

Blue Medicare Advantage (PPO) offered by Blue Cross and Blue Shield of Kansas

Annual Notice of Changes for 2021

You are currently enrolled as a member of Blue Medicare Advantage (PPO). 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

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, 1.2 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](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 1.3 for information about our Provider 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 want to **keep Blue Medicare Advantage (PPO)**, you don't need to do anything. You will stay in Blue Medicare Advantage (PPO). 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 stay in Blue Medicare Advantage (PPO).
- 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

- Please contact our customer service number at 1-800-222-7645 for additional information. (TTY users should call 711). Hours of operation:
 - October 1 through March 31 – Seven days a week from 8:00 AM to 8:00 PM.
 - April 1 through September 30 – Monday through Friday 8:00 AM to 8:00 PM.

- We can also give you information in braille, in large print, or other alternate formats at no cost if you need it. We are required to give you information about the plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, please call customer service.
- **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 Blue Medicare Advantage (PPO)

- Blue Cross and Blue Shield of Kansas is a PPO plan with a Medicare contract. Enrollment in Blue Cross and Blue Shield of Kansas Medicare Advantage depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Blue Cross and Blue Shield of Kansas. When it says "plan" or "our plan," it means Blue Medicare Advantage (PPO).

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Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for your Blue Medicare Advantage (PPO) plan 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 bcbsks.com/medicare/forms. You may also call customer service to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$0	\$0
Maximum out-of-pocket amounts This is the <u>most</u> you will pay out-of-pocket for your covered services. (See Section 1.2 for details.)	From network providers: \$6,700 From network and out-of-network providers combined: \$10,000	From network providers: \$6,700 From network and out-of-network providers combined: \$10,000
Doctor office visits	Primary care visits: \$10 per visit Specialist visits: \$50 per visit	Primary care visits: \$10 per visit Specialist visits: \$50 per visit
Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals, and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	In-network: \$300 copay per day for days 1 to 5. \$0 copay per day for days 6 and beyond. Out-of-network: 40% coinsurance per stay.	In-network: \$300 copay per day for days 1 to 5. \$0 copay per day for days 6 and beyond. Out-of-network: 40% coinsurance per stay.
<u>Prior Authorization Required</u>		

Cost	2020 (this year)	2021 (next year)
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$12 copay • Drug Tier 2: \$14 Copay • Drug Tier 3: \$47 Copay • Drug Tier 4: \$100 Copay • Drug Tier 5: 33% coinsurance 	<p>Deductible: \$0</p> <p>Copayment during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$10 copay • Drug Tier 2: \$12 Copay • Drug Tier 3: \$45 Copay • Drug Tier 4: \$100 Copay • Drug Tier 5: 30% coinsurance

Annual Notice of Changes for 2021
Table of Contents

Summary of Important Costs for 2021	1
SECTION 1 Changes to Benefits and Costs for Next Year	4
Section 1.1 – Changes to the Monthly Premium	4
Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts	4
Section 1.3 – Changes to the Provider Network.....	5
Section 1.4 – Changes to the Pharmacy Network.....	6
Section 1.5 – Changes to Benefits and Costs for Medical Services	6
Section 1.6 – Changes to Part D Prescription Drug Coverage	10
SECTION 2 Deciding Which Plan to Choose.....	14
Section 2.1 – If you want to stay in Blue Medicare Advantage (PPO)	14
Section 2.2 – If you want to change plans	14
SECTION 3 Deadline for Changing Plans.....	15
SECTION 4 Programs That Offer Free Counseling about Medicare	16
SECTION 5 Programs That Help Pay for Prescription Drugs	16
SECTION 6 Questions?.....	17
Section 6.1 – Getting Help from Blue Cross and Blue Sheild of Kansas.....	17
Section 6.2 – Getting Help from Medicare.....	17

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	\$0	\$0
Optional supplemental dental premium	\$21	\$21
(You must also continue to pay your Medicare Part B 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 7 regarding “Extra Help” from Medicare.

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

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. These limits are called the “maximum out-of-pocket amounts.” Once you reach this amount, you generally pay nothing for covered services for the rest of the year.

Cost	2020 (this year)	2021 (next year)	
Medicare-Covered Dental Services	<u>In-Network:</u> \$40 copay	<u>In-Network:</u> \$0 copay	
	<u>Out-Of-Network</u> 30% coinsurance	<u>Out-Of-Network</u> 30% coinsurance	

Non-Medicare Covered Dental Services**Preventive Dental:**

Up to a maximum benefit of \$500 every year for non-Medicare-covered preventive dental services, including:

- Cleanings* (up to 2 general prophylaxis cleanings every year)
- Bitewing x-rays* (up to 2 every year)
- Oral exams* (up to 2 every year)

Comprehensive Dental:

No coverage

Up to a combined maximum benefit of \$500 every year for non-Medicare covered preventive and comprehensive dental services.

Preventive Dental:

In-Network

\$0 copay

Out-Of-Network

40% coinsurance

Preventive services include:

- Cleanings* (up to 2 general prophylaxis cleanings every year)
- Bitewing x-rays* (up to 2 every year)
- Oral exams* (up to 2 every year)

Comprehensive Dental:

In-Network

50% coinsurance

Out-of-Network

50% coinsurance

Comprehensive services include:

- Restorative*: 1 amalgam or resin filling per tooth per surface every 2 years and 1 crown per tooth every 5 years.
- Endodontics*: 1 root canal per tooth per lifetime.

Cost	2020 (this year)	2021 (next year)
		<ul style="list-style-type: none"> • Periodontics*: Scaling/root planning of 2 quadrants per visit and once per quadrant every 24 months. • Extractions*: 1 extraction per tooth. • Prosthodontics and Oral/Maxillofacial Services*: 1 set of dentures/partials/bridges every 5 years and 1 denture repair every year.
Outpatient diagnostic tests	<p>\$250 copay for Medicare-covered diagnostic radiology services (other than x-rays) at a freestanding or outpatient facility.</p> <p>No prior authorization required</p>	<p>\$250 copay for Medicare-covered diagnostic radiology services (other than x-rays) at a freestanding or outpatient facility.</p> <p><u>Prior Authorization may be required</u></p>
Over the Counter Drugs	<p>Over the counter medications are not covered.</p>	<p>\$40 allowance every 3 months for the purchase of over-the-counter drugs.</p>
Telehealth Services	<p>Telehealth services are limited to specific circumstances.</p>	<p><u>In-Network</u> Telehealth services covered at \$10 copay for primary care physician services and at \$50 copay for specialist services.</p> <p><u>Out-Of-Network</u> Telehealth services covered at 40% coinsurance.</p>

Section 1.6 – Changes to Part D Prescription Drug Coverage

<h3>Changes to Our Drug List</h3>

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically at www.MyPrime.com.

Certain drugs may be covered for some medical conditions, but are considered non-formulary for other medical conditions. Drugs that are covered for only select medical conditions will be identified on our Drug List and in Medicare Plan Finder, along with the specific medical conditions that they cover.

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 customer service.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call customer service to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules.

Starting in 2021, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug on the same or lower cost-sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, we may decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions or both.

This means, for instance, if you are taking a brand name drug that is being replaced or moved to a higher cost-sharing tier, you will no longer always get notice of the change 30 days before we make it or get a month's supply of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

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 have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and didn't receive this insert with this packet, please call customer service 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 at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at bcbsks.com/medicare/forms. You may also call customer service to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2020 (this year)	2021 (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

Please see the following chart for the changes from 2020 to 2021.

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>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1: <i>Standard cost-sharing:</i> You pay \$12 per prescription. <i>Preferred cost-sharing:</i> You pay \$5 per prescription.</p> <p>Tier 2: <i>Standard cost-sharing:</i> You pay \$14 per prescription. <i>Preferred cost-sharing:</i> You pay \$7 per prescription.</p> <p>Tier 3: <i>Standard cost-sharing:</i> You pay \$47 per prescription. <i>Preferred cost-sharing:</i> You pay \$47 per prescription.</p> <p>Tier 4: <i>Standard cost-sharing:</i> You pay \$100 per prescription. <i>Preferred cost-sharing:</i> You pay \$100 per prescription.</p> <p>Tier 5: <i>Standard cost-sharing:</i> You pay 33% per prescription. <i>Preferred cost-sharing:</i> You pay 33% per prescription.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1: <i>Standard cost-sharing:</i> You pay \$10 per prescription. <i>Preferred cost-sharing:</i> You pay \$3 per prescription.</p> <p>Tier 2: <i>Standard cost-sharing:</i> You pay \$12 per prescription. <i>Preferred cost-sharing:</i> You pay \$5 per prescription.</p> <p>Tier 3: <i>Standard cost-sharing:</i> You pay \$45 per prescription. <i>Preferred cost-sharing:</i> You pay \$45 per prescription.</p> <p>Tier 4: <i>Standard cost-sharing:</i> You pay \$100 per prescription. <i>Preferred cost-sharing:</i> You pay \$100 per prescription.</p> <p>Tier 5: <i>Standard cost-sharing:</i> You pay 30% per prescription. <i>Preferred cost-sharing:</i> You pay 30% per prescription.</p>

Stage	2020 (this year)	2021 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p> <p>The costs in this row are for a one-month (30 day) supply when you fill your prescription at a network pharmacy. 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>Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage). <i>OR</i> you have paid \$6,350 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>	<p>Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage). <i>OR</i> you have paid \$6,550 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage 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.** For information about your costs in these stages, look 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 Blue Medicare Advantage (PPO)

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 stay enrolled as a member of our plan for 2021.

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 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 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, Blue Cross and Blue Shield of Kansas offers other Medicare health plans and Medicare prescription drug 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 Blue Medicare Advantage (PPO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Blue Medicare Advantage (PPO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact customer service 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.

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, 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 4 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 Kansas, the SHIP is called Senior Health Insurance Counseling for Kansas (SHICK).

SHICK 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. SHICK 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 SHICK at 1-800-860-5260. You can learn more about SHICK by visiting their website at <http://www.kdads.ks.gov/SHICK>.

SECTION 5 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 Kansas Ryan White Part B Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-785-296-6174.

SECTION 6 Questions?

Section 6.1 – Getting Help from Blue Cross and Blue Shield of Kansas

Questions? We're here to help. Please call customer service at 1-800-222-7645. (TTY only, call 711.) We are available for phone calls from 8:00AM to 8:00PM seven days a week from October 1 through March 31. We are available 8:00AM to 8:00PM Monday through Friday April 1 through September 30. 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 Blue Medicare Advantage (PPO). 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.bcbsks.com/medicare/forms. You may also call customer service to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.bcbsks.com/medicare/forms. As a reminder, our website has the most up-to-date information about our provider network (Provider 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.