Maine 2019 Medicare Advantage plan changes

Annual benefit changes for Medicare Advantage plan members will be effective January 1, 2019. 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 2019 evidence of coverage, formularies and benefit summaries or contact Provider Services at the number on the back of the member’s ID card. Plans may include changes to medical and Part D benefits, copayments and/or 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.

2019 highlights (vary by plan)
- Tiered skilled nursing facility (SNF) network (excluding Dual Special Needs Plans) with lower copayments for preferred SNFs. Members will have access to higher-quality care and lower costs with preferred SNF providers. Preferred SNF providers will be identified in provider directories.
- $0 labs for A1C, urine protein, fecal occult blood test and diabetic eye exam.

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 doctor must be approved by Medicare. 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.
- Anthem MediBlue Access (PPO) will continue to be available in Androscoggin and Cumberland counties.

Medicare Advantage HMO:
- Anthem MediBlue Dual Advantage (HMO SNP) will expand into Aroostook, Hancock, Lincoln, Oxford, Sagadahoc, Somerset and Waldo counties. It will continue to
be available in Androscoggin, Cumberland, Kennebec, Knox, Penobscot and York counties.

- **Anthem MediBlue Plus (HMO)** will expand into Aroostook, Hancock, Lincoln, Oxford, Sagadahoc, Somerset and Waldo counties. It will continue to be available in Androscoggin, Cumberland, Kennebec, Knox, Penobscot and York counties.

- **Anthem MediBlue Choice (HMO POS)** will continue to be available in Androscoggin, Cumberland, Kennebec, Knox, Penobscot and York counties.

Please check the member ID card for any identification and/or group number changes that may affect claim submissions. Sample 2019 member ID cards will be available at anthem.com/medicareprovider.

**Frequently offered supplemental benefits** (Complete details can be found in the member’s evidence of coverage):

- $0 annual exam
- Preventive dental
- Vision exam
- SilverSneakers® — fitness
- Hearing aid allowance
- Over-the-counter allowances for OTC medications and health-related items at Walmart’s 4,700 stores or other retailers and online
- LiveHealth Online — convenient access to a doctor via live, two-way video on a computer or mobile device; members log on to www.livehealthonline.com
- Nursing hotline
- Worldwide coverage
- Personal Emergency Response System (PERS) (PERS is intended to help people maintain independence in their own homes who might otherwise need to live in an assisted living facility. Monthly monitoring and testing is included.)

**Formulary and pharmacy**

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 2019 formulary information online or within their Annual Notice of Change (ANOC) mailing or their new member kit. 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.

Individual Medicare Advantage Part D plans have a pharmacy network that includes preferred and standard network retail pharmacies. Members 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 2019.

Members can fill a prescription at a network retail pharmacy, but their cost-sharing amount may be higher.
Note: Some of our plans have added coverage for erectile dysfunction drugs. Please refer to the formulary or evidence of coverage for more details.

Balance billing reminder
CMS and Anthem do not allow you to balance bill Medicare Advantage HMO and PPO 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.

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

New provider service number for individual Medicare Advantage
Effective January 1, 2019, providers should call 844-421-5662 for individual Medicare Advantage provider service.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.