



VNSNY CHOICE Total (HMO SNP) offered by VNSNY CHOICE

Annual Notice of Changes for 2019

You are currently enrolled as a member of VNSNY CHOICE Total. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Sections 1.1 and 1.5 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
 - Will your drugs be covered?
 - Are your drugs in a different tier, with different cost sharing?
 - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
 - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
 - Review the 2019 Drug List and look in Section 1.6 for information about changes to our drug coverage.
 - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit <https://go.medicare.gov/drugprices>. These dashboards

highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 and 1.4 for information about our Provider and Pharmacy Directory.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

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

- Check coverage and costs of plans in your area.
 - Use the personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click “Find health & drug plans.”
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

3. **CHOOSE:** Decide whether you want to change your plan

- If you want to **keep** VNSNY CHOICE Total you don’t need to do anything. You will stay in VNSNY CHOICE Total.
- If you want to **change to a different plan** that may better meet your needs, you can switch plans between now and December 31. Look in Section 2.2, page 16 to learn more about your choices.

4. **ENROLL:** To change plans, join a plan between now and **December 31, 2018**

- If you **don't join another plan by December 31, 2018**, you will stay in VNSNY CHOICE Total.
- If you **join another plan by December 31, 2018**, your new coverage will start the first day of the following month.
- Starting in 2019, there are new limits on how often you can change plans. Look in Section 3, page 17 to learn more.

Additional Resources

- This document is available for free in Spanish and Chinese.
 ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-783-1444 (TTY: 711).
 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-783-1444 (TTY: 711)。
- Please contact our Member Services number at 1-866-783-1444 for additional information. (TTY users should call 711.) Hours are 8 am – 8 pm, 7 days a week.
- You can get this document for free in other formats, such as large print, braille, or audio. Call 1-866-783-1444. TTY is 711 during 8 am – 8 pm, 7 days a week. The call is free.
- **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 <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

About VNSNY CHOICE Total

- VNSNY CHOICE Total is an HMO SNP plan with a Medicare contract. Enrollment in VNSNY CHOICE Total depends on contract renewal. This plan is also a Medicaid Advantage Plus plan, with a contract with the New York State Department of Health.
- When this booklet says “we,” “us,” or “our,” it means *VNSNY CHOICE*. When it says “plan” or “our plan,” it means *VNSNY CHOICE Total*.

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Summary of Important Costs for 2019

The table below compares the 2018 costs and 2019 costs for VNSNY CHOICE Total in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this *Annual Notice of Changes*** and review the Evidence of Coverage to see if other benefit or cost changes affect you. The Evidence of Coverage will be available by October 15 on our website at www.vnsnychoice.org/2019materials. If you would like a hard copy mailed to you, please call Member Services at 1-866-783-1444 (TTY: 711).

If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 for your deductible, doctor office visits, and inpatient hospital stays.

Cost	2018 (this year)	2019 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$0 plan premium	\$0 plan premium
Doctor office visits	Primary care visits: \$0 copayment per visit Specialist visits: \$0 copayment per visit If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.	Primary care visits: \$0 copayment per visit Specialist visits: \$0 copayment per visit If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.

Cost	2018 (this year)	2019 (next year)
<p>Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor’s order. The day before you are discharged is your last inpatient day.</p>	<p>\$0 copayment \$0 deductible Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <p>Inpatient Mental Health Care: \$0 copayment \$0 deductible If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.</p>	<p>\$0 copayment \$0 deductible Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <p>Inpatient Mental Health Care: \$0 copayment \$0 deductible If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.</p>

Cost	2018 (this year)	2019 (next year)
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Deductible: \$405*</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>For generic drugs (including brand drugs treated as generic), either:</p> <p style="padding-left: 40px;">\$0 copay; or \$1.25 copay; or \$3.35 copay; or up to 25% of the cost</p> <p>For all other drugs, either:</p> <p style="padding-left: 40px;">\$0 copay; or \$3.70 copay; or \$8.35 copay; or up to 25% of the cost</p> <p>* Depending on your level of Medicaid eligibility, you may not have any cost sharing responsibility. (Look at the separate insert, the “LIS Rider” for your deductible amount.)</p>	<p>Deductible: \$415*</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>For generic drugs (including brand drugs treated as generic), either:</p> <p style="padding-left: 40px;">\$0 copay; or \$1.25 copay; or \$3.40 copay; or up to 25% of the cost</p> <p>For all other drugs, either:</p> <p style="padding-left: 40px;">\$0 copay; or \$3.80 copay; or \$8.50 copay; or up to 25% of the cost</p> <p>* Depending on your level of Medicaid eligibility, you may not have any cost sharing responsibility. (Look at the separate insert, the “LIS Rider” for your deductible amount.)</p>

Cost	2018 (this year)	2019 (next year)
<p>Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	<p>There is a \$6,700 out-of-pocket limit for Medicare-covered services.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>	<p>There is a \$6,700 out-of-pocket limit for Medicare-covered services.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>

Annual Notice of Changes for 2019

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SECTION 1 Changes to Medicare Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2018 (this year)	2019 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	\$0 premium	\$0 premium

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

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

Cost	2018 (this year)	2019 (next year)
<p>Maximum out-of-pocket amount</p> <p>Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.</p> <p>If you are eligible for Medicaid assistance with Part A and Part B copays, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p> <p>Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	<p style="text-align: center;">\$6,700</p> <p>Once you have paid \$6,700 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.</p>	<p style="text-align: center;">There is no change.</p> <p style="text-align: center;">\$6,700</p> <p>Once you have paid \$6,700 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.</p>

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider and Pharmacy Directory is located on our website at www.vnsnychoice.org/totalproviders. You may also call Member Services for updated provider information or to ask us to mail you a Provider and Pharmacy Directory. **Please review the 2019 Provider and Pharmacy Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

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

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

Section 1.4 – Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

There are changes to our network of pharmacies for next year. An updated Provider and Pharmacy Directory is located on our website at www.vnsnychoice.org/totalproviders. You may also call Member Services for updated provider information or to ask us to mail you a Provider and Pharmacy Directory. **Please review the 2019 Provider and Pharmacy Directory to see which pharmacies are in our network.**

Section 1.5 – Changes to Benefits and Costs for Medical Services

Please note that the *Annual Notice of Changes* only tells you about changes to your Medicare benefits and costs.

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Benefits Chart (what is covered and what you pay)*, in your *2019 Evidence of Coverage*. Enclosed is notice describing where you can find the Evidence of Coverage online and how you can request a hard copy.

Cost	2018 (this year)	2019 (next year)
Acupuncture	There is no copayment for up to 12 visits every year.	There is no copayment for up to 10 visits every year.
Health Club Membership	<p>Health Club Membership at a participating facility, including exercise classes at the health club or in home to maintain good health.</p> <p>Orientation is offered to demonstrate how to use the gym facility and equipment. As part of the in home program, a visit is made to the member to create/discuss an individualized home exercise program.</p>	Health Club Membership is not covered.
Over-the-Counter Health Items	<p>You pay \$0.</p> <p>You are covered for up to \$94 per month for over-the-counter products.</p>	<p>You pay \$0.</p> <p>You are covered for up to \$100 per month for over-the-counter products.</p>

Section 1.6 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically. An updated Formulary is located on our website at www.vnsnychoice.org/totalformulary. You may also call Member Services at 1-866-783-1444 (TTY: 711) for updated drug information or to ask us to mail you a Formulary.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

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

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

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. For 2019, members in long term care (LTC) facilities will now receive a temporary supply that is the same amount of temporary day's supply provided in all other cases: 31 days of medication rather than the amount provided in 2018 (*90 days* of medication). (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

Formulary exceptions granted in 2019 are valid for 1 year from the date of approval issue.

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.

Starting in 2019, before we make changes during the year to our Drug List that require us to provide you with advance notice when you are taking a drug, we will provide you with notice of those changes 30, rather than 60, days before they take place. Or we will give you a 30-day, rather than a 60-day, refill of your brand name drug at a network pharmacy. We will provide this notice before, for instance, replacing a brand name drug on the Drug List with a generic drug or making changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information

to reflect drug changes. (To learn more about the changes we may make to the Drug List, see Chapter 5, Section 6 of the Evidence of Coverage.)

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. Because you receive “Extra Help” and didn’t receive this insert with this packet, please call Member Services and ask for the “LIS Rider.” Phone numbers for Member Services are in Section 6.1 of this booklet.

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

Changes to the Deductible Stage

Stage	2018 (this year)	2019 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Part D drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$405*.</p> <p>* Depending on your level of Medicaid eligibility, your deductible may be \$0. (Look at the separate insert, the “LIS Rider,” for your deductible amount.</p>	<p>The deductible is \$415*.</p> <p>* Depending on your level of Medicaid eligibility, your deductible may be \$0. (Look at the separate insert, the “LIS Rider,” for your deductible amount.</p>

Changes to Your Cost-sharing in the Initial Coverage Stage

Stage	2018 (this year)	2019 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>During this stage, the plan pays its share of the cost of your drugs and you pay your share of the 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 that provides standard cost-sharing.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>For generic drugs (including brand drugs treated as generic), either:</p> <p>\$0 copay; or \$1.25 copay; or \$3.35 copay; or up to 25% of the cost</p> <p>For all other drugs, either:</p> <p>\$0 copay; or \$3.70 copay; or \$8.35 copay; or up to 25% of the cost</p> <p>* Depending on you level of Medicaid eligibility, your cost sharing amount may be \$0.</p> <p>(Look at the separate insert, the “LIS Rider,” for your copayment amount.)</p> <p><i>Specialty Drugs are limited to a 30-day supply.</i></p> <hr/> <p>Once you have paid \$5,000 out of pocket for Part D, you will move to the next stage (the Catastrophic Coverage Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>For generic drugs (including brand drugs treated as generic), either:</p> <p>\$0 copay; or \$1.25 copay; or \$3.40 copay; or up to 25% of the cost</p> <p>For all other drugs, either:</p> <p>\$0 copay; or \$3.80 copay; or \$8.50 copay; or up to 25% of the cost</p> <p>* Depending on your level of Medicaid eligibility, your cost sharing amount may be \$0.</p> <p>(Look at the separate insert, the “LIS Rider,” for your copayment amount.)</p> <p><i>Specialty Drugs are limited to a 30-day supply.</i></p> <hr/> <p>Once you have paid \$5,100 out of pocket for Part D, you will move to the next stage (the Catastrophic Coverage Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

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

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in VNSNY CHOICE Total

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, you will automatically stay enrolled as a member of our plan for 2019.

Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2019 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.

Your new coverage will begin on the first day of the following month. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2019*, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click “Find health & drug plans.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

Step 2: Change your coverage

- To change **to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from VNSNY CHOICE Total.

- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from VNSNY CHOICE Total.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 6.1 of this booklet).
 - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

If you switch to Original Medicare and do **not** enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

SECTION 3 Changing Plans

If you want to change to a different plan or Original Medicare for next year, you can do it from now until December 31. The change will take effect on January 1, 2019.

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

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. Starting in 2019, there are new limits on how often you can change plans. For more information, see Chapter 10, Section 2.1 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2019, 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, 2019. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

SECTION 4 Programs That Offer Free Counseling about Medicare and Medicaid

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In New York, the SHIP is called Health Insurance, Information and Counseling and Assistance Program (HIICAP).

HIICAP is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. HIICAP 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 HIICAP at 1-800-701-0501. You can learn more about HIICAP by visiting their website (<https://aging.ny.gov/HealthBenefits/Index.cfm>).

For questions about your New York State Medicaid Program benefits, contact 1-800-541-2831. TTY, users should call 711. Ask how joining another plan or returning to Original Medicare affects how you get your New York State Medicaid Program coverage.

SECTION 5 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.** Because you have Medicaid, you are already enrolled in ‘Extra Help,’ also called the Low Income Subsidy. Extra Help pays some of your prescription drug premiums, annual deductibles and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about Extra Help, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** New York has a program called Elderly Pharmaceutical Insurance Coverage (EPIC) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance

Assistance Program (the name and phone numbers for this organization are in Section 4 of this booklet).

- **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 New York State HIV Uninsured Care Programs. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-542-2437.

SECTION 6 Questions?

Section 6.1 – Getting Help from VNSNY CHOICE

Questions? We're here to help. Please call Member Services at 1-866-783-1444. (TTY only, call 711.) We are available for phone calls 7 days a week from 8 am – 8 pm. Calls to these numbers are free.

Read your 2019 *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 2019. For details, look in the 2019 *Evidence of Coverage* for VNSNY CHOICE Total. 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. The *Evidence of Coverage* can be found on our website by visiting www.vnsnychoice.org/2019materials. You may also call Member Services at 1-866-783-1444 (TTY: 711) and ask us to email or mail you a hard copy.

Visit our Website

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

Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

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

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

You can visit the Medicare website (<https://www.medicare.gov>). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <https://www.medicare.gov> and click on “Find health & drug plans.”)

Read *Medicare & You 2019*

You can read *Medicare & You 2019* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (<https://www.medicare.gov>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Section 6.3 – Getting Help from Medicaid

To get information from Medicaid you can call New York State Medicaid Program at 1-800-541-2831. TTY users should call 711.

NOTICE OF NON-DISCRIMINATION

VNSNY CHOICE Health Plans complies with Federal civil rights laws. VNSNY CHOICE does not exclude people or treat them differently because of race, religion, color, national origin, age, disability, sex, sexual orientation, gender identity, or gender expression.

VNSNY CHOICE provides the following:

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

If you need these services, call us at 1-866-783-1444. For TTY/TDD services, call 711.

If you believe that VNSNY CHOICE has not given you these services or treated you differently because of race, religion, color, national origin, age, disability, sex, sexual orientation, gender identity, or gender expression you can file a grievance with VNSNY CHOICE by:

Mail: VNSNY CHOICE Health Plans
220 East 42nd Street, 3rd Floor, New York, NY 10017

Telephone: 1-888-634-1558 (TTY/TDD: 711)

In person: 220 East 42nd Street, 3rd Floor, New York, NY 10017

Fax: 646-459-7729

Email: CivilRightsCoordinator@vnsny.org

Web: www.vnsny.ethicspoint.com

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by:

- Web: Office for Civil Rights Complaint Portal at ocrportal.hhs.gov/ocr/portal/lobby.jsf
- Mail: U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F, HHH Building
Washington, DC 20201
Complaint forms are available at www.hhs.gov/ocr/office/file/index.html
- Telephone: 1-800-368-1019 (TTY/TDD 800-537-7697)

Get help in your language

ATTENTION: Language assistance services, free of charge, are available to you. Call 1-866-783-1444 (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-783-1444 (TTY: 711).

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-866-783-1444 (TTY: 711)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-783-1444 (телетайп: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-783-1444 (TTY: 711)번으로 전화해 주십시오.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-783-1444 (TTY: 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-783-1444 (TTY: 711).

אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט 1-866-783-1444 (TTY: 711).

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন 1-866-783-1444 (TTY: 711)।

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-783-1444 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-866-783-1444 (رقم هاتف الصم والبكم: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-783-1444 (ATS : 711).

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-866-783-1444 (TTY: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-783-1444 (TTY: 711).

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-866-783-1444 (TTY: 711).

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-866-783-1444 (TTY: 711).

VNSNY CHOICE Member Services

CALL	1-866-783-1444 Calls to this number are free. 8 am – 8 pm, 7 days a week Member Services also has free language interpreter services available for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. 8 am – 8 pm, 7 days a week
WRITE	VNSNY CHOICE Total 220 East 42 nd Street 3rd Floor New York, NY 10017 CHOICECCMemberServices@vnsny.org
WEB SITE	www.vnsnychoice.org

New York State Health Information, Counseling and Assistance Program (HIICAP)

The New York State Health Information, Counseling and Assistance Program (HIICAP) is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

CALL	1-800-701-0501
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	Department for the Aging Two Lafayette Street 16 th Floor New York, NY 10007-1392
WEB SITE	http://www.aging.ny.gov/healthbenefits/