

Wellcare Dual Liberty (HMO D-SNP) offered by Bridgeway Health Solutions Of Arizona, Inc. (Arizona Complete Health Medicare Advantage)

Annual Notice of Changes for 2024

You are currently enrolled as a member of Wellcare Dual Liberty (HMO D-SNP). 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.wellcare.com/allwellAZ. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

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 Wellcare Dual Liberty (HMO D-SNP).
- 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 Wellcare Dual Liberty (HMO D-SNP).
- Look in Section 3, page 17 to learn more about your choices.
- 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

- This document is available for free in Spanish.
- Please contact our Member Services number at 1-844-796-6811 for additional information. (TTY users should call 711.) Hours are: Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m.. This call is free.
- We must provide information in a way that works for you (in languages other than English, in braille, in audio, in large print, or other alternate formats, etc.). Please call Member Services if you need plan information in another format.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Wellcare Dual Liberty (HMO D-SNP)

- Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, PFFS, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal. Arizona D-SNP plans: Contract services are funded in part under contract with the State of Arizona.
- The plan also has a written agreement with the Arizona Medicaid program to coordinate your Medicaid benefits.
- When this document says “we,” “us,” or “our,” it means Bridgeway Health Solutions Of Arizona, Inc. When it says “plan” or “our plan,” it means Wellcare Dual Liberty (HMO D-SNP).

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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Wellcare Dual Liberty (HMO D-SNP) in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
Monthly plan premium* * Your premium may be higher than this amount. See Section 1.1 for details.	\$0	\$0
Doctor office visits	Primary care visits: \$0 copay per visit Specialist visits: \$0 copay per visit	Primary care visits: \$0 copay per visit Specialist visits: \$0 copay per visit
Inpatient hospital stays	For covered admissions, per admission: \$0 copay for each covered hospital stay.	For covered admissions, per admission: \$0 copay for each covered hospital stay.
Part D prescription drug coverage (See Section 1.5 for details.)	Deductible: \$0 Copayment during the Initial Coverage Stage: You pay a \$0 copay for all covered Part D drugs. Catastrophic Coverage: During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.	Deductible: \$0 Copayment during the Initial Coverage Stage: You pay a \$0 copay for all covered Part D drugs. Catastrophic Coverage: 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)
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.)	\$8,300 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.	\$8,850 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.

SECTION 1 **Changes to Benefits and Costs for Next Year**

Section 1.1 – 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 unless it is paid for you by Medicaid.)	\$0	\$0

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	2023 (this year)	2024 (next year)
Maximum out-of-pocket amount Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum. You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$8,300	\$8,850 Once you have paid \$8,850 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at www.wellcare.com/allwellAZ. You may also call Member Services 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 a part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

Section 1.4 – Changes to Benefits and Costs for Medical Services

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

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

Cost	2023 (this year)	2024 (next year)
Prior Authorizations	The following in-network benefits have a change in prior authorization requirements. <ul style="list-style-type: none">Outpatient hospital observation may require prior authorization.	
		<ul style="list-style-type: none">Outpatient hospital observation do(es) <u>not</u> require prior authorization.
Referrals	The following in-network benefits have a change in referral requirements. <ul style="list-style-type: none">Hearing aids may require a referral.Hearing exams may require a referral.Eyewear may require a referral.Eye exams may require a referral.	
		<ul style="list-style-type: none">Hearing aids do(es) <u>not</u> require a referral.Hearing exams do(es) <u>not</u> require a referral.Eyewear do(es) <u>not</u> require a referral.Eye exams do(es) <u>not</u> require a referral.

Cost	2023 (this year)	2024 (next year)
Dental services - Comprehensive dental services - Endodontics	Limited to 1 endodontic service(s) per tooth.	Once per tooth or once per tooth per lifetime depending on type of service.
Dental services - Comprehensive dental services - Restorative Services	Limited to 1 restorative service(s) every 12 to 84 months depending on type of service.	Limited to 1 restorative service(s) every 12 to 84 months per tooth depending on type of service.
Emergency care - Worldwide emergency coverage	You pay a \$95 copay for each covered service. Copayment is <u>not</u> waived if admitted to the hospital.	You pay a \$100 copay for each covered service. Copayment is <u>not</u> waived if admitted to the hospital.
Flex Card	You receive \$750 on your Flex Card. The debit card is prepaid by the plan for covered dental, vision, or hearing services. Up to \$250 may be used for vision-related services only. Your remaining benefit dollars may be spent between dental and hearing as you see fit. Please refer to your Evidence of Coverage for more information.	The debit Flex Card is now covered under Wellcare Spendables™. Please see the Wellcare Spendables™ section in this chart for more information.
Healthy Foods Card Medicare approved Wellcare to provide these benefits as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans.	You receive an allowance of \$50 every month to spend on eligible grocery products at participating retailers. This allowance does not carry over to the next month.	Healthy Foods Card is now covered under Wellcare Spendables™. Please see the Wellcare Spendables™ section in this chart for more information.

Cost	2023 (this year)	2024 (next year)
Meals - Chronic (limitations and exclusions apply)	You pay a \$0 copay for chronic meals. There is a maximum of 3 meals per day for up to 28 days, for a maximum of 84 meals per month. The benefit may be received for up to 3 months.	Meals benefit - chronic is <u>not</u> covered.
Outpatient mental health care - Non-psychiatric services - Group sessions	You pay a \$0 copay for each Medicare-covered Group Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are <u>not</u> covered.	You pay a \$0 copay for each Medicare-covered Group Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are covered.
Outpatient mental health care - Non-psychiatric services - Individual sessions	You pay a \$0 copay for each Medicare-covered Individual Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are <u>not</u> covered.	You pay a \$0 copay for each Medicare-covered Individual Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are covered.
Over-the-counter benefit	You pay a \$0 copay. You receive a benefit of \$350 every quarter to spend on eligible over-the-counter (OTC) products via mail order or at participating retailers. This benefit does <u>not</u> carry over to the next period.	Over-the-counter items are now covered under Wellcare Spendables™. Please see the Wellcare Spendables™ section in this chart for more information.

Cost	2023 (this year)	2024 (next year)
<p>Special Supplemental Benefits for Chronically Ill (SSBCI) - Assistive Devices</p> <p>Benefits mentioned may be a part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify. You must meet eligibility guidelines for the following plan benefits.</p>	<p>Assistive Devices: You pay a \$0 copay. If eligible, you may receive up to \$50 each calendar quarter to purchase items on a plan-approved list of assistive devices. At the end of each calendar quarter, unused benefit dollars do <u>not</u> roll over to the next period.</p>	<p>Assistive devices are <u>not</u> covered.</p>
<p>Special Supplemental Benefits for Chronically Ill (SSBCI) - Utility Assistance</p> <p>Benefits mentioned may be a part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify. You must meet eligibility guidelines for the following plan benefits.</p>	<p>Utility Assistance: You pay a \$0 copay. If eligible, the plan offers a prepaid Visa debit card with a limit of \$50 per month to help cover the cost of utilities for your home. Any unused Utility Assistance benefit dollars will expire at the end of each month. The approved utility services for this benefit include:</p> <ul style="list-style-type: none"> - Electric, gas, sanitary, and water utilities - Landline telephone service - Cable TV service - Certain petroleum expenses 	<p>Utility Assistance is <u>not</u> covered under SSBCI. Because our plan participates in the Value Based Insurance Design Program (VBID), Utility Assistance is now covered under Wellcare Spendables™. Please see the Wellcare Spendables™ section in this chart for more information.</p> <p>Benefit does not require member to meet eligibility and participation guidelines.</p>

Cost	2023 (this year)	2024 (next year)
Non-Emergency Medical Transportation	<p>You pay a \$0 copay for 24 one-way non-emergency trips within our service area every year.</p> <p>Rides (also called "trips") are limited to 75 miles one-way. For routine care, call up to 1 month and at least 3 days in advance. Same day rides are subject to availability. A trip is considered one-way transportation by taxi, van, or rideshare services to a healthcare location.</p>	<p>You pay a \$0 copay for 24 one-way non-emergency trips within our service area every year.</p> <p>Rides (also called "trips") are limited to 75 miles one-way and up to 4 one-way trips per day. For routine care, call up to 1 month and at least 3 days in advance. Same day rides are subject to availability. A trip is considered one-way transportation by taxi, van, or rideshare services to a healthcare location.</p>
Urgently needed services - Worldwide urgent care coverage	<p>You pay a \$95 copay for each covered service.</p> <p>Copayment is <u>not</u> waived if you are admitted to a hospital.</p>	<p>You pay a \$100 copay for each covered service.</p> <p>Copayment is <u>not</u> waived if you are admitted to a hospital.</p>
Wellcare Spendables™	<p>The Wellcare Spendables™ card is <u>not</u> covered.</p>	<p>You pay a \$0 copay. You receive a \$125 monthly allowance to be used towards any of the benefits described below. The allowance will be automatically loaded onto your Wellcare Spendables™ card at the beginning of each month. Any unused allowance amount will roll over into the next month and will expire at the end of every year. The maximum benefit is \$1,500 every year.</p> <p>You can use the amount on this card for any of the following as you best see fit for your needs if it does not exceed the maximum balance on the card.</p>

Cost	2023 (this year)	2024 (next year)
		<p>Dental, Vision and Hearing You can use your Wellcare Spendables™ card allowance to reduce your out-of-pocket expenses for any dental, vision, and/or hearing services covered by the plan.</p> <p>Over-the-Counter items (OTC) You can use your Wellcare Spendables™ card on plan-approved over-the-counter items. Your card can be used at participating retail locations, online or via mobile app for home delivery.</p> <p>Medicare approved Wellcare to provide the following benefits as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans.</p> <p>Because your plan participates in the Value-Based Insurance Design Program, you can also use your Wellcare Spendables™ allowance towards any of the benefits below:</p> <p>Gas (pay at the pump) You can use your Wellcare Spendables™ card to pay for gas directly at the pump. The card cannot be used to pay in-person at the cash register. Your card can only be used to pump gas up to the available allowance amount.</p>

Cost	2023 (this year)	2024 (next year)
		<p>Healthy Food You can use your Wellcare Spendables™ card to help pay for approved healthy and nutritious foods and produce at participating retailers. Prepared meals are available for order via the online portal. The allowance cannot be used to buy tobacco or alcohol. Approved items include:</p> <ul style="list-style-type: none"> • Meat and poultry • Fruits and vegetables • Nutritional drinks • And more <p>Utility Assistance You can use your Wellcare Spendables™ card to help pay for plan-approved utilities for your home including:</p> <ul style="list-style-type: none"> • Electric, gas, sanitary/trash, and water utilities services • Landline and cell phone service • Internet Service • Cable TV (excluding streaming services) • Certain petroleum expenses, such as home heating oil <p>Rent Assistance You can use your Wellcare Spendables™ card to help with the cost of rent for your home.</p>

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, 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 Member Services for more information.

Changes to Prescription Drug Costs

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)
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

Stage	2023 (this year)	2024 (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. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6 of your <i>Evidence of Coverage</i>.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p> <p>Medicare approved Wellcare to provide lower copayments/co-insurance as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans. For more information about VBID benefits, please contact Member Services.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>You pay a \$0 copay per prescription for all covered Part D drugs.</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>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>You pay a \$0 copay per prescription for all covered Part D drugs.</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 2 Administrative Changes

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

Description	2023 (this year)	2024 (next year)
<p>Pharmacy Benefit Manager (PBM) Change</p> <p>Wellcare partners with a Pharmacy Benefit Manager (PBM) to administer our pharmacy benefit. Our PBM partner for the 2024 plan year is changing to Express Scripts®. You will receive an updated Wellcare ID card. Please begin using your updated ID card on 1/1/24.</p> <p>To ensure your pharmacy has your most up to date information, please show your new Wellcare ID card when you fill a prescription for the first time on or after 1/1/24.</p> <p>If you don't have your new ID card with you when you fill your prescription, ask the pharmacy to call the plan to obtain the necessary information.</p> <p>If the pharmacy is not able to obtain the necessary information, you may have to pay the full cost of the prescription when you pick it up and then submit for reimbursement.</p>	CVS Caremark	Express Scripts®

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Wellcare Dual Liberty (HMO D-SNP)

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Wellcare Dual Liberty (HMO D-SNP).

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 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.

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 5), or call Medicare (see Section 7.2).

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Wellcare Dual Liberty (HMO D-SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Wellcare Dual Liberty (HMO D-SNP).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do 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.

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 4 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.

Because you have Arizona Health Care Cost Containment System (Medicaid), you may be able to end your membership in our plan or switch to a different plan one time during each of the following **Special Enrollment Periods**:

- January to March
- April to June
- July to September

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 5 Programs That Offer Free Counseling about Medicare and Medicaid

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

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Arizona State Health Insurance Assistance Program (SHIP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Arizona State Health Insurance Assistance Program (SHIP) at 1-800-432-4040 (TTY users should call 711). You can learn more about Arizona State Health Insurance Assistance Program (SHIP) by visiting their website (<https://des.az.gov/services/aging-and-adult/state-health-insurance-assistance-program-ship>).

For questions about your Arizona Health Care Cost Containment System (Medicaid) benefits, contact Arizona Health Care Cost Containment System (Medicaid) at 1-855-432-7587 (TTY 1-800-842-6520) 8 a.m. - 5 p.m. MT, Monday - Friday. Ask how joining another plan or returning to Original Medicare affects how you get your Arizona Health Care Cost Containment System (Medicaid) coverage.

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.** 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 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 Arizona AIDS Drug Assistance Program (ADAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Arizona AIDS Drug Assistance Program (ADAP), 1-800-334-1540 (TTY 711) from 8 a.m. - 5 p.m. local time, Monday - Friday.

SECTION 7 Questions?

Section 7.1 – Getting Help from Wellcare Dual Liberty (HMO D-SNP)

Questions? We’re here to help. Please call Member Services at 1-844-796-6811. (TTY only, call 711). We are available for phone calls. Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. Calls to these numbers are free.

Read your 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 Wellcare Dual Liberty (HMO D-SNP). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.wellcare.com/allwellAZ. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.wellcare.com/allwellAZ. 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 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.

Section 7.3 – Getting Help from Medicaid

To get information from Medicaid you can call Arizona Health Care Cost Containment System (Medicaid) at 1-855-432-7587. TTY users should call 1-800-842-6520 from 8 a.m. - 5 p.m. MT, Monday - Friday.

Discrimination Is Against the Law

Wellcare By Allwell complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Wellcare By Allwell does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Wellcare By Allwell:

- Provides aids and services at no cost to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters
- Provides written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides language services at no cost to people whose primary language is not English, such as: qualified interpreters and information written in other languages

If you need these services, contact Member Services at:

Wellcare By Allwell: **1-844-796-6811** (TTY/TDD: **711**). Between October 1 and March 31, representatives are available seven days a week, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m.

If you believe that Wellcare By Allwell 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 with the Chief Compliance Officer. You can file a grievance in person, by mail, fax, or email. Your grievance must be in writing and must be submitted within 180 days of the date that the person filing the grievance becomes aware of what is believed to be discrimination.

Submit your grievance to:

Wellcare By Allwell - Appeals & Grievances - Medicare Operations

P.O. Box 279410 Sacramento, CA 95827

Fax: **1-844-273-2671**

Email: **Arizona_Medicare@CENTENE.COM**

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 at U.S. Department of Health and Human Services; 200 Independence Avenue SW; Room 509F, HHH Building; Washington, D.C. 20201; or by phone: **1-800-368-1019, 1-800-537-7697** (TTY/TDD).

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

La discriminación es un delito

Wellcare By Allwell cumple con las leyes federales aplicables sobre derechos civiles y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. Wellcare By Allwell no excluye ni trata a las personas de manera diferente por su raza, color, nacionalidad, edad, discapacidad o sexo.

Wellcare By Allwell proporciona:

- Asistencia y servicios sin costo alguno a las personas con discapacidades para comunicarse de manera eficaz con nosotros, tales como intérpretes calificados de lengua de señas
- Información escrita en otros formatos (letra grande, audios, formatos electrónicos accesibles, otros formatos)
- Servicios de idiomas sin costo para las personas cuyo idioma principal no es el inglés, como, por ejemplo: intérpretes calificados e información escrita en otros idiomas.

Si necesita estos servicios, llame a Servicios para Miembros al siguiente número:

Wellcare By Allwell: **1-844-796-6811** (TTY/TDD: **711**). Entre el 1 de octubre y el 31 de marzo, los representantes están disponibles los siete días de la semana, de 8 a.m. a 8 p.m. Entre el 1 de abril y el 30 de septiembre, los representantes están disponibles de lunes a viernes de 8 a.m. a 8 p.m.

Si considera que Wellcare By Allwell no le brindó estos servicios o lo discriminó de otra manera por motivos de raza, color de piel, nacionalidad de origen, edad, discapacidad o sexo, puede presentar una queja ante el Oficial de Cumplimiento. Puede presentar una queja en persona, por correo, fax o correo electrónico. Su queja se debe realizar por escrito y se debe enviar en un plazo de 180 días a partir de la fecha en que la persona que presenta la queja toma conocimiento de lo que se considera como discriminación.

Envíe su queja a la siguiente dirección:

Wellcare By Allwell- Appeals & Grievances- Medicare Operations

P.O. Box 279410 Sacramento, CA 95827

Fax: **1-844-273-2671**

Correo electrónico: **Arizona_Medicare@CENTENE.COM**

También puede presentar un reclamo con respecto a los derechos civiles ante la Oficina de Derechos Civiles del U.S. Department of Health and Human Services de manera electrónica a través del Portal de Reclamos de la Oficina de Derechos Civiles, disponible en **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>** o por correo postal a: U.S. Department of Health and Human Services; 200 Independence Avenue, SW; Room 509F, HHH Building; Washington D. C. 20201. Asimismo, puede presentar dicha queja por teléfono llamando al **1-800-368-1019** o al **1-800-537-7697** (TTY/TDD).

Los formularios de reclamo están disponibles en **<http://www.hhs.gov/ocr/office/file/index.html>**.

If you, or someone you are helping, have questions about Wellcare By Allwell, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive oral interpretation, ASL, written translation, or auxiliary services, please contact Member Services at **1-844-796-6811** (TTY **711**).

<p>Spanish</p>	<p>Si usted, o alguien a quien está ayudando, tiene preguntas sobre Wellcare by Allwell, y no domina el inglés, tiene derecho a obtener ayuda e información en su idioma sin costo alguno y de manera oportuna. Si usted, o alguien a quien está ayudando, tiene un impedimento auditivo y/o visual que le impide la comunicación, tiene derecho a recibir ayudas y servicios auxiliares sin costo alguno y de manera oportuna. Para obtener servicios de interpretación oral, lengua de señas estadounidense (ASL), traducción escrita o servicios auxiliares, comuníquese con Servicios para Miembros al 1-844-796-6811 (TTY 711).</p>
<p>Navajo</p>	<p>Ha'át'éego nisin, yá'át'éehgo daaztsaáidii daaztsaastiinii dóó haash yáázh bąąhózhqod íł tsínáaztiin, Wellcare By Allwell hózhqod t'áá hwiilt'íi yáádááł. Hózhqod t'áá át'éego t'áá diidljigi yáádááł dine'é binaaltsoos daaztsaáidii binaaltsoosii dóó at'ish daaztsaáidii hwiilt'íi hózhqod a'jigo áyiilaa daaztsaáidii dah anáadah yáádááł. Ha'át'éego nisin, yá'át'éehgo daaztsaáidii daaztsaastiinii dóó haash yáázh bee at'ááhago ałdziilii nisin át'ááłtsooígíi hónááná, bee át'éego dine'é at'ish daaztsaáidii hónááná hózhqod t'áá hwiilt'íi hózhqod béégashii binaaltsoos yee nisin hólqo hastiinii dóó iiná hastiinii hwiilt'íi hózhqod a'jigo áyiilaa dah daaztsaáidii at'ááhago ałdziilii daaztsaáidii binaaltsoosii hwiilt'íi hózhqod a'jigo áyiilaa daaztsaáidii dah anáadah yáádááł. Áádóó oral interpretation, ASL, at'ááhago daaztsaáidii, dóó béégashii binaaltsoos yee hwiilt'íi, t'áá hwiilt'íi Member Services 1-844-796-6811 hólqo hastiinii (TTY 711) dah.</p>
<p>Chinese (Mandarin)</p>	<p>如果您或您正在帮助的人对 Wellcare By Allwell 有任何疑问但不精通英语，您有权及时获得以您所用语言提供的免费帮助和信息。如果您或您正在帮助的人有妨碍交流的听力和/或视力障碍，您有权及时获得免费辅助工具和服务。如需口译、美国手语 (ASL)、书面翻译或辅助服务，请致电1-844-796-6811 (TTY 711) 联系会员服务部。</p>

Chinese (Cantonese)	<p>如果您或您協助的人對 Wellcare By Allwell 有疑問且不熟練使用英文，您有權利及時免費獲得以您的語言提供的幫助和資訊。如果您或您協助的人患有妨礙溝通的聽覺和/或視覺病況，您有權利及時免費獲得輔助工具和服務。若要獲得口譯、ASL、書面翻譯或輔助服務，請致電 1-844-796-6811 (TTY 711) 聯絡會員服務部。</p>
Vietnamese	<p>Nếu quý vị hoặc người quý vị đang giúp đỡ, có thắc mắc về Wellcare By Allwell, và không thành thạo tiếng Anh, quý vị có quyền nhận sự giúp đỡ và thông tin miễn phí và kịp thời bằng ngôn ngữ của quý vị. Nếu quý vị hoặc người quý vị đang giúp đỡ, có bệnh trạng về thính giác và/hoặc thị giác cản trở giao tiếp, quý vị có quyền nhận các hỗ trợ và dịch vụ phụ trợ miễn phí và kịp thời. Để nhận dịch vụ phiên dịch nói, ASL, dịch thuật văn bản hoặc dịch vụ phụ trợ, vui lòng liên hệ bộ phận Dịch Vụ Thành Viên theo số 1-844-796-6811 (TTY 711).</p>
Arabic	<p>إذا كان لديك أنت أو لدى شخص تساعدك أسئلة حول Wellcare By Allwell، ولم تكن ملماً باللغة الإنكليزية، فلديك الحق بالحصول على المساعدة والمعلومات بلغتك ومن دون أي تكلفة وفي الوقت المناسب. إذا كنت تعاني أنت أو شخص تساعدك من حالة سمعية و/أو بصرية تعيق التواصل، فلديك الحق بالحصول على مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب. للحصول على خدمات الترجمة الشفهية الفورية أو ASL (لغة الإشارة الأمريكية) أو الترجمة الكتابية أو خدمات إضافية، يرجى الاتصال بقسم خدمات الأعضاء على الرقم 1-844-796-6811 (TTY 711).</p>
Tagalog	<p>Kung kayo, o ang tinutulungan ninyo, ay may mga tanong tungkol sa Wellcare By Allwell, at limitado ang kaalaman sa Ingles, may karapatan kayong humingi ng tulong at impormasyon sa inyong wika sa paraang maagap at nang wala kayong babayaran. Kung kayo, o ang taong tinutulungan ninyo, ay may kondisyon sa pandinig at/o paningin na nakakaapekto sa komunikasyon, may karapatan kayong makatanggap ng mga pansuportang tulong at serbisyo sa paraang maagap at nang wala kayong babayaran. Para makatanggap ng serbisyo sa pasalitang pagsasalin, ASL, pasulat na pagsasalin, o mga pansuportang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo para sa Miyembro sa 1-844-796-6811 (TTY 711).</p>

Korean	<p>귀하 또는 귀하가 돕고 있는 다른 사람이 Wellcare By Allwell에 관한 질문이 있지만 영어가 유창하지 않은 경우, 적절한 시기에 무료로 귀하의 언어로 도움과 정보를 받을 권리가 있습니다. 귀하 또는 귀하가 돕고 있는 다른 사람이 소통에 지장을 주는 청각 및/또는 시각적 문제를 가지고 있는 경우, 적절한 시기에 무료로 보조 지원과 서비스를 받을 권리가 있습니다. 구두 통역, ASL, 서면 번역 또는 보조 서비스를 받기 원하시면 1-844-796-6811(TTY 711)번으로 가입자 서비스부에 연락해 주십시오.</p>
French	<p>Si vous, ou une personne que vous aidez, avez des questions sur Wellcare By Allwell et que vous ne maîtrisez pas l'anglais, vous avez le droit d'obtenir de l'aide et des informations dans votre langue, gratuitement et en temps utile. Si vous, ou une personne que vous aidez, souffrez d'un trouble auditif et/ou visuel qui entrave la communication, vous avez le droit de bénéficier d'aides et de services auxiliaires gratuitement et en temps utile. Pour bénéficier de services d'interprétation, d'ASL, de traduction ou de services auxiliaires, veuillez contacter les services aux adhérents au 1-844-796-6811 (TTY 711).</p>
German	<p>Wenn Sie oder eine Person, der Sie helfen, Fragen zu Wellcare By Allwell haben und kein Englisch sprechen, haben Sie das Recht auf zusätzliche Unterstützung und das Recht darauf, kostenlos und zeitnah Informationen in Ihrer Sprache zu erhalten. Wenn Sie oder eine Person, der Sie helfen, Hör- und/oder Sehbehinderungen haben, die die Kommunikation beeinträchtigen, haben Sie das Recht auf zusätzliche kostenlose und zeitnahe Unterstützung. Für mündliche Verdolmetschungen in andere Sprachen und in Gebärdensprache, amerikanische Gebärdensprache (ASL), schriftliche Übersetzungen oder weitere Unterstützung wenden Sie sich bitte an unseren Kundendienst unter: 1-844-796-6811 (TTY 711).</p>
Russian	<p>Если у вас или лица, которому вы помогаете, возникли вопросы о плане страхования Wellcare By Allwell, при этом вы не владеете английским языком в достаточной мере, у вас есть право бесплатно и своевременно получить помощь и информацию на вашем языке. При наличии у вас или лица, которому вы помогаете, связанного со слухом или зрением медицинского состояния, которое затрудняет коммуникацию, у вас есть право бесплатно и своевременно получить сопутствующую помощь и услуги. Для получения услуг устного перевода, перевода на американский жестовый язык (ASL), письменного перевода либо сопутствующих услуг обратитесь в отдел обслуживания участников плана по номеру 1-844-796-6811 (TTY 711).</p>

Thai	<p> หากคุณหรือคนที่คุณให้การช่วยเหลืออยู่มีคำถามเกี่ยวกับ Wellcare By Allwell และไม่ถนัดในการใช้ภาษาอังกฤษ คุณสามารถขอความช่วยเหลือ และ ขอรับข้อมูลในภาษาของคุณโดยไม่เสียค่าใช้จ่ายได้ทันที หากคุณ หรือ คนที่คุณให้การช่วยเหลืออยู่มีความพิการด้านการได้ยินและ/หรือ มองเห็นที่ เป็นอุปสรรคต่อการสื่อสาร คุณสามารถขอรับความช่วยเหลือ และ บริการเพิ่มเติมโดยไม่เสียค่าใช้จ่ายได้ทันที หากต้องการล่ามแปล ภาษา, ภาษามือ ASL, คำแปลเป็นลายลักษณ์อักษร หรือบริการเสริมอื่นๆ โปรดติดต่อบริการสำหรับสมาชิก ที่หมายเลข 1-844-796-6811 (TTY 711) </p>
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