LOUISIANA BLUE

# 2025

# ANNUAL NOTICE OF CHANGES

## Blue adVantage Classic (HMO-POS)

H6453-013-004

**CONTACT CUSTOMER SERVICE**

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

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

## Blue Advantage (HMO-POS)

January 1, 2025 - December 31, 2025

## Service Area:

South Region
Ascension, Assumption, East Baton Rouge, East Feliciana, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, Terrebonne, West Baton Rouge, and West Feliciana parishes



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# 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 2025 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, 2024
- Provider/Pharmacy Directory – available by Oct. 15, 2024
- Formulary (list of covered drugs) – available by Oct. 15, 2024

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

# Annual Notice of Changes for 2025

You are currently enrolled as a member of Blue adVantage Classic (HMO-POS). Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 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 coverage restrictions and cost sharing.
- Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2025 "Drug List" to make sure the drugs you currently take are still covered.
- Compare the 2024 and 2025 plan information to see if any of these drugs are moving to a different cost-sharing tier or will be subject to different restrictions, such as prior authorization, step therapy, or a quantity limit, for 2025.

☐ Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies, will be in our network next year.

☐ Check if you qualify for help paying for prescription drugs. People with limited incomes may qualify for "Extra Help" from Medicare.

☐ Think about whether you are happy with our plan.

OMB Approval 0938-1051
(Expires: August 31, 2026)

2. **COMPARE**: Learn about other plan choices

- ☐ Check coverage and costs of plans in your area. Use the Medicare Plan Finder at the www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.
- ☐ 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, 2024, 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, 2025.** This will end your enrollment with Blue adVantage Classic (HMO-POS).
- If you recently moved into or currently live in 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. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

## 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 2025, via the Blue Advantage website instead of traditional paper booklets. You can view Blue Advantage (HMO-POS) 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 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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# *Annual Notice of Changes* for 2025
# Table of Contents

## Summary of Important Costs for 2025

The table below compares the 2024 costs and 2025 costs for Blue adVantage Classic (HMO-POS) in several important areas. **Please note this is only a summary of costs**.

| Cost | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **Monthly plan premium*** <br><br> * Your premium may be higher than this amount. See Section 1.1 for details. | $0 | $0 |
| **Deductible** | $500 for out-of-network benefits except for insulin furnished through an item of durable medical equipment. | $500 for out-of-network benefits except for insulin furnished through an item of durable medical equipment. |
| **Maximum out-of-pocket amount** <br> This is the most you will pay out of pocket for your covered Part A and Part B services. <br> (See Section 1.2 for details.) | From network providers: $5,900 <br> From out-of-network providers: Unlimited | From network providers: $5,900 <br> From out-of-network providers: Unlimited |
| **Doctor office visits** | Primary care visits: <br> **In-Network:** <br> $0 copay per visit <br><br> **Out-of-Network:** <br> 50% coinsurance per visit <br><br> Specialist visits: <br> **In-Network:** <br> $35 copay per visit <br><br> **Out-of-Network:** <br> 50% coinsurance per visit | Primary care visits: <br> **In-Network:** <br> $0 copay per visit <br><br> **Out-of-Network:** <br> 50% coinsurance per visit <br><br> Specialist visits: <br> **In-Network:** <br> $35 copay per visit <br><br> **Out-of-Network:** <br> 50% coinsurance per visit |

| Cost | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **Inpatient hospital stays** | **In-Network:**<br>$125 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><br>**Out-of-Network:**<br>50% coinsurance for each Medicare-covered hospital stay. | **In-Network**:<br>$155 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><br>**Out-of-Network:**<br>50% coinsurance for each Medicare-covered hospital stay. |
| **Part D prescription drug coverage**<br>(See Section 1.5 for details.) | Deductible: $0<br><br>Copayment/Coinsurance during the Initial Coverage Stage:<br><br>**Preferred Pharmacies:**<br>(30-day supply)<br>• Drug Tier 1: $0 copay<br>• Drug Tier 2: $12 copay<br>• Drug Tier 3: $45 copay<br>You pay $35 per month supply of each covered insulin product on this tier.<br>• Drug Tier 4: $100 copay<br>You pay $35 per month supply of each covered insulin product on this tier.<br>• Drug Tier 5: 33% coinsurance<br><br>**Standard Pharmacies:** | Deductible: $0<br><br>Copayment/Coinsurance during the Initial Coverage Stage:<br><br>**Preferred Pharmacies:**<br>(30-day supply)<br>• Drug Tier 1: $0 copay<br>• Drug Tier 2: $12 copay<br>• Drug Tier 3: $45 copay<br>You pay $35 per month supply of each covered insulin product on this tier.<br>• Drug Tier 4: 50% coinsurance<br>You pay $35 per month supply of each covered insulin product on this tier.<br>• Drug Tier 5: 33% coinsurance<br><br>**Standard Pharmacies**: |

| Cost | 2024 (this year) | 2025 (next year) |
|---|---|---|
| | (30-day supply)<br>• Drug Tier 1: $8 copay<br>• Drug Tier 2: $16 copay<br>• Drug Tier 3: $47 copay<br>You pay $35 per month supply of each covered insulin product on this tier.<br>• Drug Tier 4: $100 copay<br>You pay $35 per month supply of each covered insulin product on this tier.<br>• Drug Tier 5: 33% coinsurance<br><br>Catastrophic Coverage:<br>• During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing. | (30-day supply)<br>• Drug Tier 1: $8 copay<br>• Drug Tier 2: $16 copay<br>• Drug Tier 3: $47 copay<br>You pay $35 per month supply of each covered insulin product on this tier.<br>• Drug Tier 4: 50% coinsurance<br>You pay $35 per month supply of each covered insulin product on this tier.<br>• Drug Tier 5: 33% coinsurance<br><br>Catastrophic Coverage:<br>• During this payment stage, you pay nothing for your covered Part D drugs. |

# SECTION 1 Changes to Benefits and Costs for Next Year

## Section 1.1 – Changes to the Monthly Premium

| Cost | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **Monthly premium**<br>(You must also continue to pay your Medicare Part B premium.) | $0 | $0<br>**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 1.2 – Changes to Your Maximum Out-of-Pocket Amount

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

| Cost | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **In-network maximum out-of-pocket amount**<br>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. | $5,900 | $5,900<br>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.<br>**There is no in-network maximum out-of-pocket change for the upcoming benefit year.** |

| Cost | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **Out-of-network maximum out-of-pocket amount**<br>Your costs for covered medical services (such as copays and coinsurance) from out-of-network providers count toward your maximum out-of-pocket amount. | Unlimited | Unlimited<br>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. |

## Section 1.3 – Changes to the Provider and Pharmacy Networks

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

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 2025 *Provider/Pharmacy Directory* at www.bcbsla.com/blueadvantage 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 2025 *Provider/Pharmacy Directory* at www.bcbsla.com/blueadvantage 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 1.4 – 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.

| | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **Step Therapy for Medicare Part B Prescription Drugs** | Not required. | Medicare Part B prescription drugs may be subject to step therapy requirements. Please see the Evidence of Coverage for more information. |
| **Dental services - Maximum plan amount** | Up to a $2,000 combined credit every year for all in-network and out-of-network covered preventive and comprehensive dental services. | Up to a $2,200 combined credit every year for all in-network and out-of-network covered preventive and comprehensive dental services. |
| **Dental services - Preventive dental services - Other Diagnostic Services - Periodicity** | Unlimited diagnostic services every year. | Limited to 1 diagnostic service(s) every year. |
| **Emergency care - Cost-Sharing** | You pay a $90 copay for each Medicare-covered service. Copay is waived if you are admitted to a hospital within 72 hours. | You pay a $125 copay for each Medicare-covered service. Copay is waived if you are admitted to a hospital within 72 hours. |
| **Emergency care - Worldwide emergency coverage - Cost-Sharing** | You pay a $90 copay. | You pay a $125 copay. |
| **Hearing services - Hearing aids - Maximum plan amount** | Up to $1,100 for both ears combined every year for all in-network and out-of-network covered services. | Up to $800 for for both ears combined every year for all in-network and out-of-network covered services. |

| | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **Inpatient hospital care - Cost-Sharing** | **In-Network**<br>You pay a $125 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><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. | **In-Network**<br>You pay a $155 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><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. |
| **Inpatient services in a psychiatric hospital - Cost-Sharing** | **In-Network**<br>You pay a $125 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><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. | **In-Network**<br>You pay a $155 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><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. |
| **Outpatient rehabilitation services - Occupational therapy - Cost-Sharing** | **In-Network**<br>You pay a $20 copay for each Medicare-covered service. | **In-Network**<br>You pay a $35 copay for each Medicare-covered service. |

| | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **Outpatient rehabilitation services - Physical therapy and speech-language pathology - Cost-Sharing** | **In-Network**<br>You pay a $20 copay for each Medicare-covered service. | **In-Network**<br>You pay a $35 copay for each Medicare-covered service. |
| **Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital observation - Cost-Sharing** | **In-Network**<br>You pay a $125 copay per day for each Medicare-covered service. | **In-Network**<br>You pay a $155 copay per day for each Medicare-covered service. |
| **Over-the-counter benefit - Maximum plan amount** | You are eligible for $120 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. Please see the Evidence of Coverage for more information.<br>Unused funds 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. Please see the Evidence of Coverage for more information.<br>Unused funds do not roll over to the next period. |
| **Partial hospitalization services and Intensive outpatient services - Cost-Sharing** | **In-Network**<br>You pay a $40 copay per day for each Medicare-covered service. | **In-Network**<br>You pay a $60 copay per day for each Medicare-covered service. |

## Section 1.5 – Changes to Part D Prescription Drug Coverage

### Changes to Our Drug List

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

We made changes to our Drug List, 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, we might make other changes that are allowed by Medicare rules that will affect you during the plan year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you are taking, we will send you a notice about the change.

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.

We currently can immediately remove a brand name drug on our Drug List if we replace it with a new generic drug version on the same or a lower cost-sharing tier and with the same or fewer restrictions as the brand name drug it replaces. Also, when adding a new generic, we may also decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions or both.

Starting in 2025, we can immediately replace original biological products with certain biosimilars. This means, for instance, if you are taking an original biological product that is being replaced by a biosimilar, you may not get notice of the change 30 days before we make it or get a month's supply of your original biological product at a network pharmacy. If you are taking the original biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of drug types, please see Chapter 12 of your *Evidence of Coverage*. The Food and Drug Administration (FDA) also provides consumer information on drugs. See FDA website: https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients. You may also contact Customer Service or ask your healthcare provider, prescriber, or pharmacist for more information.

## Changes to Prescription Drug Benefits and 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*.

Beginning in 2025, there are **three drug payment stages:** the Yearly Deductible stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit.

The Coverage Gap Discount Program will also be replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

### Changes to the Deductible Stage

| Stage | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **Stage 1: Yearly Deductible Stage** | Because we have no deductible, this payment stage does not apply to you. | Because we have no deductible, this payment stage does not apply to you. |

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

For drugs on Tier 4: Non-Preferred Drug, your cost sharing in the Initial Coverage Stage is changing from a copayment to coinsurance. Please see the following chart for the changes from 2024 to 2025.

| Stage | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **Stage 2: Initial Coverage Stage**<br>During this stage, the plan pays its share of the cost of your drugs, and **you pay your share of the cost.** | Your cost for a one-month supply at a network pharmacy is: | Your cost for a one-month supply at a network pharmacy is: |
| | **Tier 1: Preferred Generics**:<br>*Standard cost sharing:* You pay $8 per prescription.<br>*Preferred cost sharing:* You pay $0 per prescription. | **Tier 1: Preferred Generics:**<br>*Standard cost sharing:* You pay $8 per prescription.<br>*Preferred cost sharing:* You pay $0 per prescription. |
| | **Tier 2: Generics:**<br>*Standard cost sharing:* You pay $16 per prescription.<br>*Preferred cost sharing:* You pay $12 per prescription. | **Tier 2: Generics:**<br>*Standard cost sharing:* You pay $16 per prescription.<br>*Preferred cost sharing:* You pay $12 per prescription. |
| | **Tier 3: Preferred Brand:**<br>*Standard cost sharing:* You pay $47 per prescription.<br>You pay $35 per month supply of each covered insulin product on this tier.<br>*Preferred cost sharing:* You pay $45 per prescription.<br>You pay $35 per month supply of each covered insulin product on this tier. | **Tier 3: Preferred Brand:**<br>*Standard cost sharing:* You pay $47 per prescription.<br>You pay $35 per month supply of each covered insulin product on this tier.<br>*Preferred cost sharing:* You pay $45 per prescription.<br>You pay $35 per month supply of each covered insulin product on this tier. |

| Stage | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **Stage 2: Initial Coverage Stage (continued)** | | |
| For 2024 you paid a $100 copayment for Non-Preferred Drug. For 2025 you will pay 50% coinsurance for drugs on this tier. | **Tier 4: Non-Preferred Drug:**<br>*Standard cost sharing:* You pay $100 per prescription.<br>You pay $35 per month supply of each covered insulin product on this tier.<br>Your cost for a one-month mail-order prescription is $100.<br>*Preferred cost sharing:* You pay $100 per prescription.<br>You pay $35 per month supply of each covered insulin product on this tier.<br>Your cost for a one-month mail-order prescription is $100.<br><br>**Tier 5: Specialty:**<br>*Standard cost sharing:* You pay 33% of the total cost.<br>*Preferred cost sharing:* You pay 33% of the total cost. | **Tier 4: Non-Preferred Drug:**<br>*Standard cost sharing:* You pay 50% of the total cost.<br>You pay $35 per month supply of each covered insulin product on this tier.<br>Your cost for a one-month mail-order prescription is 50% of the total cost.<br>*Preferred cost sharing:* You pay 50% of the total cost.<br>You pay $35 per month supply of each covered insulin product on this tier.<br>Your cost for a one-month mail-order prescription is 50% of the total cost.<br><br>**Tier 5: Specialty:**<br>*Standard cost sharing:* You pay 33% of the total cost.<br>*Preferred cost sharing:* You pay 33% of the total cost. |

| Stage | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **Stage 2: Initial Coverage Stage (continued)**<br><br>The costs in this chart are for a one-month (30-day) supply when you fill your prescription at a network pharmacy.<br><br>For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your *Evidence of Coverage*.<br><br>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.<br><br>Most adult Part D vaccines are covered at no cost to you. | _____<br><br>Once your total drug costs have reached $5,030, you will move to the next stage (the Coverage Gap Stage). | _____<br><br>Once you have paid $2,000 out of pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage). |

### Changes to the Catastrophic Coverage Stage

The Catastrophic Coverage Stage is the third and final stage. Beginning in 2025, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

For specific information about your costs in the Catastrophic Coverage Stage, look at Chapter 6, Section 6 in your *Evidence of Coverage*.

## SECTION 2 Administrative Changes

| Description | 2024 (this year) | 2025 (next year) |
|---|---|---|
| **Medicare Prescription Payment Plan** | Not applicable | The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January – December).<br><br>To learn more about this payment option, please contact us at 1-866-845-1803/TTY 1-800-716-3231 or visit Medicare.gov. |
| **Fitness vendor** | The Silver&Fit® HealthyAging and Exercise program offers flexible fitness options that support physical activity, well-being, community building, and healthy aging. | Your plan provides a membership to FitOn Health, a fitness and health platform that provides access to a nationwide network of gyms, local fitness studios, and community centers. |

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 – 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 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2025 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 1.1 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 2025* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

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 4 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, 2025.

### 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, 2025, 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, 2025.

If you recently moved into or currently live in 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. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

## SECTION 5 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 Louisiana Senior Health Insurance Information Program (SHIIP) by visiting their website (http://www.ldi.la.gov/consumers/senior-health-shiip).

## SECTION 6 Programs That Help Pay for Prescription Drugs

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

- **"Extra Help" from Medicare.** 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, yearly deductibles, and coinsurance. Additionally, those who qualify will not have a 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.
- **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. To be eligible for the ADAP operating in your State, 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, how to enroll in the program or if you are currently enrolled, how to continue receiving assistance, please call

1-504-568-7474. Be sure, when calling, to inform of your Medicare Part D plan name or policy number.

- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a new payment option to help you manage your out-of-pocket drug costs, starting in 2025. This new payment option works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January – December). **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

  "Extra Help" from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in this payment option, regardless of income level, and all Medicare drug plans and Medicare health plans with drug coverage must offer this payment option. To learn more about this payment option, please contact us at 1-866-508-7145 or visit Medicare.gov.

# SECTION 7 Questions?

## Section 7.1 – 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 *2025 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 2025. For details, look in the *2025 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. 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 7.2 – Getting Help from Medicare

To get information directly from Medicare:

### Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should

call 1-877-486-2048.

### Visit the Medicare Website

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

### Read *Medicare & You 2025*

Read the *Medicare & You 2025* 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 BLUE

**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.

Louisiana Blue 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 Louisiana Blue 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.

If you would like to file a complaint directly with Blue Advantage, you can reach us in person, by mail, by fax, or by email at the addresses below:

**Blue adVantage**
**Attention: Civil Rights Coordinator**
**130 Desiard Street, Suite 322, Monroe, LA 71201**
**Phone: 1-318-998-4018 (TTY 711)**
**Fax: 1-318-361-2165**
**Email: civilrightscoordinator@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 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 quí vị cần thông dịch viên xin gọi 1-866-508-7145 (711) sẽ có nhân viên nói tiếng Việt giúp đỡ quí 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 답해 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 1-866-508-7145 (711). 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ございます。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 |
|---|---|
| **CALL** | Toll-free 1 (866) 508-7145<br>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.<br>Customer Service also has free language interpreter services available for non-English speakers. |
| **TTY** | 711<br>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.<br>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 |
| **FAX** | 1 (877) 528-5820 |
| **WRITE** | HMO Louisiana, Inc.<br>130 DeSiard Street, Suite 322<br>Monroe, LA 71201 |
| **WEBSITE** | www.lablue.com/blueadvantage |

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