

MMM Elite (HMO) offered by MMM of Florida, Inc. (MMM Medicare and Much More)

Annual Notice of Changes for 2021

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

- **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

I. **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 2.1 and 2.5 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 2021 Drug List and look in Section 2.6 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 [go.medicare.gov/drugprices](https://www.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, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 2.3 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 www.medicare.gov/plan-compare website.
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 3.2 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 don't join another plan by December 7, 2020, you will be enrolled in MMM Elite.
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2020**

- If you don't join another plan by **December 7, 2020**, you will be enrolled in MMM Elite.
- If you join another plan by **December 7, 2020**, your new coverage will start on **January 1, 2021**. You will be automatically disenrolled from your current plan.

Additional Resources

- This document is available for free in English and Spanish.

- Please contact our Member Services number at 1-844-212-9858 (Toll Free) for additional information. (TTY users should call 711). Hours are Monday through Sunday, from 8:00 a.m. to 8:00 p.m. from October 1st through March 31st, and Monday through Friday from April 1st through September 30th.
- Upon request, this information may be available in different formats, like braille, large print, audio tapes, and other formats. Please contact our Member Services number 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 MMM Elite

- MMM of Florida, Inc. is an HMO plan with a Medicare contract. Enrollment in MMM of Florida, Inc. depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means MMM of Florida, Inc. When it says “plan” or “our plan,” it means MMM Elite.

Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for MMM Elite in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website www.mmm-fl.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher or lower than this amount. See Section 2.1 for details.</p>	\$0 monthly premium	\$0 monthly premium
<p>Maximum out-of-pocket amount</p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)</p>	\$3,400	\$3,400
<p>Doctor office visits</p>	<p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$10 copay per visit</p>	<p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$0 copay per visit</p>
<p>Inpatient hospital stays</p> <p>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>	\$0 copay per admission or per stay	\$0 copay per admission or per stay

Cost	2020 (this year)	2021 (next year)
<p>Part D prescription drug coverage (See Section 2.6 for details.)</p> <p>To find out which drugs are select insulins, review the most recent Drug List we sent you in the mail. If you have questions about the Drug List, you can also call Member Services (Phone numbers for Member Services are printed on the back cover of this booklet).</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance as applicable during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: (Preferred Generic): \$0 copay • Drug Tier 2: (Generic): \$0 copay • Drug Tier 3: (Preferred Brand): \$20 copay • Drug Tier 4: (Non-Preferred Drug): \$75 copay • Drug Tier 5: (Specialty Drugs): 33% coinsurance 	<p>Deductible: \$0</p> <p>Copayment/Coinsurance as applicable during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1:(Preferred Generic): \$0 copay • Drug Tier 2: (Generic): \$0 copay • Drug Tier 3: (Preferred Brand): \$5 copay • Drug Tier 4: (Non-Preferred Drug): \$15 copay • Drug Tier 5: (Specialty Drugs): 33% coinsurance • Select Insulins: \$0 copay

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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in MMM Elite in 2021

On January 1, 2021, MMM Medicare and Much More will be combining MMM Elite (002) with one of our plans, MMM Elite (005).

If you do nothing to change your Medicare coverage by December 7, 2020, we will automatically enroll you in our MMM Elite. This means starting January 1, 2021, you will be getting your medical and prescription drug coverage through MMM Elite. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change plans, you can do so between October 15 and December 7. If you are eligible for Extra Help, you may be able to change plans during other times.

The information in this document tells you about the differences between your current benefits in MMM Elite (002) and the benefits you will have on January 1, 2021 as a member of MMM Elite (005).

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2020 (this year)	2021 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0 monthly premium	\$0 monthly premium

- 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.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 6 regarding “Extra Help” from Medicare.

Section 2.2 – 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	2020 (this year)	2021 (next year)
<p>Maximum out-of-pocket amount</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>There is no change for the upcoming benefit year.</p>	<p>\$3,400</p>	<p style="text-align: center;">\$3,400</p> <p>Once you have paid \$3,400 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 2.3 – 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.mmm-fl.com. 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 2021 *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, we must 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 to manage your care.

Section 2.4 – 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.mmm-fl.com. 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 2021 *Provider and Pharmacy Directory* to see which pharmacies are in our network.**

Section 2.5 – Changes to Benefits and Costs for Medical Services

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, *Medical Benefits Chart (what is covered and what you pay)*, in your *2021 Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<p>Inpatient mental health care</p>	<p><u>Days 1-5</u> You pay a \$0 copay per admission or per stay</p> <p><u>Days 6-20</u> You pay a \$75 copay per admission or per stay</p> <p><u>Days 21-90</u> You pay a \$0 copay per admission or per stay</p>	<p>You pay a \$0 copay per admission or per stay</p>
<p>Skilled Nursing Facility (SNF) Care</p>	<p><u>Days 1-20</u> You pay a \$0 copay per admission or per stay</p> <p><u>Days 21-100</u> You pay a \$100 copay per admission or per stay</p>	<p><u>Days 1-20</u> You pay a \$0 copay per admission or per stay</p> <p><u>Days 21-100</u> You pay a \$25 copay per admission or per stay</p>
<p>Cardiac rehabilitation services</p>	<p>You pay \$15 copay for Medicare-covered cardiac rehabilitation services.</p> <p>You pay \$15 copay for Medicare-covered intensive cardiac rehabilitation services.</p>	<p>You pay \$0 copay for Medicare-covered cardiac rehabilitation services.</p> <p>You pay \$0 copay for Medicare-covered intensive cardiac rehabilitation services.</p>
<p>Emergency Care</p>	<p>You pay a \$55 copay for each emergency room visit.</p>	<p>You pay a \$50 copay for each emergency room visit.</p>
<p>Specialist Services</p>	<p>You pay \$10 copay for each specialist visit.</p>	<p>You pay \$0 copay for each specialist visit.</p>

Cost	2020 (this year)	2021 (next year)
<p>Mental Health Specialty Services</p>	<p>You pay \$10 copay for Medicare-covered individual sessions.</p> <p>You pay \$10 copay for Medicare-covered group sessions.</p>	<p>You pay \$0 copay for Medicare-covered individual sessions.</p> <p>You pay \$0 copay for Medicare-covered group sessions.</p>
<p>Psychiatric services</p>	<p>You pay \$10 copay for Medicare-covered individual sessions.</p> <p>You pay \$10 copay for Medicare-covered group sessions.</p>	<p>You pay \$0 copay for Medicare-covered individual sessions.</p> <p>You pay \$0 copay for Medicare-covered group sessions.</p>
<p>Outpatient Rehabilitation Services</p>	<p>Your cost for physical and/or speech language therapy services may vary depending on the facility the service is received.</p> <p><u>Services received at a physician’s office</u> You pay a \$0 copay</p> <p><u>Services received at a free-standing outpatient facility</u> You pay a \$10 copay</p> <p>You pay \$10 copay for Medicare-covered occupational therapy services.</p>	<p>You pay \$0 copay for Medicare-covered physical and/or speech language therapy services.</p> <p>You pay \$0 copay for Medicare-covered occupational therapy services.</p>
<p>Additional Telehealth Services- Supplemental</p>	<p>Additional supplemental Telehealth services <u>not</u> covered.</p>	<p>You pay a \$0 copay for PCP additional supplemental Telehealth Services.</p>

Cost	2020 (this year)	2021 (next year)
<p>Outpatient diagnostic tests and therapeutic services and supplies</p>	<p>Your cost for diagnostic radiological services may vary depending on the facility the service is received.</p> <p><u>Services received at a free-standing outpatient facility</u> You pay a \$0 copay</p> <p><u>Services received at an outpatient hospital setting</u> You pay a \$100 copay</p> <p>Your cost for X-rays services may vary depending on the facility the service is received.</p> <p><u>Services received at a free-standing outpatient facility</u> You pay a \$0 copay</p> <p><u>Services received at an outpatient hospital setting</u> You pay a \$20 copay</p>	<p>Your cost for diagnostic radiological services may vary depending on the facility the service is received.</p> <p><u>Services received at a free-standing outpatient facility</u> You pay a \$0 copay</p> <p><u>Services received at an outpatient hospital setting</u> You pay a \$25 copay</p> <p>You pay a \$0 copay for X-rays services.</p>
<p>Outpatient Hospital Services</p>	<p>You pay a \$100 copay for Medicare-covered outpatient hospital services.</p>	<p>You pay a \$50 copay for Medicare-covered outpatient hospital services.</p>
<p>Outpatient Observation Services</p>	<p>You pay a \$100 copay for Medicare-covered outpatient observation services.</p>	<p>You pay a \$50 copay for Medicare-covered outpatient observation services.</p>

Cost	2020 (this year)	2021 (next year)
Ambulatory Surgical Center (ASC) Services	You pay a \$25 copay for Medicare-covered Ambulatory Surgical Center (ASC) services.	You pay a \$0 copay for Medicare-covered Ambulatory Surgical Center (ASC) services.
Outpatient Substance Abuse Services	<p>You pay \$10 copay for Medicare-covered individual sessions.</p> <p>You pay \$10 copay for Medicare-covered group sessions.</p>	<p>You pay \$25 copay for Medicare-covered individual sessions.</p> <p>You pay \$25 copay for Medicare-covered group sessions.</p>
Ambulance Services	<p>You pay a \$175 copay for Medicare-covered ground ambulance services.</p> <p>You pay a \$175 copay for Medicare-covered air ambulance services.</p>	<p>You pay a \$50 copay for Medicare-covered ground ambulance services.</p> <p>You pay a \$50 copay for Medicare-covered air ambulance services.</p>
Diabetic Supplies	<p>You pay 0% of the total cost for Medicare-covered diabetic supplies made by a contracted vendor.</p> <p>You pay 20% of the total cost for all other Medicare-covered Part B diabetic supplies.</p> <p>You pay 20% of the total cost for Medicare-covered therapeutic shoes and/or inserts.</p>	<p>You pay 0% of the total cost for all Medicare-covered diabetic supplies and therapeutic shoes and/or inserts.</p>

Cost	2020 (this year)	2021 (next year)
<p>Services to treat kidney disease and conditions</p>	<p>Your cost for dialysis services may vary depending on the facility the service is received.</p> <p><u>Services received at a dialysis center</u> You pay 10% of the total cost</p> <p><u>Services received at an outpatient hospital setting</u> You pay 20% of the total cost</p>	<p>You pay 20% of the total cost for dialysis services.</p>
<p>Over the counter (OTC) drugs and supplies- Supplemental</p>	<p>You pay a \$0 copay for supplemental over the counter (OTC) drugs and supplies.</p> <p>You are eligible for up to \$150 every three (3) months to be used toward the purchase of over-the counter (OTC) health and wellness products. OTC drugs and items available in retail pharmacies or by mail-order.</p> <p>The plan covers:</p> <ol style="list-style-type: none"> 1. Minerals and vitamins 2. In home testing and monitoring 3. Hormone replacement 4. Weight loss items 5. Fiber supplements 	<p>You pay a \$0 copay for supplemental over the counter (OTC) drugs and supplies.</p> <p>You are eligible for up to \$60 every month to be used toward the purchase of over-the counter (OTC) health and wellness products. OTC drugs and items available by mail-order or through in-home delivery.</p> <p>The plan covers:</p> <ol style="list-style-type: none"> 1. Minerals and vitamins 2. In home testing and monitoring 3. Fiber supplements 4. First Aid supplies

Cost	2020 (this year)	2021 (next year)
	<p>6. First Aid supplies</p> <p>7. Incontinence supplies</p> <p>8. Medicines, ointments and sprays with active medical ingredients that alleviate symptoms</p> <p>9. Topical Sunscreen</p> <p>10. Supportive items for comfort</p> <p>11. Mouth care</p> <p>12. Nicotine Replacement Therapy</p>	<p>5. Incontinence supplies</p> <p>6. Medicines, ointments and sprays with active medical ingredients that alleviate symptoms</p> <p>7. Topical Sunscreen</p> <p>8. Supportive items for comfort</p> <p>9. Mouth care</p> <p>10. Nicotine Replacement Therapy</p>
<p>Comprehensive dental services – Supplemental</p>	<p><u>Prosthodontic services</u></p> <p>Complete and partial removable denture in resin base or partial denture cast metal framework with resin base every five (5) years.</p> <p>Partial flexible base dentures <u>not</u> covered.</p> <p>Fixed dentures and implants <u>not</u> covered.</p> <p>Bone graft for implants <u>not</u> covered.</p> <p>Periodontic services <u>not</u> covered.</p>	<p><u>Prosthodontic services</u></p> <p>Complete and partial removable denture in resin base or partial denture in cast metal framework with resin base or partial flexible base denture every five (5) years.</p> <p>Fixed dentures covered one (1) per tooth, every five (5) years.</p> <p>Implant services covered once (1) per calendar year. This plan has a maximum limit of up to \$2,000 for implant services.</p> <p>Bone graft for implants covered one (1) per lifetime per implant.</p>

Cost	2020 (this year)	2021 (next year)
		<p><u>Periodontic services</u></p> <p>Gingivectomy or gingivoplasty covered once (1) per quadrant every twenty-four (24) months.</p> <p>Osseous surgery covered once (1) per quadrant every thirty-six (36) months.</p> <p>Clinical crown lengthening, hard tissue covered.</p> <p>Periodontal scaling and root planning covered once (1) per quadrant every twenty-four (24) months.</p> <p>Periodontal maintenance covered once (1) every six (6) months.</p> <p>Comprehensive periodontal evaluation covered once (1) every thirty-six (36) months.</p>
<p>Eyewear – Supplemental</p>	<p>You pay a \$0 copay for supplemental eyewear.</p> <p>You are eligible for up to \$400 per year to be used toward the purchase of eyeglasses (frames and</p>	<p>You pay a \$0 copay for supplemental eyewear.</p> <p>You are eligible for up to \$700 per year to be used toward the purchase of eyeglasses (frames and</p>

Cost	2020 (this year)	2021 (next year)
	lenses) and/or contact lenses.	lenses) and/or contact lenses.

Section 2.6 – 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.

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 other 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.

The plan gives affected enrollees guidance regarding how to proceed after a temporary fill is provided, so that an appropriate and meaningful transition can be effectuated by the end of the transition period. Until that transition is actually made, however, either through a switch to an appropriate formulary drug, or decision of an exception request, continuation of drug coverage will be provided, other than for drugs not covered under Medicare Part D.

The plan continues to provide necessary drugs to an enrollee via an extension of the transition period, on a case-by-case basis, to the extent that his or her exception request or appeal has not been processed by the end of the minimum transition period and until such time as a transition has been made.

Exceptions will continue to be covered during the period (generally a calendar year) it was approved for, regardless of when the drug was approved. No new drug exception request needs to be submitted by the start of the year unless the prior authorization expires.

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.

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 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 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 haven’t received this insert by September 30th, please call Member Services and ask for the “LIS Rider.” Phone numbers for Member Services are in Section 6.1 of this booklet.

There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

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. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at www.mmm-fl.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2020 (this year)	2021 (next year)
Stage I: 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

To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2020 (this year)	2021 (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, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1 Preferred Generic: You pay \$0 per prescription.</p> <p>Tier 2 Generic: You pay \$0 per prescription.</p> <p>Tier 3 Preferred Brand: You pay \$20 per prescription.</p> <p>Tier 4 Non-Preferred Drug: You pay \$75 per prescription.</p> <p>Tier 5 Specialty Drugs: You pay 33% of the total cost.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1 Preferred Generic: You pay \$0 per prescription.</p> <p>Tier 2 Generic: You pay \$0 per prescription.</p> <p>Tier 3 Preferred Brand: You pay \$5 per prescription.</p> <p>Tier 4 Non-Preferred Drug: You pay \$15 per prescription.</p> <p>Tier 5 Specialty Drugs: You pay 33% of the total cost.</p> <p>Select Insulins: You pay \$0 for select insulins.</p>

Stage	2020 (this year)	2021 (next year)
	<p>Once your total drug costs have reached \$6,000, you will move to the next stage (the Coverage Gap Stage).</p> <p>This plan covers the following Excluded Drugs:</p> <p>Erectile Dysfunction Drugs</p> <p>You pay \$0 per prescription.</p> <p>You are eligible for up to four (4) prescribed pills every month.</p>	<p>Once your total drug costs have reached \$7,500, you will move to the next stage (the Coverage Gap Stage).</p> <p>This plan covers the following Excluded Drugs:</p> <p>Erectile Dysfunction Drugs</p> <p>You pay \$0 for drugs included in Tier I (Preferred Generic) and \$5 for drugs included in Tier 3 (Preferred Brand).</p> <p>You are eligible for up to four (4) prescribed pills every month.</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.** For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

MMM Elite offers additional gap coverage for select insulins. During the Coverage Gap stage, your out-of-pocket costs for select insulins will be \$0.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in MMM Elite

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 MMM Elite.

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 for 2021 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to www.medicare.gov/plan-compare. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, MMM of Florida (MMM Medicare and Much More) 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 MMM Elite.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from MMM Elite.
- 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 7.1 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.

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, 2021.

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. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2021, 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, 2021. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Florida, the SHIP is called Serving Health Insurance Needs of Elders (SHINE).

Serving Health Insurance Needs of Elders (SHINE) 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. Serving Health Insurance Needs of Elders (SHINE) 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 Serving Health Insurance Needs of Elders (SHINE) at 1-800-963-5337. TTY users should call 1-800-955-8770. You can learn more about Serving Health Insurance Needs of Elders (SHINE) by visiting their website (<http://www.floridashine.org>)

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. 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 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); 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 Florida AIDS Drug Assistance Program (ADAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-352-2437 (English), 1-800-545-7432 (Spanish), 1-800-243-7101 (Creole). TTY users should call 1-888-503-7118.

SECTION 7 Questions?

Section 7.1 – Getting Help from MMM Elite

Questions? We’re here to help. Please call Member Services at 1-844-212-9858. (TTY only, call 711). We are available for phone calls Monday through Sunday, from 8:00 a.m. to 8:00 p.m. from October 1st through March 31st, and Monday through Friday from April 1st through September 30th from October 1st through March 31st, and Monday through Friday from April 1st through September 30th. Calls to these numbers are free.

Read your 2021 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 2021. For details, look in the 2021 *Evidence of Coverage* for MMM Elite. 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.mmm-fl.com. 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.mmm-fl.com. 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 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

You can visit the Medicare website (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 www.medicare.gov/plan-compare).

Read Medicare & You 2021

You can read the *Medicare & You 2021* 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 (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.