



***FirstCare Advantage Dual SNP (HMO SNP)  
offered by  
FirstCare Health Plans***

## **Annual Notice of Changes for 2020**

You are currently enrolled as a member of FirstCare Advantage Dual SNP (HMO SNP). Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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### **What to do now**

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

- Check the changes to our benefits and costs to see if they affect you.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Sections 1.1 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 2020 Drug List and look in Section 1.6 for information about changes to our drug coverage.
  - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit <https://go.medicare.gov/drugprices>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

- Check to see if your doctors and other providers will be in our network next year.
  - Are your doctors, including specialists you see regularly, in our network?
  - What about the hospitals or other providers you use?
  - Look in Section 1.3 for information about our Provider Directory.
- Think about your overall health care costs.
  - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
  - How much will you spend on your premium and deductibles?
  - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

## 2. **COMPARE:** Learn about other plan choices

- Check coverage and costs of plans in your area.
  - Use the personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click “Find health & drug plans.”
  - Review the list in the back of your Medicare & You handbook.
  - Look in Section 3.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

## 3. **CHOOSE:** Decide whether you want to change your plan

- If you want to **keep** FirstCare Advantage Dual SNP (HMO SNP), you don’t need to do anything. You will stay in FirstCare Advantage Dual SNP (HMO 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 3.2, page 11 to learn more about your choices.

## 4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2019**

- If you don’t join another plan by **December 7, 2019**, you will stay in FirstCare Advantage Dual SNP (HMO SNP).
- If you join another plan between **October 15** and **December 7, 2019**, your new coverage will start on **January 1, 2020**.

## **Additional Resources**

- This document is available for free in Spanish.
- Please contact our Customer Service number at 1-866-229-4969 for additional information. (TTY users should call 711.) Hours are October 1 – March 31, 8 a.m. to 8 p.m. daily; April 1 – September 30, 8 a.m. to 8 p.m. Monday through Friday.
- This information is also available in alternate formats (e.g. 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 <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

## **About FirstCare Advantage Dual SNP (HMO SNP)**

- FirstCare Advantage Dual SNP is a Health plan with a Medicare contract and a contract with the Texas Medicaid program. Enrollment in FirstCare Advantage Dual SNP depends on contract renewal.
  - When this booklet says “we,” “us,” or “our,” it means FirstCare Health Plans. When it says “plan” or “our plan,” it means FirstCare Advantage Dual SNP (HMO SNP).
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## Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for FirstCare Advantage Dual SNP (HMO SNP) in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* will be located on our website at [firstcare.com/dualsnp](http://firstcare.com/dualsnp) by October 15. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 for your deductible, doctor office visits, and inpatient hospital stays.

Cost	2019 (this year)	2020 (next year)
<b>Monthly plan premium*</b> * <b>Your premium may be higher or lower than this amount. See Section 1.1 for details.</b>	\$0 – \$23.90  Low Income Subsidy recipients generally do not have a premium.	\$0 – \$20.80  Low Income Subsidy recipients generally do not have a premium.
<b>Doctor office visits</b>	Primary care visits: \$0 copay per visit.  Specialist visits: \$0 copay per visit.	Primary care visits: \$0 copay per visit.  Specialist visits: \$0 copay per visit.
<b>Inpatient hospital stays</b> 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.	\$0 copay for each Medicare-covered hospital stay.	\$0 copay for each Medicare-covered hospital stay.

Cost	2019 (this year)	2020 (next year)
<p><b>Part D prescription drug coverage</b> (See Section 1.6 for details.)</p>	<p>Deductible: \$0 or \$85 per year for Part D prescription drugs depending on your level of low income subsidy.</p> <p>Most low income subsidy recipients do not have a Part D deductible.</p> <p>Copayment/Coinsurance during the Initial Coverage Stage: You pay \$0 – 15% coinsurance for Generic Drugs and All Other Drugs, depending on the pharmacy you choose.</p>	<p>Deductible: \$0 or \$89 per year for Part D prescription drugs depending on your level of low income subsidy.</p> <p>Most low income subsidy recipients do not have a Part D deductible.</p> <p>Copayment/Coinsurance during the Initial Coverage Stage: You pay \$0 – 15% coinsurance for Generic Drugs and All Other Drugs, depending on the pharmacy you choose.</p>
<p><b>Maximum out-of-pocket amount</b> This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	<p>\$6,700</p> <p>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.</p>	<p>\$6,700</p> <p>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.</p>

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## SECTION 1 Changes to Benefits and Costs for Next Year

### Section 1.1 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	\$0 – \$23.90 Low Income Subsidy recipients generally do not have a premium.	\$0 – \$20.80 Low Income Subsidy recipients generally do not have a premium.

### 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	2019 (this year)	2020 (next year)
<b>Maximum out-of-pocket amount</b> <b>Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.</b> 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. Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$6,700	\$6,700

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## Section 1.3 – Changes to the Provider Network

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There are changes to our network of providers for next year. An updated Provider Directory is located on our website at [firstcare.com/dualsnp](http://firstcare.com/dualsnp). You may also call Customer Service for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2020 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 and managing your care.

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## Section 1.4 – Changes to the Pharmacy Network

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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 [firstcare.com/dualsnp](http://firstcare.com/dualsnp). You may also call Customer Service for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2020 Pharmacy Directory to see which pharmacies are in our network.**



## Section 1.5 – Changes to Benefits and Costs for Medical Services

Please note that the *Annual Notice of Changes* tells you about changes to your Medicare benefits and costs.

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, *Benefits Chart (what is covered and what you pay)*, in your *2020 Evidence of Coverage*. A copy of the *Evidence of Coverage* is located on our website at [firstcare.com/dualsnp](http://firstcare.com/dualsnp). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
<b>Dental Services – Preventive Dental Services</b>	\$0 copay.	Not offered.
<b>Opioid Treatment Program Services</b>	Not offered.	You pay \$0 copay for Medicare-covered services.
<b>Telehealth Services – Primary Care Physician Services</b>	Not offered.	You pay \$0 copay for telehealth services.
<b>Vision Services</b>	\$150 allowance toward the purchase of eyewear every year.	\$75 allowance toward the purchase of eyewear every year.

## 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. We encourage current members to ask for an exception before next year.**

- To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call Customer Service.
- **Work with your doctor (or prescriber) to find a different drug** that we cover. You can call Customer Service to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy.

Current formulary exceptions may expire at the end of the contract year. If you still require a formulary exception, you should talk to your doctor and request an exception for next year.

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 send 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. If you receive “Extra Help” and haven’t received this insert, please call Customer Service and ask for the “LIS Rider.” Phone numbers for Customer Service are in Section 7.1 of this booklet.

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	2019 (this year)	2020 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, <b>you pay the full cost</b> of your Part D or brand name drugs until you have reached the yearly deductible.</p>	<p>Deductible: \$0 or \$85, per year for Part D depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</p> <p>If your deductible is \$0: This payment stage does not apply to you.</p> <p>If you do not receive Extra Help, your deductible is \$415. You pay the full cost for all of your drugs until you have paid \$415.</p>	<p>Deductible: \$0 or \$89, per year for Part D depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)</p> <p>If your deductible is \$0: This payment stage does not apply to you.</p> <p>If you do not receive Extra Help, your deductible is \$435. You pay the full cost for all of your drugs until you have paid \$435.</p>

## 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	2019 (this year)	2020 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>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 <b>you pay your share of the cost.</b></p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p>

Stage	2019 (this year)	2020 (next year)
<p>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.</p>	<p><b>Generic (including brand drugs treated as generic):</b></p> <p>You pay: \$0 copay or \$1.25 copay or \$3.40 copay or 15% coinsurance.</p> <p>Or if you do not have “Extra Help” you pay the following: 25% of the cost of the drug.</p>	<p><b>Generic (including brand drugs treated as generic):</b></p> <p>You pay: \$0 copay or \$1.30 copay or \$3.60 copay or 15% coinsurance.</p> <p>Or if you do not have “Extra Help” you pay the following: 25% of the cost of the drug.</p>
<p>For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p><b>All other drugs:</b></p> <p>You pay: \$0 copay or \$3.80 copay or \$8.50 copay or 15% coinsurance.</p>	<p><b>All other drugs:</b></p> <p>You pay \$0 copay or \$3.90 copay or \$8.95 copay or 15% coinsurance.</p>
<p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Or if you do not have “Extra Help” you pay the following: 25% of the cost of the drug.</p> <p>Once your total drug costs have reached \$3,820, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Or if you do not have “Extra Help” you pay the following: 25% of the cost of the drug.</p> <p>Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage).</p>

## Changes to the Coverage Gap and Catastrophic Coverage Stages

The Coverage Gap Stage and the Catastrophic Coverage Stage are two other drug coverage stages for people with high drug costs. **Most members do not reach either stage.**

For information about your costs in these stages, look at your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

## SECTION 2 Administrative Changes

Cost	2019 (this year)	2020 (next year)
Other Health Care Professional Services Prior Authorization	No Prior Authorization required.	Prior Authorization is required.
Outpatient Diagnostic Procedures, Tests, and lab services Prior Authorization	No Prior Authorization required.	Prior Authorization is required.
Opioid Treatment Program Services	Not offered.	Prior Authorization is required.
Preferred vendors/manufacturers for Durable Medical Equipment (DME)	No restriction on DME vendors/manufacturers.	Vendors/manufacturers must be selected from a list of preferred vendors.
DME Prior Authorization	No Prior Authorization required.	Prior Authorization is required.
Medicare Part B Prescription Drug Step Therapy	Step therapy may be required.  Step therapy is a type of prior authorization. It requires you to first try a less expensive drug that has been proven effective for most people with your condition before you can move up a “step” to a more expensive drug.	Step therapy is no longer required.

Cost	2019 (this year)	2020 (next year)
Customer Service TTY	1-800-562-5259	711

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 – If you want to stay in FirstCare Advantage Dual SNP (HMO 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, you will automatically stay enrolled as a member of our plan for 2020.

### Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2020 follow these steps:

#### Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- -- OR-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

If you 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 *Medicare & You 2020*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click “Find health & drug plans.” **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 FirstCare Advantage Dual SNP (HMO SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from FirstCare Advantage Dual SNP (HMO SNP).

- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are in Section 7.1 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 4 Changing Plans

If you want to change to a different plan or Original Medicare for next year, you can do it from now until December 7. The change will take effect on January 1, 2020.

### 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, 2020, 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, 2020. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

## SECTION 5 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. In Texas, the SHIP is called Texas Health Information Counseling and Advocacy Program (HICAP).

Texas Health Information Counseling and Advocacy Program (HICAP) 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. Texas Health Information Counseling and Advocacy Program (HICAP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Texas Health Information Counseling and Advocacy Program (HICAP) at 1-800-252-9240. You can learn

more about Texas Health Information Counseling and Advocacy Program (HICAP) by visiting their website (<http://www.tdi.texas.gov/consumer/hicap>).

For questions about your Texas Health and Human Services (Medicaid) benefits, contact Texas Health and Human Services (Medicaid) at 1-877-541-7905 or TTY 711, Monday – Friday, 8 a.m. – 5 p.m. or visit the website at <https://www.yourtexasbenefits.com/Learn/Home>. Ask how joining another plan or returning to Original Medicare affects how you get your Texas Health and Human Services (Medicaid) coverage.

## SECTION 6 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.** Because you have Medicaid, you are already enrolled in ‘Extra Help,’ also called the Low Income Subsidy. Extra Help pays some of your prescription drug premiums, annual deductibles and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about Extra Help, 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.** Texas has programs called Texas HIV State Pharmacy Assistance Program (SPAP) and Texas Kidney Health Care Program that help people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about these programs, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 65 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 Texas HIV Medication Program (THMP) and Kidney Health Care Program. For information on eligibility criteria, covered drugs, or how to enroll in the programs, call Texas HIV Medication Program (THMP) at 1-800-255-1090 or Kidney Health Care Program at 1-800-222-3896.



## SECTION 7 Questions?

### Section 7.1 – Getting Help from FirstCare Advantage Dual SNP (HMO SNP)

Questions? We're here to help. Please call Customer Service at 1-866-229-4969. (TTY only, call 711.) We are available for phone calls October 1 - March 31, 8 a.m. to 8 p.m. daily; April 1st - September 30th, 8 a.m. to 8 p.m., Monday through Friday. Calls to these numbers are free.

#### **Read your 2020 *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 2020. For details, look in the 2020 *Evidence of Coverage* for FirstCare Advantage Dual SNP (HMO 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 [fistcare.com/dualsnp](http://fistcare.com/dualsnp). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

#### **Visit our Website**

You can also visit our website at [fistcare.com/dualsnp](http://fistcare.com/dualsnp). 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 7.2 – 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 (<https://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 <https://www.medicare.gov> and click on “Find health & drug plans.”)

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**Read *Medicare & You 2020***

You can read *Medicare & You 2020* 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 (<https://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.

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**Section 7.3 – Getting Help from Medicaid**

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To get information from Medicaid *or* your Medicaid managed care plan you can call Texas Health and Human Services (Medicaid) at 1-877-541-7905. TTY users should call 711.





# Nondiscrimination Notice

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ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-884-4901 (TTY: 711).

SHA, LLC d/b/a FirstCare Health Plans and Southwest Life & Health Insurance Company comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. FirstCare Health Plans and Southwest Life & Health Insurance Company do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

FirstCare Health Plans and Southwest Life & Health Insurance Company:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
  - Written information in other formats (large print and accessible electronic formats)
- Provide free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Compliance Officer at 1-214-820-8888 or send an email to [SWHPComplianceDepartment@BSWHealth.org](mailto:SWHPComplianceDepartment@BSWHealth.org).

If you believe that FirstCare Health Plans and Southwest Life & Health Insurance Company 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:

Compliance Officer  
1206 West Campus Drive, Suite 151  
Temple, Texas 76502

Compliance HelpLine; 1-888-484-6977 or <https://app.mycompliancereport.com/report.aspx?cid=swhp>.

You can file a grievance in person or by mail, online, or email. If you need help filing a grievance, the Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <https://www.hhs.gov/civil-rights/filing-a-complaint/index.html>.

Southwest Life & Health Insurance Company is a wholly owned subsidiary of SHA, LLC d/b/a FirstCare Health Plans (a wholly owned subsidiary of Scott and White Health Plan). PPO plans are offered by Southwest Life & Health Insurance Company. HMO, Medicaid and Medicare plans are offered by SHA, LLC.

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