

# Wellcare Dual Access (HMO D-SNP) offered by Wellcare Health Insurance Company Of Kentucky, Inc

## Annual Notice of Changes for 2022

You are currently enrolled as a member of WellCare Access (HMO D-SNP). Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

---

### 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.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Sections 2.5 and 2.6 for information about benefit and cost changes for our plan.
- ☐ Check the changes in the booklet to our prescription drug coverage to see if they affect you.
  - Will your drugs be covered?
  - Are your drugs in a different tier, with different cost sharing?
  - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
  - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
  - Review the 2022 Drug List and look in Section 2.6 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 [go.medicare.gov/drugprices](https://www.go.medicare.gov/drugprices), and click the "dashboards" link in the middle of the second Note toward the bottom of the page. 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 doctors and other providers will be in our network next year.
  - Are your doctors, including specialists you see regularly, in our network?
  - What about the hospitals or other providers you use?
  - Look in Section 2.3 for information about our Provider & Pharmacy Directory.
- ☐ Think about your overall health care costs.
  - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
  - How much will you spend on your premium and deductibles?
  - How do your total plan costs compare to other Medicare coverage options?
- ☐ 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 personalized search feature on the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website.
  - Review the list in the back of your *Medicare & You 2022* handbook.
  - Look in Section 4.2 to learn more about your choices.
- ☐ 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, 2021, you will be enrolled in Wellcare Dual Access (HMO D-SNP).
- If you want to **change to a different plan** that may better meet your needs, you can switch plans between October 15 and December 7. Look in Section 4.2, page 21. to learn more about your choices.

## 4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2021**

- If you don't join another plan by **December 7, 2021**, you will be enrolled in Wellcare Dual Access (HMO D-SNP).
- If you join another plan between **October 15** and **December 7, 2021**, your new coverage will start on **January 1, 2022**. You will be automatically disenrolled from your current plan.

## **Additional Resources**

- Please contact our member services number at 1-833-444-9089 for additional information. (TTY users should call 711). Between October 1 and March 31, representatives are available

Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m.

- We must provide information in a way that works for you (in languages other than English, in braille, in audio, in large print, or other alternate formats, etc.). Please call member services if you need plan information in another format.
- **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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### **About Wellcare Dual Access (HMO D-SNP)**

- Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, PFFS, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal.
  - When this booklet says “we,” “us,” or “our,” it means Wellcare Health Insurance Company Of Kentucky, Inc. When it says “plan” or “our plan,” it means Wellcare Dual Access (HMO D-SNP).
-

## Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for Wellcare Dual Access (HMO D-SNP) in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at [www.wellcare.com/medicare](http://www.wellcare.com/medicare). You may also call member services to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
<b>Monthly plan premium*</b>  * Your premium may be higher or lower than this amount. See Section 2.1 for details.	\$0	\$0
<b>Doctor office visits</b>	Primary care visits: \$0 copay per visit  Specialist visits: \$0 copay per visit	Primary care visits: \$0 copay per visit  Specialist visits: \$0 copay per visit
<b>Inpatient hospital stays</b> Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	For covered admissions, per admission:  \$0 copay for each covered hospital stay. \$0 copay for an additional 60 lifetime reserve days.	For covered admissions, per admission:  \$0 copay for each covered hospital stay. \$0 copay for an additional 60 lifetime reserve days.
<b>Part D prescription drug coverage</b> (See Section 2.6 for details.)	If you receive "Extra Help", you pay one of the following amounts:  Deductible: \$0 or \$92 (applies to Tier 2 (Generic Drugs), Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier))	If you receive "Extra Help", you pay one of the following amounts:  Deductible: \$0 or \$99 (applies to Tier 2 (Generic Drugs), Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier))

Cost	2021 (this year)	2022 (next year)
	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Depending on your level of “Extra Help,” you only have to pay the following cost-sharing amounts for your prescription drugs:</p> <p>For generic drugs (including brand drugs treated as generic):</p> <ul style="list-style-type: none"> <li>• \$0 copay or</li> <li>• \$1.30 copay or</li> <li>• \$3.70 copay or</li> <li>• 15% of the total cost of the drug</li> </ul> <p>For all other covered drugs:</p> <ul style="list-style-type: none"> <li>• \$0 copay or</li> <li>• \$4.00 copay or</li> <li>• \$9.20 copay or</li> <li>• 15% of the total cost of the drug</li> </ul>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Depending on your level of “Extra Help,” you only have to pay the following cost-sharing amounts for your prescription drugs:</p> <p>For generic drugs (including brand drugs treated as generic):</p> <ul style="list-style-type: none"> <li>• \$0 copay or</li> <li>• \$1.35 copay or</li> <li>• \$3.95 copay or</li> <li>• 15% of the total cost of the drug</li> </ul> <p>For all other covered drugs:</p> <ul style="list-style-type: none"> <li>• \$0 copay or</li> <li>• \$4.00 copay or</li> <li>• \$9.85 copay or</li> <li>• 15% of the total cost of the drug</li> </ul>

Cost	2021 (this year)	2022 (next year)
<b>Part D prescription drug coverage</b> (See Section 2.6 for details.)	<p>If you do not qualify for “Extra Help” from Medicare, you will pay the following for your prescription drugs costs:  Deductible: \$445</p> <p>(applies to Tier 2 (Generic Drugs), Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier))</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1 - Preferred Generic Drugs: You pay a \$0 copay for a one-month (30-day) supply.</li> <li>• Drug Tier 2 - Generic Drugs: You pay a \$8 copay for a one-month (30-day) supply.</li> <li>• Drug Tier 3 - Preferred Brand Drugs: You pay a \$42 copay for a one-month (30-day) supply.</li> <li>• Drug Tier 4 - Non-Preferred Drugs: You pay 43% of the total cost for a one-month (30-day) supply.</li> <li>• Drug Tier 5 - Specialty Tier: You pay 25% of the total cost for a one-month (30-day) supply.</li> </ul>	<p>If you do not qualify for “Extra Help” from Medicare, you will pay the following for your prescription drugs costs:  Deductible: \$480</p> <p>(applies to Tier 2 (Generic Drugs), Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier))</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1 - Preferred Generic Drugs: You pay a \$0 copay for a one-month (30-day) supply.</li> <li>• Drug Tier 2 - Generic Drugs: You pay a \$5 copay for a one-month (30-day) supply.</li> <li>• Drug Tier 3 - Preferred Brand Drugs: You pay a \$34 copay for a one-month (30-day) supply.</li> <li>• Drug Tier 4 - Non-Preferred Drugs: You pay 45% of the total cost for a one-month (30-day) supply.</li> <li>• Drug Tier 5 - Specialty Tier: You pay 25% of the total cost for a one-month (30-day) supply.</li> </ul>

Cost	2021 (this year)	2022 (next year)
	<ul style="list-style-type: none"> <li>Drug Tier 6 - Select Care Drugs: Not Applicable</li> </ul>	<ul style="list-style-type: none"> <li>Drug Tier 6 - Select Care Drugs: You pay a \$0 copay for a one-month (30-day) supply.</li> </ul>
<b>Maximum out-of-pocket amount</b> This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	\$3,450  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.	\$3,450  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.

***Annual Notice of Changes for 2022***  
**Table of Contents**

<b>Summary of Important Costs for 2022 .....</b>	<b>4</b>
<b>SECTION 1 We Are Changing the Plan's Name .....</b>	<b>9</b>
<b>SECTION 2 Changes to Benefits and Costs for Next Year .....</b>	<b>9</b>
Section 2.1— Changes to the Monthly Premium .....	9
Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount.....	9
Section 2.3— Changes to the Provider Network.....	10
Section 2.4— Changes to the Pharmacy Network.....	11
Section 2.5— Changes to Benefits and Costs for Medical Services .....	11
Section 2.6— Changes to Part D Prescription Drug Coverage .....	17
<b>SECTION 3 Administrative Changes.....</b>	<b>21</b>
<b>SECTION 4 Deciding Which Plan to Choose.....</b>	<b>21</b>
Section 4.1— If you want to stay in Wellcare Dual Access (HMO D-SNP) .....	21
Section 4.2— If you want to change plans .....	21
<b>SECTION 5 Changing Plans .....</b>	<b>22</b>
<b>SECTION 6 Programs That Offer Free Counseling about Medicare and Medicaid .....</b>	<b>22</b>
<b>SECTION 7 Programs That Help Pay for Prescription Drugs .....</b>	<b>23</b>
<b>SECTION 8 Questions? .....</b>	<b>23</b>
Section 8.1— Getting Help from Wellcare Dual Access (HMO D-SNP).....	23
Section 8.2— Getting Help from Medicare.....	24
Section 8.3— Getting Help from Medicaid.....	24



## **SECTION 1      We Are Changing the Plan's Name**

On January 1, 2022, our plan name will change from WellCare Access (HMO D-SNP) to Wellcare Dual Access (HMO D-SNP).

You will receive a new ID Card in the mail that will display the new plan name on or before December 31, 2021. Going forward, all other communications regarding your 2022 plan and benefits will also reflect the new name.

## **SECTION 2      Changes to Benefits and Costs for Next Year**

### **Section 2.1— Changes to the Monthly Premium**

---

<b>Cost</b>	<b>2021 (this year)</b>	<b>2022 (next year)</b>
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	\$0	\$0

### **Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount**

---

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during 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	2021 (this year)	2022 (next year)
<b>Maximum out-of-pocket amount</b> <b>Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.</b> 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. Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$3,450	\$3,450 Once you have paid \$3,450 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

## Section 2.3— Changes to the Provider Network

There are changes to our network of providers for next year. An updated *Provider & Pharmacy Directory* is located on our website at [www.wellcare.com/medicare](http://www.wellcare.com/medicare). You may also call member services for updated provider information or to ask us to mail you a *Provider & Pharmacy Directory*. **Please review the 2022 *Provider & Pharmacy Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan, you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider

or that your care is not being appropriately managed, you have the right to file an appeal of our decision.

- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.

---

## **Section 2.4— Changes to the Pharmacy Network**

---

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. An updated *Provider & Pharmacy Directory* is located on our website at [www.wellcare.com/medicare](http://www.wellcare.com/medicare). You may also call member services for updated provider information or to ask us to mail you a *Provider & Pharmacy Directory*. **Please review the 2022 *Provider & Pharmacy Directory* to see which pharmacies are in our network.**

---

## **Section 2.5— 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 changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Benefits Chart (what is covered)*, in your 2022 *Evidence of Coverage*. A copy of the *Evidence of Coverage* is located on our website at [www.wellcare.com/medicare](http://www.wellcare.com/medicare). You may also call member services to ask us to mail you an *Evidence of Coverage*.

### **Opioid treatment program services**

Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:

- U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications.
- Dispensing and administration of MAT medications (if applicable)
- Substance use counseling
- Individual and group therapy
- Toxicology testing
- Intake activities
- Periodic assessments

Cost	2021 (this year)	2022 (next year)
<b>Flex Card</b>	You receive \$500 on your Flex Card. The debit card is prepaid by the plan for covered dental, vision, or hearing services. Please refer to your Evidence of Coverage for more information.	You receive \$2,000 on your Flex Card. The debit card is prepaid by the plan for covered dental, vision, or hearing services. Your flex card benefit has a limit of \$250 for vision services, the remaining balance may be spent between dental and hearing services as you see fit. Please refer to your Evidence of Coverage for more information.
<b>In-home support services</b>	You pay a \$0 copay for 6 visits every year. Services include cleaning, household chores and meal preparation.	You pay a \$0 copay for 24 visits every year. Services include cleaning, household chores and meal preparation.
<b>Routine Dental (limitations and exclusions apply)</b>	Plan covers up to \$2,000 per year One (1) Oral Exam covered every 6 months One (1) Cleaning covered every 6 months One (1) Non-Routine service covered every 6 to 24 months One (1) Restorative service covered every 3 years One (1) Prosthodontic covered every 12 to 60 months One (1) Other Oral/Maxillofacial Surgery covered every 60 months or per lifetime One (1) Other Comprehensive service covered every 6 to 24 months	Plan covers up to \$2,000 per year Two (2) Oral Exams covered every year Two (2) Cleanings covered every year One (1) Non-Routine service covered once per day to 24 months One (1) Restorative service covered every 12 to 84 months One (1) Prosthodontic covered every 12 to 84 months One (1) Other Oral/Maxillofacial Surgery covered every 12 to 60 months or per lifetime Other Comprehensive services are not covered

Cost	2021 (this year)	2022 (next year)
<b>Special supplemental benefits for the chronically ill</b>	<p>Special supplemental benefits for the chronically ill are <u>not</u> covered</p>	<p>You must meet eligibility guidelines for the following plan benefits. Additionally, participation in a care management program with our plan may be required.</p> <p>Grocery Delivery:            You pay a \$0 copay. If eligible, you may receive a pre-paid membership to the plan's contracted grocery delivery service vendor and up to \$50 a month to use on plan-approved grocery items. There is a minimum order limit of \$35 per delivery. At the end of the month, any unused benefit dollars will not carry over.</p> <p>Non-Medical Transportation:            You pay a \$0 copay. If eligible, you may receive up to 24 one-way trips to plan approved locations. Please note you must use the plan's contracted vendor in order for this service to be covered.</p> <p>Utility Flex Card:            You pay a \$0 copay. If eligible, the plan offers a prepaid Visa debit card with a limit of \$50 per month to help cover the cost of utilities for your home. Any unused Utility Flex Card benefit dollars will expire at the end of each month. The approved utility services for this benefit include:</p> <ul style="list-style-type: none"> <li>- Electric, gas, sanitary, and water utilities</li> <li>- Landline telephone service</li> <li>- Cable TV service</li> <li>- Certain petroleum expenses</li> </ul>

Cost	2021 (this year)	2022 (next year)
		<p>Robotic Companion Pet: You pay a \$0 copay. If eligible, you may receive an interactive companion cat or dog from the plan's contracted vendor. Type of pet is subject to availability. Benefit is limited to one pet per member per year.</p>
<b>Virtual Visits</b>	<p>You pay \$0 copay per call. Your telehealth services from Teladoc do <u>not</u> include smoking cessation, behavioral health counseling, and nutritional counseling.</p>	<p>You pay \$0 copay per call to Teladoc. Your telehealth services from Teladoc include smoking cessation, behavioral health counseling, and nutritional counseling.</p>
<b>Prior Authorizations</b>	<p>The following in-network benefits may require prior authorization:</p> <ul style="list-style-type: none"> <li>• Additional Telehealth Services</li> <li>• Ambulance services</li> <li>• Ambulatory surgical center</li> <li>• Cardiac rehabilitation services</li> <li>• Chiropractic services</li> <li>• Comprehensive dental services</li> <li>• Diabetic services and supplies</li> <li>• Outpatient diagnostic tests and therapeutic services and supplies - Diagnostic procedures and tests</li> <li>• Outpatient diagnostic tests and therapeutic services and supplies - Lab services</li> <li>• Durable medical equipment (DME) and related supplies</li> <li>• Medicare-covered Eye Exams</li> <li>• Medicare-covered Eyewear</li> <li>• Hearing aids</li> </ul>	<p>The following in-network benefits may require prior authorization:</p> <ul style="list-style-type: none"> <li>• Additional Telehealth Services</li> <li>• Ambulance services</li> <li>• Ambulatory surgical center</li> <li>• Cardiac rehabilitation services</li> <li>• Chiropractic services</li> <li>• Comprehensive dental services</li> <li>• Diabetic services and supplies</li> <li>• Outpatient diagnostic tests and therapeutic services and supplies - Diagnostic procedures and tests</li> <li>• Outpatient diagnostic tests and therapeutic services and supplies - Lab services</li> <li>• Durable medical equipment (DME) and related supplies</li> <li>• Medicare-covered Eye Exams</li> <li>• Medicare-covered Eyewear</li> <li>• Hearing aids</li> </ul>

Cost	2021 (this year)	2022 (next year)
	<ul style="list-style-type: none"> <li>• Medicare-covered Hearing Exams</li> <li>• Home health agency care</li> <li>• Inpatient hospital care</li> <li>• Inpatient mental health care</li> <li>• Meal benefit</li> <li>• Medicare Part B prescription drugs - Chemotherapy/Radiation drugs</li> <li>• Medicare Part B prescription drugs- Part B drugs</li> <li>• Pulmonary rehabilitation services</li> <li>• Outpatient mental health care - Non-psychiatric services</li> <li>• Outpatient rehabilitation services - Occupational therapy</li> <li>• Opioid treatment program services</li> <li>• Fitness Benefit</li> <li>• In-home support services</li> <li>• Personal emergency response system (PERS)</li> <li>• Remote Access Technologies (including Web/Phone-based technologies and Nursing Hotline)</li> <li>• Physician/Practitioner services, including doctor's office visits - Other healthcare professionals</li> <li>• Outpatient diagnostic tests and therapeutic services and supplies - Outpatient blood services</li> <li>• Outpatient diagnostic tests and therapeutic services and supplies - Diagnostic radiological services</li> </ul>	<ul style="list-style-type: none"> <li>• Medicare-covered Hearing Exams</li> <li>• Home health agency care</li> <li>• Inpatient hospital care</li> <li>• Inpatient mental health care</li> <li>• Medicare Part B prescription drugs - Chemotherapy/Radiation drugs</li> <li>• Medicare Part B prescription drugs- Part B drugs</li> <li>• Pulmonary rehabilitation services</li> <li>• Outpatient mental health care - Non-psychiatric services</li> <li>• Outpatient rehabilitation services - Occupational therapy</li> <li>• Opioid treatment program services</li> <li>• Physician/Practitioner services, including doctor's office visits - Other healthcare professionals</li> <li>• Outpatient diagnostic tests and therapeutic services and supplies - Outpatient blood services</li> <li>• Outpatient diagnostic tests and therapeutic services and supplies - Diagnostic radiological services</li> <li>• Outpatient diagnostic tests and therapeutic services and supplies - Outpatient x-ray services</li> <li>• Outpatient diagnostic tests and therapeutic services and supplies - Therapeutic radiological services</li> <li>• Outpatient hospital observation</li> </ul>

Cost	2021 (this year)	2022 (next year)
	<ul style="list-style-type: none"> <li>• Outpatient diagnostic tests and therapeutic services and supplies - Outpatient x-ray services</li> <li>• Outpatient diagnostic tests and therapeutic services and supplies - Therapeutic radiological services</li> <li>• Outpatient hospital observation</li> <li>• Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital services</li> <li>• Outpatient substance abuse services</li> <li>• Partial hospitalization services</li> <li>• Outpatient rehabilitation services - Physical therapy and speech-language pathology</li> <li>• Physician/Practitioner services, including doctor's office visits - Specialist</li> <li>• Podiatry services</li> <li>• Prostate cancer screening exams-Medicare-covered Barium Enema Preventive Services</li> <li>• Prostate cancer screening exams - Digital rectal exam</li> <li>• Preventive dental services</li> <li>• Prosthetic devices and related supplies</li> <li>• Outpatient mental health care - Psychiatric services</li> <li>• Skilled nursing facility (SNF) care</li> <li>• Transportation (additional routine)</li> <li>• Supervised Exercise Therapy (SET)</li> <li>• Routine eye exam</li> </ul>	<ul style="list-style-type: none"> <li>• Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital services</li> <li>• Outpatient substance abuse services</li> <li>• Partial hospitalization services</li> <li>• Outpatient rehabilitation services - Physical therapy and speech-language pathology</li> <li>• Physician/Practitioner services, including doctor's office visits - Specialist</li> <li>• Podiatry services</li> <li>• Preventive dental services</li> <li>• Prosthetic devices and related supplies</li> <li>• Outpatient mental health care - Psychiatric services</li> <li>• Skilled nursing facility (SNF) care</li> <li>• Special Supplemental Benefits for the Chronically Ill</li> <li>• Transportation (additional routine)</li> <li>• Supervised Exercise Therapy (SET)</li> <li>• Routine eye exam</li> <li>• Routine Eyewear</li> <li>• Routine hearing exam</li> <li>• Hearing Aid Fitting/Evaluation(s)</li> <li>• Diabetic Therapeutic Shoes and Inserts</li> </ul>



Cost	2021 (this year)	2022 (next year)
	<ul style="list-style-type: none"><li>• Routine Eyewear</li><li>• Routine hearing exam</li><li>• Hearing Aid Fitting/Evaluation(s)</li><li>• Diabetic Therapeutic Shoes and Inserts</li></ul>	

## Section 2.6— 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.**

If you are affected by a change in drug coverage, you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. **We encourage current members** to ask for an exception before next year.
  - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call member services.
- **Work with your doctor (or prescriber) to find a different drug** that we cover. You can call member services to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting 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 switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

- Perhaps you can find a different drug covered by the plan that might work just as well for you. You can check the formulary on our website or call member services to ask for a list of covered drugs that treat the same medical condition. This list can help your doctor to find a covered drug that might work for you.
- You and your doctor can also ask the plan to make an exception for you and continue to cover the drug. You can ask for an exception in advance for next year and we will give you an answer to your request

before the change takes effect. There are certain requirements that must be met. To learn what you must do to ask for an exception, see the Evidence of Coverage. The *Evidence of Coverage* is available on our website at [www.wellcare.com/medicare](http://www.wellcare.com/medicare) or you can call member services to request that a copy be mailed to you. Refer to Chapter 9 of the *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))*. If you received a favorable formulary exception during 2021, you may not need to obtain a new formulary exception in 2022. At the time of the approval, we would have indicated in the approval notice how long the authorization is valid.

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.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about changes we may make to the Drug List, see Chapter 5, Section 6 of the Evidence of Coverage.)

### **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 have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. Because you receive “Extra Help” and didn’t receive this insert with this packet, please call member services and ask for the “LIS Rider.”

There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year 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. To get information about your costs in these stages, look in your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*.)

## Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
<b>Stage 1: Yearly Deductible Stage</b> During this stage, <b>you pay the full cost</b> of your Tier 2 (Generic Drugs), Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier) drugs until you have reached the yearly deductible.	<p>The deductible is \$445.</p> <p>During this stage, you pay \$0 cost sharing for drugs on Tier 1: Preferred Generic Drugs and the full cost of drugs on Tier 2: Generic Drugs, Tier 3: Preferred Brand Drugs, Tier 4: Non-Preferred Drugs, and Tier 5: Specialty Tier until you have reached the yearly deductible.</p> <p>Your deductible amount is either \$0 or \$92 depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</p>	<p>The deductible is \$480.</p> <p>During this stage, you pay \$0 cost sharing for drugs on Tier 1: Preferred Generic Drugs and \$0 cost sharing for drugs on Tier 6: Select Care Drugs and the full cost of drugs on Tier 2: Generic Drugs, Tier 3: Preferred Brand Drugs, Tier 4: Non-Preferred Drugs, and Tier 5: Specialty Tier until you have reached the yearly deductible.</p> <p>Your deductible amount is either \$0 or \$99 depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</p>

## Changes to Your Cost Sharing in the Initial Coverage Stage

To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2021 (this year)	2022 (next year)
<b>Stage 2: Initial Coverage Stage</b> Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and <b>you pay your share of the cost</b> .	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p>

Stage	2021 (this year)	2022 (next year)
<p><b>Stage 2: Initial Coverage Stage (continued)</b></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 for a long-term supply, at a network pharmacy that offers preferred cost sharing, or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p><b>Drug Tier 1 - Preferred Generic Drugs:</b> You pay a \$0 copay per prescription.</p>	<p><b>Drug Tier 1 - Preferred Generic Drugs:</b> You pay a \$0 copay per prescription.</p>
	<p><b>Drug Tier 2 - Generic Drugs:</b> You pay a \$8 copay per prescription.</p>	<p><b>Drug Tier 2 - Generic Drugs:</b> You pay a \$5 copay per prescription.</p>
	<p><b>Drug Tier 3 - Preferred Brand Drugs:</b> You pay a \$42 copay per prescription.</p>	<p><b>Drug Tier 3 - Preferred Brand Drugs:</b> You pay a \$34 copay per prescription.</p>
	<p><b>Drug Tier 4 - Non-Preferred Drugs:</b> You pay 43% of the total cost.</p>	<p><b>Drug Tier 4 - Non-Preferred Drugs:</b> You pay 45% of the total cost.</p>
	<p><b>Drug Tier 5 - Specialty Tier:</b> You pay 25% of the total cost.</p>	<p><b>Drug Tier 5 - Specialty Tier:</b> You pay 25% of the total cost.</p>
	<p><b>Drug Tier 6 - Select Care Drugs:</b> <u>Not</u> applicable</p>	<p><b>Drug Tier 6 - Select Care Drugs:</b> You pay a \$0 copay per prescription.</p>
	<p>Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>

## Changes to the Coverage Gap and Catastrophic Coverage Stages

The Coverage Gap Stage and the Catastrophic Coverage Stage are two other drug coverage stages for people with high drug costs. **Most members do not reach either stage.**

For information about your costs in these stages, look at your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

## SECTION 3 Administrative Changes

The information in the Administrative Changes grid below reflects year over year changes to your plan that do not directly impact benefits or cost-shares.

Description	2021 (this year)	2022 (next year)
Referrals	<p>The following in-network benefits may require referrals:</p> <ul style="list-style-type: none"><li>• Comprehensive Dental</li><li>• Hearing aids</li><li>• Hearing exams</li><li>• Eyewear</li><li>• Preventive Dental</li><li>• Eye exams</li></ul>	<p>The following in-network benefits may require referrals:</p> <ul style="list-style-type: none"><li>• Meal benefit</li><li>• Special Supplemental Benefits for the Chronically Ill</li></ul>

## SECTION 4 Deciding Which Plan to Choose

### Section 4.1— If you want to stay in Wellcare Dual Access (HMO D-SNP)

**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 Wellcare Dual Access (HMO D-SNP).

### Section 4.2— If you want to change plans

We hope to keep you as a member next year but if you want to change for 2022 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, read the *Medicare & You 2022* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see

Section 8.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to [www.medicare.gov/plan-compare](https://www.medicare.gov/plan-compare). **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

## **Step 2: Change your coverage**

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Wellcare Dual Access (HMO D-SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Wellcare Dual Access (HMO D-SNP).
- 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 this (phone numbers are in Section 8.1 of this booklet).
  - – *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 5 Changing Plans**

If you want to change to a different plan or Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2022.

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

In certain situations, changes are also allowed at other times of the year. For example, 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 may be allowed to make a change at other times of the year.

If you enrolled in a Medicare Advantage plan for January 1, 2022, 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, 2022. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

## **SECTION 6 Programs That Offer Free Counseling about Medicare and Medicaid**

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in

every state. In Kentucky, the SHIP is called Kentucky State Health Insurance Assistance Program (SHIP).

Kentucky State Health Insurance Assistance Program (SHIP) is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Kentucky State Health Insurance Assistance Program (SHIP) 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 Kentucky State Health Insurance Assistance Program (SHIP) at 1-800-372-2973 (TTY users should call 711). You can learn more about Kentucky State Health Insurance Assistance Program (SHIP) by visiting their website (<https://chfs.ky.gov/Pages/contact.aspx>).

For questions about your Kentucky Department for Medicaid Services (DMS) benefits, contact Kentucky Department for Medicaid Services (DMS), 1-800-635-2570 (TTY 1-855-326-4654) 8 a.m. - 4:30 p.m. ET, Monday - Friday. Ask how joining another plan or returning to Original Medicare affects how you get your Kentucky Department for Medicaid Services (DMS) coverage.

## **SECTION 7      Programs That Help Pay for Prescription Drugs**

You may qualify for help paying for prescription drugs.

- **“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 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
  - Your State Medicaid Office (applications).

## **SECTION 8      Questions?**

### **Section 8.1— Getting Help from Wellcare Dual Access (HMO D-SNP)**

Questions? We’re here to help. Please call member services at 1-833-444-9089. (TTY only, call 711.) We are available for phone calls. Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m. Calls to these numbers are free.

**Read your 2022 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 2022. For



details, look in the 2022 *Evidence of Coverage* for Wellcare Dual Access (HMO D-SNP). 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.wellcare.com/medicare](http://www.wellcare.com/medicare). 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.wellcare.com/medicare](http://www.wellcare.com/medicare). As a reminder, our website has the most up-to-date information about our provider network (Provider & Pharmacy Directory) and our list of covered drugs (Formulary/Drug List).

---

## **Section 8.2— 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**

You can visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)).

### **Read *Medicare & You 2022***

You can read the *Medicare & You 2022* 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 ([www.medicare.gov](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.

---

## **Section 8.3— Getting Help from Medicaid**

---

To get information from Medicaid you can call Kentucky Department for Medicaid Services (DMS) at 1-800-635-2570. TTY users should call 1-855-326-4654 from 8 a.m. - 4:30 p.m. ET, Monday - Friday.



ATENCIÓN: Si habla español, contamos con servicios de asistencia lingüística que se encuentran disponibles para usted de manera gratuita. Llame al 1-877-374-4056 (TTY: 711).

注意：如果您說中文，您可以免費獲得語言援助服務。請致電 1-877-374-4056 (TTY：711)。

Chú ý: Nếu quý vị nói tiếng Việt, dịch vụ hỗ trợ ngôn ngữ có sẵn miễn phí dành cho quý vị. Hãy gọi số 1-877-374-4056 (TTY: 711).

주의사항: 한국어를 구사할 경우, 언어 보조 서비스를 무료로 이용 가능합니다.  
1-877-374-4056 (TTY: 711) 번으로 연락해 주십시오.

Atensyon: Kung nagsasalita ka ng Tagalog, may mga available na libreng tulong sa wika para sa iyo. Tumawag sa 1-877-374-4056 (TTY: 711).

Dumngeg: No agsasau ka iti Ilokano, dagiti tulong nga serbisio, a libre, ket available para kaniyam. Awagan ti 1-877-374-4056 (TTY: 711).

La Silafia: Afai e te tautala i le gagana Sāmoa, gagana ‘au’aunaga fesoasoani, fai fua leai se totogi, o lo’o avanoa ia te ‘oe. Vala’au le 1-877-374-4056 (TTY: 711).

Maliu: Inā ‘ōlelo Hawai‘i ‘oe, he lawelawe māhele ‘ōlelo, manuahi, i lako iā ‘oe. E kelepona iā 1-877-374-4056 (TTY: 711).