Maine 2020 Medicare Advantage plan changes

MaineHealth and Anthem Blue Cross and Blue Shield (Anthem) have formed a joint venture that will offer Medicare Advantage plans in 2020.

The joint venture, AMH Health, LLC, is an equal partnership that unites the health care delivery expertise of MaineHealth with Anthem’s experience designing innovative benefits that make it easier for consumers to lead healthier lives. The joint venture will use Anthem’s existing Medicare HMO provider network.

Newly offered plans under the joint venture are: Anthem | MaineHealth Advantage Choice (HMO-POS), Anthem | MaineHealth Advantage Dual Plus (HMO D-SNP) and Anthem | MaineHealth Advantage Extra (HMO). All three plans will be offered throughout Maine.

In addition to the new plans offered under AMH Health, LLC, we will continue to offer the plans you are familiar with. Anthem MediBlue Choice (HMO-POS) and Anthem MediBlue Plus (HMO) will continue to be offered in Maine. Anthem MediBlue Dual Advantage (HMO-SNP) is changing names to Anthem MediBlue Dual Advantage (HMO D-SNP).

We offer Anthem MediBlue Access (PPO) in Androscoggin and Cumberland counties, in 2020 we are expanding into the following counties:

- Aroostook
- Franklin
- Hancock
- Kennebec
- Knox
- Lincoln
- Oxford

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 Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, 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. IngenioRx, Inc. is an independent company providing pharmacy benefit management services on behalf of Anthem Blue Cross and Blue Shield.
• Penobscot
• Piscataquis
• Sagadahoc
• Somerset
• Waldo
• Washington
• York

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 or more 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, Medicare Part B step therapy may apply to categories including: 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 (GCM)** — We only cover FreeStyle Libre CGMs. We will not cover other brands unless you tell 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 receive coverage for the following 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.

• **No cost for certain labs** — $0 labs for A1c, urine protein, fecal occult blood test and diabetic eye exam

**New for 2020 — Essential Extras**

Available with some of the Anthem | MaineHealth plans, the Essential Extras package allows members to select one of the following benefits to help them achieve their health goals. These benefits may help your patients with meals, mobility and more. Prior authorization and/or recommendation from a licensed clinician may be required for some of these benefits. Some of the services may have additional qualification criteria, so members should consult their plan. Members may choose one of the following benefits at enrollment or throughout the plan year. Members can request their selection through customer service. Because some benefits have an eligibility requirement, members are encouraged to consult their physician prior to their selection. Members may choose one of the following benefits:

- **Transportation**: Provides up to 60 trips to get members to and from medical visits, SilverSneakers® locations and visits to a pharmacy to pick up prescriptions. Trips must be scheduled 48 hours in advance.

- **Personal Home Helper**: Assistance services to provide in-home support for home-based chores and activities of daily living (ADL) to address needs while recovering from injury or illness. **This is nonskilled support for eligible members.** This benefit covers up to 124 hours of care (four hours per day for 31 days) in a calendar year. To qualify, members must need help with at least two activities of daily living (ADLs). Anthem will contact the member’s physician to confirm the member’s eligibility for this benefit based on the criteria above.

- **Assistive Devices**: A $500 allowance toward the purchase of assistive or safety devices, such as ADA toilet seats, shower stools, hand-held shower heads, and reaching devices to help members live safely and comfortably in their own homes.

- **Alternative Medicine**: Covers up to a combined total of 24 medically necessary acupuncture and/or therapeutic massage visits each calendar year.

- **Healthy Food Deliveries**: Meals to prevent or treat a health-related issue and to avoid health-related complications. This covers up to 16 delivered meals four times each calendar year (64 total) to support members who are either discharged from an overnight stay at a hospital, have a Body Mass Index (BMI) more than 25 or less than 18, or have an A1c level more than 9.0. The member must get prior approval from the health plan and a nutritional assessment or support by a health care provider. Provider attestation will be required. Anthem will contact the provider on the member’s behalf to secure the attestation. Providers are encouraged to request meals on the member’s behalf to help ensure timely delivery following the qualifying event.

- **Healthy Nutrition**: This benefit provides members with certain chronic conditions access to eight nutritional counseling as well as monthly pantry staple (nonperishable) items that support a member’s transition to more healthy eating habits. Provider attestation will be required. Anthem will contact the provider on the member’s behalf to
confirm the member’s eligibility for this benefit based on qualifying chronic condition criteria.

- **Day Center Visits:** This benefit includes one visit per week, less than or equal to eight hours, and includes transportation to and from the adult day care location. To qualify, members must get prior approval from the health plan, need help with at least two (2) activities of daily living (ADLs) and must be recommended by a clinician. Provider attestation required. The member must request reimbursement for a plan-approved, licensed facility (maximum reimbursement of $80 per day). Anthem will contact the member’s physician to confirm the member’s eligibility for this benefit based on the criteria above.

- **Service Dog Support:** A $500 allowance to help pay for items, such as leashes and vests, used to care for a member’s ADA-approved service dog. Provider attestation required. Anthem will contact the provider on the member’s behalf to confirm the member’s eligibility for this benefit based on qualifying chronic condition criteria.

- **Health and Fitness Tracker:** Includes a fitness tracking device and access to an online memory fitness program with exercises for attention, brain speed, memory, people skills, navigation, and intelligence.

- **Pest Control:** A pest control allowance for eligible members with asthma, other conditions to help ensure their residence is free of insects and other pests that may be detrimental to their health. Members who qualify for this benefit based upon their medical condition will have the option of a quarterly pest control service for common pests or, if required based on their condition, a one-time treatment of 1 to 2 rooms of specific pests, such as bed bugs. Provider attestation required. Provider attestation will be required. Anthem will contact the provider on the member’s behalf to secure the attestation to confirm the member’s eligibility for this benefit based on qualifying chronic condition criteria.

**Medicare Advantage PPO**

Separately, 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.
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 log on to www.livehealthonline.com.
- Nursing hotline
- Chiropractic care
- Post-discharge meals
- Worldwide coverage
- Personal Emergency Response System (PERS) — The Personal Emergency Response System 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
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 for tier 1 drugs (applies to plans using a 5-tier formulary) or on tier 6 (for plans using a 6-tier formulary).
- Hyaluronic acid — Our plans only cover Durolane, Euflexxa, Supartz, and Gel-SYN-3 hyaluronic acids. We do 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. If you have questions, please call Provider Services.

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. You can find the list by visiting https://shop.anthem.com/medicare and selecting the wrench icon at the top right of the page.
Members can fill a prescription at a network retail pharmacy, but their cost-sharing amount may be higher.

**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 authorizations for Medicare Advantage plans**

Prior authorization requirements are available by accessing the Provider Self-Service Tool at [https://www.availity.com](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](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.