

CareFirst

Medicare Advantage

2023

Annual Notice of Changes

CareFirst BlueCross BlueShield Advantage DualPrime (HMO-SNP)

Effective January 1, 2023 - December 31, 2023

CareFirst BlueCross BlueShield Medicare Advantage is the shared business name of CareFirst Advantage, Inc., CareFirst Advantage DSNP, Inc., and CareFirst Advantage PPO, Inc., which are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

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CareFirst BlueCross BlueShield Advantage DualPrime (HMO-SNP) offered by CareFirst Advantage DSNP, Inc (d/b/a CareFirst BlueCross BlueShield Medicare Advantage)

Annual Notice of Changes for 2023

You are currently enrolled as a member of CareFirst BlueCross BlueShield Advantage DualPrime. Next year, there will be changes to the plan's costs and benefits. *Please see page 4 for a Summary of Important Costs, including Premium.*

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at www.carefirstmddsnp.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

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.
 - Review the changes to Medical care costs (doctor, hospital)
 - Review the changes to our drug coverage, including authorization requirements and costs
 - Think about how much you will spend on premiums, deductibles, and cost sharing
- Check the changes in the 2023 Drug List to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- 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 Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2023* handbook.
- 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, 2022, you will stay in CareFirst BlueCross BlueShield Advantage DualPrime.

- To **change to a different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2023**. This will end your enrollment with CareFirst BlueCross BlueShield Advantage DualPrime.
- Look in section 3, page 12 to learn more about your choices.
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 410-779-9932 or toll free at 844-386-6762 for additional information. (TTY users should call 711.) Hours are 8am-8pm EST, 7 days a week October 1 - March 31, and 8am-8pm EST Monday - Friday, April 1 - September 30.
- To get information from us in a way that works for you, please call Member Services. We can give you information in braille, large print, or other alternate formats 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 for more information.

About CareFirst BlueCross BlueShield Advantage DualPrime

- CareFirst BlueCross BlueShield Medicare Advantage is an HMO-SNP plan with a Medicare contract and a State of Maryland Medicaid contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends on contract renewal.
 - When this document says "we," "us," or "our," it means CareFirst Advantage DSNP, Inc. When it says "plan" or "our plan," it means CareFirst BlueCross BlueShield Advantage DualPrime.
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Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for CareFirst BlueCross BlueShield Advantage DualPrime in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$37.00	\$39.20
Deductible	\$233 If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.	\$233 These are 2022 cost sharing amounts and may change for 2023. CareFirst BlueCross BlueShield Advantage DualPrime will provide updated rates as soon as they are released. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.
Doctor office visits	Primary care visits: 20% coinsurance per visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit. Specialist visits: 20% coinsurance per visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.	Primary care visits: 20% coinsurance per visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit. Specialist visits: 20% coinsurance per visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.

Cost	2022 (this year)	2023 (next year)
Inpatient hospital stays	<p>Days 1 to 60: \$1,556 deductible.</p> <p>Days 61 to 90: \$389 per day.</p> <p>Days 91 to 150: \$778 per Lifetime Reserve Day.</p> <p>If you're eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.</p>	<p>Days 1 to 60: \$1,556 deductible.</p> <p>Days 61 to 90: \$389 per day.</p> <p>Days 91 to 150: \$778 per Lifetime Reserve Day.</p> <p>These are 2022 cost-sharing amounts and may change for 2023.</p> <p>CareFirst BlueCross BlueShield Advantage DualPrime will provide updated rates as soon as they are released.</p> <p>If you're eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.</p>
Part D prescription drug coverage (See Section 1.5 for details.)	<p>Deductible: \$480</p> <p>If you are eligible for Medicare "Extra Help" your Part D Deductible will be \$0.</p> <p>Coinsurance during the Initial Coverage Stage: 25% of the cost per prescription.</p> <p>For generic drugs (including brand name drugs treated as generic), you pay either: \$0, \$1.35, or \$3.95 copay.</p> <p>For all other drugs, you pay either: \$0, \$4.00, or \$9.85 copay.</p> <p>Once you have paid \$7,050 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>	<p>Deductible: \$505</p> <p>If you are eligible for Medicare "Extra Help" your Part D Deductible will be \$0.</p> <p>Coinsurance during the Initial Coverage Stage: 25% of the cost per prescription.</p> <p>For generic drugs (including brand name drugs treated as generic), you pay either: \$0, \$1.45, or \$4.15 copay.</p> <p>For all other drugs, you pay either: \$0, \$4.30, or \$10.35 copay.</p> <p>Once you have paid \$7,400 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>

Cost	2022 (this year)	2023 (next year)
Maximum out-of-pocket amount	\$7,550	\$8,300
This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	If you are eligible for Medicare cost-sharing assistance under Medicaid, 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.	If you are eligible for Medicare cost-sharing assistance under Medicaid, 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.

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2022 (this year)	2023 (next year)
Monthly premium	\$37.00	\$39.20
(You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)		

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay "out-of-pocket" for 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	2022 (this year)	2023 (next year)
Maximum out-of-pocket amount	\$7,550	\$8,300
Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.		Once you have paid \$8,300 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and
If you are eligible for Medicaid assistance with Part A and Part B copays		

Cost	2022 (this year)	2023 (next year)
<p>and deductibles, 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>		Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at www.carefirstmddsnp.com. You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory.

There are changes to our network of providers for next year. **Please review the 2023 Provider and Pharmacy Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2023 Provider and Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) and pharmacies that are a part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

Section 1.4 – 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 making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2022 (this year)	2023 (next year)
At-Home Fitness Kit	No cost At-Home Fitness Kit.	At-Home Fitness Kit is no longer covered.
Combined Benefit (OTC for all members and Groceries or Utility Allowance for members with qualifying conditions)	No Combined Benefit.	<p>All members can use an \$90 monthly allowance towards mail order OTC. However, members with qualifying conditions can use all or a portion of the monthly allowance towards Grocery or Utilities through a debit card provided by the plan. Any unused benefit expires at the end of each month and cannot be carried over to the next month. There is no annual rollover.</p> <p>The qualifying conditions are:</p> <ul style="list-style-type: none"> •Chronic alcohol and other drug dependencies •Autoimmune disorders •Cancer •Cardiovascular disorders •Chronic heart failure •Dementia •Diabetes •End-stage renal disease (ESRD) •Severe hematologic disorders •HIV/AIDS •Chronic lung disorders •Chronic and disabling mental health conditions •Neurologic disorders •Stroke •BMI health risks •Physical disability. <p>Please see Evidence of Coverage Chapter 4 Medical Benefits Chart for more details.</p>

Cost	2022 (this year)	2023 (next year)
Over-the-Counter (OTC) Products and Drugs	\$150 per quarter	All members can use an \$90 monthly allowance towards mail order OTC. However, this benefit is now combined with Grocery and Utilities. Please see Combined Benefit (OTC for all members and Groceries or Utility Allowance for members with qualifying conditions) for more details.
24-Hour Nurse Advice Line	Not covered	24-Hour Nurse Advice Line covered at no cost to members.
Transportation Benefit Criteria	24 one-way transportation trips directly to and from plan-approved locations.	24 one-way transportation trips directly to and from any health-related locations.
Comprehensive Dental Benefit Maximum	\$1,500 annual maximum for comprehensive dental services	\$2,000 annual maximum for comprehensive dental services

Section 1.5 – 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.

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.**

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. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug List to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Member Services for more information.

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 Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive "Extra Help" and you haven't received this insert by September 30, please call Member Services and ask for the “LIS Rider.”

There are four "drug payment stages." The information below shows the changes 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.)

Important Message About What You Pay for Vaccines – Our plan covers most Part D vaccines at no cost to you. Call Member Services for more information.

Important Message About What You Pay for Insulin – You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan.

Changes to the Deductible Stage

Stage	2022 (this year)	2023 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2022 (this year)	2023 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>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, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>For generic drugs (including brand name drugs treated as generic):</p> <p>You pay \$0, \$1.35, or \$3.95 per prescription depending on the level of “Extra Help” you receive.</p> <p>For all other drugs:</p> <p>You pay \$0, \$4.00, or \$9.85 per prescription depending</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>For generic drugs (including brand name drugs treated as generic):</p> <p>You pay \$0, \$1.45, or \$4.15 per prescription depending on the level of “Extra Help” you receive.</p> <p>For all other drugs:</p> <p>You pay \$0, \$4.30, or \$10.35 per prescription</p>

Stage	2022 (this year)	2023 (next year)
	<p>on the level of “Extra Help” you receive.</p> <p>Once you have paid \$7,050 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>	<p>depending on the level of “Extra Help” you receive.</p> <p>Once you have paid \$7,400 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>

SECTION 2 Administrative Changes

Description	2022 (this year)	2023 (next year)
Plan Service Area	Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Harford, Howard, Kent, Montgomery, Prince George’s, Queen Anne’s, St. Mary’s, Somerset, Talbot, Wicomico, and Worcester	Allegany, Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Howard, Kent, Montgomery, Prince George’s, Queen Anne’s, St. Mary’s, Somerset, Talbot, Washington, Wicomico, and Worcester
Vision Services Phone Number	844-386-6762	800-879-6901
In-Home Assessment Phone Number	855-290-5744	855-214-4807 (TTY 711)
Best Available Evidence Fax Number	844-329-1085	443-753-2080 or toll-free 833-915-3864
Nurse Line Benefit (CareNet) Phone Number	Benefit not offered.	833-968-1773

Description	2022 (this year)	2023 (next year)
Flex Card Phone Number	Benefit not offered.	844-479-6334
Plan website	www.carefirst.com/mddsnp	www.carefirstmddsnp.com

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in CareFirst BlueCross BlueShield Advantage DualPrime

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 CareFirst BlueCross BlueShield Advantage DualPrime.

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2023 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, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (see Section 5, or call Medicare (see Section 7.2.)

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from CareFirst BlueCross BlueShield Advantage DualPrime.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from CareFirst BlueCross BlueShield Advantage DualPrime.
- 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 so.

- – *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 4 Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2023.

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

In certain situations, changes are also allowed at other times of the year. Examples include people with 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.

If you enrolled in a Medicare Advantage plan for January 1, 2023, 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, 2023.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 5 Programs That Offer Free Counseling about Medicare and Medicaid

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Maryland, the SHIP is called the State Health Insurance Assistance Program.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. State Health Insurance Assistance Program 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 the State Health Insurance Assistance Program at 410-767-1100 or toll free at 800-243-3425. You can learn more about the State Health Insurance Assistance Program by visiting their website <https://aging.maryland.gov/Pages/state-health-insurance-program.aspx>.

For questions about your Maryland Medical Assistance (Medicaid) benefits, contact Maryland Medical Assistance (Medicaid) at 410-767-5800 or toll free at 800-456-8900 (TTY 711). Ask how

joining another plan or returning to Original Medicare affects how you get your Maryland Medical Assistance (Medicaid) coverage.

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **"Extra Help" from Medicare.** Because you have 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 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state's pharmaceutical assistance program.** Maryland has a program called the Maryland Senior Prescription Drug Assistance Program that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
- **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 Maryland AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 410-767-6535 or toll free at 800-205-6308.

SECTION 7 Questions?

Section 7.1 – Getting Help from CareFirst BlueCross BlueShield Advantage DualPrime

Questions? We're here to help. Please call Member Services at 410-779-9932 or toll free at 844-386-6762. (TTY only, call 711.) We are available for phone calls 8am-8pm EST, 7 days a week October 1 - March 31, and 8am-8pm EST Monday - Friday, April 1 - September 30. Calls to these numbers are free.

Read your 2023 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 2023. For details, look in the *2023 Evidence of Coverage* for CareFirst BlueCross BlueShield Advantage DualPrime. 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.carefirstmddsnp.com. 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.carefirstmddsnp.com. As a reminder, our website has the most up-to-date information about our provider and pharmacy networks (*Provider & Pharmacy Directory*) and our list of covered drugs (Formulary/Drug List).

Section 7.2 – 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

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. (To view the information about plans, go to www.medicare.gov/plan-compare).

Read Medicare & You 2023

Read the *Medicare & You 2023* handbook. Every fall, this document 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 document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) 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 7.3 – Getting Help from Medicaid

To get information from Medicaid you can call Maryland Medical Assistance (Medicaid) at 410-767-5800 or toll free at 800-456-8900. TTY users should call 711.