

Community Health Plan of Washington (CHPW) Medicare Advantage (MA) Plan 3 (HMO) offered by Community Health Plan of Washington

Annual Notice of Changes for 2024

You are currently enrolled as a member of *CHPW MA Plan 3*. Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at medicare.chpw.org. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

- **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.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums and cost sharing.
- Check the changes in the 2024 "Drug List" to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies will be in our network next year.
- 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 Medicare Plan Finder at medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2024* handbook.

- 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, 2023, you will stay in *CHPW MA Plan 3*.
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with *CHPW MA Plan 3*.
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), 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 Customer Service number at 1-800-942-0247 for additional information. (TTY users should call 711 .) Hours are 8:00 a.m. to 8:00 p.m., 7 days a week. This call is free.
- Customer Service has free language interpreter services available for non-English speakers.
- You can ask for this information in alternative formats such as Braille and 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 irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About *CHPW MA Plan 3*

- Community Health Plan of Washington is an HMO plan with a Medicare contract. Enrollment in Community Health Plan of Washington depends on contract renewal.

When this document says “we,” “us,” or “our”, it means Community Health Plan of Washington. When it says “plan” or “our plan,” it means *CHPW MA Plan 3*.

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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for *CHPW MA Plan 3* in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<p>Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	\$70	\$79
<p>Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	\$7,900	\$8,850
<p>Doctor office visits</p>	<p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$40 per visit</p>	<p>Primary care visits: No change</p> <p>Specialist visits: No change</p>
<p>Inpatient hospital stays</p>	<p>For Medicare-covered hospital stays:</p> <ul style="list-style-type: none"> • \$450 copay per day, days 1-4 • \$0 copay per day, days 5-90 	<p>For Medicare-covered hospital stays:</p> <ul style="list-style-type: none"> • \$500 copay per day, days 1-4 • \$0 copay per day, days 5-90
<p>Part D prescription drug coverage (See Section 1.5 for details.)</p>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Preferred Generic (Tier 1): Standard pharmacy: \$5 copay</p>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Preferred Generic (Tier 1): Standard pharmacy: \$10 copay</p>

Cost	2023 (this year)	2024 (next year)
	<p>Preferred pharmacy: \$0 copay You pay \$35 per month supply of each covered insulin product on this tier.</p>	<p>Preferred pharmacy: \$0 copay You pay \$35 per month supply of each covered insulin product on this tier.</p>
	<p>Generic (Tier 2): Standard pharmacy: \$15 copay Preferred pharmacy: \$10 copay You pay \$35 per month supply of each covered insulin product on this tier.</p>	<p>Generic (Tier 2): Standard pharmacy: \$20 copay Preferred pharmacy: \$10 copay You pay \$35 per month supply of each covered insulin product on this tier.</p>
	<p>Preferred Brand (Tier 3): Standard pharmacy: \$47 copay Preferred pharmacy: \$42 copay You pay \$35 per month supply of each covered insulin product on this tier.</p>	<p>Preferred Brand (Tier 3): Standard pharmacy: \$47 copay Preferred pharmacy: \$37 copay You pay \$35 per month supply of each covered insulin product on this tier.</p>
	<p>Non-Preferred Drug (Tier 4): Standard pharmacy: 50% of the cost Preferred pharmacy: 50% of the cost You pay \$35 per month supply of each covered insulin product on this tier.</p>	<p>Non-Preferred Drug (Tier 4): Standard pharmacy: 50% of the cost Preferred pharmacy: 50% of the cost You pay \$35 per month supply of each covered insulin product on this tier.</p>

Cost	2023 (this year)	2024 (next year)
	<p>Specialty Drug (Tier 5): Standard pharmacy: 33% of the cost Preferred pharmacy: 33% of the cost You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Mail-order cost sharing matches Preferred Retail cost sharing.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays most of the cost for your covered drugs. • For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called coinsurance), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs). 	<p>Specialty Drug (Tier 5): Standard pharmacy: 33% of the cost Preferred pharmacy: 33% of the cost You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Standard mail-order cost sharing matches Standard Retail cost sharing.</p> <p>Preferred mail-order cost sharing matches Preferred Retail cost sharing.</p> <p>Call Customer Service to find out if your mail-order prescriptions are Standard or Preferred.</p> <ul style="list-style-type: none"> • Catastrophic Coverage: • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$70	\$79

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 7 regarding “Extra Help” from Medicare.

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

Medicare requires all health plans to limit how much you pay out-of-pocket for 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	2023 (this year)	2024 (next year)
Maximum out-of-pocket amount	\$7,900	\$8,850
Your costs for covered medical services (such as copays count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.		Once you have paid \$8,850 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 and Pharmacy Networks

Updated directories are located on our website at www.medicare.chpw.org/member-center/member-resources/provider-directory/. You may also call Customer Service for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2024 Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Customer Service so we may assist.

Section 1.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2023 (this year)	2024 (next year)
Chiropractic Services	\$20 copay for each Medicare-covered visit (manual manipulation of the spine to correct subluxation.)	\$15 copay for each Medicare-covered visit (manual manipulation of the spine to correct subluxation.)

Dental Services (Supplemental)	<p>You pay nothing for supplemental preventive and comprehensive services.</p>	<p>You pay nothing for supplemental preventive and comprehensive services.</p>
	<p>There is no limit for supplemental preventive dental services.</p>	<p>There is no limit for supplemental preventive dental services.</p>
	<p>Supplemental comprehensive dental services are limited to \$500 per year. You pay for any costs over the plan benefit limit.</p>	<p>Supplemental comprehensive dental services are limited to \$500 per year. You pay for any costs over the plan benefit limit.</p>
		<p>Covered supplemental dental services are provided through Delta Dental of Washington and are only covered when provided by a Delta Dental network dentist. To find the most current listing of Delta Dental PPO Plus Premier network dentists, visit deltadentalwa.com. Delta Dental Network Providers must submit claims for these dental services to Delta Dental of Washington. You will be responsible for all, or most, services provided by out of network dentists.</p>
		<p>For questions about this benefit, please call Customer Service.</p>
		<p>Prior authorization rules may apply.</p>

Cost	2023 (this year)	2024 (next year)
Emergency Care	\$95 copay applies for each separate Medicare-covered emergency room visit.	\$100 copay applies for each separate Medicare-covered emergency room visit.
Inpatient hospital care	<p>For Medicare-covered hospital stays:</p> <ul style="list-style-type: none"> • \$450 copay per day for days 1 through 4. • \$0 copay per day for days 5 through 90. <p>Each new inpatient stay begins with a new day 1.</p> <p>Cost sharing applies beginning on the day of admission.</p>	<p>For Medicare-covered hospital stays:</p> <ul style="list-style-type: none"> • \$500 copay per day for days 1 through 4. • \$0 copay per day for days 5 through 90. <p>Each new inpatient stay begins with a new day 1.</p> <p>Cost sharing applies beginning on the day of admission.</p>
Inpatient services in a psychiatric hospital	<p>For Medicare-covered inpatient psychiatric hospital stays:</p> <ul style="list-style-type: none"> • \$155 copay per day for days 1 through 10. • \$0 copay per day for days 11 through 90. <p>Each new inpatient stay begins with a new day 1. Cost sharing applies beginning on the day of admission.</p>	<p>For Medicare-covered inpatient psychiatric hospital stays:</p> <ul style="list-style-type: none"> • \$175 copay per day for days 1 through 10. • \$0 copay per day for days 11 through 90. <p>Each new inpatient stay begins with a new day 1. Cost sharing applies beginning on the day of admission.</p>

Cost	2023 (this year)	2024 (next year)
Skilled nursing facility (SNF) care	\$0 copay per day for days 1 through 20. \$160 copay per day for days 21 through 100. Cost sharing applies beginning on the day of admission.	\$0 copay per day for days 1 through 20. \$200 copay per day for days 21 through 100. Cost sharing applies beginning on the day of admission.

Section 1.5 – 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. The “Drug List” includes many – but not all – of the drugs that we will cover next year. If you don’t see your drug on this list, it might still be covered. **You can get the complete “Drug List”** by calling Customer Service (see the back cover) or visiting our website (www.medicare.chpw.org/).

We made changes to our “Drug List,” which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the “Drug List” to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

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. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online “Drug List” to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Customer Service for more information.

Starting in 2024, we may immediately remove a brand name drug on our “Drug List” if, at the same time, we replace it with a new generic version on the same or lower cost-sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, we may decide to keep the brand name drug on our “Drug List,” but immediately move it to a different cost-sharing tier or add new restrictions or both.

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

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. If you receive “Extra Help” and you haven’t received this insert by September 30, 2023, please call Customer Service and ask for the LIS Rider.

There are four **drug payment stages**. The information below shows the changes 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.)

Changes to the Deductible Stage

Stage	2023 (this year)	2024 (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

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our “Drug List.” To see if your drugs will be in a different tier, look them up on the “Drug List.”</p> <p>Most adult Part D vaccines are covered at no cost to you.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Preferred Generic (Tier 1): Standard Pharmacy: You pay \$5 per prescription. Preferred Pharmacy: You Pay \$0 per prescription.</p> <p>Generic (Tier 2): Standard cost-sharing: You pay \$15 per prescription. Preferred cost-sharing: You pay \$10 per prescription.</p> <p>Preferred Brand (Tier 3): Standard cost-sharing: You pay \$47 per prescription. Preferred cost-sharing: You pay \$42 per prescription.</p> <p>Non-Preferred Drug (Tier 4): Standard cost-sharing: You pay 50% of the total cost. Preferred cost-sharing: You pay 50% of the total cost.</p> <p>Specialty Drug (Tier 5): Standard cost-sharing: You pay 33% of the total cost. Preferred cost-sharing: You pay 33% of the total cost.</p> <hr/> <p>Once your total drug costs have reached \$4,660, you</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Preferred Generic (Tier 1): Standard Pharmacy: You pay \$10 per prescription. Preferred Pharmacy: You Pay \$0 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Generic (Tier 2): Standard cost-sharing: You pay \$20 per prescription. Preferred cost-sharing: You pay \$10 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Preferred Brand (Tier 3): Standard cost-sharing: You pay \$47 per prescription. Preferred cost-sharing: You pay \$37 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Non-Preferred Drug (Tier 4): Standard cost-sharing: You pay 50% of the total cost. Preferred cost-sharing: You pay 50% of the total cost.</p>

Stage	2023 (this year)	2024 (next year)
	<p>will move to the next stage (the Coverage Gap Stage). For mail orders for all tiers (Tiers 1-5):</p> <p>Standard mail-order cost sharing matches Standard Retail cost sharing.</p> <p>Preferred mail-order cost sharing matches Preferred Retail cost sharing.</p>	<p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Specialty Drug (Tier 5): Standard cost-sharing: You pay 33% of the total cost. Preferred cost-sharing: You pay 33% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier.</p> <hr/> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage). For mail orders for all tiers (Tiers 1-5):</p> <p>Standard mail-order cost sharing matches Standard Retail cost sharing.</p> <p>Preferred mail-order cost sharing matches Preferred Retail cost sharing.</p> <p>See above (previous page) for all Standard and Preferred mail-order cost sharing amounts.</p> <p>Call Customer Service to find out if your mail-order prescriptions are Standard or Preferred.</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.**

Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.

For specific 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 *CHPW MA Plan 3*

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 *CHPW MA Plan 3*.

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 plans for 2024 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 do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2). As a reminder, Community Health Plan of Washington 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 *CHPW MA Plan 3*.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from *CHPW MA Plan 3*.
- 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 so. You can call Customer Service at 1-800-942-0247 for additional information. (TTY users should call 711.) Hours are 8:00 a.m. to 8:00 p.m., 7 days a week.
 - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2024.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include 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.

If you enrolled in a Medicare Advantage plan for January 1, 2024, 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, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), 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 an independent government program with trained counselors in every state. In Washington, the SHIP is called Statewide Health Insurance Benefits Advisors (SHIBA).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. SHIBA 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 SHIBA at 1-800-562-6900. You can learn more about SHIBA by visiting their website (insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba).

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. 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 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** *Washington* has a program called Washington State Health Insurance Pool (WSHIP) 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.
- **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 Washington State Early Intervention Program (EIP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call toll free 1-877-376-9316, fax 1-360-664-2216, or email ask.EIP@doh.wa.gov.

SECTION 6 Questions?**Section 6.1 – Getting Help from CHPW MA Plan 3**

Questions? We're here to help. Please call Customer Service at 1-800-942-0247. (TTY only, call 711). We are available for phone calls 7 days a week, from 8:00 a.m. to 8:00 p.m. Calls to this number are free.

Read your 2024 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 2024. For details, look in the *2024 Evidence of Coverage for CHPW MA Plan 3*. 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 medicare.chpw.org. 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 medicare.chpw.org. 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

Visit the Medicare website (medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to medicare.gov/plan-compare.

Read Medicare & You 2024

Read the *Medicare & You 2024* handbook. Every fall, this document 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 document, you can get it at the Medicare website (medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf) 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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