ALIGN
SENIOR CARE

Align Thrive (HMO I-SNP)

offered by Align Senior Care, Inc.

Annual Notice of Changes for 2022

You are currently enrolled as a member of Align Thrive (HMO I-SNP). 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.**

What to do now

1. ASK: Which changes apply to you

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

- It's important to review your coverage now to make sure it will meet your needs next year.
- Do the changes affect the services you use?
- Look in Sections 1.1 and 1.5 for information about benefit and cost changes for our plan.

☐ Check the changes in the booklet to our prescription drug coverage to see if they affect you.

- Will your drugs be covered?
- Are your drugs in a different tier, with different cost sharing?
- Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
- Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
- Review the 2022 Drug List and look in Section 1.6 and Section 1.4 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, 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 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 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 Align Thrive (HMO I-SNP).
  - To change to a **different plan** that may better meet your needs, you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- Please contact our Member Services number at 1-855-855-0489 for additional information. (TTY users should call 711). Hours are 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.
- This document is also available in braille and in large print.
- **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 Align Thrive (HMO I-SNP)

- Align Senior Care is an HMO I-SNP with a Medicare contract. Enrollment in Align Senior Care depends on contract renewal. Align Senior Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
- When this booklet says "we," "us," or "our," it means Align Senior Care, Inc. When it says "plan" or "our plan," it means Align Thrive (HMO I-SNP).

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Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for Align Thrive (HMO I-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 AlignSeniorCare.com. 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* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	$0	$0
Deductible	You pay the 2021 Original Medicare cost-sharing amounts. $203	The Part B deductible is $233.
Maximum out-of-pocket amount This is the most you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	$4,700	$4,700
Doctor office visits	Primary care visits: $0 copayment per visit Specialist visits: $30 copayment or a 20% coinsurance per visit	Primary care visits: $0 copayment per visit Specialist visits: $15 copayment or a 20% coinsurance per visit

Cost	2021 (this year)	2022 (next year)
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.	You pay the 2021 Original Medicare cost-sharing amounts. $1,484 deductible; $0 copayment each day for days 1-60; $371 copayment each day for days 61 to 90; $742 copayment each day for days 91 to 150 (lifetime reserve days). Medicare hospital benefit periods apply.	$150 copayment each day for days 1 to 10 and $0 copayment each day for days 11 to 90 for Medicare-covered hospital care. $0 copayment for additional Medicare-covered days. $658 copayment each day for days 1 to 60 for additional lifetime reserve days. Medicare hospital benefit periods do not apply. For inpatient hospital care, the cost-sharing described above applies each time you are admitted to the hospital.
Part D prescription drug coverage (See Section 1.6 for details.)	Deductible: $445 Copayment/Coinsurance during the Initial Coverage Stage: • Drug Tier 1: $2 copayment • Drug Tier 2: $15 copayment • Drug Tier 3: $45 copayment • Drug Tier 4: $95 copayment • Drug Tier 5: 25% coinsurance	Deductible: $480 for your Tier 2, Tier 3, Tier 4, and Tier 5 drugs Copayment/Coinsurance during the Initial Coverage Stage: • Drug Tier 1: $2 copayment • Drug Tier 2: $15 copayment • Drug Tier 3: $45 copayment • Drug Tier 4: $95 copayment • Drug Tier 5: 25% coinsurance

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SECTION 1 Changes to Benefit and Cost for Next Year

Section 1.1 — Changes to the Monthly Premium

Cost	2021 (this year)	2022 (next year)
Monthly premium There is no change for the upcoming benefit year. (You must also continue to pay your Medicare Part B premium.)	$0	$0

- 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 5 regarding "Extra Help" from Medicare.

Section 1.2 — Changes to Your Maximum Out-of-Pocket Amount

To protect you, Medicare requires all health plans to limit how much you pay "out-of-pocket" during the year. This limit is called the "maximum out-of-pocket amount." Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2021 (this year)	2022 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays and deductibles) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	$4,700	$4,700 Once you have paid $4,700 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 1.3 — 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 AlignSeniorCare.com. 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 1.4 — Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

There are changes to our network of pharmacies for next year. An updated *Pharmacy Directory* is located on our website at AlignSeniorCare.com. You may also call Member Services for updated provider information or to ask us to mail you a *Pharmacy Directory*. **Please review the 2022 *Pharmacy Directory* to see which pharmacies are in our network.**

Section 1.5 — 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)
Deductible	Deductible applies for the following: • Barium Enemas • Cardiac and Pulmonary Rehabilitation Services • Diabetes Self-Management Training • Glaucoma Screening • Kidney Disease Education Services • Occupational Therapy Services • Outpatient Blood Services • Outpatient Substance Abuse • Outpatient X-Ray Services • Partial Hospitalization • Physical Therapy and Speech-Language Pathology Services • Physician Specialist Services	Deductible applies for the following: • Ambulance Services • Comprehensive Dental • Eyewear • Outpatient Hospital Services Deductible does not apply for the following: • Barium Enemas • Cardiac and Pulmonary Rehabilitation Services • Diabetes Self-Management Training • Glaucoma Screening • Kidney Disease Education Services • Occupational Therapy Services • Outpatient Blood Services • Outpatient Substance Abuse • Outpatient X-Ray Services • Partial Hospitalization • Physical Therapy and Speech-Language Pathology Services • Physician Specialist Services

Cost	2021 (this year)	2022 (next year)
Prior Authorization	• Prior authorization not required for Diabetic Supplies and Services in 2021.	• Diabetic Supplies and Services - Prior authorization is only applicable to glucometers and supplies
Additional acupuncture services	Not covered	You pay a $30 copayment. Limited to 12 visit(s) every year.
Chiropractic services - Routine chiropractic care	Not covered	You pay a $30 copayment. Limited to 12 visit(s) every year.
Dental services - Preventive and Comprehensive Services	Limited to 2 preventive dental visit every year. Comprehensive dental services are not covered.	Limited to 2 preventive dental visits every year. Up to a $500 credit every year for all additional preventive and comprehensive dental services.

Cost	2021 (this year)	2022 (next year)
In-Home Support Services Benefit - Cost-Sharing	Not covered	You pay a $0 copayment. Upon enrollment, members receive up to 6 private duty personal care visits from a participating provider following an inpatient hospital stay. Each visit will last 2 hours. Services offered during the private duty personal care visits would include: • Personal hygiene needs including bathing, dressing and grooming • Light housekeeping including linen changes, taking out trash, tidying, and more • Laundry tasks such as washing, drying and folding • Meal preparation needs including planning, preparing and/or helping to prepare meals • Transportation for picking up prescriptions, shopping, social visits and more
Inpatient hospital care - Cost-Sharing	You pay the 2021 Original Medicare cost-sharing amounts. $1,484 deductible; $0 copayment each day for days 1-60; $371 copayment each day for days 61 to 90; $742 copayment each day for days 91 to 150 (lifetime reserve days). Medicare hospital benefit periods apply.	You pay a $150 copayment each day for days 1 to 10 and $0 copayment each day for days 11 to 90 for Medicare-covered hospital care. $0 copayment for additional Medicare-covered days. $658 copayment each day for days 1 to 60 for additional lifetime reserve days. Medicare hospital benefit periods do not apply. For inpatient hospital care, the cost-sharing described above applies each time you are admitted to the hospital.

Cost	2021 (this year)	2022 (next year)
Inpatient mental health care - Cost-Sharing	You pay the 2021 Original Medicare cost-sharing amounts. $1,484 deductible; $0 copayment each day for days 1-60; $371 copayment each day for days 61 to 90; $742 copayment each day for days 91 to 150 (lifetime reserve days). Medicare hospital benefit periods apply.	You pay a $195 copayment each day for days 1 to 8 and $0 copayment each day for days 9 to 90 for Medicare-covered hospital care. $658 copayment each day for days 1 to 60 for additional lifetime reserve days. Medicare hospital benefit periods do not apply. For inpatient mental health care, the cost-sharing described above applies each time you are admitted to the hospital.
Outpatient mental health care - Non-psychiatric services - Group sessions - Cost-Sharing	You pay a 20% coinsurance for each Medicare-covered Group Session.	You pay a $10 copayment for each Medicare-covered Group Session.
Outpatient mental health care - Non-psychiatric services - Individual sessions - Cost-Sharing	You pay a 20% coinsurance for each Medicare-covered Individual Session.	You pay a $20 copayment for each Medicare-covered Individual Session.
Outpatient rehabilitation services - Occupational therapy - Cost-Sharing	You pay a 20% coinsurance for each Medicare-covered service.	You pay a $0 copayment for each Medicare-covered service.
Outpatient rehabilitation services - Physical therapy and speech-language pathology - Cost-Sharing	You pay a 20% coinsurance for each Medicare-covered service.	You pay a $0 copayment for each Medicare-covered service.
Over-the-counter benefit - Maximum plan amount	Not covered	You are eligible for a $125 credit per quarter to be used toward the purchase of over-the-counter (OTC) health and wellness products selected from a plan provided health catalog. Unused credits do not roll over to the next period.

Cost	2021 (this year)	2022 (next year)
Telehealth services - Cost-Sharing	$0 copay: Primary Care Physician Services, Kidney Disease Education Services and Diabetes Self-Management Training $30 copay: Physician Specialist Services	$0 copay: Primary Care Physician Services, Kidney Disease Education Services, and Diabetes Self-Management Training $15 copay: Physician Specialist Services
Physician/Practitioner services, including doctor's office visits - Specialist - Cost-Sharing	20% Coinsurance: Physician Services - Office Surgery $30 copay: Physician Specialist Services - Consults/Office Visits/Home Visits Physician Specialist Services - Facility Visits Physician Services - Other Enrollee would never be charged both a copay and coinsurance for one service.	20% coinsurance: Physician Services - Office Surgery $15 copayment: Physician Specialist Services - Consults/Office Visits/Home Visits Physician Specialist Services - Facility Visits Physician Services - Other Enrollee would never be charged both a copay and coinsurance for one service.
Skilled nursing facility (SNF) care - Cost-Sharing	You pay the 2021 Original Medicare cost-sharing amounts. $0 copayment each day for days 1 to 20 for each Medicare-covered skilled nursing facility stay. $185.50 copayment each day for days 21 to 100 for each Medicare-covered skilled nursing facility stay. Medicare hospital benefit periods apply.	You pay a $0 copayment for each Medicare-covered skilled nursing facility stay. Medicare benefit periods do not apply. For skilled nursing facility care, the cost-sharing described above applies each time you are admitted to the facility.

Section 1.6 — Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or "Drug List." A copy of our Drug List is provided electronically.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

If you are affected by a change in drug coverage, you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug.
    - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call Member Services.
- **Work with your doctor (or other 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.

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

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about changes we may make to the Drug List, see Chapter 5, Section 6 of the Evidence of Coverage.)

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs ("Extra Help"), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the "Evidence of Coverage Rider for People Who Get "Extra Help" Paying for Prescription Drugs" (also called the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug costs. Because you receive "Extra Help" if you haven't received this insert by September 30th, 2021, 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 at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at AlignSeniorCare.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
Stage 1: Yearly Deductible Stage During this stage, **you pay the full cost** of your Tier 2, Tier 3, Tier 4, and Tier 5 drugs until you have reached the yearly deductible.	The deductible is $445.	The deductible is $480. During this stage, you pay $2 cost sharing for drugs on Tier 1: Preferred Generic and the full cost of drugs on Tier 2: Generic, Tier 3: Preferred Brand, Tier 4: Non-Preferred Brand, and Tier 5: Specialty Tier until you have reached the yearly deductible.

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)
Stage 2: Initial Coverage Stage Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and **you pay your share of the cost**.	Your cost for a one-month supply filled at a network pharmacy with standard cost sharing: Tier 1: Preferred Generic: You pay $2 per prescription.	Your cost for a one-month supply filled at a network pharmacy with standard cost sharing: Tier 1: Preferred Generic: You pay $2 per prescription.

Stage	2021 (this year)	2022 (next year)
	Tier 2: Generic: You pay $15 per prescription. Tier 3: Preferred Brand: You pay $45 per prescription. Tier 4: Non-Preferred Brand: You pay $95 per prescription. Tier 5: Specialty Tier: You pay 25% of the total cost.	Tier 2: Generic: You pay $15 per prescription. Tier 3: Preferred Brand: You pay $45 per prescription. Tier 4: Non-Preferred Brand: You pay $95 per prescription. Tier 5: Specialty Tier: You pay 25% of the total cost.
The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your *Evidence of Coverage*. **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.**	_____ Once your total drug costs have reached $4,130, you will move to the next stage (the Coverage Gap Stage).	_____ Once your total drug costs have reached $4,430, you will move to the next stage (the Coverage Gap Stage).

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 Align Thrive (HMO I-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 Align Thrive (HMO I-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 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 1.1 regarding 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 (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, Align Senior Care, 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 Align Thrive (HMO I-SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Align Thrive (HMO I-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 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

You can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in

every state. In Virginia, the SHIP is called VA Insurance Counseling & Assistance Program (VICAP).

VICAP 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. VICAP 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 VICAP at 1-804-662-9333. You can learn more about VICAP by visiting their website (https://www.vda.virginia.gov/vicap.htm).

SECTION 5 Programs That Help Pay for Prescription Drugs

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

- **"Extra Help" from Medicare.** People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. 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).
- **Help from your state's pharmaceutical assistance program.** Virginia has a program called Virginia HIV SPAP that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 4 of this booklet).
- **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 Virginia Medication Assistance Program (VA MAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-855-362-0658.

SECTION 6 Questions?

Section 6.1 — Getting Help from Align Thrive (HMO I-SNP)

Questions? We're here to help. Please call Member Services at 1-855-855-0489. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. 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 Align Thrive (HMO I-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 AlignSeniorCare.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at AlignSeniorCare.com. 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 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.