

**Aetna Better Health of Virginia (HMO D-SNP) offered by COVENTRY
HEALTH CARE OF VIRGINIA, INC.**

Annual Notice of Changes for 2022

You are currently enrolled as a member of Aetna Better Health of Virginia (HMO D-SNP). Next year, there will be some changes to the plan's benefits. *This booklet tells about the changes.*

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits 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 1.5 and 1.6 for information about benefit 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?
 - 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?
 - Review the 2022 List of Covered Drugs (Formulary) 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 <https://go.medicare.gov/drugprices>, and click the "dashboards" link in the middle of the second Note toward the bottom of the page. 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 and Pharmacy Directory*.

Think about your overall health care costs.

- 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 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, 2021, you will be enrolled in Aetna Better Health of Virginia (HMO D-SNP).
- 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 to learn more about your choices.

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 Aetna Better Health of Virginia (HMO D-SNP).
- If you join another plan between **October 15** and **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 1-855-463-0933 or the number on the back of your ID card for additional information. (TTY users should call 711.) Hours are 8 AM to 8 PM, 7 days a week.
- This document may be made available in other formats such as braille, large print or other alternate formats.

- **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 Aetna Better Health of Virginia (HMO D-SNP)

- Aetna Medicare is a HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means COVENTRY HEALTH CARE OF VIRGINIA, INC.. When it says “plan” or “our plan,” it means Aetna Better Health of Virginia (HMO D-SNP).

Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for Aetna Better Health of Virginia (HMO D-SNP) 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 [AetnaBetterHealth.com/Virginia-hmosnp](https://www.aetnabetterhealth.com/virginia-hmosnp). 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
Deductible	\$0	\$0
Doctor office visits	Primary care visits: \$0 copay per visit	Primary care visits: \$0 copay per visit
	Specialist visits: \$0 copay per visit	Specialist visits: \$0 copay per visit
Inpatient hospital stays	\$0 copay per stay	\$0 copay per stay
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.		

Cost	2021 (this year)	2022 (next year)
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage: For generic drugs (including brand drugs treated as generic), either \$0.00; or \$1.30; or \$3.70 per prescription.</p> <p>For all other drugs, either \$0.00; or \$4.00; or \$9.20 per prescription.</p> <p><i>Preferred cost-sharing:</i></p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$0 • Drug Tier 3: 25% • Drug Tier 4: 35% • Drug Tier 5: 29% <p><i>Standard cost-sharing:</i></p> <ul style="list-style-type: none"> • Drug Tier 1: \$5 • Drug Tier 2: \$10 • Drug Tier 3: 25% • Drug Tier 4: 35% • Drug Tier 5: 29% 	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage: For generic drugs (including brand drugs treated as generic), either \$0.00; or \$1.35; or \$3.95 per prescription.</p> <p>For all other drugs, either \$0.00; or \$4.00; or \$9.85 per prescription.</p> <p>Preferred cost sharing is not available.</p> <p><i>Standard cost-sharing:</i></p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$0 • Drug Tier 3: \$46 • Drug Tier 4: 25% • Drug Tier 5: 26%

Cost	2021 (this year)	2022 (next year)
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered services. (See Section 1.2 for details.)	\$7,550 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.	\$0

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 Changes to the Monthly Premium

Cost	2021 (this year)	2022 (next year)
Monthly premium (Your Medicare Part B premium is paid for you by Medicaid.)	\$0	\$0

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 services for the rest of the year.

Cost	2021 (this year)	2022 (next year)
Maximum out-of-pocket amount Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.	\$7,550	\$0

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 [AetnaBetterHealth.com/Virginia-hmosnp/find-provider](https://www.AetnaBetterHealth.com/Virginia-hmosnp/find-provider). 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 2022 *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
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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.

Our network has changed more than usual for 2022. An updated *Provider and Pharmacy Directory* is located on our website at [AetnaBetterHealth.com/Virginia-hmosnp/find-provider](https://www.aetnabetterhealth.com/virginia-hmosnp/find-provider). You may also call Member Services for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*. **We strongly suggest that you review our current *Provider and Pharmacy Directory* to see if your pharmacy is still in our network.**

Section 1.5	Changes to Benefits
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Please note that the *Annual Notice of Changes* tells you about changes to your Medicare and Medicaid benefits.

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage for these services, see Chapter 4, *Benefits Chart (what is covered)*, in your *2022 Evidence of Coverage*. A copy of the *Evidence of Coverage* is located on our website at [AetnaBetterHealth.com/Virginia-hmosnp](https://www.aetnabetterhealth.com/virginia-hmosnp). You may also call Member Services to ask us to mail you an *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)
Emergency care (worldwide)	There is no coinsurance, copayment, or deductible for emergency care worldwide (i.e. outside the United States)	There is no coinsurance, copayment, or deductible for emergency care worldwide (i.e. outside the United States) There is a \$50,000 combined maximum benefit for worldwide emergency and urgent care annually.

Cost	2021 (this year)	2022 (next year)
Emergency transportation (worldwide)	There is no coinsurance, copayment, or deductible for emergency ambulance services worldwide (i.e. outside the United States)	There is no coinsurance, copayment, or deductible for emergency ambulance services worldwide (i.e. outside the United States) There is a \$50,000 combined maximum benefit for worldwide emergency and urgent care annually.
Eyewear (routine)	<p>Non-Medicare covered eyewear maximum benefit: Plan pays up to \$250 every year for non-Medicare covered eyewear.</p> <p>Non-Medicare covered eyewear services are provided by VSP. See the <i>Evidence of Coverage</i> for more information.</p>	<p>Non-Medicare covered eyewear maximum benefit: Plan pays up to \$300 every year for non-Medicare covered eyewear.</p> <p>Non-Medicare covered eyewear services are provided by VSP. See the <i>Evidence of Coverage</i> for more information.</p>

Cost	2021 (this year)	2022 (next year)
Fall prevention	Fall prevention services are <u>not</u> covered.	Our plan provides you with a \$150 annual allowance for purchasing certain clinically appropriate home and bathroom safety devices that can help you manage physical impairments and improve your ability to move safely around your home. Covered items will be shipped directly to you. You will be responsible for installation and assembly. There is a limit of 3 orders per year, even if you have not exceeded the annual allowance. See your <i>Evidence of Coverage</i> for more information.

Cost	2021 (this year)	2022 (next year)
<p>Healthy Foods Card</p>	<p>Healthy Foods Card is <u>not</u> covered.</p>	<p>If you are diagnosed with a medically complex chronic condition, you may be eligible to receive a Healthy Foods Card.</p> <p>The Healthy Foods Card is a benefit card with an allowance to use towards the purchase of healthy and nutritious foods and produce. Approved items can be purchased at approved locations to assist members in maintaining a healthy diet. If eligible for this benefit, you receive \$225 every quarter. Any unused allowance will not be rolled over into the following quarter.</p> <p>Please call your Aetna Care Team for more information on this benefit and your eligibility.</p>

Cost	2021 (this year)	2022 (next year)
Hearing aids	<p>Non-Medicare covered hearing aid maximum benefit allowance: Plan pays up to \$1,500 both ears combined for hearing aids every year.</p> <p>Non-Medicare covered hearing aid services are provided by HearUSA.</p> <p>See the <i>Evidence of Coverage</i> for more information.</p>	<p>Non-Medicare covered hearing aid maximum benefit allowance: Plan pays up to \$2,500 per ear for hearing aids every year.</p> <p>Non-Medicare covered hearing aid services are provided by NationsHearing.</p> <p>See the <i>Evidence of Coverage</i> for more information.</p>
Help for COVID-19	<p>During the COVID-19 public health emergency, we offered members a \$0 copay for primary care physician visits and COVID-19 testing. Your plan also sent members diagnosed with COVID-19 a box of supplies.</p>	<p>Your plan offers:</p> <ul style="list-style-type: none"> • You pay \$0 for primary care physician visits (from network providers) • You pay \$0 copay for COVID-19 testing (from network providers) • You pay \$0 copay for COVID-19 vaccines (from network providers) • We are no longer sending a box of supplies to members diagnosed with COVID-19

Cost	2021 (this year)	2022 (next year)
Meals (post-discharge)	Meals post-discharge are <u>not</u> covered.	<p>You pay a \$0 copay for 14 meals over a 7-day period after discharge from an Inpatient Acute Hospital, Inpatient Psychiatric Hospital or Skilled Nursing Facility. See the <i>Evidence of Coverage</i> for more information.</p> <p>Meals are provided by GA Foods.</p>

Cost	2021 (this year)	2022 (next year)
<p>Over-the-Counter (OTC) items</p>	<p>Plan provides an allowance of \$55 <u>every month</u> for Over-the-Counter (OTC) medications and supplies which can be ordered through a catalog or select participating CVS locations.</p> <p>Please visit www.cvs.com/otchs/myorder and log into your account to view your catalog of Over-the-Counter (OTC) items available to you.</p> <p>You may place one order each month and are limited to up to three (3) like items per month, with the exception of Blood Pressure Monitors, which are limited to one per year. Orders cannot exceed your monthly allowance.</p> <p>Nicotine Replacement Therapy (NRT) is covered.</p>	<p>Plan provides an allowance of \$315 <u>per quarter</u> for Over-the-Counter (OTC) medications and supplies which can be ordered through a catalog or select participating CVS locations.</p> <p>Please visit www.cvs.com/otchs/myorder and log into your account to view your catalog of Over-the-Counter (OTC) items available to you.</p> <p>You may place up to three orders each quarter and are limited to up to nine (9) like items per quarter (every three months), with the exception of Blood Pressure Monitors, which are limited to one per year. Orders cannot exceed your quarterly allowance.</p> <p>Nicotine Replacement Therapy (NRT) is covered.</p>
<p>Telehealth additional services — mental health (individual sessions)</p>	<p>You pay 0% of the total cost for each additional telehealth service.</p> <p>This service is covered only during a public health emergency.</p>	<p>You pay a \$0 copay for each additional telehealth service.</p> <p>This service is covered as part of your plan.</p>

Cost	2021 (this year)	2022 (next year)
<p>Telehealth additional services — mental health (group sessions)</p>	<p>You pay 0% of the total cost for each additional telehealth service.</p> <p>This service is covered only during a public health emergency.</p>	<p>You pay a \$0 copay for each additional telehealth service.</p> <p>This service is covered as part of your plan.</p>
<p>Telehealth additional services — psychiatric (individual sessions)</p>	<p>You pay 0% of the total cost for each additional telehealth service.</p> <p>This service is covered only during a public health emergency.</p>	<p>You pay a \$0 copay for each additional telehealth service.</p> <p>This service is covered as part of your plan.</p>
<p>Telehealth additional services — psychiatric (group sessions)</p>	<p>You pay 0% of the total cost for each additional telehealth service.</p> <p>This service is covered only during a public health emergency.</p>	<p>You pay a \$0 copay for each additional telehealth service.</p> <p>This service is covered as part of your plan.</p>
<p>Telehealth additional services — physician specialist</p>	<p>Additional telehealth services for physician specialist services are <u>not</u> covered.</p>	<p>You pay a \$0 copay for each additional telehealth service.</p>

Cost	2021 (this year)	2022 (next year)
Transportation services (non-emergency)	You pay 0% of the total cost for each non-Medicare-covered service (24 one-way trips every year). See the <i>Evidence of Coverage</i> for more information. Transportation services (non-emergency) are provided by Logisticare.	You pay 0% of the total cost for each non-Medicare-covered service (48 one-way trips every year). See the <i>Evidence of Coverage</i> for more information. Transportation services (non-emergency) are provided by ModivCare.
Urgently needed care services (worldwide)	There is no coinsurance, copayment, or deductible for each urgent care visit worldwide (i.e. outside the United States)	There is no coinsurance, copayment, or deductible for each urgent care visit worldwide (i.e. outside the United States) There is a \$50,000 combined maximum benefit for worldwide emergency and urgent care annually.

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 List of Covered Drugs (Formulary) 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.

- To learn what you must do to ask for an exception, see Chapter 8 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.

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.

Meanwhile, you and your doctor will need to decide what to do before your temporary supply of the drug runs out.

- **Perhaps you can find a different drug** covered by the plan that might work just as well for you. You can call Member Services to ask for a list of covered drugs that treat the same medical condition. This list can help your doctor find a covered drug that might work for you.
- You and your doctor can ask the plan to make an exception for you and cover the drug. To learn what you must do to ask for an exception, see the *Evidence of Coverage* which is located on our website at [AetnaBetterHealth.com/Virginia-hmosnp](https://www.aetna.com/betterhealth/virginia-hmosnp). Look for Chapter 8, Section 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Our transition policy applies to all Part D prescription medications not included on the formulary, or that are on our formulary but with a restriction, such as prior authorization or step therapy. A transition supply will be provided to you at the point-of-sale with exceptions where certain drugs require coverage determination whether it should be covered under Medicare Part B or Part D. In such case, it might require your doctor or pharmacy to provide additional information; therefore, the issue may not be resolved at point-of-sale.

- If you are a currently enrolled member who does not request an exception before January 1, 2022, and your current Part D eligible drug therapy coverage is negatively impacted by a formulary change, we will cover up to a 30-day temporary supply of the drug starting on January 1st.
- If you experience a change in your setting of care (such as being discharged or admitted to a

long-term care facility), your physician or pharmacy can request a one-time prescription override. This one-time override will provide you with temporary coverage (at least a 30-day supply) for the applicable drug(s).

Regardless of why you received a temporary supply, you will need to utilize our exception process, as defined in the *Evidence of Coverage*, which is located on our website at [AetnaBetterHealth.com/Virginia-hmosnp](https://www.AetnaBetterHealth.com/Virginia-hmosnp), if you need to continue on the current drug.

Important Note: Please take action on working with your doctor to find appropriate alternatives covered in the next plan year before January 1st. It will make for a very easy transition into the next calendar year for you. To learn what you must do to ask for an exception, see the *Evidence of Coverage*, which is located on our website at [AetnaBetterHealth.com/Virginia-hmosnp](https://www.AetnaBetterHealth.com/Virginia-hmosnp). Look for Chapter 8 of the *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))*.

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 does 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” if you haven’t received this insert by September 30th, 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	2021 (this year)	2022 (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

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	2021 (this year)	2022 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The number of days in a long-term supply has changed from 2021 to 2022 from up to 90 days to up to 100 days. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of the Evidence of Coverage.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <ul style="list-style-type: none"> • For generic drugs (including brand drugs treated as generic) from a pharmacy in our Preferred Network, Tier 1 and Tier 2 drugs are \$0.00, for Tiers 3-5, you pay either \$0.00; or \$1.30; or \$3.70 per prescription. • For all other drugs, either \$0.00; or \$4.00; or \$9.20 per prescription. • For generic drugs (including brand drugs treated as generic) from a pharmacy in our Standard Pharmacy Network, you pay either \$0.00; or \$1.30; or \$3.70 per prescription. • For all other drugs, either \$0.00; or \$4.00; or \$9.20 per prescription. <p>OR</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <ul style="list-style-type: none"> • For generic drugs (including brand drugs treated as generic), you pay either \$0.00; or \$1.35; or \$3.95 per prescription. • For all other drugs, either \$0.00; or \$4.00; or \$9.85 per prescription. <p>OR</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$0 • Drug Tier 3: \$46 • Drug Tier 4: 25% • Drug Tier 5: 26%

Stage	2021 (this year)	2022 (next year)
	<p><i>Preferred cost-sharing</i></p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$0 • Drug Tier 3: 25% • Drug Tier 4: 35% • Drug Tier 5: 29% <p><i>Standard cost-sharing</i></p> <ul style="list-style-type: none"> • Drug Tier 1: \$5 • Drug Tier 2: \$10 • Drug Tier 3: 25% • Drug Tier 4: 35% • Drug Tier 5: 29% 	
<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 \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap 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 more 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 Aetna Better Health of Virginia (HMO D-SNP)

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 Aetna Better Health of Virginia (HMO D-SNP).

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 2022 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 the *Medicare & You 2022* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 5.2).

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, COVENTRY HEALTH CARE OF VIRGINIA, INC. 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 Aetna Better Health of Virginia (HMO D-SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Aetna Better Health of Virginia (HMO D-SNP).
- 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 5.1 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, 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.

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 9, 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.

SHIP 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. SHIP 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 SHIP at the phone number in **Addendum A** at the back of the *Evidence of Coverage*.

For questions about your Medicaid benefits, contact Medicaid. The name and phone numbers for this organization are in the **Addendum A** at the back of the *Evidence of Coverage*. Ask how joining another plan or returning to Original Medicare affects how you get your Medicaid coverage.

SECTION 5 Questions?

Section 5.1 Getting Help from Aetna Better Health of Virginia (HMO D-SNP)

Questions? We're here to help. Please call Member Services at 1-855-463-0933 or the number on the back of your ID card (TTY only, call 711). We are available for phone calls 8 AM to 8 PM, 7 days a week. Calls to these numbers are free.

Read your 2022 Evidence of Coverage (it has details about next year's benefits)

This *Annual Notice of Changes* gives you a summary of changes in your benefits for 2022. For details, look in the *2022 Evidence of Coverage* for Aetna Better Health of Virginia (HMO D-SNP). 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 [AetnaBetterHealth.com/Virginia-hmosnp](https://www.aetna.com/betterhealth/virginia-hmosnp). 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 [AetnaBetterHealth.com/Virginia-hmosnp](https://www.aetna.com/betterhealth/virginia-hmosnp). 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 5.2 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.

Section 5.3 Getting Help from Medicaid

To get information from Medicaid, you can call the Medicaid agency for your state (the name and

phone numbers for this organization are in the **Addendum A** at the back of the *Evidence of Coverage*).

See the *Evidence of Coverage* for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex and does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. If you speak a language other than English, free language assistance services are available. Visit our website at AetnaBetterHealth.com/Virginia-hmosnp or call 1-855-463-0933 (TTY: 711), 8 AM to 8 PM, 7 days a week.

In addition, your health plan provides auxiliary aids and services, free of charge, when necessary to ensure that people with disabilities have an equal opportunity to communicate effectively with us. Your health plan also provides language assistance services, free of charge, for people with limited English proficiency. If you need these services, call Member Services at 1-855-463-0933 (TTY: 711), 8 AM to 8 PM, 7 days a week.

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Grievance Department by writing to Appeals and Grievances, PO Box 818070, Cleveland, OH 44181. You can also file a grievance by phone by calling Member Services at 1-855-463-0933 (TTY: 711). If you need help filing a grievance, you can call Member Services at 1-855-463-0933, 8 AM to 8 PM, 7 days a week.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at https://ocrportal.hhs.gov/ocr/cp/complaint_frontpage.jsf.

ESPAÑOL (SPANISH): Si habla un idioma que no sea el inglés, los servicios gratuitos de asistencia en idiomas están disponibles. Visite nuestro sitio web en AetnaBetterHealth.com/Virginia-hmosnp o llame al 1-855-463-0933 (TTY: 711), 8 AM to 8 PM, 7 days a week.

(CHINESE) 傳統漢語(中文)如果您講英語以外的語言,則提供免費語言援助服務。請造訪我們的網站 AetnaBetterHealth.com/Virginia-hmosnp 或致電, 1-855-463-0933 (TTY: 711), 8 AM to 8 PM, 7 days a week

You can get this document for free in other formats, such as large print, braille, or audio. Call Member Services at 1-855-463-0933 (TTY: 711), 8 AM to 8 PM, 7 days a week. The call is free.

