

# **Annual Notice** of Changes 2023

UnitedHealthcare® Senior Care Options (HMO D-SNP) UnitedHealthcare® Senior Care Options NHC (HMO D-SNP)



♠ Toll-free 1-888-867-5511, TTY 711 8 a.m.-8 p.m. local time, 7 days a week



myuhc.com/CommunityPlan

#### Do we have the right address for you?

Please let us know so we can keep you informed about your plan.

United Healthcare **Community Plan** 

Y0066\_ANOC\_H2226\_001\_000\_H2226\_003\_000\_2023\_M UHCSCO\_ANOC\_H2226\_001\_000\_H2226\_003\_000\_2023\_M

# Find updates to your plan for next year

This notice provides information about updates to your plan, but it doesn't include all of the details. Throughout this notice you will be directed to **myuhc.com/CommunityPlan** to review the details online. All of these documents will be available online by October 15, 2022.

#### **Provider Directory**

Review the 2023 Provider Directory online to make sure your providers (primary care provider, specialists, hospitals, etc.) will be in the network next year.

#### **Pharmacy Directory**

Review the 2023 Pharmacy Directory online to see which pharmacies are in our network next year.

#### **Drug List (Formulary)**

Review the 2023 Drug List for new restrictions and to make sure the drugs you take will be covered next year. The Drug List is a full list of drugs covered by your plan.

#### **Evidence of Coverage (EOC)**

Review your 2023 EOC for details about what your plan covers and other details. The EOC 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. It also has information about the quality program, how medical coverage decisions are made and your Rights and Responsibilities as a member.

# Would you rather get paper copies?

If you want a paper copy of any of the documents listed above, please contact our Customer Service at **1-888-867-551**1 (TTY users should call **711**). Hours are 8 a.m.–8 p.m., local time, 7 days a week.

# UnitedHealthcare® Senior Care Options (HMO D-SNP) offered by UnitedHealthcare®

# **Annual Notice of Changes for 2023**



You are currently enrolled as a member of UnitedHealthcare® Senior Care Options.

Next year, there will be changes to the plan's benefits.

This document tells about the changes to your plan. To get more information, please review the **Evidence of Coverage**, which is located on our website at **myuhc.com/CommunityPlan**. You may also call Customer Service to ask us to mail you an **Evidence of Coverage**.

#### What to do now

plan's website.

1. A	sk: Which changes apply to you
	☐ Check the changes to our benefits to see if they affect you.
	<ul> <li>Review the changes to Medical care (doctor, hospital).</li> </ul>
	<ul> <li>Review the changes to our drug coverage, including authorization requirements.</li> </ul>
	☐ 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. C	compare: Learn about other plan choices
	☐ Check coverage and costs of plans in your area. Use the Medicare Plan Finder at medicare.gov/plan-compare website or review the list in the back of your Medicare & You 2023 handbook.

- 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 UnitedHealthcare® Senior Care Options.

☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the

- 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 UnitedHealthcare® Senior Care Options (HMO D-SNP).
- Look in section 2.2, page 9 to learn more about your choices.

OMB Approval 0938-1051 (Expires: February 29, 2024)

 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**

- Please contact our Customer Service number at **1-888-867-5511**, for additional information. (TTY users should call **711**). Hours are 8 a.m.–8 p.m. local time, 7 days a week.
- The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.
- We provide free services to help you communicate with us, such as letters in other languages, braille, large print, audio. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed on your ID card.
- 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 irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.
- Benefits, features and devices may vary by plan/area. Limitations and exclusions apply.
- Every year, Medicare evaluates plans based on a 5-star rating system.
- We do not offer every plan available in your area. Any information we provide is limited to those
  plans we do offer in your area. Please contact medicare.gov or 1-800-MEDICARE to get
  information on all of your options.

# About UnitedHealthcare® Senior Care Options

- UnitedHealthcare Senior Care Options is a Coordinated Care plan with a Medicare contract and a contract with the Commonwealth of Massachusetts Medicaid program. Enrollment in the plan depends on contract renewal with Medicare. This plan is a voluntary program that is available to anyone 65 and older who qualifies for MassHealth Standard (Medicaid) and Original Medicare and does not have any other comprehensive health insurance, except Medicare. If you have MassHealth Standard (Medicaid), but you do not qualify for Original Medicare, you may still be eligible to enroll in our MassHealth Standard Senior Care Option plan and receive all of your MassHealth Standard benefits through our SCO program. You must live in our service area to enroll.
- When this document says "we," "us," or "our," it means UnitedHealthcare Insurance Company or one of its affiliates. When it says "plan" or "our plan," it means UnitedHealthcare® Senior Care Options.
- Estate Recovery Awareness: MassHealth is required by federal law to recover money from the estates of certain MassHealth members who are age 55 years or older, and who are any age and are receiving long-term care in a nursing home or other medical institution. For more information about MassHealth estate recovery, please visit mass.gov/estaterecovery.

# Annual Notice of Changes for 2023 Table of Contents

Summary o	f important co	sts for 2023	5
Section 1	Changes to	benefits for next year	7
	Section 1.1	Changes to the monthly premium	7
	Section 1.2	Changes to the provider and pharmacy networks	7
	Section 1.3	Changes to benefits for medical services	8
		Changes to Part D prescription drug coverage	
Section 2	Deciding wl	nich plan to choose	9
	Section 2.1	If you want to stay in UnitedHealthcare® Senior Care Options	9
	Section 2.2	If you want to change plans	9
Section 3	Changing plans		
Section 4	_	nat offer free counseling about Medicare and	
	MassHealth	(Medicaid)	10
Section 5	Questions?		10
	Section 5.1	Getting Help from UnitedHealthcare® Senior Care Options	10
	Section 5.2	Getting Help from Medicare	11
	Section 5.3	Getting Help from MassHealth (Medicaid)	11

# **Summary of important costs for 2023**

The table below compares the 2022 costs and 2023 costs for UnitedHealthcare® Senior Care Options in several important areas. **Please note this is only a summary of costs.** Since you are eligible for Medicare cost-sharing assistance under MassHealth (Medicaid), you pay \$0 for your deductible, doctor office visits, and inpatient hospital stays.

Cost	2022 (this plan year)	2023 (next plan year)
Monthly plan premium	\$0 premium	\$0 premium
Doctor office visits	Primary care visits: \$0 per visit	Primary care visits: \$0 per visit
	Specialist visits: \$0 per visit	Specialist visits: \$0 per visit
Inpatient hospital stays	In-network You pay a \$0 copayment for Medicare-covered hospital care.	In-network You pay a \$0 copayment for Medicare-covered hospital care.
Part D prescription drug coverage (See Section 1.4 for details.)	You pay \$0 per prescription.	You pay \$0 per prescription.

# Section 1 Changes to benefits for next year

# Section 1.1 Changes to the monthly premium

Cost	2022 (this plan year)	2023 (next plan year)
Monthly premium	\$0 Premium	\$0 Premium
(You must also continue to pay your		
Medicare Part B premium unless it is		
paid for you by MassHealth (Medicaid).)		

## Section 1.2 Changes to the provider and pharmacy networks

Updated directories are located on our website at **myuhc.com/CommunityPlan**. You may also call Customer Service 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 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 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 Customer Service so we may assist.

### Section 1.3 Changes to benefits for medical services

Please note that the **Annual Notice of Changes** tells you about changes to your **Medicare** benefits. We are making changes for certain medical services next year. The information below describes these changes.

Cost	2022 (this plan year)	2023 (next plan year)
Over-the-counter (OTC) + healthy food + utilities card	\$90 credit a month on a prepaid card for over-the-counter products and healthy food. Your credit amount expires at the end of each month.  Utilities not covered.	\$125 credit a month on a prepaid card for over-the-counter products, healthy food and certain utility bills. Your credit amount expires at the end of each month.
		See your <b>Evidence of Coverage</b> for more information.
Vision Care	You pay a \$0 copayment for standard lenses and receive up to \$200 toward your purchase of frames or contact lenses through a UnitedHealthcare Vision provider each year.	You pay a \$0 copayment for standard lenses and receive up to \$300 toward your purchase of frames or contact lenses through a UnitedHealthcare Vision provider each year.
	Home-delivered eyewear is available nationwide through UnitedHealthcare Vision network providers (select products only). You are responsible for all costs for eyewear not purchased from a UnitedHealthcare Vision network provider.	Home-delivered eyewear is available nationwide through UnitedHealthcare Vision network providers (select products only). You are responsible for all costs for eyewear not purchased from a UnitedHealthcare Vision network provider.

#### Section 1.4 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 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 5 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 Customer Service for more information.

### Section 2 Deciding which plan to choose

# Section 2.1 If you want to stay in UnitedHealthcare® Senior Care Options

**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 our UnitedHealthcare® Senior Care Options.

#### Section 2.2 If you want to change plans

We hope to keep you as a member next plan 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 (medicare.gov/plan-compare), read the Medicare & You 2023 handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 5.2).

#### Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from UnitedHealthcare® Senior Care Options on the last day of the current month.
- To change to Original Medicare with a prescription drug plan, enroll in the new drug plan. You will automatically be disenrolled from UnitedHealthcare® Senior Care Options on the last day of the current month.
- To change to Original Medicare without a prescription drug plan, you must either:
  - Send us a written request to disenroll or visit our website to disenroll online. Contact Customer Service 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 3 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 4 Programs That Offer Free Counseling about Medicare and MassHealth (Medicaid)

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Massachusetts, the SHIP is called the SHINE (Serving the Health Information Needs of Everyone) program.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Massachusetts SHINE 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 Massachusetts SHINE at **1-800-AGE-INFO** (**1-800-243-4636**), or locally **617-727-7750**.

For questions about your MassHealth benefits, contact MassHealth at 1-800-841-2900 (TTY **1-800-497-4648**), 8 am.–5 p.m. local time, Monday–Friday. Ask how joining another plan or returning to Original Medicare affects how you get your MassHealth coverage.

### Section 5 Questions?

#### Section 5.1 Getting help from UnitedHealthcare® Senior Care Options

Questions? We're here to help. Please call Customer Service at **1-888-867-5511**. (TTY only, call **711**.) We are available for phone calls 8 a.m.–8 p.m. local time, 7 days a week. Calls to these numbers are free.

#### Read your 2023 Evidence of Coverage (it has details about next year's benefits)

This **Annual Notice of Changes** gives you a summary of changes in your benefits for 2023. For details, look in the 2023 **Evidence of Coverage** for UnitedHealthcare® Senior Care Options. 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 at our website at **myuhc.com/CommunityPlan**. You may also call Customer Service to ask us to mail you an **Evidence of Coverage**.

#### Visit our website

You can also visit our website at **myuhc.com/CommunityPlan**. As a reminder, our website has the most up-to-date information about our provider network (**Provider Directory**) and our list of covered drugs (**Formulary/Drug List**).

#### Section 5.2 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 (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 medicare.gov/plan-compare.

#### Read Medicare & You 2023

Read the **Medicare & You 2023 Handbook**. Every 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 document, you can get it at the Medicare website (https://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 5.3 Getting help from MassHealth (Medicaid)

To get information from MassHealth (Medicaid), you can call MassHealth at **1-800-841-2900**. TTY users should call **1-800-497-4648**.

The company complies with applicable federal and state civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, religion, creed, sexual orientation or sex (including gender identity and gender stereotyping).

If you believe you were treated in a discriminatory way, you can send a complaint to:

Civil Rights Coordinator
UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UTAH 84130

UHC\_Civil\_Rights@uhc.com

If you need help with your complaint, please call Member Services at **1-888-867-5511**, TTY **711**, 8 a.m. to 8 p.m., 7 days a week.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

#### Online:

https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at

http://www.hhs.gov/ocr/office/file/index.html

#### Phone:

Toll-free **1-800-368-1019**, **1-800-537-7697** (TDD)

#### Mail

U.S. Dept. of Health and Human Services 200 Independence Avenue SW Room 509F, HHH Building Washington, D.C. 20201

We can provide free services to help you communicate with us such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English including qualified language interpreters and information written in other languages

To ask for help, please call Member Services at **1-888-867-5511**, TTY **711**, between 8 a.m.–8 p.m. EST, 7 days a week.

#### **English**

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call **1-888-867-5511** TTY **711**, 8 a.m. to 8 p.m., 7 days a week.

#### **Español (Spanish)**

ATENCIÓN: Si habla español, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al **1-888-867-5511** TTY **711**, de 8 a.m. a 8 p.m., los 7 días de la semana.

#### Português (Portuguese)

ATENÇÃO: Se você fala português, contate o serviço de assistência de idiomas gratuito. Ligue para o número de telefone **1-888-867-5511** TTY **711**, das 08:00 às 20:00, 7 dias por semana.

## 中文 (Chinese)

請注意:如果您說中文,我們免費為您提供語言協助服務。請致電 1-888-867-5511 TTY 711,服務時間為每週7天,上午8點至晚上8點。

#### Kreyòl ayisyen (Haitian Creole)

ATANSYON: Si w pale Kreyòl ayisyen, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nan **1-888-867-5511** TTY **711**, ant 8 a.m. ak 8 p.m., 7 jou sou sèt.

#### **Tiếng Việt (Vietnamese)**

XIN LƯU Y: Nếu quy vị noi tiếng Việt, quy vị sẽ được cung cấp dịch vụ trợ giup về ngon ngữ miễn phi. Vui lòng gọi số điện thoại **1-888-867-5511** TTY **711**, 8 giờ sáng đến 8 giờ tối, 7 ngày một tuần.

#### Русский (Russian)

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским. Звоните по телефону **1-888-867-5511** (TTY **711**), с 8:00 до 20:00 без выходных.

# ភាសាខ្មែរ (Khmer)

សម្គាល់៖ ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ សេវាកម្មជំនួយភាសាដោយឥតគិតថ្លៃមានផ្តល់ជូនអ្នក។ សូមទូរសព្ទទៅលេខ 1-888-867-5511 TTY 711 ពីម៉ោង 8 ព្រឹក ដល់ 8 ល្ងាច 7 ថ្ងៃក្នុងមួយសប្តាហ៍។

#### Français (French)

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Veuillez composer le **1-888-867-5511** téléscripteur **711**, de 8h à 20h, 7 j/7.

#### Italiano (Italian)

ATTENZIONE: in caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Si prega di chiamare il numero **1-888-867-5511** TTY **711**, tutti i giorni dalle 08:00 alle 20:00.

# العربية (Arabic)

تنبيه: إذا كنت تتحدث الإنجليزية، فإن خدمات المساعدة اللغوية المجانية متوفرة من أجلك. من فضلك اتصل على رقم 11.88-867-888-1 أو الهاتف النصبي 711 من الساعة 8 صباحًا وحتى 8 مساءً في أي يوم على مدار الأسبوع.

# 한국어 (Korean)

알림: 한국어를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-867-5511(TTY 711)번으로 주 7일 오전 8시부터 오후 8시까지 전화하십시오.

# Ελληνικά (Greek)

ΠΡΟΣΟΧΗ: Αν μιλάτε Ελληνικά, υπάρχει δωρεάν βοήθεια στη γλώσσα σας. Παρακαλείστε να καλέσετε το **1-888-867-5511** Αριθμός τέλεξ: **711**, 7 ημέρες την εβδομάδα από τις 8 π.μ. έως τις 8 μ.μ.

#### Polski (Polish)

UWAGA: Jeżeli mówisz po polsku, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod numer **1-888-867-5511** TTY **711**, dostępnu przez 7 dni w tygodniu, w godzinach od 8:00 do 20:00.

# हि दी (Hindi)

कृपया ध्यान दें: यदि आप हिंदी बोलते/ती हैं, आपको भाषा सहायता सेवाएं निशुल्क उपलब्ध हैं। कृपया **1-888-867-5511** टीटीवाई **711** पर सुबह 8 से रात 8 बजे तक सप्ताह के 7 दिन कॉल करें।

# ગુજરાતી (Gujarati)

ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો આપને ભાષાકીય સહાયતા સેવાઓ વિના મૂલ્યે ઉપલબ્ધ છે. મહેરબાની કરીને 1-888-867-5511 TTY 711 નંબર પર અઠવાડિયાના 7 દિવસ સવારે 8 થી રાત્રે 8 સુધી કૉલ કરો.

#### ລາວ (Lao)

ເຊີນຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວແມ່ນມີບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໂດຍບໍ່ເສຍຄ່າໃຊ້ຈ່າຍໃຫ້ແກ່ທ່ານ. ກະລຸນາໂທຫາເບີ 1-888-867-5511 TTY 711, 8 ໂມງເຊົ້າ ຫາ 8 ໂມງແລງ, 7 ວັນຕໍ່ອາທິດ.

# **UnitedHealthcare® Senior Care Options Customer Service:**



# • ⋒ Call **1-888-867-5511**

Calls to this number are free. 8 a.m.-8 p.m. local time, 7 days a week. Customer Service also has free language interpreter services available for non-English speakers.

# TTY **711**

Calls to this number are free. 8 a.m.-8 p.m. local time, 7 days a week.

**─** Write **UnitedHealthcare Community Plan** P.O. Box 30770 **Salt Lake City, UT 84130-0770** 

Website myuhc.com/CommunityPlan