

## ***Imperial Courage Plan (HMO) offered by Imperial Health Plans of California, Inc. (HMO) (HMO-SNP)***

# **Annual Notice of Changes for 2024**

You are currently enrolled as a member of *Imperial Courage Plan (HMO)*. 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.imperialhealthplan.com](http://www.imperialhealthplan.com). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
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### **What to do now**

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

- ☐ Check the changes to our benefits and costs to see if they affect you.
  - Review the changes to Medical care costs (doctor, hospital).
  - Think about how much you will spend on premiums, deductibles, and cost sharing.
- ☐ Check to see if your primary care doctors, specialists, hospitals and other providers 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](http://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 *Imperial Courage Plan (HMO)*.
- 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 *Imperial Courage Plan (HMO)*.
- 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 1-800-838-8271 for additional information. (TTY users should call 711). Hours are *October 1 – March 31: Monday – Sunday, from 8:00 am – 8:00 pm. April 1 – September 30: Monday – Friday, from 8:00 am – 8:00 pm and Saturday - Sunday, from 10:00 a.m. - 2:00 p.m.* This call is free.
- *This information is also available in alternate formats such as braille and large print. 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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### **About Imperial Courage Plan (HMO)**

- *Imperial Health Plans of California, Inc. is an (HMO) (HMO SNP) plan with a Medicare Contract. Enrollment in Imperial Health Plan (HMO) (HMO SNP) depends on contract renewal.*
- When this document says “we,” “us,” or “our,” it means *Imperial Health Plan of California, Inc. (HMO) (HMO C-SNP)*. When it says “plan” or “our plan,” it means *Imperial Courage Plan (HMO)*.

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## **Annual Notice of Changes for 2024**

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## Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for *Imperial Courage Plan (HMO)* in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<b>Monthly plan premium</b> (See Section 1.1 for details.)	\$0	\$0
<b>Maximum out-of-pocket amount</b> 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.)	\$2,999	\$2,999
<b>Doctor office visits</b>	Primary care visits: \$5 per visit  Specialist visits: \$10 per visit	Primary care visits: \$0 per visit  Specialist visits: \$5 per visit
<b>Inpatient hospital stays</b>	Medicare covers the first 2 days of your hospital stay.  If you stay in the hospital longer than 2 days, you pay a \$150 copayment per day for days 1-5 and \$0 copayment for days 6 through 90.	Medicare covers the first 2 days of your hospital stay.  If you stay in the hospital longer than 2 days, you pay a \$150 copayment per day for days 1-5 and \$0 copayment for days 6 through 90.

**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)
<b>Monthly premium</b>	<i>\$0</i>	<i>\$0</i>
(You must also continue to pay your Medicare Part B premium.)	Medicare Part B premium reduction: \$75	Medicare Part B premium reduction: \$75

## 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)
<b>Maximum out-of-pocket amount</b>	\$2,999	\$2,999
Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount.		Once you have paid \$2,999 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.

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## Section 1.3 – Changes to the Provider Network

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Updated directories are located on our website at [www.imperialhealthplan.com](http://www.imperialhealthplan.com). You may also call Member Services for updated provider 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 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. 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

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)
<b><i>Cardiac and Pulmonary Rehabilitation</i></b>	You pay a \$0 copay for covered services	You pay 20% of the total cost for covered services
<b><i>Dental</i></b>	You pay a \$0 copay for covered non-routine services. Your plan covers up to \$2000 in non-routine dental services every year.	You pay a \$0 copay for covered non-routine services. Your plan covers up to \$1000 in non-routine dental services every year.
<b><i>Doctor Office Visits</i></b>	You pay a \$5 copay for each primary care visit.  You pay a \$10 copay for each specialist visit.	You pay a \$0 copay for each primary care visit.  You pay a \$5 copay for each specialist visit.
<b><i>Emergency Services</i></b>	You pay a \$100 copay per emergency room visit.	You pay a \$125 copay per emergency room visit.
<b><i>Hearing</i></b>	You pay 20% of the total cost for hearing exams and hearing aid fitting/evaluations.  You pay 20% of the total cost for hearing aids. The plan provides a maximum hearing aid allowance up to \$1,250 every year.	You pay a \$0 copay for hearing exams and hearing aid fitting/evaluations. The plan covers up to \$250 per year.  There is a \$0 copay for hearing aids. The plan provides a maximum hearing aid allowance up to \$500 every year.
<b><i>Home Health Services</i></b>	You pay a \$0 copay for home health care visits.	You pay a \$10 copay for each home health care visits.

Cost	2023 (this year)	2024 (next year)
<b><i>Inpatient Psychiatric Hospital</i></b>	<p>Medicare covers the first 2 days of your hospital stay. During this period, there is \$0 copay.</p> <p>If you stay in the hospital longer than 2 days, you pay a \$200 copay per day for days 1-7 and \$0 copay for days 8 through 90.</p>	<p>Medicare covers the first 2 days of your hospital stay. During this period, there is \$0 copay.</p> <p>If you stay in the hospital longer than 2 days, you pay a \$150 copay per day for days 1-5 and \$0 copay for days 6 through 90.</p>
<b><i>Outpatient Diagnostic Tests</i></b>	<p>You pay a \$0 copay for Medicare covered:</p> <ul style="list-style-type: none"> <li>• Diagnostic tests and procedures</li> <li>• Lab Services</li> <li>• Diagnostic radiology services (including X-rays)</li> </ul>	<p>You pay 10% of the total cost for Medicare covered:</p> <ul style="list-style-type: none"> <li>• Diagnostic tests and procedures</li> <li>• Lab Services</li> </ul> <p>You pay a \$0 copay for Medicare covered:</p> <ul style="list-style-type: none"> <li>• Blood sugar/a1c tests</li> <li>• Lipid panels</li> <li>• Diagnostic radiology services (including X-rays)</li> </ul>
<b><i>Outpatient Surgery and Outpatient Hospital Services</i></b>	You pay a \$0 copay for Medicare covered services	You pay a \$200 copay per stay for Medicare covered services
<b><i>Over-the-Counter (OTC) Items</i></b>	You receive \$120 allowance every 3 months for OTC drugs and supplies	You receive \$75 allowance every 3 months for OTC drugs and supplies
<b><i>Part B Drugs</i></b>	You pay \$0 for Part B drugs	<p>You pay 0% of the total cost for Part B insulins</p> <p>You pay 20% of the total cost for other Medicare Part B drugs</p>

Cost	2023 (this year)	2024 (next year)
<b><i>Podiatry Services</i></b>	You pay \$0 per Medicare covered visit.	You pay \$5 per Medicare covered visit.
<b><i>Skilled Nursing Facility</i></b>	<p>You pay a \$0 copay per day for days 1-20</p> <p>You pay a \$164.50 copay per day for days 21-100</p>	<p>You pay a \$0 copay per day for days 1-20</p> <p>You pay a \$200 copay per day for days 21-100</p>
<b><i>Transportation</i></b>	You pay a \$0 copay for unlimited non-emergency trips to plan approved locations	You pay a \$0 copay for 100 one-way, non-emergency trips to plan approved locations
<b><i>Urgently Needed Services</i></b>	You pay a \$20 copay per visit.	You pay a \$0 copay per visit.

## SECTION 2 Deciding Which Plan to Choose

### Section 2.1 – If you want to stay in *Imperial Courage Plan (HMO)*

**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 *Imperial Courage Plan (HMO)*.

### 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 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. If you do not enroll in a Medicare drug plan, there may be a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (SHIP) (see Section 4), or call Medicare (see Section 6.2).

As a reminder, *Imperial Health Plans of California, Inc. (HMO) (HMO-SNP)* 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 *Imperial Courage Plan (HMO)*.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from *Imperial Courage Plan (HMO)*.
- 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.

## SECTION 3 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, 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.

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 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In *California*, the SHIP is called Health Insurance Counseling and Advocacy Program (HICAP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. *HICAP* 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 *HICAP* at 1-800-434-0222. You can learn more about HICAP by visiting their website <https://www.aging.ca.gov/hicap/>.

## SECTION 5 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** 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. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
  - Your State Medicaid Office (applications).
- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the *California Department of Public Health*. **Note:** To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any

changes in your Medicare Part D plan name or policy number. *Contact the California Department of Public Health at 1-844-421-7050.*

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call *the California Department of Public Health at 1-844-421-7050.*

## SECTION 6 Questions?

### Section 6.1 – Getting Help from *Imperial Courage Plan (HMO)*

Questions? We're here to help. Please call Member Services at 1-800-838-8271. (TTY only, call 711). We are available for phone calls October 1 through March 31 Monday – Sunday, from 8:00 a.m. – 8:00 p.m. except holidays or April 1 – September 30 Monday through Friday, from 8:00 a.m. – 8:00 p.m. and Saturday to Sunday from 10:00 a.m. – 2 p.m. except holidays. 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 *Imperial Courage Plan (HMO)*. 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.imperialhealthplan.com](http://www.imperialhealthplan.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.imperialhealthplan.com](http://www.imperialhealthplan.com). As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*).

### 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**

Visit the Medicare website ([www.medicare.gov](http://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](http://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.