



**Healthy, happy members.
That's our goal.
Earning your trust every day.
That's our inspiration.**

Dear Valued Member,

We appreciate the trust you've placed in Blue Cross and Blue Shield of Louisiana.

Our Louisiana roots and shared connection with the community have made it a privilege to provide the healthcare coverage you need and the personal service you deserve as a Louisiana Medicare beneficiary.

Blue Cross has been serving individuals and families in Louisiana for nearly 90 years, providing affordable access to quality care. We understand the unique health needs of our Louisiana neighbors. And our commitment to the health and satisfaction of our Medicare members is an important part of our mission.

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 Medicare Advantage coverage is all set to continue, without interruption, in 2024. If you are happy with your plan, there is no need to take action.

Thank you for choosing Blue Cross and Blue Shield of Louisiana. As your trusted 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". The signature is written in a cursive, flowing style.

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

Blue adVantage Liberty (PPO)

H1248-007

CONTACT CUSTOMER SERVICE

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

Blue Advantage (PPO)

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:

The entire state of Louisiana

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, 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.

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 Liberty (PPO) offered by Blue Cross and Blue Shield of Louisiana

Annual Notice of Changes for 2024

You are currently enrolled as a member of Blue Advantage (PPO). 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. 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 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 Liberty (PPO).
- 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 Liberty (PPO).
- 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 (PPO) 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 (PPO) documents at 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 for more information.

About Blue adVantage Liberty (PPO)

- Blue Advantage from Blue Cross and Blue Shield of Louisiana is a PPO plan with a Medicare contract. Enrollment in Blue Advantage depends on contract renewal.
 - When this document says “we”, “us”, or “our”, it means Blue Cross and Blue Shield of Louisiana. When it says “plan” or “our plan”, it means Blue adVantage Liberty (PPO).
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Summary of Important Costs for 2024

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

Cost	2023 (this year)	2024 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher than this amount. See Section 2.1 for details.</p>	\$0	\$0
Deductible	<p>Out-of-Network: \$1,000 for Medicare-covered benefits</p>	<p>Out-of-Network: \$1,000 for Medicare-covered benefits except for insulin furnished through an item of durable medical equipment.</p>
<p>Maximum out-of-pocket amounts</p> <p>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.)</p>	<p>From network providers: \$7,550</p> <p>From network and out-of-network providers combined: \$11,300</p>	<p>From network providers: \$6,900</p> <p>From network and out-of-network providers combined: \$11,300</p>
Doctor office visits	<p>Primary care visits: In-Network: \$0 copay per visit</p> <p>Out-of-Network: 50% coinsurance per visit</p> <p>Specialist visits: In-Network: \$50 copay per visit</p> <p>Out-of-Network: 50% coinsurance per visit</p>	<p>Primary care visits: In-Network: \$0 copay per visit</p> <p>Out-of-Network: 50% coinsurance per visit</p> <p>Specialist visits: In-Network: \$50 copay per visit</p> <p>Out-of-Network: 50% coinsurance per visit</p>

Cost	2023 (this year)	2024 (next year)
Inpatient hospital stays	<p>In-Network: \$290 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care. \$0 copay for an additional Medicare-covered 60 lifetime reserve days.</p> <p>Out-of-Network: 50% coinsurance for each Medicare-covered hospital stay.</p>	<p>In-Network: \$290 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care. \$0 copay for an additional Medicare-covered 60 lifetime reserve days.</p> <p>Out-of-Network: 50% coinsurance for each Medicare-covered hospital stay.</p>

Cost	2023 (this year)	2024 (next year)
<p>Part D prescription drug coverage (See Section 2.5 for details.)</p>	<p>Deductible: \$195 for your Tier 3, 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>Preferred Pharmacies: (30-day supply)</p> <ul style="list-style-type: none"> • Drug Tier 1: \$3 copay • Drug Tier 2: \$12 copay • Drug Tier 3: \$45 copay • Drug Tier 4: \$100 copay • Drug Tier 5: 29% coinsurance <p>Standard Pharmacies: (30-day supply)</p> <ul style="list-style-type: none"> • Drug Tier 1: \$10 copay • Drug Tier 2: \$18 copay • Drug Tier 3: \$47 copay • Drug Tier 4: \$100 copay • Drug Tier 5: 29% coinsurance <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays most of the cost for your covered drugs. • Your share of the cost will be whichever is the larger amount: 	<p>Deductible: \$195 for your Tier 3, 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>Preferred Pharmacies: (30-day supply)</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 copay • Drug Tier 2: \$12 copay • Drug Tier 3: \$45 copay • Drug Tier 4: \$100 copay • Drug Tier 5: 29% coinsurance <p>Standard Pharmacies: (30-day supply)</p> <ul style="list-style-type: none"> • Drug Tier 1: \$10 copay • Drug Tier 2: \$18 copay • Drug Tier 3: \$47 copay • Drug Tier 4: \$100 copay • Drug Tier 5: 29% coinsurance <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

Cost	2023 (this year)	2024 (next year)
	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.	

SECTION 1 We Are Changing the Plan's Name

On January 1, 2024, our plan name will change from Blue Advantage (PPO) to Blue adVantage Liberty (PPO).

If you do nothing to change your Medicare coverage by December 7, 2023, we will automatically enroll you in our Blue adVantage Liberty (PPO). This means starting January 1, 2024, you will be getting your medical and prescription drug coverage through Blue adVantage Liberty (PPO). If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change, 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.

The information in this document tells you about the differences between your current benefits in Blue Advantage (PPO) and the benefits you will have on January 1, 2024 as a member of Blue adVantage Liberty (PPO).

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)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0 There is no premium increase for the upcoming benefit year.

- 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 Amounts

Cost	2023 (this year)	2024 (next year)
<p>In-network maximum out-of-pocket amount</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>\$7,550</p>	<p style="text-align: center;">\$6,900</p> <p>Once you have paid \$6,900 out-of-pocket for covered Part A and Part B services from network providers, 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>Combined maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copays and coinsurance) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>	<p>\$11,300</p>	<p style="text-align: center;">\$11,300</p> <p>Once you have paid \$11,300 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 or out-of-network providers for the rest of the calendar year.</p>

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. These limits are called the maximum out-of-pocket amounts. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Section 2.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at 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)
Annual routine physical exam - Cost-Sharing	In-Network <u>Not</u> covered	In-Network You pay a \$0 copay.
Annual routine physical exam - Cost-Sharing	Out-of-Network <u>Not</u> covered	Out-of-Network You pay a 50% coinsurance.
Chiropractic services - Cost-Sharing	In-Network You pay a \$20 copay for each Medicare-covered service.	In-Network You pay a \$15 copay for each Medicare-covered service.
Dental services - Maximum plan amount	Up to a \$1,200 combined credit every year for all additional preventive and comprehensive dental services.	Up to a \$2,000 combined credit every year for all in-network and out-of-network covered preventive and comprehensive dental services.
Dental services - Comprehensive dental services - Diagnostic Services - Periodicity	Limited to 1 diagnostic service(s) every year.	Unlimited diagnostic services every year.
Dental services - Comprehensive dental services - Diagnostic Services - Cost-Sharing	Out-of-Network You pay a 50% coinsurance.	Out-of-Network You pay a \$0 copay.
Dental services - Comprehensive dental services - Endodontics - Periodicity	Limited to 1 endodontic service(s) every year.	Unlimited endodontic services every year.
Dental services - Comprehensive dental services - Endodontics - Cost-Sharing	Out-of-Network You pay a 50% coinsurance.	Out-of-Network You pay a \$0 copay.

	2023 (this year)	2024 (next year)
Dental services - Comprehensive dental services - Extractions - Cost-Sharing	Out-of-Network You pay a 50% coinsurance.	Out-of-Network You pay a \$0 copay.
Dental services - Comprehensive dental services - Non-routine services - Periodicity	Limited to 1 non-routine service(s) every year.	Unlimited non-routine services every year.
Dental services - Comprehensive dental services - Non-routine services - Cost-Sharing	Out-of-Network You pay a 50% coinsurance.	Out-of-Network You pay a \$0 copay.
Dental services - Comprehensive dental services - Periodontics - Cost-Sharing	In-Network <u>Not</u> covered	In-Network You pay a \$0 copay.
Dental services - Comprehensive dental services - Periodontics - Periodicity	<u>Not</u> covered	Unlimited periodontic services every year.
Dental services - Comprehensive dental services - Periodontics - Cost-Sharing	Out-of-Network <u>Not</u> covered	Out-of-Network You pay a \$0 copay.
Dental services - Comprehensive dental services - Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services - Cost-Sharing	In-Network <u>Not</u> covered	In-Network You pay a \$0 copay.
Dental services - Comprehensive dental services - Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services - Periodicity	<u>Not</u> covered	Unlimited services every year.
Dental services - Comprehensive dental services - Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services - Cost-Sharing	Out-of-Network <u>Not</u> covered	Out-of-Network You pay a \$0 copay.
Dental services - Comprehensive dental services - Restorative Services - Periodicity	Limited to 1 restorative service(s) every year.	Unlimited restorative services every year.
Dental services - Comprehensive dental services - Restorative Services - Cost-Sharing	Out-of-Network You pay a 50% coinsurance.	Out-of-Network You pay a \$0 copay.

	2023 (this year)	2024 (next year)
Dental services - Preventive dental services - Dental X-rays - Periodicity	Limited to 1 x-ray(s) every year.	Limited to 1 bitewing x-ray per year or 1 full mouth x-ray every 3 years.
Dental services - Preventive dental services - Dental X-rays - Cost-Sharing	Out-of-Network You pay a 50% coinsurance.	Out-of-Network You pay a \$0 copay.
Dental services - Preventive dental services - Fluoride Treatment - Cost-Sharing	In-Network <u>Not</u> covered	In-Network You pay a \$0 copay.
Dental services - Preventive dental services - Fluoride Treatment - Periodicity	<u>Not</u> covered	Limited to 2 fluoride treatment(s) every year.
Dental services - Preventive dental services - Fluoride Treatment - Cost-Sharing	Out-of-Network <u>Not</u> covered	Out-of-Network You pay a \$0 copay.
Dental services - Preventive dental services - Oral Exams - Cost-Sharing	Out-of-Network You pay a 50% coinsurance.	Out-of-Network You pay a \$0 copay.
Dental services - Preventive dental services - Prophylaxis (Cleaning) - Cost-Sharing	Out-of-Network You pay a 50% coinsurance.	Out-of-Network You pay a \$0 copay.
Hearing services - Medicare-covered hearing exam - Cost-Sharing	In-Network You pay a \$10 copay for each Medicare-covered service.	In-Network You pay a \$0 copay for each Medicare-covered service.
Hearing services - Additional routine hearing exams - Cost-Sharing	In-Network You pay a \$10 copay.	In-Network You pay a \$0 copay.
Hearing services - Hearing aids - Maximum plan amount	Up to \$500 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.
Home-based palliative care - Cost-Sharing	In-Network <u>Not</u> covered	In-Network You pay a \$0 copay.

	2023 (this year)	2024 (next year)
Home-based palliative care - Cost-Sharing	Out-of-Network <u>Not</u> covered	Out-of-Network You pay a 50% coinsurance.
Medicare Part B prescription drugs - Chemotherapy/Radiation drugs - Cost-Sharing	In-Network You pay a 20% coinsurance for each Medicare-covered service.	In-Network You pay a 0% - 20% coinsurance depending on the Medicare-covered service.
Medicare Part B prescription drugs - Chemotherapy/Radiation drugs - Cost-Sharing	Out-of-Network You pay a 50% coinsurance for each Medicare-covered service.	Out-of-Network You pay a 0% - 50% coinsurance depending on the Medicare-covered service.
Medicare Part B prescription drugs - Insulin - Cost-Sharing	In-Network You pay a 20% coinsurance for each Medicare-covered service.	In-Network You pay a \$35 copay for each Medicare-covered service.
Medicare Part B prescription drugs - Insulin - Cost-Sharing	Out-of-Network You pay a 50% coinsurance for each Medicare-covered service.	Out-of-Network You pay a \$35 copay for each Medicare-covered service.
Medicare Part B prescription drugs- Part B drugs - Cost-Sharing	In-Network You pay a 20% coinsurance for each Medicare-covered service. The plan does not offer step therapy.	In-Network You pay a 0% - 20% coinsurance depending on the Medicare-covered service.
Medicare Part B prescription drugs- Part B drugs - Cost-Sharing	Out-of-Network You pay a 50% coinsurance for each Medicare-covered service.	Out-of-Network You pay a 0% - 50% coinsurance depending on the Medicare-covered service.
Outpatient diagnostic tests and therapeutic services and supplies - Outpatient x-ray services - Cost-Sharing	In-Network You pay a \$75 copay for each Medicare-covered service.	In-Network You pay a \$0 - \$75 copay depending on the place of service.
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Ambulatory surgical center - Cost-Sharing	In-Network You pay a \$300 copay for each Medicare-covered service.	In-Network You pay a \$0 - \$300 copay depending on the Medicare-covered service.

	2023 (this year)	2024 (next year)
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital services - Cost-Sharing	In-Network You pay a \$75 - \$300 copay depending on the Medicare-covered service.	In-Network You pay a \$0 - \$300 copay depending on the Medicare-covered service.
Over-the-counter benefit - Maximum plan amount	You are eligible for \$50 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 credits do not roll over to the next period.	You are eligible for \$140 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.
Physician/Practitioner services, including doctor's office visits - Additional telehealth services - Cost-Sharing	In-Network You pay a \$0 copay for each Medicare-covered service.	In-Network You pay a \$0 - \$50 copay depending on the Medicare-covered service.
Physician/Practitioner services, including doctor's office visits- Other healthcare professionals - Cost-Sharing	In-Network You pay a \$0 - \$50 copay depending on the Medicare-covered service.	In-Network You pay a \$0 - \$50 copay or a 20% coinsurance depending on the Medicare-covered service.
Pulmonary rehabilitation services - Cost-Sharing	In-Network You pay a \$20 copay for each Medicare-covered service.	In-Network You pay a \$15 copay for each Medicare-covered service.
Vision care - Supplemental eyewear - Maximum plan amount	Up to a \$225 combined credit every year for all additional eyewear.	Up to a \$400 combined credit every year for all additional eyewear.

Section 2.5 – Changes to Part D Prescription Drug Coverage

Changes to Our "Drug List"

Our list of covered drugs is called a Formulary or "Drug List." A copy of our "Drug List" is provided electronically.

We made changes to our "Drug List," 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>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Tier 3, Tier 4, and Tier 5 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 \$195.</p> <p>During this stage, you pay \$3 preferred cost sharing or \$10 standard cost sharing for drugs on Tier 1: (Preferred Generics) and \$12 preferred cost sharing or \$18 standard cost sharing for drugs on Tier 2: (Generics) and the full cost of drugs on Tier 3: (Preferred Brand), Tier 4: (Non-Preferred Drug), and Tier 5: (Specialty) until you have reached the yearly deductible.</p>	<p>The deductible is \$195.</p> <p>During this stage, you pay \$0 preferred cost sharing or \$10 standard cost sharing for drugs on Tier 1: (Preferred Generics) and \$12 preferred cost sharing or \$18 standard cost sharing for drugs on Tier 2: (Generics) and the full cost of drugs on Tier 3: (Preferred Brand), Tier 4: (Non-Preferred Drug), and Tier 5: (Specialty) until you have reached the yearly deductible.</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage 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 you pay your share of the cost.</p>	<p>Your cost for a one-month supply filled at a network pharmacy:</p> <p>Tier 1: Preferred Generics: <i>Standard cost sharing:</i> You pay \$10 per prescription. <i>Preferred cost sharing:</i> You pay \$3 per prescription.</p> <p>Tier 2: Generics: <i>Standard cost sharing:</i> You pay \$18 per prescription. <i>Preferred cost sharing:</i> You pay \$12 per prescription.</p> <p>Tier 3: Preferred Brand: <i>Standard cost sharing:</i> You pay \$47 per prescription. <i>Preferred cost sharing:</i> You pay \$45 per prescription.</p>	<p>Your cost for a one-month supply filled at a network pharmacy:</p> <p>Tier 1: Preferred Generics: <i>Standard cost sharing:</i> You pay \$10 per prescription. <i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <p>Tier 2: Generics: <i>Standard cost sharing:</i> You pay \$18 per prescription. <i>Preferred cost sharing:</i> You pay \$12 per prescription.</p> <p>Tier 3: Preferred Brand: <i>Standard cost sharing:</i> You pay \$47 per prescription. You pay \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> You pay \$45 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p>

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p> <p>Tier 4: Non-Preferred Drug: <i>Standard cost sharing:</i> You pay \$100 per prescription. <i>Preferred cost sharing:</i> You pay \$100 per prescription.</p> <p>Tier 5: Specialty: <i>Standard cost sharing:</i> You pay 29% of the total cost. <i>Preferred cost sharing:</i> You pay 29% of the total cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. 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>Most adult Part D vaccines are covered at no cost to you.</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>Tier 4: Non-Preferred Drug: <i>Standard cost sharing:</i> You pay \$100 per prescription. <i>Preferred cost sharing:</i> You pay \$100 per prescription.</p> <p>Tier 5: Specialty: <i>Standard cost sharing:</i> You pay 29% of the total cost. <i>Preferred cost sharing:</i> You pay 29% of the total cost.</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Tier 4: Non-Preferred Drug: <i>Standard cost sharing:</i> You pay \$100 per prescription. You pay \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> You pay \$100 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Tier 5: Specialty: <i>Standard cost sharing:</i> You pay 29% of the total cost. <i>Preferred cost sharing:</i> You pay 29% of the total cost.</p> <hr/> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</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)
Dental services vendor	Covered dental services should be provided by a United Concordia Dental contracted dental provider.	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 www.libertydentalplan.com . LIBERTY Dental Plan is an independent company that administers dental benefits and services for Blue Cross and Blue Shield of Louisiana.
Pharmacy network		Our pharmacy network is changing more than usual for 2024. 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.

SECTION 4 Deciding Which Plan to Choose

Section 4.1 – If you want to stay in Blue adVantage Liberty (PPO)

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 Liberty (PPO).

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), 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, Blue Cross and Blue Shield of Louisiana 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 Liberty (PPO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Blue adVantage Liberty (PPO).
- 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.ldi.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 Liberty (PPO)

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 details, look in the *2024 Evidence of Coverage* for Blue adVantage Liberty (PPO). 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. 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. 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

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

Read *Medicare & You 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

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~~的~~翻译服务，帮助您解答关于健康或药物保险的任何疑问。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 (PPO) CUSTOMER SERVICE

METHOD	Customer Service – Contact Information
CALL	<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>
TTY	<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>
FAX	1 (877) 528-5820
WRITE	Blue Cross and Blue Shield of Louisiana 130 DeSiard Street, Suite 322 Monroe, LA 71201
WEBSITE	www.bcbsla.com/blueadvantage

LOUISIANA SENIOR HEALTH INSURANCE INFORMATION PROGRAM

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	Contact Information
CALL	1 (225) 342-5301 or toll free 1 (800) 259-5300
TTY	<p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p>
WRITE	Louisiana Department of Insurance P.O. Box 94214 Baton Rouge, LA 70802
WEBSITE	www.lda.la.gov/SHIIP

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.