

Wellcare Patriot No Premium (HMO) offered by Arkansas Health And Wellness Health Plan, Inc

Annual Notice of Changes for 2022

You are currently enrolled as a member of Allwell Medicare Simple (HMO). 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 2.1 and 2.4 for information about benefit and cost changes for our plan.
- ☐ 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 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 2022* handbook.
 - Look in Section 4.2 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, 2021, you will be enrolled in Wellcare Patriot No Premium (HMO).
 - 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, 2021**
- If you don't join another plan by **December 7, 2021**, you will be enrolled in Wellcare Patriot No Premium (HMO).
 - If you join another plan by **December 7, 2021**, your new coverage will start on **January 1, 2022**. You will be automatically disenrolled from your current plan.

Additional Resources

- Please contact our member services number at 1-855-565-9518 for additional information. (TTY users should call 711). Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m.
- We must provide information in a way that works for you (in languages other than English, in braille, in audio, in large print, or other alternate formats, etc.). Please call member services if you need plan information in another format.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Wellcare Patriot No Premium (HMO)

- Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, PFFS, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Arkansas Health And Wellness Health Plan, Inc. When it says “plan” or “our plan,” it means Wellcare Patriot No Premium (HMO).

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Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for Wellcare Patriot No Premium (HMO) 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.wellcare.com/allwellar. You may also call member services to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
Monthly plan premium	\$0	\$0
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	\$4,900	\$4,900
Doctor office visits	Primary care visits: \$0 copay per visit Specialist visits: \$30 copay per visit	Primary care visits: \$0 copay per visit Specialist visits: \$30 copay 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.	For covered admissions, per admission: \$250 copay per day, for days 1 to 6 and \$0 copay per day, for days 7 to 90 for each covered hospital stay. \$0 copay for additional covered hospital days.	For covered admissions, per admission: \$250 copay per day, for days 1 to 6 and \$0 copay per day, for days 7 to 90 for each covered hospital stay. \$0 copay for additional covered hospital days.

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SECTION 1 We Are Changing the Plan's Name

On January 1, 2022, our plan name will change from Allwell Medicare Simple (HMO) to Wellcare Patriot No Premium (HMO).

You will receive a new ID Card in the mail that will display the new plan name on or before December 31, 2021. Going forward, all other communications regarding your 2022 plan and benefits will also reflect the new name.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1— Changes to the Monthly Premium

Cost	2021 (this year)	2022 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0

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	2021 (this year)	2022 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount.	\$4,900	\$4,900 Once you have paid \$4,900 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 2.3— Changes to the Provider Network

There are changes to our network of providers for next year. An updated *Provider Directory* is located on

our website at www.wellcare.com/allwellar. You may also call member services for updated provider information or to ask us to mail you a *Provider Directory*. **Please review the 2022 *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. 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 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 *2022 Evidence of Coverage*.

Opioid treatment program services

Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:

- U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications.
- Dispensing and administration of MAT medications (if applicable)
- Substance use counseling
- Individual and group therapy
- Toxicology testing
- Intake activities

- Periodic assessments

Cost	2021 (this year)	2022 (next year)
Acupuncture for chronic low back pain	You pay a \$20 copay for Medicare-covered Acupuncture for chronic low back pain services.	You pay a \$0 copay for Medicare-covered Acupuncture received in a PCP office. You pay a \$30 copay for Medicare-covered Acupuncture received in a Specialist office. You pay a \$20 copay for Medicare-covered Acupuncture received in a Chiropractor office.
Additional services that are covered for the chronically ill	<p>Additional dental cleanings You pay a \$0 copay for each additional prophylaxis dental cleaning.</p> <p>You pay 20% of the total cost for each additional periodontal cleaning.</p>	<p>Additional dental cleanings Additional cleanings are <u>not</u> covered.</p>
Diabetes self-management training, diabetic services and supplies - Diabetic monitoring supplies - Preferred vendors	AccuChek™ and OneTouch™ are our preferred diabetic testing supplies (glucose monitors & supplies). Other brands are not covered unless medically necessary and pre-authorized.	OneTouch™ products by Lifescan are our preferred diabetic testing supplies (glucose monitors & test strips). Other brands are not covered unless medically necessary and pre-authorized.
Diabetes self-management training, diabetic services and supplies - Diabetes self-management training	You pay a \$0 copay for each Medicare-covered service. Telehealth for this service is <u>not</u> covered.	You pay a \$0 copay for each Medicare-covered service. Telehealth for this service is covered.

Cost	2021 (this year)	2022 (next year)
Emergency services	You pay a \$90 copay for each Medicare-covered service. Copayment is waived if you are immediately admitted to the hospital.	You pay a \$90 copay for each Medicare-covered service. Copayment is waived if you are admitted to a hospital within 24 hours.
Emergency care - Worldwide emergency coverage	You pay a \$90 copay. Copayment is waived if you are admitted to a hospital.	You pay a \$90 copay for each covered service. Copayment is not waived if you are admitted to a hospital.
Emergency care - Worldwide emergency transportation	You pay a \$200 copay for each covered service.	Worldwide emergency transportation is <u>not</u> covered.
Fitness Membership	You pay a \$0 copay for the fitness benefit. Your Silver&Fit membership does not include access to a new 1:1 Healthy Aging Coaching program.	You pay a \$0 copay for the fitness benefit. Your Silver&Fit membership includes access to a 1:1 Healthy Aging Coaching program.
Home health agency care	You pay a \$0 copay for each Medicare-covered service. Telehealth for this service is <u>not</u> covered.	You pay a \$0 copay for each Medicare-covered service. Telehealth for this service is covered.
Home infusion therapy	You pay a \$0 copay for each professional service, including nursing services training and education, remote monitoring and monitoring services.	You pay a \$0 copay for each professional service from a Primary Care Provider, including nursing services training and education, remote monitoring and monitoring services. You pay a \$30 copay for each professional service from a specialist, including nursing services training and education, remote monitoring and monitoring services.

Cost	2021 (this year)	2022 (next year)
In-home support services	In-home support services are not covered.	You pay a \$0 copay for 24 visits every year. Services include cleaning, household chores and meal preparation.
Meals - Post-Acute (limitations and exclusions apply)	You pay a \$0 copay for post-acute meals. There is a maximum of 2 meals per day for up to 14 days, for a maximum of 28 meals.	You pay a \$0 copay for post-acute meals. There is a maximum of 3 meals per day for up to 14 days, for a maximum of 42 meals.
Medical nutrition therapy - Additional medical nutrition therapy	You pay a \$0 copay.	Additional medical nutrition therapy is <u>not</u> covered.
Medical nutrition therapy - Additional medical nutrition therapy - Non-Medicare-covered diseases - Additional sessions	Unlimited visits for medical nutrition therapy for non-medicare-covered diseases.	Additional medical nutrition therapy is <u>not</u> covered.
Medical nutrition therapy - Additional medical nutrition therapy - Medicare-covered diseases - Additional sessions	Unlimited visits for medical nutrition therapy for medicare-covered diseases.	Additional medical nutrition therapy is <u>not</u> covered.
Outpatient diagnostic tests and therapeutic services and supplies - Diagnostic radiological services	You pay 20% of the total cost for Medicare-covered diagnostic radiological services.	You pay a \$0 copay for a DEXA scan. You pay a \$0 copay for a diagnostic mammogram. You pay a \$250 copay for all other Medicare-covered diagnostic radiology services received in an outpatient setting. You pay a \$100 copay for all other Medicare-covered diagnostic radiology services received in all other locations.

Cost	2021 (this year)	2022 (next year)
Outpatient mental health care - additional counseling services	You pay a \$0 copay for each additional counseling visit with a Teladoc™ provider. You pay a \$30 copay for each additional counseling visit with a Medicare-qualified mental health provider in an office setting. Unlimited visits for 60 minute individual or group sessions every year.	You pay a \$0 copay for each additional counseling visit with a Teladoc™ provider. Unlimited visits for 60 minute individual or group sessions every year.
Outpatient mental health care - Non-psychiatric services - Group sessions	You pay a \$30 copay for each Medicare-covered Group Session. Telehealth for this service is covered.	You pay a \$30 copay for each Medicare-covered Group Session. Telehealth for this service is <u>not</u> covered.
Outpatient mental health care - Psychiatric services - Group sessions	You pay a \$30 copay for each Medicare-covered Group Session. Telehealth for this service is covered.	You pay a \$30 copay for each Medicare-covered Group Session. Telehealth for this service is <u>not</u> covered.
Outpatient rehabilitation services - Occupational therapy	You pay a \$30 copay for each Medicare-covered service. Telehealth for this service is <u>not</u> covered.	You pay a \$30 copay for each Medicare-covered service. Telehealth for this service is covered.
Outpatient rehabilitation services - Physical therapy and speech-language pathology	You pay a \$30 copay for each Medicare-covered service. Telehealth for this service is <u>not</u> covered.	You pay a \$30 copay for each Medicare-covered service. Telehealth for this service is covered.
Outpatient substance abuse services - Individual sessions	You pay a \$30 copay for each Medicare-covered Individual Session. Telehealth for this service is <u>not</u> covered.	You pay a \$30 copay for each Medicare-covered Individual Session. Telehealth for this service is covered.

Cost	2021 (this year)	2022 (next year)
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital observation	You pay a \$250 copay for each Medicare-covered observation service visit.	You pay a \$90 copay for outpatient observation services when you enter observation status through an emergency room. You pay a \$250 copay for outpatient observation services when you enter observation status through an outpatient facility.
Over-the-counter benefit	You pay a \$0 copay. You receive a benefit of \$50 every quarter to spend on eligible over-the-counter (OTC) products via mail order or at participating retailers. This benefit does not carry over to the next period.	You pay a \$0 copay. You receive a benefit of \$60 every quarter to spend on eligible over-the-counter (OTC) products via mail order or at participating retailers. This benefit does not carry over to the next period.
Podiatry services - Medicare-covered	You pay a \$30 copay for each Medicare-covered service. Telehealth for this service is <u>not</u> covered.	You pay a \$30 copay for each Medicare-covered service. Telehealth for this service is covered.
Routine Dental (limitations and exclusions apply)	Plan covers up to \$1,000 per year for Comprehensive dental services Two (2) Cleanings covered every year Fluoride Treatment are not covered One (1) X-Ray covered every year Non-Routine services are not covered Unlimited Diagnostic services, Restorative services, Prosthodontics, Other Oral/Maxillofacial Surgeries, and Other Comprehensive services are covered every year	Plan covers up to \$1,000 per year for Comprehensive dental services Four (4) Cleanings covered every year You pay a \$0 copay for one (1) Fluoride Treatment covered every year One (1) X-Ray covered every 12 to 60 months You pay a \$0 copay for unlimited Non-Routine, after-hours office visits covered every year You pay 20% of the total cost for all other covered Non-Routine services covered every year

Cost	2021 (this year)	2022 (next year)
		<p>Two (2) Diagnostic services covered every year</p> <p>One (1) Restorative services covered every 12 to 60 months</p> <p>One (1) Prosthodontics covered every 12 to 84 months</p> <p>One (1) Other Oral/Maxillofacial Surgeries covered every 12 to 60 months or per lifetime</p> <p>One (1) Other Comprehensive services covered every 6 to 60 months</p>
Routine Hearing (limitations and exclusions apply)	<p>Plan has no max allowance</p> <p>You pay a \$0 - \$1,580 copay per Hearing Aid</p> <p>Copay amount depends on technology level of hearing aid you purchase.</p>	<p>Plan covers up to \$1,000 per year for hearing aids, \$500 per ear</p> <p>You pay a \$0 copay per Hearing Aid</p>
Routine Vision (limitations and exclusions apply).	<p>Plan covers up to \$200 every year</p> <p>You pay a \$0 copay for Routine Eye Exams</p> <p>Upgrades are not covered</p>	<p>Plan covers up to \$200 every year</p> <p>You pay a \$0 copay for Routine Eye Exams</p> <p>Upgrades are covered</p> <p>You pay a \$0 copay for Lenses, Frames, and Upgrades</p>
Services to treat kidney disease and conditions - Kidney disease education services	You pay a \$0 copay for each Medicare-covered service.	You pay 20% of the total cost for each Medicare-covered service.
Supervised Exercise Therapy (SET)	You pay a \$10 copay for each Medicare-covered service.	You pay a \$30 copay for each Medicare-covered service.
Urgently needed services	<p>You pay a \$35 copay for each Medicare-covered service.</p> <p>Copayment is not waived if you are admitted to a hospital.</p> <p>Telehealth for this service is <u>not</u> covered.</p>	<p>You pay a \$35 copay for each Medicare-covered service.</p> <p>Copayment is waived if you are admitted to a hospital within 24 hours.</p> <p>Telehealth for this service is covered.</p>

Cost	2021 (this year)	2022 (next year)
Urgently needed services - Worldwide urgent care coverage	<p>You pay a \$35 copay for each covered service.</p> <p>Copayment is not waived if you are admitted to a hospital.</p>	<p>You pay a \$90 copay for each covered service.</p> <p>Copayment is not waived if you are admitted to a hospital.</p>
Virtual Visits	<p>You pay \$0 copay per call. Your telehealth services from Teladoc do <u>not</u> include nutritional counseling.</p>	<p>You pay \$0 copay per call to Teladoc. Your telehealth services from Teladoc include nutritional counseling.</p>
Prior Authorizations	<p>The following in-network benefits may require prior authorization:</p> <ul style="list-style-type: none"> • Ambulance services • Ambulatory surgical center • Diabetic services and supplies • Outpatient diagnostic tests and therapeutic services and supplies - Diagnostic procedures and tests • Outpatient diagnostic tests and therapeutic services and supplies - Lab services • Durable medical equipment (DME) and related supplies • Home health agency care • Inpatient hospital care • Inpatient mental health care • Medicare Part B prescription drugs - Chemotherapy/Radiation drugs • Medicare Part B prescription drugs- Part B drugs • Outpatient rehabilitation services - Occupational therapy 	<p>The following in-network benefits may require prior authorization:</p> <ul style="list-style-type: none"> • Additional Telehealth Services • Ambulance services • Ambulatory surgical center • Chiropractic services • Comprehensive dental services • Diabetic services and supplies • Outpatient diagnostic tests and therapeutic services and supplies - Diagnostic procedures and tests • Outpatient diagnostic tests and therapeutic services and supplies - Lab services • Durable medical equipment (DME) and related supplies • Medicare-covered Eye Exams • Medicare-covered Eyewear • Hearing aids • Medicare-covered Hearing Exams • Home health agency care • Inpatient hospital care • Inpatient mental health care

Cost	2021 (this year)	2022 (next year)
	<ul style="list-style-type: none"> • Outpatient diagnostic tests and therapeutic services and supplies - Diagnostic radiological services • Outpatient diagnostic tests and therapeutic services and supplies - Outpatient x-ray services • Outpatient diagnostic tests and therapeutic services and supplies - Therapeutic radiological services • Outpatient hospital observation • Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital services • Outpatient substance abuse services • Partial hospitalization services • Outpatient rehabilitation services - Physical therapy and speech-language pathology • Prosthetic devices and related supplies • Skilled nursing facility (SNF) care • Diabetic Therapeutic Shoes and Inserts 	<ul style="list-style-type: none"> • Medicare Part B prescription drugs - Chemotherapy/Radiation drugs • Medicare Part B prescription drugs- Part B drugs • Outpatient rehabilitation services - Occupational therapy • Outpatient diagnostic tests and therapeutic services and supplies - Diagnostic radiological services • Outpatient diagnostic tests and therapeutic services and supplies - Outpatient x-ray services • Outpatient diagnostic tests and therapeutic services and supplies - Therapeutic radiological services • Outpatient hospital observation • Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital services • Outpatient substance abuse services • Partial hospitalization services • Outpatient rehabilitation services - Physical therapy and speech-language pathology • Preventive dental services • Prosthetic devices and related supplies • Skilled nursing facility (SNF) care • Routine eye exam • Routine Eyewear • Routine hearing exam

Cost	2021 (this year)	2022 (next year)
		<ul style="list-style-type: none"> Hearing Aid Fitting/Evaluation(s) Diabetic Therapeutic Shoes and Inserts

SECTION 3 Administrative Changes

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

Description	2021 (this year)	2022 (next year)
Referrals	No referral required	<p>The following in-network benefits may require referrals:</p> <ul style="list-style-type: none"> Meal benefit

SECTION 4 Deciding Which Plan to Choose

Section 4.1— If you want to stay in Wellcare Patriot No Premium (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 Wellcare Patriot No Premium (HMO).

Section 4.2— If you want to change plans

We hope to keep you as a member next year but if you want to change for 2022 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, there may be a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read the *Medicare & You 2022* handbook, call your State Health Insurance Assistance Program (SHIP) (see Section 6), or call Medicare (see Section 8.2).

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.**

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Wellcare Patriot No Premium (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Wellcare Patriot No Premium (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 this (phone numbers are in Section 8.1 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 5 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, 2022.

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 8, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2022, 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, 2022. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 6 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 Arkansas, the SHIP is called Arkansas Senior Health Insurance Information Program (SHIIP).

Arkansas Senior Health Insurance Information Program (SHIIP) 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. Arkansas Senior Health Insurance Information Program (SHIIP) 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 Arkansas Senior Health Insurance Information Program (SHIIP) at 1-800-224-6330 (TTY users should call 1-501-683-4468). You can learn more about Arkansas Senior Health Insurance Information Program (SHIIP) by visiting their website (<https://insurance.arkansas.gov/pages/consumer-services/senior-health/>).

SECTION 7 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).
- **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 AIDS Drug Assistance Program (ADAP), at 1-501-661-2000 (TTY 711) from 8 a.m. - 4:30 p.m. local time, Monday - Friday. 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. Call The AIDS Drug Assistance Program (ADAP), at 1-501-661-2000 (TTY 711) from 8 a.m. - 4:30 p.m. local time, Monday - Friday.
- For information on eligibility criteria, covered drugs, or how to enroll in the program, please call The AIDS Drug Assistance Program (ADAP), at 1-501-661-2000 (TTY 711) from 8 a.m. - 4:30 p.m. local time, Monday - Friday.

SECTION 8 Questions?

Section 8.1— Getting Help from Wellcare Patriot No Premium (HMO)

Questions? We're here to help. Please call member services at 1-855-565-9518. (TTY only, call 711.) We are available for phone calls. Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m.. Calls to these numbers are free.

Read your 2022 *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 2022. For details, look in the 2022 *Evidence of Coverage* for Wellcare Patriot No Premium (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.wellcare.com/allwellar. You may also call member services to ask us to mail you an *Evidence of Coverage*.

Visit Our Website

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

Section 8.2— 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 2022*

You can read the *Medicare & You 2022* 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.

ATENCIÓN: Si habla español, contamos con servicios de asistencia lingüística que se encuentran disponibles para usted de manera gratuita. Llame al número de Servicios para Miembros que se indica para su estado en la página siguiente.

注意：如果您說中文，您可以免費獲得語言援助服務。請撥打針對您所在州列示於下一頁的會員服務部電話號碼。

Chú ý: Nếu quý vị nói tiếng Việt, dịch vụ hỗ trợ ngôn ngữ có sẵn miễn phí dành cho quý vị. Hãy gọi số điện thoại của bộ phận Dịch Vụ Thành Viên thuộc bang của quý vị ở trang tiếp theo.

주의사항: 한국어를 구사할 경우, 언어 보조 서비스를 무료로 이용 가능합니다. 다음 페이지에서 가입자의 주에 해당하는 목록 내 가입자 서비스부 번호로 전화해 주십시오.

Atensyon: Kung nagsasalita ka ng Tagalog, may mga available na libreng tulong sa wika para sa iyo. Tumawag sa numero ng Mga Serbisyo para sa Miyembro na nakalista para sa iyong estado sa susunod na page.

Dumngeg: No agsasau ka iti Ilokano, dagiti tulong nga serbisio, a libre, ket available para kaniyam. Awagam iti numero dagiti serbisio iti Miembro a nakalista para iti estadom iti sumaruno a panid.

La Silafia: Afai e te tautala i le gagana Samoa, o lo'o avanoa ia te oe 'au'aunaga fesoasoani i le gagana, e leai se totogi. Vala'au le Member Services numera lisiina mo lou setete i le isi itulau.

Maliu: Ke wala'au Hawai'i 'oe, loa'a ke kōkua ma ka unuhi 'ōlelo me ke kākī 'ole. E kelepona i ka helu kelepona o ka Māhele Kōkua Hoa i hō'ike 'ia no kou moku'āina ma kēia 'ao'ao a'e.

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 1-844-582-5177

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TTY FOR ALL STATES: 711

HOURS OF OPERATION

 **October 1 to March 31:** Monday–Sunday, 8 a.m. to 8 p.m.

 **April 1 to September 30:** Monday–Friday, 8 a.m. to 8 p.m.