Absolute Total Care (Medicare-Medicaid Plan) offered by Absolute Total Care, Inc.

Annual Notice of Changes for 2020

Introduction

You are currently enrolled as a member of Absolute Total Care (Medicare-Medicaid Plan). Next year, there will be some changes to the plan's benefits, coverage and rules. This document tells you about the changes and where to find more information about them. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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A. Disclaimers

❖ This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the Absolute Total Care Member Handbook.

B. Reviewing Your Medicare and South Carolina Healthy Connections Medicaid Coverage for Next Year

It is important to review your coverage now to make sure it will still meet your needs next year. If it does not meet your needs, you may be able to leave the plan. See section E2 for more information.

If you leave our plan, you will still be in the Medicare and Healthy Connections Medicaid programs as long as you are eligible.

- If you leave our plan, you can choose to enroll in a different Medicare-Medicaid Plan, or you can go back to getting your Medicare and Healthy Connections Medicaid services separately.
- If you do not want to enroll in a different Medicare-Medicaid Plan, you will have a choice about how to get your Medicare benefits (go to page 11 to see your options).

If you have questions, please call Absolute Total Care at 1-855-735-4398 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. For more information, visit mmp.absolutetotalcare.com.

B1. Additional Resources

- ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-735-4398 (TTY: 711) de 8 a.m. a 8 p.m., de lunes a viernes. Luego del horario de atención, los fines de semana y los días feriados federales, es posible que se le pida que deje un mensaje. Le devolveremos la llamada el próximo día hábil. La llamada es gratuita.
- You can get this document for free in other formats, such as large print, braille, or audio. Call 1-855-735-4398 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free.
- If you want to get documents in a different language and/or format for future mailings, please call Member Services. This is called a "standing request". We will document your choice. If later, you want to change the language and/or format choice, please call Member Services. Find the Member Services phone number at the bottom of this page.

B2. Information about Absolute Total Care

- Absolute Total Care (Medicare-Medicaid Plan) is a health plan that contracts with both Medicare and South Carolina Healthy Connections Medicaid to provide benefits of both programs to enrollees.
- Coverage under Absolute Total Care is qualifying health coverage called "minimum essential coverage." It satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information on the individual shared responsibility requirement.
- Absolute Total Care (Medicare-Medicaid Plan) is offered by Absolute Total
 Care, Inc. When this Annual Notice of Changes says "we," "us," or "our," it
 means Absolute Total Care, Inc. When it says "the plan" or "our plan," it means
 Absolute Total Care (Medicare-Medicaid Plan).

If you have questions, please call Absolute Total Care at 1-855-735-4398 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. For more information, visit mmp.absolutetotalcare.com.

B3. Important things to do:

- Check if there are any changes to our benefits that may affect you.
 - Are there any changes that affect the services you use?
 - It is important to review benefit changes to make sure they will work for you next year.
 - Look in section D for information about benefit changes for our plan.
- Check if there are any changes to our prescription drug coverage that may affect you.
 - Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies?
 - It is important to review the changes to make sure our drug coverage will work for you next year.
 - Look in section D2 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
 https://go.medicare.gov/drugprices. 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 providers and pharmacies will be in our network next year.
 - Are your doctors, including specialists you see regularly, in our network?
 What about your pharmacy? What about the hospitals or other providers you use?

- Look in section C for information about our Provider and Pharmacy Directory.
- Think about your overall costs in the plan.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - o How do the total costs compare to other coverage options?
- Think about whether you are happy with our plan.

If you decide to stay with Absolute Total Care:

If you want to stay with us next year, it's easy – you don't need to do anything. If you don't make a change, you will automatically stay enrolled in our plan.

If you decide to change plans:

If you decide other coverage will better meet your needs, you may be able to switch plans (see section E2 for more information). If you enroll in a new plan, your new coverage will begin on the first day of the following month. Look in section E, page 11 to learn more about your choices.

C. Changes to the network providers and pharmacies

Our provider and pharmacy networks have changed for 2020.

We strongly encourage you to **review our current** *Provider and Pharmacy Directory* to see if your providers or pharmacy are still in our network. An updated *Provider and Pharmacy Directory* is located on our website at mmp.absolutetotalcare.com. You may also call Member Services at 1-855-735-4398 (TTY: 711) for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*. For Member Services hours of operation, please see the bottom of this page.

It is important that you know that we may also make changes to our network during the year. If your provider does leave the plan, you have certain rights and protections. For more information, see Chapter 3 of your *Member Handbook*.

D. Changes to benefits for next year

D1. Changes to benefits for medical services

We are changing our coverage for certain medical services next year. The table below describes these changes.

	2019 (this year)	2020 (next year)
Opioid treatment program services Opioid treatment services are not covered as a separate benefit. Some services for Opioid Use Treatment were covered under your Substance Abuse benefits.	You pay a \$0 copay The plan will pay for the following services to treat opioid use disorder:	
	Substance Abuse benefits.	 Medications approved by the Food and Drug Administration (FDA) and, if applicable, managing and giving you these medications
		Substance use counseling
		 Individual and group therapy
		Testing for drugs or chemicals in your body (toxicology testing)

D2. Changes to prescription drug coverage

Changes to our Drug List

An updated List of Covered Drugs is located on our website at mmp.absolutetotalcare.com. You may also call Member Services at 1-855-735-4398 (TTY: 711) for updated drug information or to ask us to mail you a *List of Covered Drugs*. For Member Services hours of operation, please see the bottom of this page.

The List of Covered Drugs is also called the "Drug List."

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, we encourage you to:

- Work with your doctor (or other prescriber) to find a different drug that we cover.
 - You can call Member Services at 1-855-735-4398 (TTY: 711) to ask for a list of covered drugs that treat the same condition. For Member Services hours of operation please refer to the bottom of this page.
 - This list can help your provider find a covered drug that might work for you.
- O Work with your doctor (or other prescriber) and ask the plan to make an exception to cover the drug.
 - You can ask for an exception before next year and we will give you an answer within 72 hours after we get your request (or your prescriber's supporting statement).
 - To learn what you must do to ask for an exception, see Chapter 9, section 6.2, page 175 of the 2020 Member Handbook or call Member Services at 1-855-735-4398 (TTY: 711).
 - If you need help asking for an exception, you can contact Member Services.
 See Chapter 2 and Chapter 3 of the *Member Handbook* to learn more about how to contact your care coordinator.
- Ask the plan to cover a temporary supply of the drug.
 - In some situations, we will cover a **temporary** supply of the drug during the first 90 days of the calendar year.
 - O This temporary supply will be for up to 30 days of medication at a retail pharmacy and up to 31 days of a medication at a long-term care pharmacy for Part D drugs. This temporary supply will be for up to 90 days of a non-Part D drug that is covered by Healthy Connections Medicaid. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, section D1, page 112 of the *Member Handbook*.)
 - When you get a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either
- **If you have questions**, please call Absolute Total Care at 1-855-735-4398 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.absolutetotalcare.com.

switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If you have a current formulary exception that has been approved by our plan in 2019, and you remain a member of Absolute Total Care for 2020, we may continue to cover this exception during 2020. You will receive a letter with approval dates if we decide to continue to cover your exception during 2020. However, if we decide not to continue to cover the exception during 2020, your doctor (or other prescriber) must work with Absolute Total Care to request a new exception for the 2020 calendar year. To learn what you must do to ask for an exception, see Chapter 9, section 6.2, page 175 of the 2020 Member Handbook or call Member Services at 1-855-735-4398 (TTY: 711). For Member Services hours of operation, please see the bottom of this page.

Changes to prescription drug costs

There are no changes to the amount you pay for prescription drugs in 2020. Read below for more information about your prescription drug coverage.

The table below shows your costs for drugs in each of our three drug tiers.

	2019 (this year)	2020 (next year)
Drugs in Tier 1	Your copay for a one-month (30-day) supply is \$0 per prescription .	Your copay for a one-month (30-day) supply is \$0 per prescription.
(Generic Drugs)		
Cost for a one-month supply of a drug in Tier 1 that is filled at a network pharmacy		
Drugs in Tier 2	Your copay for a one-month (30-day) supply is \$0 per prescription .	upply is \$0 per (30-day) supply is \$0 per
(Brand Drugs)		
Cost for a one-month supply of a drug in Tier 2 that is filled at a network pharmacy		
Drugs in Tier 3	Your copay for a one-month (30-day) supply is \$0 per prescription .	Your copay for a one-month (30-day) supply is \$0 per prescription .
(Non-Medicare Prescription and Over-the-Counter ("Rx/OTC") Drugs)		
Cost for a one-month supply of a drug in Tier 3 that is filled at a network pharmacy		

If you have questions, please call Absolute Total Care at 1-855-735-4398 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. For more information, visit mmp.absolutetotalcare.com.

E. How to choose a plan

E1. How to stay in our plan

We hope to keep you as a member next year.

You do not have to do anything to stay in your health plan. If you do not sign up for a different Medicare-Medicaid Plan, change to a Medicare Advantage Plan, or change to Original Medicare, you will automatically stay enrolled as a member of our plan for 2020.

E2. How to change plans

You can end your membership at any time during the year by enrolling in another Medicare Advantage Plan, enrolling in another Medicare-Medicaid Plan, or moving to Original Medicare.

These are the four ways people usually end membership in our plan:

1. You can change to: A different Medicare-Medicaid Plan Call South Carolina Healthy Connections Choices at 1-877-552-4642, Monday through Friday from 8 a.m. to 6 p.m. TTY users should call 1-877-552-4670. Tell them you want to leave Absolute Total Care and join a different Medicare-Medicaid Plan. If you are not sure what plan you want to join, they can tell you about other plans in your area. Your coverage with Absolute Total Care will end on the last day of the month that we get your request.

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2. You can change to:

A Medicare health plan, such as a Medicare Advantage Plan or a Program of All-inclusive Care for the Elderly (PACE)

Here is what to do:

Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

If you need help or more information:

Call the State Health Insurance
 Assistance Program (SHIP) at 1-800 868-9095. TTY users should call 711.
 In South Carolina, the SHIP is called
 the Insurance Counseling Assistance
 and Referrals for Elders (I-CARE)
 program.

You will automatically be disenrolled from Absolute Total Care when your new plan's coverage begins.

3. You can change to:

Original Medicare with a separate Medicare prescription drug plan

Here is what to do:

Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

If you need help or more information:

Call the State Health Insurance
 Assistance Program (SHIP) at 1-800 868-9095. TTY users should call 711.
 In South Carolina, the SHIP is called
 the Insurance Counseling Assistance
 and Referrals for Elders (I-CARE)
 program.

You will automatically be disenrolled from Absolute Total Care when your Original Medicare and prescription drug plan coverage begins.

4. You can change to:

Original Medicare without a separate Medicare prescription drug plan

NOTE: 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 tell Medicare you don't want to join.

You should only drop prescription drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call Insurance Counseling Assistance and Referrals for Elders (I-CARE) at 1-800-868-9095. TTY users should call 711.

Here is what to do:

Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

If you need help or more information:

Call the State Health Insurance
 Assistance Program (SHIP) at 1-800 868-9095. TTY users should call 711.
 In South Carolina, the SHIP is called
 the Insurance Counseling Assistance
 and Referrals for Elders (I-CARE)
 program.

You will automatically be disenrolled from Absolute Total Care when your Original Medicare coverage begins.

F. How to get help

F1. Getting help from Absolute Total Care

Questions? We're here to help. Please call Member Services at 1-855-735-4398 (TTY only, call 711). We are available for phone calls from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on federal holidays, you may be asked to leave a message. Your call will be returned within the next business day.

Your 2020 Member Handbook

The 2020 Member Handbook is the legal, detailed description of your plan benefits. It has details about next year's benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs.

The 2020 Member Handbook will be available by October 15. An up-to-date copy of the 2020 Member Handbook is always available on our website at mmp.absolutetotalcare.com. You may also call Member Services at 1-855-735-4398 (TTY: 711) to ask us to mail you a 2020 Member Handbook. For Member Services hours of operation, please see the bottom of this page.

Our website

You can also visit our website at mmp.absolutetotalcare.com. As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our Drug List (*List of Covered Drugs*).

F2. Getting help from the state enrollment broker, South Carolina Healthy Connections Choices

The enrollment broker helps people choose between the different Medicare-Medicaid Plans, enroll, change plans, or disenroll. The enrollment broker is called South Carolina Healthy Connections Choices, and it is not connected with any insurance company or health plan. You can call South Carolina Healthy Connections Choices at 1-877-552-4642, Monday through Friday from 8 a.m. to 6 p.m. TTY users should call 1-877-552-4670.

F3. Getting help from the Healthy Connections Prime Advocate

The Healthy Connections Prime Advocate is an ombudsman program that helps people enrolled in Healthy Connections Prime with service or billing problems. The Healthy Connections Prime Advocate can help you if you are having a problem with Absolute Total Care. The ombudsman's services are free.

- The Healthy Connections Prime Advocate is an ombudsman program that works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do.
- The Healthy Connections Prime Advocate makes sure you have information related to your rights and protections and how you can get your concerns resolved.
- The Healthy Connections Prime Advocate is not connected with us or with any insurance company or health plan. The phone number for the Healthy Connections Prime Advocate is 1-844-477-4632. TTY users should call 711.

F4. Getting help from the State Health Insurance Assistance Program (SHIP)

You can also call the State Health Insurance Assistance Program (SHIP). In South Carolina, the SHIP is called the Insurance Counseling Assistance and Referrals for Elders (I-CARE) program. I-CARE counselors can help you understand your Medicare-Medicaid Plan choices and answer questions about switching plans. I-CARE is not connected with any insurance company or health plan. The I-CARE phone number is 1-800-868-9095. TTY users should call 711.

F5. Getting help from Medicare

To get information directly from Medicare, 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.

Medicare's Website

You can visit the Medicare website (http://www.medicare.gov). If you choose to disenroll from your Medicare-Medicaid Plan and enroll in a Medicare Advantage plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare Medicare Advantage plans.

You can find information about Medicare Advantage plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to http://www.medicare.gov and click on "Find health & drug plans.")

Medicare & You 2020

You can read *Medicare* & *You 2020* 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 (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.

F6. Getting help from Healthy Connections Medicaid

The phone number for Healthy Connections Medicaid is 1-888-549-0820. This call is free. TTY users should call 1-888-842-3620.

F7. Getting help from your Quality Improvement Organization (QIO)

The QIO is a group of doctors and other healthcare professionals who help improve the quality of care for people with Medicare. In South Carolina, the QIO is a company called KEPRO. KEPRO is not connected with our plan. You can call KEPRO at 1-888-317-0751 (TTY: 1-855-843-4776). For more information, see Chapter 2, section E, page 25 of your *Member Handbook*.

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Notice of Non-Discrimination. Absolute Total Care (Medicare-Medicaid Plan) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Absolute Total Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Absolute Total Care:

- → Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats).
- → Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Absolute Total Care's Member Services at 1-855-735-4398 (TTY: 711) from 8 a.m. to 8 p.m., Monday through Friday. After hours, on weekends and on federal holidays, you may be asked to leave a message. Your call will be returned within the next business day.

If you believe that Absolute Total Care has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance by calling the number above and telling them you need help filing a grievance; Absolute Total Care's Member Services is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, (TDD: 1-800-537-7697).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Language Services

ATTENTION: If you do not speak English, language assistance services are available to you, free of charge. Call 1-855-735-4398 (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-735-4398 (TTY: 711).

ملحوظة: إذا كنت لا تجيد التحدث باللغة الإنجليزية، فإن خدمات المساعدة اللغوية تتوافر لكُ بالمجان. (اتصل برقم 735-4398-185-1855 (رقم هاتف الصم والبكم: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-855-735-4398 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-735-4398 (ТТҮ: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-735-4398 (TTY: 711).

ATENÇÃO: Se você fala português do Brasil, os serviços de assistência em sua lingua estão disponíveis para você de forma gratuita. Chame 1-855-735-4398 (TTY: 711).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請 電 1-855-735-4398 (TTY:711)。

RUAHSAKNAK: Mirang ttong hmang nan um silen, Mirang ttong thawn pehpar aw in a lak in bawm nak a um. Himi ah in contact thei asi: 1-855-735-4398 (TTY: 711).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं।

1-855-735-4398 (TTY: 711) पर कॉल करें।

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-735-4398 (TTY: 711) 번으로 전화해 주십시오.

THEIHTERNAK: Mirang holh a thiammi na si ahcun, holh lei kongkau bawmchanh khawhnak a lak in nangmah caah a um. Hika hin au hna 1-855-735-4398 (TTY-711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-735-4398 (ATS : 711).

ဟ်သူဉ်ဟ်သးဘဉ်တက္နာ်–စဲနမ္နာ်တကတိၤအဲးကလံးအကျိုာဘဉ်နှဉ်,ကျိုာ်အတာ်ဆီဉ်ထွဲမးစားအတာ်ဖံးတာ်မာတစဉ်အိဉ်ဝဲနော်လာနက်ိုလာတလိဉ် ဟူဉ်အပူးဘဉ်နှဉ်လီး-ကိုးဘဉ် 1-855-735-4398 (TTY: 711) တက္နာ်.

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သတိပြုရန်။ သင် မြန်မာစကားပြောပါက အခမဲ့ ဘာသာပြန် ဝန်ဆောင်မှုကို ရရှိနိုင်သည်။ 1-855-735-4398 (TTY: 711) ကိုခေါ် ပါ။