</tr>
<tr>
<td>Anthem MediBlue Plus (HMO)</td>
<td>Alameda, San Mateo, San Joaquin</td>
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<tr>
<td>Anthem MediBlue Coordination Plus (HMO)</td>
<td>Alameda, San Mateo</td>
</tr>
<tr>
<td>Anthem MediBlue Connect Plus (HMO)</td>
<td>Stanislaus</td>
</tr>
<tr>
<td>Anthem MediBlue Extra (HMO)</td>
<td>Orange, Riverside, San Bernadino, San Diego</td>
</tr>
<tr>
<td>Anthem MediBlue Dual Advantage (HMO D-SNP)</td>
<td>San Joaquin</td>
</tr>
<tr>
<td>Anthem MediBlue Diabetes (HMO C-SNP)</td>
<td>Sacramento</td>
</tr>
<tr>
<td>Anthem MediBlue Care On Site (HMO I-SNP)</td>
<td>Sacramento, San Bernadino, Stanislaus</td>
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Two new HMOs will be offered in the following areas in 2020:

<table>
<thead>
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<th>New plans for 2020</th>
<th>Counties</th>
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</thead>
<tbody>
<tr>
<td>Anthem MediBlue Select (HMO)</td>
<td>Sacramento, San Mateo, Alameda, San Joaquin</td>
</tr>
<tr>
<td>Anthem MediBlue Dual Advantage (HMO D-SNP)</td>
<td>San Joaquin, San Mateo</td>
</tr>
</tbody>
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Medicare Advantage PPO

Two new PPOs will be offered in the following areas in 2020:

<table>
<thead>
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<th>New plans for 2020</th>
<th>Counties</th>
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</thead>
<tbody>
<tr>
<td>Anthem MediBlue Access Plus (PPO)</td>
<td>Butte, El Dorado, Napa, Shasta, Solano, Sonoma, Sutter, Tehama, Yuba</td>
</tr>
<tr>
<td>Anthem MediBlue Dual Access (PPO D-SNP)</td>
<td>Butte, El Dorado, Napa, Shasta, Solano, Sonoma, Sutter, Tehama, Yuba</td>
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</tbody>
</table>

Frequently offered supplemental benefits — Complete details can be found in the member’s Evidence of Coverage.

- Annual exam — $0
- Preventive dental care
- Vision exam
- SilverSneakers® fitness program
- Hearing aid allowance
- Over-the-counter (OTC) allowances for medications and health-related items at more than 4,600 Walmart and Neighborhood Market stores and other participating retailers
- LiveHealth Online — Convenient access to a doctor via live, two-way video on a computer or mobile device. Members logon to www.livehealthonline.com.
- Nursing hotline
- Chiropractic care
- Post-discharge meals
• Worldwide coverage

**Formulary and pharmacy**
Formulary and pharmacy benefits for 2020 are as listed below:

- 100-day prescription refills – Members are eligible to receive a 100-day supply for the same price as a 90-day supply fill for tier six select care drugs.

- Hyaluronic acid — Our plan covers Durolane, Euflexxa, Supartz and Gel-SYN-3 hyaluronic acids. We will not cover other brands unless you tell us it is medically necessary.

Your patients will have formulary changes and will need your help to ensure they get their prescriptions at the most affordable cost.

Please encourage your patients to review the 2020 formulary information within their Annual Notice of Change (ANOC) mailing or their new member kit, or online. Ask them if the coverage for any of their prescriptions has been changed, and consider alternative medications in a lower cost-sharing tier that may meet their needs.

Most individual MAPD plans have a pharmacy network that includes preferred and standard network retail pharmacies. Members may save more by paying a lower cost-sharing amount at preferred cost-sharing pharmacies. Our preferred cost-sharing pharmacies include CVS/pharmacy, Giant Eagle, Kroger, Target, Sam’s Club and Walmart. Additional independent pharmacies have been added to the cost-sharing network for 2020.

Members can fill a prescription at a network retail pharmacy, but their cost-sharing amount may be higher.

Many of our plans offer Erectile Dysfunction drugs. Please check your patient’s formulary to see if they have coverage.

**Balance billing reminder**
CMS and Anthem do not allow you to balance bill Medicare Advantage HMO, PPO, D-SNP, C-SNP, or I-SNP members for Medicare-covered services. CMS provides an important protection for Medicare beneficiaries and our members such that, after our members have met any plan deductibles, they only have to pay the plan’s cost-sharing amount for services covered by our plan. As a Medicare provider and/or a plan provider, you are not allowed to balance bill members for an amount greater than their cost share amount. This includes situations where we pay you less than the charges you bill for a service. This also includes charges that are in dispute.

Members that are dually eligible may be protected from liability of Medicare premiums, deductible, coinsurance and copayment amounts. In California, these dual eligibles include Qualified Medicare Beneficiaries (QMB/QMB+) and other Full Benefit Dual Eligibles (FDBE) who have no Share of Cost (SOC). This protection includes cost share being applied to this/these claims. Providers may not bill a dual eligible that has this coverage for any balance left unpaid (after submission to Medicare, a Medicare carrier and subsequently Medicaid) as specified in The Balanced Budget Act of 1997. Providers that service dual eligible beneficiaries must accept
as payment in full the amounts paid by Medicare as well as any payment under the state Medicaid processing guidelines. Providers who balance bill the dual eligible beneficiary are in violation of these regulations and are subject to sanctions. Providers also may not accept dual eligible beneficiaries as ‘private pay’ in order to bill the patient directly and providers identified as continuing to bill dual eligible beneficiaries inappropriately will be reported to CMS for further action/investigation.

There are some dual-eligible Medicare Advantage members, including Specified Low-Income Medicare Beneficiary (SLMB/SLMB+), Qualified Individual (QI) and Qualified Disabled Working Individual (QDWI) Medicare Advantage members, where billing is appropriate. Providers should always validate Medicaid benefits for any additional coverage beyond Medicare to confirm the appropriateness of balance billing. Once confirmed, Providers may balance bill Medicaid as a secondary payer then balance bill the member for the remaining balance. As reminder, you are not allowed to balance bill members for an amount greater than their cost share amount.

Prior authorizations for Medicare Advantage plans
Prior authorization requirements are available by accessing the Provider Self-Service Tool at https://www.availity.com. Contracted and non-contracted providers who are unable to access Availity may call our Provider Services at the phone number on the back of the member’s ID card for prior authorization requirements.

Please check the member ID card for any identification and/or group number changes that may affect claim submissions. Sample 2020 member ID cards will be available at anthem.com/medicareprovider.

New member enrollment receipt changes
The Member Enrollment Receipt is a document found at the end of member enrollment kits that allows the agent or broker to fill in plan and agent information for the new member’s reference. The receipt includes:

- Rx BIN, Rx PCN, and Rx GRP numbers
- Names, phone numbers, and websites for ancillary benefit information like dental, vision and hearing.

The enrollment receipt does not contain a member ID, and we expect our plan members to continue to bring their plan ID cards to their provider visits. If a member arrives to an appointment without their plan ID card, please follow your standard procedure for validating enrollment in our plan.