## MMM Platinum (HMO-SNP) 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 Platinum. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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**What to do now**

1. **ASK:** Which changes apply to you

☐ Check the changes to our benefits and costs to see if they affect you.

- 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 2021 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 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.

OMB Approval 0938-1051 (Expires: December 31, 2021)

☐ 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 1.3 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 2.2 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 Platinum.
- If you want to **change to a different plan** that may better meet your needs, you can switch plans between October 15 and December 7. Look in section 2.2, page 13 to learn more about your choices.

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 Platinum.
- If you join another plan between **October 15** and **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 Platinum

- MMM of Florida, Inc. is a coordinated care plan with a Medicare Advantage contract and a contract with the Florida Agency for Healthcare Administration. Enrollment in MMM of Florida, Inc. depends on contract renewal.
- When this booklet says "we," "us," or "our," it means MMM of Florida, Inc. (MMM Medicare and Much More). When it says "plan" or "our plan," it means MMM Platinum.

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## Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for MMM Platinum 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 at www.mmm-fl.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*. 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 | 2020 (this year) | 2021 (next year) |
|---|---|---|
| **Monthly plan premium*** <br>* Your premium may be higher or lower than this amount. See Section 1.1 for details. | **$0 or up to $28.50** | **$0 or up to $30.80** |
| **Doctor office visits** | Primary care visits: **$0** copay per visit <br><br> Specialist visits: **$0** copay per visit | Primary care visits: **$0** copay per visit <br><br> Specialist visits: **$0** copay per visit |
| **Inpatient hospital stays** <br>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. | **$0** copay | **$0** copay |

| Cost | 2020 (this year) | 2021 (next year) |
|---|---|---|
| **Part D prescription drug coverage**<br>(See Section 1.6 for details.) | Deductible: **$435**<br>Copayment/Coinsurance during the Initial Coverage Stage:<br>• Drug Tier 1 (Preferred Generic): **$0** copay<br>• Drug Tier 2 (Generic): **$0** copay<br>• Drug Tier 3 (Preferred Brand): **$45** copay<br>• Drug Tier 4 (Non-Preferred Drug): **$100** copay<br>• Drug Tier 5 (Specialty Drugs): **25%** coinsurance | Deductible: **$445**<br>Copayment/Coinsurance during the Initial Coverage Stage:<br>• Drug Tier 1 (Preferred Generic): **$0** copay<br>• Drug Tier 2 (Generic): **$0** copay<br>• Drug Tier 3 (Preferred Brand): **$25** copay<br>• Drug Tier 4 (Non-Preferred Drug): **$100** copay<br>• Drug Tier 5 (Specialty Drugs): **25%** coinsurance |
| **Maximum out-of-pocket amount**<br>This is the most you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.) | **$500**<br>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. | **$500**<br>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. |

# *Annual Notice of Changes* for 2021
# Table of Contents

# SECTION 1 Changes to Benefits and Costs for Next Year

## Section 1.1 – Changes to the Monthly Premium

| Cost | 2020 (this year) | 2021 (next year) |
|---|---|---|
| **Monthly premium**<br>(You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.) | **$0 or up to $28.50** | **$0 or up to $30.80** |

## 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 | 2020 (this year) | 2021 (next year) |
|---|---|---|
| **Maximum out-of-pocket amount**<br>**Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.**<br><br>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.<br><br>Your costs for covered medical services (such as copays) count toward your | **$500** | **$500**<br>Once you have paid **$500** 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. |

| Cost | 2020 (this year) | 2021 (next year) |
|---|---|---|
| maximum out-of-pocket amount. Your Plan Premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.<br>There is no change for the upcoming benefit year. | | |

## 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.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 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.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 1.5 – 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 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 *2021 Evidence of Coverage.* 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*.

| Cost | 2020 (this year) | 2021 (next year) |
|---|---|---|
| **Additional Telehealth Services- Supplemental** | Additional Supplemental telehealth services not covered. | You pay a **$0** copay for PCP additional supplemental Telehealth Services. |

| Cost | 2020 (this year) | 2021 (next year) |
|---|---|---|
| **Over the counter (OTC) drugs and supplies- Supplemental** | You pay a **$0** copay for supplemental over the counter (OTC) drugs and supplies.<br><br>You are eligible for up to **$90** every month 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.<br><br>The plan covers:<br><br>1. Minerals and vitamins<br>2. In home testing and monitoring<br>3. Hormone replacement<br>4. Weight loss items<br>5. Fiber supplements<br>6. First Aid supplies<br>7. Incontinence supplies<br>8. Medicines, ointments and sprays with active medical ingredients that alleviate symptoms<br>9. Topical Sunscreen<br>10. Supportive items for comfort<br>11. Mouth care<br>12. Nicotine Replacement Therapy | You pay a **$0** copay for supplemental over the counter (OTC) drugs and supplies.<br><br>You are eligible for up to **$90** 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.<br><br>The plan covers:<br><br>1. Minerals and vitamins<br>2. In home testing and monitoring<br>3. Fiber supplements<br>4. First Aid supplies<br>5. Incontinence supplies<br>6. Medicines, ointments and sprays with active medical ingredients that alleviate symptoms<br>7. Topical Sunscreen<br>8. Supportive items for comfort<br>9. Mouth care<br>10. Nicotine Replacement Therapy |

| Cost | 2020 (this year) | 2021 (next year) |
|---|---|---|
| **Comprehensive dental services- Supplemental** | **Prosthodontic services**<br>Complete and partial removable denture in resin base or partial denture cast metal framework with resin base every five **(5)** years.<br><br>Partial flexible base dentures not covered.<br><br>Fixed dentures not covered.<br><br>Periodontic services not covered. | **Prosthodontic services**<br>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.<br><br>Fixed dentures covered one **(1)** per tooth, every five **(5)** years.<br><br>**Periodontic services**<br>Gingivectomy or gingivoplasty covered once **(1)** per quadrant every twenty-four **(24)** months.<br><br>Osseous surgery covered once **(1)** per quadrant every thirty-six **(36)** months.<br><br>Clinical crown lengthening, hard tissue covered.<br><br>Periodontal scaling and root planning covered once **(1)** per quadrant every twenty-four **(24)** months.<br><br>Periodontal maintenance covered once **(1)** every six **(6)** months.<br><br>Comprehensive periodontal evaluation covered once **(1)** every thirty-six **(36)** months. |

| Cost | 2020 (this year) | 2021 (next year) |
|---|---|---|
| **Eyewear-Supplemental** | You pay a **$0** copay for supplemental eyewear.<br><br>You are eligible for up to **$350** per year to be used toward the purchase of eyeglasses (frames and lenses) and/or contact lenses. | You pay a **$0** copay for supplemental eyewear.<br><br>You are eligible for up to **$500** per year to be used toward the purchase of eyeglasses (frames and lenses) and/or contact lenses. |
| **Hearing Aids-Supplemental** | You pay a **$0** copay for supplemental hearing aids.<br><br>You are eligible for up to **$1,500** per year to be used toward the purchase of hearing aids for both ears-combined. | You pay a **$0** copay for supplemental hearing aids.<br><br>You are eligible for up to **$2,000** per year to be used toward the purchase of hearing aids for both ears-combined. |

## 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.

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.

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. Because you receive "Extra Help" and haven't received this insert by September 30, 2020, please call Member Services and ask for the "LIS Rider."

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 in your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*.)

### Changes to the Deductible Stage

| Stage | 2020 (this year) | 2021 (next year) |
|---|---|---|
| **Stage 1: Yearly Deductible Stage**<br><br>During this stage, **you pay the full cost** of your Preferred Brand, Non-Preferred Drugs and Specialty Drugs, until you have reached the yearly deductible. | The deductible is **$435**.<br><br>Your deductible amount is either **$0** or **$89**, depending on the level of "Extra Help" you receive.<br>(Look at the separate insert, the "LIS Rider," for your deductible amount.) | The deductible is **$445**.<br><br>Your deductible amount is either **$0** or **$92**, depending on the level of "Extra Help" you receive.<br>(Look at the separate insert, the "LIS Rider," for your deductible amount.) |

### 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) |
|---|---|---|
| **Stage 2: Initial Coverage Stage** | Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:<br><br>**Tier 1 Preferred Generic:** You pay **$0** per prescription<br><br>**Tier 2 Generic:** You pay **$0** per prescription<br><br>**Tier 3 Preferred Brand:** You pay **$45** per prescription | Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:<br><br>**Tier 1 Preferred Generic:** You pay **$0** per prescription<br><br>**Tier 2 Generic:** You pay **$0** per prescription<br><br>**Tier 3 Preferred Brand:** You pay **$25** per prescription |

| Stage | 2020 (this year) | 2021 (next year) |
|---|---|---|
| Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and **you pay your share of the cost.**<br><br>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.<br><br>For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your *Evidence of Coverage*.<br><br>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List. | **Tier 4**<br>**Non-Preferred Drug:** You pay **$100** per prescription<br><br>**Tier 5**<br>**Specialty Drugs:** You pay **25%** of the total cost<br><br>_____<br>Once your total drug costs have reached **$4,500**, you will move to the next stage (the Coverage Gap Stage).<br><br>This plan covers the following Excluded Drugs:<br>**Erectile Dysfunction Drugs**<br>You pay **$0** per prescription.<br><br>You are eligible for up to four **(4)** prescribed pills every month. | **Tier 4**<br>**Non-Preferred Drug:** You pay **$100** per prescription<br><br>**Tier 5**<br>You pay **Specialty Drugs:** **25%** of the total cost<br><br>_____<br>Once your total drug costs have reached **$4,500**, you will move to the next stage (the Coverage Gap Stage).<br><br>This plan covers the following Excluded Drugs:<br>**Erectile Dysfunction Drugs**<br>You pay **$0** for Preferred Generic Drugs and **$25** for Preferred Brand Drugs.<br><br>You are eligible for up to four **(4)** prescribed pills every month. |

## 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**.

For information about your costs in these stages, look at your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

# SECTION 2 Deciding Which Plan to Choose

## Section 2.1 – If you want to stay in MMM Platinum

**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 Platinum.

## 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 2021 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, read *Medicare & You 2021*, 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 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 Platinum.
- To **change to Original Medicare with a prescription drug plan,** enroll in the new drug plan. You will automatically be disenrolled from MMM Platinum.
- 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 October 15 to 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.

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 2.3 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 Florida, the SHIP is called the Serving Health Insurance Needs of Elders (SHINE).

The 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. The 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 at 1-800-955-8770. You can learn more about the Serving Health Insurance Needs of Elders (SHINE) by visiting their website (www.floridashine.org).

For questions about your Medicaid benefits, contact the Florida Agency for Health Care Administration (AHCA) at 1-888-419-3456, Monday through Friday from 8:00 a.m. to 6:00 p.m. TTY users should call at 1-800-955-8771. Ask how joining another plan or returning to Original Medicare affects how you get your Florida Agency for Health Care Administration (AHCA) coverage.

## SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **"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).
- **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 ADAP Program at 1-800-352-2437 (English), 1-800-545-7432 (Spanish), 1-800-243-7101 (Creole). TTY users should call 1-888-503-7118. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Florida ADAP Program at 1-800-352-2437 (English), 1-800-545-7432 (Spanish), 1-800-243-7101 (Creole). TTY users should call 1-888-503-7118.

## SECTION 6 Questions?

### Section 6.1 – Getting Help from MMM Platinum

Questions? We're here to help. Please call Member Services at 1-844-212-9858 (Toll Free) for additional information. (TTY users should 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. 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 Platinum. 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 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 (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 *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.

## Section 6.3 – Getting Help from Medicaid

To get information from Medicaid you can call the Florida Agency for Health Care Administration (AHCA) at 1-888-419-3456. TTY users should call 1-800-955-8771.