

# 2018 ANNUAL NOTICE OF CHANGES

## Michigan

### Molina Dual Options MI Health Link Medicare-Medicaid Plan

Member Services (855) 735-5604, TTY/TDD 711  
Monday - Friday, 8 a.m. - 8 p.m., EST



[MolinaHealthcare.com/Duals](http://MolinaHealthcare.com/Duals)

**Molina Dual Options MI Health Link Medicare-Medicaid Plan offered by Molina Healthcare of Michigan**

**Annual Notice of Changes for 2018**

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You are currently enrolled as a member of Molina Dual Options. **Next year, there will be some changes to the plan's benefits, coverage, rules. This Annual Notice of Changes tells you about the changes.**



If you have questions, please call Molina Dual Options at (855) 735-5604, TTY/TDD: 711, Monday – Friday, 8 a.m. to 8 p.m., EST. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

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## **A. Think about Your Medicare and Medicaid Coverage for Next Year**

**It is important to review your coverage now to make sure it will still meet your needs next year. If it does not meet your needs, you can leave the plan at any time.**

If you leave our plan, you will still be in the Medicare and Michigan Medicaid programs as long as you are eligible.

- You will have a choice about how to get your Medicare benefits (go to page 10 to see your choices).
- If you do not want to enroll in a different Medicare-Medicaid Plan after you leave Molina Dual Options, you will go back to getting your Medicare and Michigan Medicaid services separately.



If you have questions, please call Molina Dual Options at (855) 735-5604, TTY/TDD: 711, Monday – Friday, 8 a.m. to 8 p.m., EST. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

### Additional Resources

- If you speak English, language assistance services, free of charge, are available to you. Call (855) 735-5604, TTY/TDD: 711, Monday - Friday, 8 a.m. to 8 p.m., EST. The call is free.
- Si usted habla español, los servicios de asistencia del idioma, sin costo, están disponibles para usted. Llame al (855) 735-5604, servicio TTY / TDD al 711, de lunes a viernes, de 8:00 a. m. a 8:00 p. m., EST. La llamada es gratuita.
- إذا كنت تتحدث اللغة العربية، نوفر لك خدمات المساعدة اللغوية المجانية. اتصل على (855) 735-5604، لمستخدمي أجهزة الهاتف النسيبة / أجهزة اتصالات المعاقين: 711، من الاثنين إلى الجمعة، من 8 صباحًا إلى 8 مساءً، بالتوقيت الشرقي. هذه المكالمات مجانية.
- You can also get this document for free in other formats, such as large print, braille, or audio. Call (855) 735-5604, TTY/TDD: 711, Monday - Friday, 8 a.m. to 8 p.m., EST. The call is free.
- To make a standing request to get this document in a language other than English or in an alternate format now and in the future, please contact Member Services at (855) 735-5604, TTY/TDD: 711, Monday - Friday, 8 a.m. to 8 p.m., EST.

### About Molina Dual Options

- Molina Dual Options is a health plan that contracts with both Medicare and Michigan Medicaid to provide benefits of both programs to enrollees.
- Coverage under **Molina Dual Options** qualifies as minimum essential coverage (MEC). It 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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information on the individual shared responsibility requirement for MEC.
- Molina Dual Options is offered by Molina Healthcare. When this *Annual Notice of Changes* says "we," "us," or "our," it means Molina Healthcare. When it says "the plan" or "our plan," it means Molina Dual Options.

### Disclaimers

Limitations, restrictions, and patient pay amounts may apply. This means that you may have to pay for some services and that you need to follow certain rules to have Molina Dual Options pay for your services. For more information, call Molina Dual Options Member Services at (855) 735-5604, TTY/TDD: 711, Monday - Friday, 8 a.m. to 8 p.m., EST.

**The List of Covered Drugs and/or pharmacy and provider networks may change throughout the year. We will send you a notice before we make a change that affects you.**

Benefits may change on January 1 of each year.



If you have questions, please call Molina Dual Options at (855) 735-5604, TTY/TDD: 711, Monday – Friday, 8 a.m. to 8 p.m., EST. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

**Important things to do:**

- **Check if there are any changes to our benefits that may affect you.** Are there any changes that affect the services you use? It is important to review benefit changes to make sure they will work for you next year. Look in section C for information about benefit changes for our plan.
- **Check if there are any changes to our prescription drug coverage that may affect you.** Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies? It is important to review the changes to make sure our drug coverage will work for you next year. Look in section C for information about changes to our drug coverage.
- **Check to see if your providers and pharmacies will be in our network next year.** Are your doctors in our network? What about your pharmacy? What about the hospitals or other providers you use? Look in section B for information about our *Provider and Pharmacy Directory*.
- **Think about your overall costs in the plan.** How do the total costs compare to other coverage options?
- **Think about whether you are happy with our plan.**

**If you decide to stay with Molina Dual Options:**

If you want to stay with us next year, it's easy – you don't need to do anything. If you don't make a change, you will automatically stay enrolled in our plan.

**If you decide to change plans:**

If you decide other coverage will better meet your needs, you can switch plans at any time. If you enroll in a new plan, your new coverage will begin on the first day of the following month. Look in section D, page 10 to learn more about your choices.



If you have questions, please call Molina Dual Options at (855) 735-5604, TTY/TDD: 711, Monday – Friday, 8 a.m. to 8 p.m., EST. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

## **B. Changes to the network providers and pharmacies**

Our provider and pharmacy networks have changed for 2018.

**We strongly encourage you to review our current Provider and Pharmacy Directory to see if your providers or pharmacy are still in our network.**

An updated Provider and Pharmacy Directory is located on our website at [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals). You may also call Member Services at (855) 735-5604, TTY/TDD: 711, Monday - Friday, 8 a.m. to 8 p.m., EST for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

It is important that you know that we may also make changes to our network during the year. If your provider does leave the plan, you have certain rights and protections. For more information, see Chapter 3 of your *Member Handbook*.



If you have questions, please call Molina Dual Options at (855) 735-5604, TTY/TDD: 711, Monday – Friday, 8 a.m. to 8 p.m., EST. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

## C. Changes to benefits for next year

### Changes to benefits for health care services

We are changing our coverage for certain health care services next year. The table below describes these changes.

	2017 (this year)	2018 (next year)
<b>Comprehensive Dental</b>	Our plan covers 1 extraction per year.	Our plan covers extractions as needed based on medical necessity.
<b>Fitness Benefit</b>	Fitness Benefit is not covered.	Fitness Benefit is covered.  You pay \$0 for a fitness benefit. You can visit fitness locations in the network or choose to get at-home fitness options.
<b>Over-The-Counter (OTC) Items</b>	You pay nothing for a \$15.00 monthly allowance for Over-The-Counter (OTC) items.  Allowance does not roll over from month to month.  CVS provided access to your OTC benefit through a mail order program and an in-store shopping option.	You receive a \$75.00 allowance every three months (quarter) that you can spend on plan-approved over-the-counter (OTC) items like vitamins, sunscreen, pain relievers, cough/medicine or bandages.  Any amount that you don't use will carry over into the next three month period. The allowance expires at the end of the calendar year.  Convey will provide access to your OTC benefit through a mail order program only.



If you have questions, please call Molina Dual Options at (855) 735-5604, TTY/TDD: 711, Monday – Friday, 8 a.m. to 8 p.m., EST. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).



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	2017 (this year)	2018 (next year)
<b>Preventive Dental Services</b>	Our plan covers 1 cleaning per year.  Our plan covers fluoride treatment once every year.	Our plan covers 1 cleaning every 6 months.  Our plan covers silver diamine fluoride treatment with a maximum of six applications per lifetime.
<b>Remote Access Technologies</b>	Remote Access Technologies is not covered.	Remote Access Technologies is covered.
<b>Respite - General Service</b>	Our plan covers 14 visits every year.	Our plan covers 336 hours every year.
<b>Skilled Nursing Facility</b>	Our plan covers up to 100 days in a SNF.	Our plan covers unlimited days in a SNF.
<b>Stipend for maintenance costs of a service animal</b>	Stipend for maintenance costs of a service animal is not covered.	The plan will pay up to \$20 per month for maintenance costs of a service animal if: <ul style="list-style-type: none"> <li>• You are receiving personal care services, <b>and</b></li> <li>• You are certified as disabled due to a specific condition defined by the Americans with Disabilities Act, such as arthritis, blindness, cerebral palsy, polio, multiple sclerosis, deafness, stroke or spinal cord injury, <b>and</b></li> <li>• The service animal is trained to meet your specific needs of relative to your disability.</li> </ul> <p>Your service plan must document that the service animal will be used primarily to meet your personal care needs.</p>
<b>Transportation Services</b>	Our plan covers Transportation Services to Plan-approved locations.	Our plan covers Transportation Services to any health-related locations.

If you have questions, please call Molina Dual Options at (855) 735-5604, TTY/TDD: 711, Monday – Friday, 8 a.m. to 8 p.m., EST. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).



## Changes to prescription drug coverage

### *Changes to our Drug List*

An updated *List of Covered Drugs* is located on our website at [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals). You may also call Member Services at (855) 735-5604, TTY/TDD: 711, Monday - Friday, 8 a.m. to 8 p.m., EST for updated drug information or to ask us to mail you a *List of Covered Drugs*.

The *List of Covered Drugs* is also called the “Drug List.”

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, we encourage you to:

- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Member Services at (855) 735-5604, TTY/TDD: 711, Monday - Friday, 8 a.m. to 8 p.m., EST to ask for a list of covered drugs that treat the same condition. This list can help your provider find a covered drug that might work for you.
- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. You can ask for an exception before next year and we will give you an answer within 72 hours after we get your request (or your prescriber’s supporting statement). To learn what you must do to ask for an exception, see Chapter 9 of the *2018 Member Handbook* or call Member Services at (855) 735-5604, TTY/TDD: 711, Monday - Friday, 8 a.m. to 8 p.m., EST. If you need help asking for an exception, you can contact Member Services or your Care Coordinator.

If your formulary exception is approved, you will be notified how long the approval will last. In most cases, approvals are given for one year. You will need to request a new formulary exception once your approval expires.

### *Changes to prescription drug costs*

There are no changes to the amount you pay for prescription drugs in 2018. Read below for more information about your prescription drug coverage.

**We moved some of the drugs on the Drug List to a lower or higher drug tier.** To see if your drugs will be in a different tier, look them up in the Drug List.



If you have questions, please call Molina Dual Options at (855) 735-5604, TTY/TDD: 711, Monday – Friday, 8 a.m. to 8 p.m., EST. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

The following table shows your costs for drugs in each of our three (3) drug tiers.

	2017 (this year)	2018 (next year)
<p><b>Drugs in Tier 1</b> (generic drug)</p> <p>Cost for a one-month supply of a drug in Tier 1 that is filled at a network pharmacy</p>	<p>Your copay for a one-month (31-day) supply is <b>\$0 per prescription.</b></p>	<p>Your copay for a one-month (31-day) supply is <b>\$0 per prescription.</b></p>
<p><b>Drugs in Tier 2</b> (brand name drugs)</p> <p>Cost for a one-month supply of a drug in Tier 2 that is filled at a network pharmacy</p>	<p>Your copay for a one-month (31-day) supply is <b>\$0 per prescription.</b></p>	<p>Your copay for a one-month (31-day) supply is <b>\$0 per prescription.</b></p>
<p><b>Drugs in Tier 3</b> (Non-Medicare prescriptions/ Over-The-Counter (OTC) drugs)</p> <p>Cost for a one-month supply of a drug in Tier 3 that is filled at a network pharmacy</p>	<p>Your co-pay for a one-month (31-day) supply is <b>\$0 per prescription.</b></p>	<p>Your co-pay for a one-month (31-day) supply is <b>\$0 per prescription.</b></p>



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Change	What to do
<p><b>2. You can change to:</b></p> <p><b>A Medicare health plan (such as a Medicare Advantage Plan or Programs of All-inclusive Care for the Elderly (PACE))</b></p>	<p><b>Here is what to do:</b></p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> <li>• Call the State Health Insurance Assistance Program (SHIP) at 1-800-803-7174. Persons with hearing and speech disabilities may call 711. The call is free. Office hours are Monday through Friday, 8 AM to 5 PM. In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP).</li> </ul> <p>You will automatically be disenrolled from Molina Dual Options when your new plan’s coverage begins.</p>
<p><b>3. You can change to:</b></p> <p><b>Original Medicare <i>with</i> a separate Medicare prescription drug plan</b></p>	<p><b>Here is what to do:</b></p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> <li>• Call the State Health Insurance Assistance Program (SHIP) at 1-800-803-7174. Persons with hearing and speech disabilities may call 711. The call is free. Office hours are Monday through Friday, 8 AM to 5 PM. In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP). You will automatically be disenrolled from Molina Dual Options when your Original Medicare coverage begins.</li> </ul>



If you have questions, please call Molina Dual Options at (855) 735-5604, TTY/TDD: 711, Monday – Friday, 8 a.m. to 8 p.m., EST. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

Change	What to do
<p><b>4. You can change to:</b></p> <p><b>Original Medicare <i>without</i> a separate Medicare prescription drug plan</b></p> <p><b>NOTE:</b> 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 tell Medicare you don't want to join.</p> <p>You should only drop prescription drug coverage if you get drug coverage from an employer, union or other source. If you have questions about whether you need drug coverage, call MMAP at 1-800-803-7174.</p>	<p><b>Here is what to do:</b></p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> <li>• Call the State Health Insurance Assistance Program (SHIP) at 1-800-803-7174. Persons with hearing and speech disabilities may call 711. The call is free. Office hours are Monday through Friday, 8 AM to 5 PM. In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP). You will automatically be disenrolled from Molina Dual Options when your Original Medicare coverage begins.</li> </ul>



If you have questions, please call Molina Dual Options at (855) 735-5604, TTY/TDD: 711, Monday – Friday, 8 a.m. to 8 p.m., EST. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

## E. Getting help

### Getting help from Molina Dual Options

Questions? We're here to help. Please call Member Services at (855) 735-5604, TTY/TDD: 711. We are available for phone calls Monday - Friday, 8 a.m. to 8 p.m., EST. *Calls to these numbers are free.*

#### ***Read your 2018 Member Handbook***

The *2018 Member Handbook* is the legal, detailed description of your plan benefits. It has details about next year's benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs.

An up-to-date copy of the *2018 Member Handbook* is always available on our website at [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals). You may also call Member Services at (855) 735-5604, TTY/TDD: 711, Monday - Friday, 8 a.m. to 8 p.m., EST to ask us to mail you a *2018 Member Handbook*.

#### ***Visit our website***

You can also visit our website at [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals). As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our Drug List (*List of Covered Drugs*).

### Getting help from Michigan ENROLLS

For questions about your enrollment, call **Michigan ENROLLS** toll-free at **1-800-975-7630**. Persons with hearing and speech disabilities may call the TTY number at 1-888-263-5897. Office hours are Monday through Friday, 8 AM to 7 PM.

### Getting help from the MI Health Link Ombudsman Program

The MI Health Link Ombudsman Program can help you if you are having a problem with Molina Dual Options. The MI Health Link Ombudsman Program is not connected with us or with any insurance company or health plan. Call 1-888-746-MHLO (1-888-746-6456). Office hours are Monday through Friday, 8:30 a.m. to 5 p.m. EST. The services are free.



If you have questions, please call Molina Dual Options at (855) 735-5604, TTY/TDD: 711, Monday – Friday, 8 a.m. to 8 p.m., EST. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

### **Getting help from the State Health Insurance Assistance Program (SHIP)**

You can also call the State Health Insurance Assistance Program (SHIP). The SHIP counselors can help you understand your Medicare-Medicaid Plan choices and answer questions about switching plans.

The SHIP is not connected with us or with any insurance company or health plan. The SHIP has trained counselors in every state, and services are free.

In Michigan, the SHIP is called the Michigan Medicare/Medicaid Assistance Program (MMAP). Call MMAP at 1-800-803-7174. Persons with hearing and speech disabilities may call 711. The call is free. Office hours are Monday through Friday, 8 AM to 5 PM.

### **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 (<http://www.medicare.gov>). If you choose to disenroll from your Medicare-Medicaid Plan and enroll in a Medicare Advantage plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare Medicare Advantage plans. You can find information about Medicare Advantage plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <http://www.medicare.gov> and click on “Find health & drug plans.”)


### ***Read Medicare & You 2018***

You can read *Medicare & You 2018* 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 (<http://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.

### **Getting help from Michigan Medicaid**

Call the Beneficiary Help Line at 1-800-642-3195. Persons with hearing and speech disabilities may call the TTY number at 1-866-501-5656. Office hours are Monday through Friday, 8 AM to 7 PM.

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### Molina Dual Options Member Services

Method	Contact Information
<b>CALL</b>	<p>(855) 735-5604 This call is free.</p> <p>Monday - Friday, 8 a.m. to 8 p.m., EST</p> <p>Assistive technologies, including self-service and voicemail options, are available on holidays, after regular business hours and on Saturdays and Sundays.</p> <p>We have free interpreter services for people who do not speak English.</p>
<b>TTY</b>	<p>711 This call is free.</p> <p>Monday - Friday, 8 a.m. to 8 p.m., EST</p>
<b>FAX</b>	<p>For Member Services:            Fax: (248) 925-1767</p> <p>For Part D (Rx) Services:            Fax: (866) 290-1309</p>
<b>WRITE</b>	<p>For Member Services/Medicaid Drugs:            880 West Long Lake Road, Suite 600            Troy, MI 48098</p> <p>For Part D (Rx) Services:            7050 Union Park Center, Suite 200            Midvale, UT 84047</p>
<b>WEBSITE</b>	<p><a href="http://www.MolinaHealthcare.com/Duals">www.MolinaHealthcare.com/Duals</a></p>