



**Here's important information  
about your Medicare Advantage  
coverage for 2024.**

Dear Valued Member,

Welcome to Blue Cross and Blue Shield of Louisiana.

As you may already know, your current plan offered through Vantage Health Plan will become Blue adVantage on Jan. 1, 2024, since Vantage is joining the Blue Cross family. As promised, we are committed to providing the best service and care possible. Your Blue Advantage plan will deliver the benefits and value you have come to expect from Vantage along with the expertise and support of the nearly 90-year-old Blue Cross family.

As you review your 2024 plan details in this package, rest assured that you will still have access to the top-notch service and care that you know and trust today to meet your healthcare needs, including an extensive provider and pharmacy network as well as a competitive and generous drug formulary.

Enclosed you'll find your Annual Notice of Changes, along with information about how you can get copies of other important plan documents.

**We look forward to serving you in 2024 and beyond.**

Your enrollment in Blue Cross and Blue Shield of Louisiana is automatic and you do not need to take any action to use your Blue Cross plan in 2024.

As your new, local partner in taking care of yourself, we look forward to serving you for many years to come.

Sincerely,

A handwritten signature in black ink that reads "Sheldon Faulk".

Sheldon Faulk  
Senior Vice President and Chief Operating Officer  
Government Business  
Blue Cross and Blue Shield of Louisiana



**Your Customer Service team  
is always happy to assist you.**

To make sure you get the most from your  
Blue Cross and Blue Shield of Louisiana coverage, call

**1-866-508-7145 (TTY 711)**

**Our phone lines are open:**

8 a.m.–8 p.m., 7 days a week from October to March  
**and**

8 a.m.–8 p.m., Monday–Friday from April to September.



# 2024

## ANNUAL NOTICE OF CHANGES

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### Blue adVantage Classic (HMO-POS)

H6453-013-005

#### CONTACT CUSTOMER SERVICE

1-866-508-7145 (TTY: 711)  
[www.bcbsla.com/blueadvantage](http://www.bcbsla.com/blueadvantage)

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### Blue Advantage (HMO-POS)

January 1, 2024 - December 31, 2024

#### Hours of Operation:

October - March: 8 a.m. to 8 p.m., 7 days a week  
April – September: 8 a.m. to 8 p.m., Monday - Friday

### Service Area:

North Shore Region  
St. Tammany, Tangipahoa, and Washington parishes

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Blue Cross and Blue Shield of Louisiana is an independent licensee  
of the Blue Cross Blue Shield Association.





## NOTICE: HOW TO GET YOUR EVIDENCE OF COVERAGE, PROVIDER/PHARMACY DIRECTORY AND FORMULARY

It's easy to get your Blue Advantage Evidence of Coverage, Provider/Pharmacy Directory and Formulary. Check the cover of the enclosed Annual Notice of Changes document to see the name of your 2024 plan. You will need to know this to find these plan documents.

Go to [www.bcbsla.com/blueadvantage](http://www.bcbsla.com/blueadvantage), click **Member** on the top right corner and click on **Plan Overview** to view or download the following documents:

- Evidence of Coverage (EOC) – available by Oct. 15, 2023
- Provider/Pharmacy Directory – available by Oct. 15, 2023
- Formulary (list of covered drugs) – available by Oct. 15, 2023

### **If you are unable to access the website, we can help!**

#### **Request a printed copy**

- Call **1-866-508-7145 (TTY 711)**. Our phone lines are open 8 a.m. to 8 p.m., 7 days a week from October – March and 8 a.m. to 8 p.m., Monday – Friday from April – September.
- Email [customerservice@blueadvantagela.com](mailto:customerservice@blueadvantagela.com).

#### **Find a provider, hospital or pharmacy**

- Call **1-866-508-7145 (TTY 711)**. Our phone lines are open 8 a.m. to 8 p.m., 7 days a week from October – March and 8 a.m. to 8 p.m., Monday – Friday from April – September.

## ***Blue adVantage Classic (HMO-POS) offered by HMO Louisiana, Inc.***

### **Annual Notice of Changes for 2024**

You are currently enrolled as a member of Vantage BASIC (HMO-POS). 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.bcbsla.com/blueadvantage](http://www.bcbsla.com/blueadvantage). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

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#### **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 2024 "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](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2024* 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, 2023, you will stay in Blue adVantage Classic (HMO-POS).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with Blue adVantage Classic (HMO-POS).
- 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 1-866-508-7145 for additional information. (TTY users should call 711.) Our phone lines are open 8 a.m. to 8 p.m. CST, 7 days a week from October – March and 8 a.m. to 8 p.m. CST, Monday – Friday from April – September. This call is free.
- You may choose to access your Blue Advantage (HMO-POS) plan documents, including this Annual Notice of Changes for 2024, via the Blue Advantage website instead of traditional paper booklets. You can view Blue Advantage (HMO-POS) documents at [www.bcbsla.com/blueadvantage](http://www.bcbsla.com/blueadvantage), or download them from the website. You may also request copies of your documents by contacting Customer Service at the phone number on the back cover of this booklet.
- In addition to the digital format, we can also give you this information in large print, languages other than English, and other accessible formats.
- **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 Blue adVantage Classic (HMO-POS)**

- Blue Advantage from Blue Cross and Blue Shield of Louisiana is an HMO plan with a Medicare contract. Enrollment in Blue Advantage depends on contract renewal.
- When this document says “we”, “us”, or “our”, it means HMO Louisiana, Inc. When it says “plan” or “our plan”, it means Blue adVantage Classic (HMO-POS).

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## Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Blue adVantage Classic (HMO-POS) in several important areas. **Please note this is only a summary of costs.**

| Cost   | 2023 (this year)   | 2024 (next year)   |
|--|--|--|
| <p><b>Monthly plan premium*</b></p> <p>* Your premium may be higher than this amount. See Section 2.1 for details.</p>   | \$0  | \$0  |
| <p><b>Deductible</b></p>   | \$500 for out-of-network benefits  | \$500 for out-of-network benefits except for insulin furnished through an item of durable medical equipment.                           |
| <p><b>Maximum out-of-pocket amount</b></p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services.<br/>(See Section 2.2 for details.)</p> | <p>From network providers: \$5,900</p> <p>From out-of-network providers: Unlimited</p>   | <p>From network providers: \$5,900</p> <p>From out-of-network providers: Unlimited</p>   |
| <p><b>Doctor office visits</b></p>   | <p>Primary care visits<br/><b>Affinity Health Network (AHN) Providers:</b><br/>\$0 copay per visit</p> <p><b>Standard Network Providers:</b><br/>\$0 copay per visit</p> <p><b>Out-of-Network:</b><br/>50% coinsurance per visit</p> | <p>Primary care visits:<br/><b>In-Network:</b><br/>\$0 copay per visit</p> <p><b>Out-of-Network:</b><br/>50% coinsurance per visit</p> |

| Cost                            | 2023 (this year)   | 2024 (next year)   |
|---------------------------------|--|--|
|                                 | <p>Specialist visits<br/><b>Affinity Health Network (AHN) Providers:</b><br/>\$35 copay per visit</p> <p><b>Standard Network Providers:</b><br/>\$50 copay per visit</p> <p><b>Out-of-Network:</b><br/>50% coinsurance per visit</p>   | <p>Specialist visits:<br/><b>In-Network:</b><br/>\$45 copay per visit</p> <p><b>Out-of-Network:</b><br/>50% coinsurance per visit</p>  |
| <b>Inpatient hospital stays</b> | <p><b>In-Network:</b><br/>\$318 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care.<br/>\$0 copay for an additional Medicare-covered 60 lifetime reserve days.</p> <p><b>Out-of-Network:</b><br/>50% coinsurance for each Medicare-covered hospital stay.</p> | <p><b>In-Network:</b><br/>\$195 copay each day for days 1 to 10 and \$0 copay each day for days 11 to 90 for Medicare-covered hospital care.<br/>\$0 copay for an additional Medicare-covered 60 lifetime reserve days.</p> <p><b>Out-of-Network:</b><br/>50% coinsurance for each Medicare-covered hospital stay.</p> |

| Cost   | 2023 (this year)  | 2024 (next year)   |
|--|---|--|
| <p><b>Part D prescription drug coverage</b><br/>(See Section 2.5 for details.)</p> | <p>Deductible: \$505 for your Tier 4 and Tier 5 drugs, except for covered insulin products and most adult Part D vaccines</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p><b>Preferred Pharmacies:</b><br/>(31-day supply)</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0 copay</li> <li>• Drug Tier 2: \$16 copay</li> <li>• Drug Tier 3: \$47 copay</li> <li>• Drug Tier 4: \$100 copay</li> <li>• Drug Tier 5: 25% coinsurance</li> </ul> <p><b>Standard Pharmacies:</b><br/>(31-day supply)</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$8 copay</li> <li>• Drug Tier 2: \$16 copay</li> <li>• Drug Tier 3: \$47 copay</li> <li>• Drug Tier 4: \$100 copay</li> <li>• Drug Tier 5: 25% coinsurance</li> </ul> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays most of the cost for your covered drugs.</li> <li>• For Tier 1 Preferred Generic drugs filled at a preferred retail or mail</li> </ul> | <p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p><b>Preferred Pharmacies:</b><br/>(30-day supply)</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0 copay</li> <li>• Drug Tier 2: \$12 copay</li> <li>• Drug Tier 3: \$45 copay</li> <li>• Drug Tier 4: \$100 copay</li> <li>• Drug Tier 5: 33% coinsurance</li> </ul> <p><b>Standard Pharmacies:</b><br/>(30-day supply)</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$8 copay</li> <li>• Drug Tier 2: \$16 copay</li> <li>• Drug Tier 3: \$47 copay</li> <li>• Drug Tier 4: \$100 copay</li> <li>• Drug Tier 5: 33% coinsurance</li> </ul> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</li> </ul> |

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| Cost | 2023 (this year)  | 2024 (next year) |
|------|---|------------------|
|      | <p>order pharmacy, you pay a \$0 copay. For Tier 1 Preferred Generic drugs filled at a standard retail or mail order pharmacy, you pay a \$4.15 copay. For all other drugs, your share of the cost will be whichever is the larger amount: coinsurance of 5% of the cost of the drug or \$4.15 copay for a generic drug or a drug that is treated like a generic and \$10.35 for all other drugs.</p> |                  |

**SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Blue adVantage Classic (HMO-POS) in 2024**

On January 1, 2024, HMO Louisiana, Inc. will be combining Vantage BASIC (HMO-POS) with one of our plans, Blue adVantage Classic (HMO-POS). The information in this document tells you about the differences between your current benefits in Vantage BASIC (HMO-POS) and the benefits you will have on January 1, 2024 as a member of Blue adVantage Classic (HMO-POS).

**If you do nothing by December 7, 2023, we will automatically enroll you in our Blue adVantage Classic (HMO-POS).** This means starting January 1, 2024, you will be getting your medical and prescription drug coverage through Blue adVantage Classic (HMO-POS). If you want to change plans or switch to Original Medicare, you must do so between October 15 and December 7. If you are eligible for “Extra Help,” you may be able to change plans during other times.

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

**Section 2.1 – Changes to the Monthly Premium**

| Cost  | 2023 (this year) | 2024 (next year)  |
|---|------------------|---|
| <b>Monthly premium</b><br>(You must also continue to pay your Medicare Part B premium.) | \$0              | \$0<br><b>There is no premium increase for the upcoming benefit year.</b> |

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.

**Section 2.2 – 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   | 2023 (this year) | 2024 (next year)   |
|--|------------------|--|
| <p><b>In-network maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays and coinsurance) from network providers count toward your in-network maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p> | <p>\$5,900</p>   | <p>\$5,900</p> <p>Once you have paid \$5,900 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.</p> <p><b>There is no in-network maximum out-of-pocket change for the upcoming benefit year.</b></p> |
| <p><b>Out-of-network maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays and coinsurance) from out-of-network providers count toward your maximum out-of-pocket amount.</p>  | <p>Unlimited</p> | <p>Unlimited</p> <p>Because you have an unlimited out-of-pocket maximum, you will continue to pay for your covered Part A and Part B services from out-of-network providers for the rest of the calendar year.</p>   |

### Section 2.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at [www.bcbsla.com/blueadvantage](http://www.bcbsla.com/blueadvantage). You may also call Customer Service for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 Provider/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 2024 Provider/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 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 2.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

|  | 2023 (this year)   | 2024 (next year)  |
|--|--|---|
| <b>Prior Authorizations</b>                                      | <p>The following in-network benefit required prior authorization:</p> <ul style="list-style-type: none"> <li>• Diabetes self-management training</li> <li>• Dialysis</li> <li>• Kidney disease education</li> <li>• Medicare-covered hearing exam</li> <li>• Medicare-covered comprehensive dental services</li> <li>• Other healthcare professionals</li> <li>• Physician specialist</li> <li>• Podiatry</li> </ul> | <p>The following in-network benefit does not require prior authorization:</p> <ul style="list-style-type: none"> <li>• Diabetes self-management training</li> <li>• Dialysis</li> <li>• Kidney disease education</li> <li>• Medicare-covered hearing exams</li> <li>• Medicare-covered comprehensive dental services</li> <li>• Other healthcare professionals</li> <li>• Physician specialist</li> <li>• Podiatry</li> </ul> |
| <b>Ambulance services - Air transportation - Cost-Sharing</b>    | <p><b>In-Network</b><br/>You pay a 20% coinsurance for each Medicare-covered service.</p>  | <p><b>In-Network</b><br/>You pay a \$260 copay for each Medicare-covered service.</p>   |
| <b>Ambulance services - Air transportation - Cost-Sharing</b>    | <p><b>Out-of-Network</b><br/>You pay a 50% coinsurance for each Medicare-covered service.</p>  | <p><b>Out-of-Network</b><br/>You pay a \$260 copay for each Medicare-covered service.</p>   |
| <b>Ambulance services - Ground transportation - Cost-Sharing</b> | <p><b>Out-of-Network</b><br/>You pay a 50% coinsurance for each Medicare-covered service.</p>  | <p><b>Out-of-Network</b><br/>You pay a \$250 copay for each Medicare-covered service.</p>   |

|  | 2023 (this year)  | 2024 (next year)   |
|--|---|--|
| <b>Annual routine physical exam - Cost-Sharing</b>   | <b>In-Network</b><br><u>Not</u> covered   | <b>In-Network</b><br>You pay a \$0 copay.  |
| <b>Annual routine physical exam - Cost-Sharing</b>   | <b>Out-of-Network</b><br><u>Not</u> covered   | <b>Out-of-Network</b><br>You pay a 50% coinsurance.  |
| <b>Cardiac rehabilitation services - Intensive - Cost-Sharing</b>                          | <b>In-Network</b><br>You pay a \$60 copay for each Medicare-covered service.  | <b>In-Network</b><br>You pay a \$20 copay for each Medicare-covered service.   |
| <b>Cardiac rehabilitation services - Non-Intensive - Cost-Sharing</b>                      | <b>In-Network</b><br>You pay a \$40 copay for each Medicare-covered service.  | <b>In-Network</b><br>You pay a \$20 copay for each Medicare-covered service.   |
| <b>Dental services - Maximum plan amount</b>   | Up to \$400 for all in-network and out-of-network covered preventive dental services every year.<br><br>Up to \$950 for all in-network and out-of-network covered comprehensive dental services every year. | Up to a \$2,000 combined credit every year for all in-network and out-of-network covered preventive and comprehensive dental services. |
| <b>Dental services - Medicare-covered comprehensive dental - Cost-Sharing</b>              | <b>In-Network</b><br>You pay a 20% coinsurance.   | <b>In-Network</b><br>You pay a 0% coinsurance.   |
| <b>Dental services - Preventive dental services - Fluoride Treatment - Periodicity</b>     | Limited to 1 fluoride treatment(s) every six months.  | Limited to 2 fluoride treatment(s) every year.   |
| <b>Dental services - Preventive dental services - Oral Exams - Periodicity</b>             | Limited to 1 oral exam(s) every six months.   | Limited to 2 oral exam(s) every year.  |
| <b>Dental services - Preventive dental services - Prophylaxis (Cleaning) - Periodicity</b> | Limited to 1 cleaning(s) every six months.  | Limited to 2 cleaning(s) every year.   |



|   | 2023 (this year)  | 2024 (next year)  |
|---|---|---|
| <b>Diabetes self-management training, diabetic services and supplies - Diabetic monitoring supplies - Cost-Sharing</b>          | <b>In-Network Arkray brand/Preferred Pharmacies:</b><br>You pay a 0% coinsurance for each Medicare-covered service.<br><b>All other brands/pharmacies:</b><br>You pay a 20% coinsurance for each Medicare-covered service.          | <b>In-Network</b><br>You pay a \$0 copay for each Medicare-covered service.                             |
| <b>Diabetes self-management training, diabetic services and supplies - Diabetes self-management training - Cost-Sharing</b>     | <b>In-Network Affinity Health Network (AHN) Providers:</b><br>You pay a 0% coinsurance for each Medicare-covered service.<br><br><b>Standard Network Providers:</b><br>You pay a 20% coinsurance for each Medicare-covered service. | <b>In-Network</b><br>You pay a \$0 copay for each Medicare-covered service.                             |
| <b>Diabetes self-management training, diabetic services and supplies - Diabetic therapeutic shoes or inserts - Cost-Sharing</b> | <b>In-Network</b><br>You pay a 20% coinsurance for each Medicare-covered service.   | <b>In-Network</b><br>You pay a \$0 copay for each Medicare-covered service.                             |
| <b>Enhanced disease management - Cost-Sharing</b>   | <b>In-Network</b><br>You pay a \$0 copay.   | <b>In-Network</b><br><u>Not</u> covered   |
| <b>Health and wellness education programs - Cost-Sharing</b>  | <b>In-Network</b><br>You pay a \$0 copay.   | <b>In-Network</b><br><u>Not</u> covered   |
| <b>Hearing services - Medicare-covered hearing exam - Cost-Sharing</b>  | <b>In-Network</b><br>You pay a 20% coinsurance for each Medicare-covered service.   | <b>In-Network</b><br>You pay a \$0 copay for each Medicare-covered service.                             |
| <b>Hearing services - Hearing aids - Maximum plan amount</b>  | Up to \$1,000 for both ears combined every year for all in-network and out-of-network covered services.   | Up to \$1,100 for both ears combined every year for all in-network and out-of-network covered services. |

|   | 2023 (this year)  | 2024 (next year)  |
|---|---|---|
| <b>Home-based palliative care - Cost-Sharing</b>  | <b>In-Network</b><br><u>Not</u> covered   | <b>In-Network</b><br>You pay a \$0 copay.   |
| <b>Inpatient hospital care - Cost-Sharing</b>   | <b>In-Network</b><br>You pay a \$318 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care.<br>\$0 copay for an additional Medicare-covered 60 lifetime reserve days.<br>Medicare hospital benefit periods do not apply. For inpatient hospital care, the cost-sharing described above applies each time you are admitted to the hospital.      | <b>In-Network</b><br>You pay a \$195 copay each day for days 1 to 10 and \$0 copay each day for days 11 to 90 for Medicare-covered hospital care.<br>\$0 copay for an additional Medicare-covered 60 lifetime reserve days.<br>Medicare hospital benefit periods do not apply. For inpatient hospital care, the cost-sharing described above applies each time you are admitted to the hospital.    |
| <b>Inpatient services in a psychiatric hospital - Cost-Sharing</b>                      | <b>In-Network</b><br>You pay a \$467 copay each day for days 1 to 4 and \$0 copay each day for days 5 to 90 for Medicare-covered hospital care.<br>\$0 copay for an additional Medicare-covered 60 lifetime reserve days.<br>Medicare hospital benefit periods do not apply. For inpatient mental health care, the cost-sharing described above applies each time you are admitted to the hospital. | <b>In-Network</b><br>You pay a \$195 copay each day for days 1 to 8 and \$0 copay each day for days 9 to 90 for Medicare-covered hospital care.<br>\$0 copay for an additional Medicare-covered 60 lifetime reserve days.<br>Medicare hospital benefit periods do not apply. For inpatient mental health care, the cost-sharing described above applies each time you are admitted to the hospital. |
| <b>Medicare Part B prescription drugs - Chemotherapy/Radiation drugs - Cost-Sharing</b> | <b>In-Network</b><br>You pay a 20% coinsurance for each Medicare-covered service.   | <b>In-Network</b><br>You pay a 0% - 20% coinsurance depending on the Medicare-covered service.  |

|   | 2023 (this year)   | 2024 (next year)   |
|---|--|--|
| <b>Medicare Part B prescription drugs - Chemotherapy/Radiation drugs - Cost-Sharing</b>                                   | <b>Out-of-Network</b><br>You pay a 50% coinsurance for each Medicare-covered service.  | <b>Out-of-Network</b><br>You pay a 0% - 50% coinsurance depending on the Medicare-covered service.   |
| <b>Medicare Part B prescription drugs - Insulin - Cost-Sharing</b>  | <b>In-Network</b><br>You pay a 20% coinsurance for each Medicare-covered service.  | <b>In-Network</b><br>You pay a \$35 copay for each Medicare-covered service.   |
| <b>Medicare Part B prescription drugs - Insulin - Cost-Sharing</b>  | <b>Out-of-Network</b><br>You pay a 50% coinsurance for each Medicare-covered service.  | <b>Out-of-Network</b><br>You pay a \$35 copay for each Medicare-covered service.   |
| <b>Medicare Part B prescription drugs- Part B drugs - Cost-Sharing</b>  | <b>In-Network</b><br>You pay a 20% coinsurance for each Medicare-covered service.  | <b>In-Network</b><br>You pay a 0% - 20% coinsurance depending on the Medicare-covered service.   |
| <b>Medicare Part B prescription drugs- Part B drugs - Cost-Sharing</b>  | <b>Out-of-Network</b><br>You pay a 50% coinsurance for each Medicare-covered service.  | <b>Out-of-Network</b><br>You pay a 0% - 50% coinsurance depending on the Medicare-covered service.   |
| <b>Opioid treatment program services - Cost-Sharing</b>   | <b>In-Network</b><br>You pay a 20% coinsurance for each Medicare-covered service.  | <b>In-Network</b><br>You pay a \$40 copay for each Medicare-covered service.   |
| <b>Outpatient diagnostic tests and therapeutic services and supplies - Diagnostic procedures and tests - Cost-Sharing</b> | <b>In-Network</b><br>You pay a 0% - 20% coinsurance depending on the place of service.   | <b>In-Network</b><br>You pay a \$0 - \$30 copay for each Medicare-covered service depending on the place of service.                       |
| <b>Outpatient diagnostic tests and therapeutic services and supplies - Outpatient blood services - Cost-Sharing</b>       | <b>In-Network</b><br>You pay a 20% coinsurance for each Medicare-covered service.<br>Coverage begins with the first pint of blood that you need. | <b>In-Network</b><br>You pay a \$0 copay for each Medicare-covered service.<br>Coverage begins with the first pint of blood that you need. |

|   | 2023 (this year)   | 2024 (next year)  |
|---|--|---|
| <b>Outpatient diagnostic tests and therapeutic services and supplies - Outpatient x-ray services - Cost-Sharing</b> | <b>In-Network</b><br>You pay a 20% coinsurance for each Medicare-covered service.  | <b>In-Network</b><br>You pay a 0% - 20% coinsurance depending on the place of service.  |
| <b>Outpatient mental healthcare - Non-psychiatric services - Group sessions - Cost-Sharing</b>                      | <b>Affinity Health Network (AHN) Providers:</b><br>You pay a \$0 copay for each Medicare-covered Group Session<br><br><b>Standard Network Providers:</b><br>You pay a \$40 copay for each Medicare-covered Group Session           | <b>In-Network</b><br>You pay a \$40 copay for each Medicare-covered Group Session.      |
| <b>Outpatient mental healthcare - Non-psychiatric services - Individual sessions - Cost-Sharing</b>                 | <b>Affinity Health Network (AHN) Providers:</b><br>You pay a \$0 copay for each Medicare-covered Individual Session<br><br><b>Standard Network Providers:</b><br>You pay a \$40 copay for each Medicare-covered Individual Session | <b>In-Network</b><br>You pay a \$40 copay for each Medicare-covered Individual Session. |
| <b>Outpatient mental healthcare - Psychiatric services - Group sessions - Cost-Sharing</b>                          | <b>Affinity Health Network (AHN) Providers:</b><br>You pay a \$0 copay for each Medicare-covered Group Session<br><br><b>Standard Network Providers:</b><br>You pay a \$40 copay for each Medicare-covered Group Session           | <b>In-Network</b><br>You pay a \$40 copay for each Medicare-covered Group Session.      |

|   | 2023 (this year)  | 2024 (next year)  |
|---|---|---|
| <b>Outpatient mental healthcare -<br/>Psychiatric services - Individual<br/>sessions - Cost-Sharing</b>               | <p><b>Affinity Health Network<br/>(AHN) Providers:</b><br/>You pay a \$0 copay for each<br/>Medicare-covered Individual<br/>Session</p> <p><b>Standard Network<br/>Providers:</b><br/>You pay a \$40 copay for each<br/>Medicare-covered Individual<br/>Session</p> | <p><b>In-Network</b><br/>You pay a \$40 copay for each<br/>Medicare-covered Individual<br/>Session.</p> |
| <b>Outpatient rehabilitation services -<br/>Occupational therapy -<br/>Cost-Sharing</b>                               | <p><b>Affinity Health Network<br/>(AHN) Providers:</b><br/>You pay a \$0 copay for each<br/>Medicare-covered service.</p> <p><b>Standard Network<br/>Providers:</b><br/>You pay a \$20 copay for each<br/>Medicare-covered service.</p>                             | <p><b>In-Network</b><br/>You pay a \$20 copay for each<br/>Medicare-covered service.</p>                |
| <b>Outpatient rehabilitation services -<br/>Physical therapy and<br/>speech-language pathology -<br/>Cost-Sharing</b> | <p><b>Affinity Health Network<br/>(AHN) Providers:</b><br/>You pay a \$0 copay for each<br/>Medicare-covered service.</p> <p><b>Standard Network<br/>Providers:</b><br/>You pay a \$20 copay for each<br/>Medicare-covered service.</p>                             | <p><b>In-Network</b><br/>You pay a \$20 copay for each<br/>Medicare-covered service.</p>                |
| <b>Outpatient substance abuse<br/>services - Group sessions -<br/>Cost-Sharing</b>                                    | <p><b>Affinity Health Network<br/>(AHN) Providers:</b><br/>You pay a \$0 copay for each<br/>Medicare-covered Group<br/>Session</p> <p><b>Standard Network<br/>Providers:</b><br/>You pay a \$40 copay for each<br/>Medicare-covered Group<br/>Session</p>           | <p><b>In-Network</b><br/>You pay a \$40 copay for each<br/>Medicare-covered Group<br/>Session.</p>      |

|   | 2023 (this year)  | 2024 (next year)  |
|---|---|---|
| <b>Outpatient substance abuse services - Individual sessions - Cost-Sharing</b>   | <p><b>Affinity Health Network (AHN) Providers:</b><br/>You pay a \$0 copay for each Medicare-covered Individual Session</p> <p><b>Standard Network Providers:</b><br/>You pay a \$40 copay for each Medicare-covered Individual Session</p> | <p><b>In-Network</b><br/>You pay a \$40 copay for each Medicare-covered Individual Session.</p>     |
| <b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Ambulatory surgical center - Cost-Sharing</b>      | <p><b>In-Network</b><br/>You pay a \$0 - \$350 copay depending on the Medicare-covered service.</p>   | <p><b>In-Network</b><br/>You pay a \$0 - \$225 copay depending on the Medicare-covered service.</p> |
| <b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital services - Cost-Sharing</b>    | <p><b>Affinity Health Network (AHN) Providers:</b><br/>You pay a \$0 - \$250 copay for each Medicare-covered service.</p> <p><b>Standard Network Providers:</b><br/>You pay a \$0 - \$350 copay for each Medicare-covered service.</p>      | <p><b>In-Network</b><br/>You pay a \$0 - \$225 copay depending on the Medicare-covered service.</p> |
| <b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital observation - Cost-Sharing</b> | <p><b>In-Network</b><br/>You pay a \$318 copay per day for each Medicare-covered service.</p>   | <p><b>In-Network</b><br/>You pay a \$195 copay per day for each Medicare-covered service.</p>       |

|  | 2023 (this year)   | 2024 (next year)  |
|--|--|---|
| <b>Over-the-counter benefit - Maximum plan amount</b>  | <p>You are eligible for \$100 maximum benefit coverage amount every three months to be used toward the purchase of over-the-counter (OTC) health and wellness products at participating nationwide chain retailers and many local independent merchants and pharmacies.</p> <p>Unused credits do not roll over to the next period.</p> | <p>You are eligible for \$110 maximum benefit coverage amount every three months to be used toward the purchase of over-the-counter (OTC) health and wellness products at participating nationwide chain retailers and many local independent merchants and pharmacies. Unused funds do not roll over to the next period. Please see the Evidence of Coverage for more information.</p> |
| <b>Partial hospitalization services - Cost-Sharing</b>   | <p><b>In-Network</b><br/>You pay a \$55 copay per day for each Medicare-covered service.</p>   | <p><b>In-Network</b><br/>You pay a \$40 copay per day for each Medicare-covered service.</p>  |
| <b>Physician/Practitioner services, including doctor’s office visits - Additional telehealth services - Cost-Sharing</b> | <p><b>Affinity Health Network (AHN) Providers:</b><br/>You pay a \$0 - \$35 copay depending on the Medicare-covered service.</p> <p><b>Standard Network Providers:</b><br/>You pay a \$0 - \$50 or a 20% coinsurance depending on the Medicare-covered service.</p>  | <p><b>In-Network</b><br/>You pay a \$0 - \$45 copay depending on the Medicare-covered service.</p>  |
| <b>Physician/Practitioner services, including doctor’s office visits - Specialist - Cost-Sharing</b>                     | <p><b>Affinity Health Network (AHN) Providers:</b><br/>You pay a \$35 copay for each Medicare-covered service.</p> <p><b>Standard Network Providers:</b><br/>You pay a \$50 copay for each Medicare-covered service.</p>   | <p><b>In-Network</b><br/>You pay a \$45 copay for each Medicare-covered service.</p>  |

|   | 2023 (this year)   | 2024 (next year)  |
|---|--|---|
| <b>Physician/Practitioner services, including doctor's office visits- Other healthcare professionals - Cost-Sharing</b> | <p><b>Affinity Health Network (AHN) Providers:</b><br/>You pay a \$0 - \$35 copay or a 20% coinsurance depending on the Medicare-covered service.</p> <p><b>Standard Network Providers:</b><br/>You pay a \$0 - \$50 copay or a 20% coinsurance depending on the Medicare-covered service.</p> | <p><b>In-Network</b><br/>You pay a \$0 - \$45 copay or a 20% coinsurance depending on the Medicare-covered service.</p>   |
| <b>Podiatry services - Medicare-covered - Cost-Sharing</b>  | <p><b>Affinity Health Network (AHN) Providers:</b><br/>You pay a \$35 copay for each Medicare-covered service.</p> <p><b>Standard Network Providers:</b><br/>You pay a \$50 copay for each Medicare-covered service.</p>   | <p><b>In-Network</b><br/>You pay a \$45 copay for each Medicare-covered service.</p>  |
| <b>Pulmonary rehabilitation services - Cost-Sharing</b>   | <p><b>In-Network</b><br/>You pay a \$20 copay for each Medicare-covered service.</p>   | <p><b>In-Network</b><br/>You pay a \$15 copay for each Medicare-covered service.</p>  |
| <b>Services to treat kidney disease and conditions - Kidney disease education services - Cost-Sharing</b>               | <p><b>In-Network</b><br/>You pay a 20% coinsurance for each Medicare-covered service.</p>  | <p><b>In-Network</b><br/>You pay a \$0 copay for each Medicare-covered service.</p>   |
| <b>Skilled nursing facility (SNF) care - Cost-Sharing</b>   | <p><b>In-Network</b><br/>You pay a \$0 copay each day for days 1 to 20 and \$188 copay each day for days 21 to 100 for Medicare-covered skilled nursing facility care. Medicare hospital benefit periods apply.</p>  | <p><b>In-Network</b><br/>You pay a \$0 copay each day for days 1 to 20 and \$165 copay each day for days 21 to 100 for Medicare-covered skilled nursing facility care. Medicare hospital benefit periods apply.</p> |



|   | 2023 (this year)  | 2024 (next year)   |
|---|---|--|
| <b>Supervised Exercise Therapy (SET) - Cost-Sharing</b>         | <p><b>Affinity Health Network (AHN) Providers:</b><br/>You pay a \$0 copay for each Medicare-covered service.</p> <p><b>Standard Network Providers:</b><br/>You pay a \$10 copay for each Medicare-covered service.</p> | <p><b>In-Network</b><br/>You pay a \$10 copay for each Medicare-covered service.</p> |
| <b>Transportation - Periodicity</b>                             | Routine transportation for up to 24 trips every year. A trip is considered one-way transportation by van or medical transport to a plan-approved health-related location.   | <u>Not covered</u>   |
| <b>Urgently needed services - Cost-Sharing</b>                  | You pay a \$60 copay for each Medicare-covered service.   | You pay a \$40 copay for each Medicare-covered service.                              |
| <b>Vision care - Medicare-covered eye exam - Cost-Sharing</b>   | <p><b>Affinity Health Network (AHN) Providers:</b><br/>You pay a \$35 copay for each Medicare-covered service.</p> <p><b>Standard Network Providers:</b><br/>You pay a \$50 for each Medicare-covered service.</p>      | <p><b>In-Network</b><br/>You pay a \$45 copay for each Medicare-covered service.</p> |
| <b>Vision care - Supplemental eyewear - Maximum plan amount</b> | Up to a \$300 combined credit every year for all additional eyewear.  | Up to a \$400 combined credit every year for all additional eyewear.                 |
| <b>Vision care - Medicare-covered eyewear - Cost-Sharing</b>    | <p><b>In-Network</b><br/>You pay a 20% coinsurance for each Medicare-covered service.</p>   | <p><b>In-Network</b><br/>You pay a \$0 copay for each Medicare-covered service.</p>  |

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## Section 2.5 – Changes to Part D Prescription Drug Coverage

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### 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,” which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the “Drug List” to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

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 Customer Service 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 for 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, please call Customer Service 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.)

## Changes to the Deductible Stage

| Stage  | 2023 (this year)  | 2024 (next year)  |
|--|---|---|
| <p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, <b>you pay the full cost</b> of your Part D drugs until you have reached the yearly deductible. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.</p> | <p>The deductible is \$505.</p> <p>During this stage, you pay \$0 preferred cost sharing or \$8 standard cost sharing for drugs on Tier 1: (Preferred Generics), \$16 cost sharing for drugs on Tier 2: (Generics), and \$47 cost sharing for drugs on Tier 3: (Preferred Brand) and the full cost of drugs on Tier 4: (Non-Preferred Brand) and Tier 5: (Specialty) until you have reached the yearly deductible.</p> <p>For members without Low Income Subsidy:<br/>There is no deductible for Vantage BASIC (HMO-POS) for select insulins. You pay a \$35 copay for select insulins.</p> | <p>Because we have no deductible, this payment stage does not apply to you.</p> |

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

| Stage  | 2023 (this year)   | 2024 (next year)   |
|--|--|--|
| <p><b>Stage 2: Initial Coverage Stage</b><br/>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> | <p>Your cost for a 31-day supply filled at a network pharmacy:</p> <p><b>Tier 1: Preferred Generics:</b><br/><i>Standard cost sharing:</i> You pay \$8 per prescription.<br/><i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <p><b>Tier 2: Generics:</b><br/><i>Standard cost sharing:</i> You pay \$16 per prescription.<br/><i>Preferred cost sharing:</i> You pay \$16 per prescription.</p> <p><b>Tier 3: Preferred Brand:</b><br/><i>Standard cost sharing:</i> You pay \$47 per prescription.<br/><i>Preferred cost sharing:</i> You pay \$47 per prescription.</p> | <p>Your cost for a 30-day supply filled at a network pharmacy:</p> <p><b>Tier 1: Preferred Generics:</b><br/><i>Standard cost sharing:</i> You pay \$8 per prescription.<br/><i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <p><b>Tier 2: Generics:</b><br/><i>Standard cost sharing:</i> You pay \$16 per prescription.<br/><i>Preferred cost sharing:</i> You pay \$12 per prescription.</p> <p><b>Tier 3: Preferred Brand:</b><br/><i>Standard cost sharing:</i> You pay \$47 per prescription.<br/>You pay \$35 per month supply of each covered insulin product on this tier.<br/><i>Preferred cost sharing:</i> You pay \$45 per prescription.<br/>You pay \$35 per month supply of each covered insulin product on this tier.</p> |

| Stage   | 2023 (this year)  | 2024 (next year)   |
|---|---|--|
| <p><b>Stage 2: Initial Coverage Stage (continued)</b></p> | <p><b>Tier 4: Non-Preferred Brand:</b><br/> <i>Standard cost sharing:</i> You pay \$100 per prescription.<br/> <i>Preferred cost sharing:</i> You pay \$100 per prescription.</p> <p><b>Tier 5: Specialty:</b><br/> <i>Standard cost sharing:</i> You pay 25% of the total cost.<br/> <i>Preferred cost sharing:</i> You pay 25% of the total cost.</p> | <p><b>Tier 4: Non-Preferred Drug:</b><br/> <i>Standard cost sharing:</i> You pay \$100 per prescription.<br/>           You pay \$35 per month supply of each covered insulin product on this tier.<br/> <i>Preferred cost sharing:</i> You pay \$100 per prescription.<br/>           You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Tier 5: Specialty:</b><br/> <i>Standard cost sharing:</i> You pay 33% of the total cost.<br/> <i>Preferred cost sharing:</i> You pay 33% of the total cost.</p> |

| Stage   | 2023 (this year) | 2024 (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. The number of days in a one-month supply has changed from 2023 to 2024 as noted in the chart. 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>Most adult Part D vaccines are covered at no cost to you.</p> |                  |                  |

**Changes to the Coverage Gap and Catastrophic Coverage Stages**

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

**Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.**

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

**SECTION 3 Administrative Changes**

| Description                   | 2023 (this year)   | 2024 (next year)  |
|-------------------------------|--|---|
| <b>Flex Card</b>              | Eyewear and over-the-counter (OTC) allowances are loaded onto your Flex Card for easy access. Use your Flex Card at participating eyewear and OTC nationwide chain retailers as well as many local independent merchants. You can view balances, search for retail locations, and view and shop mail order OTC items in the Member Portal. | Eyewear, prescription hearing aids, and over-the-counter (OTC) allowances are loaded onto your Flex Card for easy access. Use your Flex Card at participating eyewear, hearing aid, and OTC nationwide chain retailers as well as many local independent merchants. You can view balances, search for retail locations, and view and shop mail order OTC items in the Member Portal.                                    |
| <b>Dental services vendor</b> | Covered dental services should be provided by a participating provider in the Vantage network.   | Access to dental providers for covered dental services will change to LIBERTY Dental Plan beginning January 1, 2024. The most recent list of participating providers is available on the website at <a href="http://www.libertydentalplan.com">www.libertydentalplan.com</a> . LIBERTY Dental Plan is an independent company that administers dental benefits and services for Blue Cross and Blue Shield of Louisiana. |
| <b>BlueCare</b>               | Not Offered  | For 2024, you will be able to access BlueCare primary care services.  |

| Description                     | 2023 (this year)  | 2024 (next year)  |
|---------------------------------|---|---|
| <b>Pharmacy benefit manager</b> | Currently, Vantage uses Navitus Health Solutions as its pharmacy benefit manager for prescription drug coverage administration. | For 2024, Blue Advantage will use Express Scripts as its pharmacy benefit manager for prescription drug coverage administration. Express Scripts is an independent company that serves as the pharmacy benefit manager for Blue Cross and Blue Shield of Louisiana. |
| <b>Pharmacy network</b>         |   | Our pharmacy network is changing more than usual for 2024. <b>We strongly suggest that you review our current 2024 Provider/Pharmacy Directory to see if your pharmacy is still participating in our network and in the same way you expect.</b>                    |

## SECTION 4 Deciding Which Plan to Choose

### Section 4.1 – If you want to stay in Blue adVantage Classic (HMO-POS)

**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 Blue adVantage Classic (HMO-POS).

### 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 plans for 2024 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. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2024* handbook, call your State



Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2). As a reminder, HMO Louisiana, Inc. offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

## Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Blue adVantage Classic (HMO-POS).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Blue adVantage Classic (HMO-POS).
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. 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.

## SECTION 5 Deadline for 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, 2024.

### 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, 2024, 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, 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 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 6 Programs That Offer Free Counseling about Medicare

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

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Senior Health Insurance Information Program (SHIIP) 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 Senior Health Insurance Information Program (SHIIP) at 1-800-259-5300. You can learn more about Senior Health Insurance Information Program (SHIIP) by visiting their website (<http://www.lda.la.gov/consumers/senior-health-shiip>).

## SECTION 7 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.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, 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).
- **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 Louisiana Health Access Program (ADAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-504-568-7474.

## SECTION 8 Questions?

### Section 8.1 – Getting Help from Blue adVantage Classic (HMO-POS)

Questions? We’re here to help. Please call Customer Service at 1-866-508-7145. (TTY only, call 711.) Our phone lines are open 8 a.m. to 8 p.m. CST, 7 days a week from October – March and 8 a.m. to 8 p.m. CST, Monday – Friday from April – September. Calls to these numbers are free.

**Read your 2024 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 2024. For

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details, look in the *2024 Evidence of Coverage* for Blue adVantage Classic (HMO-POS). 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.bcbsla.com/blueadvantage](http://www.bcbsla.com/blueadvantage). 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 [www.bcbsla.com/blueadvantage](http://www.bcbsla.com/blueadvantage). 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")*.

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## **Section 8.2 – Getting Help from Medicare**

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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](http://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](http://www.medicare.gov/plan-compare).

### **Read *Medicare & You 2024***

Read the *Medicare & You 2024* 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.



# Louisiana

## Notice of Non-Discriminatory Practices

Blue Cross and Blue Shield of Louisiana and its subsidiary, HMO Louisiana, Inc., comply with applicable federal civil rights laws and do not exclude people or treat them differently on the basis of race, color, national origin, age, disability or sex.

Blue Cross and Blue Shield of Louisiana and its subsidiary:

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

If you need these services, call Customer Service at 1-866-508-7145 (TTY 711). Our phone lines are open 8 a.m. to 8 p.m., 7 days a week from October – March and 8 a.m. to 8 p.m., Monday – Friday from April – September.

If you believe that Blue Cross or its subsidiary has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance in person or by mail, fax or email.

**In person: 5525 Reitz Avenue • Baton Rouge, LA 70809**

**By mail: Section 1557 Coordinator • P. O. Box 98012 • Baton Rouge, LA 70898-9012  
225-295-2300**

**1-800-711-5519 (TTY 711)**

**Fax: 225-298-7240 (Attention: Government Programs)**

**Email: [Section1557Coordinator@bcbsla.com](mailto:Section1557Coordinator@bcbsla.com)**

If you need help filing a grievance, our Section 1557 Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

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

Blue Cross and Blue Shield of Louisiana is an independent licensee of the Blue Cross Blue Shield Association.

Blue Advantage from Blue Cross and Blue Shield of Louisiana is an HMO plan with a Medicare contract.

Blue Advantage from Blue Cross and Blue Shield of Louisiana is a PPO plan with a Medicare contract.

Enrollment in either Blue Advantage plan depends on contract renewal.

## Multi-Language Insert

### Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-866-508-7145 (711). Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-866-508-7145 (711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费<sup>的</sup>翻译服务, 帮助您解答关于健康或药物保险<sup>的</sup>任何疑问。如果您需要此翻译服务, 请致电 1-866-508-7145 (711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問, 為此我們提供免費的翻譯服務。如需翻譯服務, 請致電 1-866-508-7145 (711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-866-508-7145 (711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-866-508-7145 (711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-866-508-7145 (711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-866-508-7145 (711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-866-508-7145 (711)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-866-508-7145 (711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (711) 1-866-508-7145. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-866-508-7145 (711) पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-866-508-7145 (711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-866-508-7145 (711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-866-508-7145 (711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-866-508-7145 (711). Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-866-508-7145 (711)にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

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## BLUE ADVANTAGE (HMO) CUSTOMER SERVICE

| METHOD         | BLUE ADVANTAGE CUSTOMER SERVICE CONTACT INFORMATION   |
|----------------|---|
| <b>CALL</b>    | <p>Toll-free 1 (866) 508-7145</p> <p>Calls to this number are free. Customer Service will operate seven (7) days a week from 8:00 a.m. – 8:00 p.m. CST from October – March. After March, Customer Service will operate five (5) days a week, Monday – Friday, 8:00 a.m. – 8:00 p.m. CST. An answering service will operate on weekends and holidays. When leaving a message, please leave your name, number and the time you called, and a representative will return your call.</p> <p>Customer Service also has free language interpreter services available for non-English speakers.</p> |
| <b>TTY</b>     | <p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free. Customer Service will operate seven (7) days a week from 8:00 a.m. – 8:00 p.m. CST from October – March. After March, Customer Service will operate five (5) days a week, Monday – Friday, 8:00 a.m. – 8:00 p.m. CST</p>  |
| <b>FAX</b>     | 1 (877) 528-5820  |
| <b>WRITE</b>   | HMO Louisiana, Inc.<br>130 DeSiard Street, Suite 322<br>Monroe, LA 71201  |
| <b>WEBSITE</b> | <a href="http://www.bcbsla.com/blueadvantage">www.bcbsla.com/blueadvantage</a>  |

The Louisiana Senior Health Insurance Information Program (SHIIP) is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

| METHOD         | SENIOR HEALTH INSURANCE INFORMATION PROGRAM (LOUISIANA SHIIP)   |
|----------------|---|
| <b>CALL</b>    | 1 (225) 342-5301 or toll free 1 (800) 259-5300  |
| <b>TTY</b>     | <p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> |
| <b>WRITE</b>   | Louisiana Department of Insurance<br>P.O. Box 94214<br>Baton Rouge, LA 70802  |
| <b>WEBSITE</b> | <a href="http://www.lda.la.gov/SHIIP">www.lda.la.gov/SHIIP</a>  |

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1051. If you have comments or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.