

# 2021 | Summary of Benefits

## Molina Medicare Choice Care HMO

New Mexico H9082-009

Serving Bernalillo, Chaves, Cibola, DeBaca, Dona Ana, Grant, Guadalupe, Lincoln, Los Alamos, Luna, McKinley, Mora, Otero, Rio Arriba, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Torrance, and Valencia

**Effective January 1 through December 31, 2021**



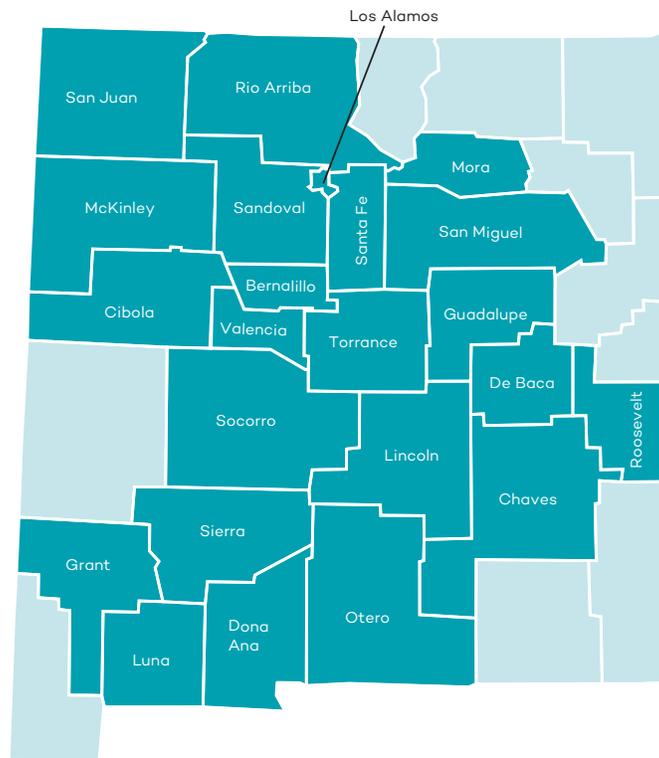
# Introduction to the Summary of Benefits

## Molina Medicare Choice Care

Thank you for considering Molina Healthcare! Everyone deserves quality care. Since 1980, our members have been able to lean on Molina. Because today, as always, we put your needs first.

This document does not include every benefit and service that we cover or every limitation or exclusion. To get a complete list of services, please refer to the Evidence of Coverage (EOC). A copy of the Evidence of Coverage is located on our website at [www.MolinaHealthcare.com/Medicare](http://www.MolinaHealthcare.com/Medicare). You may also call Member Services to ask us to mail you an Evidence of Coverage.

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in New Mexico: Bernalillo, Chaves, Cibola, DeBaca, Dona Ana, Grant, Guadalupe, Lincoln, Los Alamos, Luna, McKinley, Mora, Otero, Rio Arriba, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Torrance, and Valencia.



Molina has a network of doctors, hospitals, pharmacies, and other providers. Except in emergency situations, if you use providers that are not in our network, we may not pay for those services. If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits. Or, use the Medicare Plan Finder at [medicare.gov](http://medicare.gov).

For coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at [medicare.gov](http://medicare.gov) or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**.

TTY users should call 1-877-486-2048. If you have any questions, please call our Customer Service team at **(866) 440-0127, TTY/TDD 711**, 7 days a week, 8 a.m. to 8 p.m.

# Molina Medicare Choice Care Benefits-At-A-Glance

## Get More From Your Medicare Plan

In addition to Medicare Part A & Part B benefits, you will also receive these extra benefits to help you stay healthy.

 **Dental coverage**  
\$2,500 allowance for comprehensive services every year. \$0 copay for routine exams.

---

 **Hearing exam, fitting + hearing aids**  
\$0 copay for 1 routine hearing exam every year, and up to \$2,500 every 2 years for hearing aids.

---

 **Eye exam & eyewear**  
\$0 copay for 1 routine vision exam every year, and a \$250 eyewear allowance every 2 years.

---

 **Over-the-Counter benefit**  
\$295 allowance every 3 months with carryover.

---

 **Fitness benefit**  
\$0 copay. Members have access to contracted Fitness Facilities and Home Fitness Kits.

---

 **Transportation services**  
\$0 copay for 48 one-way trips every year.

---

 **Meals**  
\$0 copay for a maximum of 56 meals.

---

 **24-hour Nurse Advice Line**  
Call the line, any time. Our nurses are always ready to answer your health questions.

---

 **Health Education Resources**  
We offer diabetes counseling, disease management, and case management programs. We can also help you control your weight and quit smoking.

---



### **A dedicated support team**

We're here to answer your questions, review your benefits and help you get the care you deserve.

## About Medicare

Medicare is health insurance for people who are 65 years old or older, or who are under 65 years old with certain disabilities.

Original Medicare is a Federal Insurance Program. It pays a fee for your care directly to the doctors and hospitals you visit. Original Medicare does not cover most preventive care and has unpredictable out-of-pocket expenses.



**Medicare Part A (Hospital Insurance)** covers inpatient care in hospital, skilled nursing facilities, hospice care, and some home health care services.

---



**Medicare Part B (Medical Insurance)** covers certain doctors' services, outpatient care, medical supplies and preventive services.

---



**Medicare Part C (Medicare Advantage)** is an all-in-one alternative to Original Medicare. Medicare Advantage plans include Parts A, B and usually Part D. Some Medicare Advantage plans may have lower out-of-pocket costs than Original Medicare and may cover extra benefits that Original Medicare doesn't – like dental, vision or hearing. Medicare pays a fixed fee to the plan for your care, and then the plan directly pays the doctors and hospitals. Medicare Advantage has predictable out-of-pocket expenses and offers preventive care and care coordination.

---



**Medicare Part D (Prescription Drug Coverage)**

# Summary of Premiums & Benefits

## Molina Medicare Choice Care

**Monthly Premium** \$28.20 per month



You must keep paying your Medicare Part B premium.

---

**Deductible**



\$445 per year for Part D prescription drugs except for drugs listed on Tier 1 which are excluded from the deductible.

---

**Maximum  
Out-of-Pocket  
Responsibility**



\$7,550 annually for services you receive from in-network providers.  
(does not include prescription drugs)

---

## Molina Medicare Choice Care

**Inpatient Hospital** Our plan covers 90 days for an inpatient hospital stay.



Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

In 2020 the amounts for each benefit period were:

- \$1,408 deductible for days 1 through 60
- \$352 copay per day for days 61 through 90
- \$704 copay per day for 60 lifetime reserve days

These amounts may change for 2021.

*Prior authorization may be required.*

---

**Outpatient hospital** 20% of the cost



*Prior authorization may be required.*

---

**Ambulatory Surgical Center** 20% of the cost



*Prior authorization may be required.*

---

**Doctor Visits**



**Primary Care**

20% of the cost

**Specialists**

20% of the cost

---

**Preventive Care**



\$0 copay

Any additional preventive services approved by Medicare during the contract year will be covered.

# Summary of Premiums & Benefits (Continued)

## Molina Medicare Choice Care

**Emergency Care** 20% of the cost (up to \$90), waived if admitted within 24 hours.



**Urgently Needed Services** 20% of the cost (up to \$65)



**Diagnostic Services/Labs/Imaging**



**Diagnostic tests and procedures**

20% of the cost

*Prior authorization may be required.*

**Lab services**

20% of the cost

*Prior authorization may be required.*

**Diagnostic radiology services (e.g., MRI)**

20% of the cost

*Prior authorization may be required.*

**Outpatient X-rays**

20% of the cost

**Therapeutic radiology**

20% of the cost

*Prior authorization may be required.*

## Molina Medicare Choice Care

### Hearing Services



#### **Medicare-covered diagnostic hearing and balance exam**

20% of the cost

#### **Routine hearing exam**

\$0 copay

1 every year.

#### **Fitting for hearing aid/evaluation**

\$0 copay

1 every 2 years

#### **Hearing aids**

\$0 copay

Our plan pays up to \$2,500 every 2 years for hearing aids, both ears combined.

*Prior authorization may be required.*

# Summary of Premiums & Benefits (Continued)

## Molina Medicare Choice Care

### Dental Services



### Medicare-covered dental services

\$0 copay

#### Preventive Dental

\$0 office visit copay

No maximum allowance per year for the following Preventive care services:

- Oral exams
- Prophylaxis (cleaning)
- Fluoride treatment
- Dental X-rays

#### Comprehensive Dental

\$0 office visit copay

All comprehensive dental services listed below are covered up to the annual plan maximum benefit coverage amount of \$2,500:

- Extractions
- Endodontics
- Restorative services
- Intraoral and extraoral incision and drainage
- Dentures and denture adjustments
- Non-Routine services such as scaling, full mouth debridement, periodontal maintenance, and palliative emergency treatment
- Other services such as deep sedation with oral surgery, and intravenous with oral surgery

*Prior authorization may be required.*

## Molina Medicare Choice Care

### Vision Services



### Medicare-covered

- Vision exam to diagnose/treat diseases of the eye (including yearly glaucoma screening): \$0 - 20% of the cost depending on the service.
- Eyeglasses or contact lenses after cataract surgery: 20% of the cost.

### Supplemental routine eye exam

\$0 copay, 1 every year

### Supplemental eyewear

\$0 copay, our plan pays up to \$250 every 2 years for eyewear.

- Contact lenses
- Eyeglasses (frames and lenses)
- Eyeglass frames
- Eyeglass lenses
- Upgrades

### Mental Health Services



### Inpatient visit

Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital.

Our plan covers 90 days for an inpatient hospital stay.

Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

In 2020 the amounts for each benefit period were:

- \$1,408 deductible for days 1 through 60
- \$352 copay per day for days 61 through 90
- \$704 copay per day for 60 lifetime reserve days

These amounts may change for 2021.

*Prior authorization may be required.*

### Outpatient individual/group therapy visit

20% of the cost

# Summary of Premiums & Benefits (Continued)

## Molina Medicare Choice Care

### Skilled Nursing Facility



Our plan covers up to 100 days in a skilled nursing facility:

In 2020 the amounts for each benefit period were:

- \$0 copay for days 1 through 20
- \$176 copay per day for days 21 through 100

These amounts may change for 2021.

No prior hospitalization is required.  
*Prior authorization may be required.*

### Physical Therapy



#### Physical therapy and speech therapy

20% of the cost

*Prior authorization may be required.*

#### Cardiac and pulmonary rehabilitation

20% of the cost

*Prior authorization may be required.*

#### Occupational therapy services

20% of the cost

*Prior authorization may be required.*

### Ambulance



20% of the cost

*Prior authorization required for non-emergent ambulance only.*

### Transportation



\$0 copay

48 one-way trips every year to and from plan-approved locations.

*Prior authorization may be required.*

## Medicare Part B Drugs

### Chemotherapy/ Radiation Drugs

20% of the cost

*Prior authorization may be required.*

Questions? Call our team of Medicare Trusted Advisors at (866) 403-8293, TTY: 711.

## Medicare Part B Drugs

**Other Part B Drugs** 20% of the cost

*Prior authorization rules apply to select drugs.*

---

## Summary of Drug Coverage

	Standard Retail Pharmacy	Mail Order Pharmacy
<b>Tier 1: Preferred Generic</b> One-, two-, or three-month supply	\$0 copay \$0 copay \$0 copay	\$0 copay \$0 copay \$0 copay
<b>Tier 2: Generic</b> One-, two-, or three-month supply	\$10 copay \$20 copay \$30 copay	\$10 copay \$20 copay \$30 copay
<b>Tier 3: Preferred Brand</b> One-, two-, or three-month supply	\$44 copay \$88 copay \$132 copay	\$44 copay \$88 copay \$132 copay
<b>Tier 4: Non-Preferred Drug</b> One-, two-, or three-month supply	37% of the cost	37% of the cost
<b>Tier 5: Specialty Tier</b> One-month supply (Specialty drugs are limited to a one-month supply.)	25% of the cost	25% of the cost

## Coverage Stages

### **Stage 1: Initial Coverage**

After you pay your applicable deductible, you begin this stage when you fill your first prescription of the year. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost. If you reside in a long-term care facility, you pay the same as at a retail pharmacy. You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy. You stay in this stage until your year-to-date "total drug costs" (your payments plus any Part D plan payments) total \$4,130.

### **Stage 2: Gap Coverage**

During this stage, you pay 25% of the price for brand name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs. You stay in this stage until your year-to-date "out-of-pocket costs" (your payments) reach a total of \$6,550. This amount and rules for counting costs toward this amount have been set by Medicare.

### **Stage 3: Catastrophic Coverage**

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$6,550, you pay the greater of:

- 5% of the cost, or
- \$3.70 for a generic drug or a drug that is treated like a generic and \$9.20 for all other drugs.

# Summary of Other Benefits

## Molina Medicare Choice Care

### Acupuncture



#### Medicare-covered Acupuncture

20% of the cost

Medicare-covered acupuncture visits are for chronic lower back pain. Up to 12 visits in 90 days are covered under Medicare. An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually.

### Annual Physical Exam

\$0 copay



### Additional Telehealth Services

\$0 copay



### Chiropractic Care



#### Medicare-Covered Chiropractic Services

20% of the cost

Manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position)

#### Routine Chiropractic Services

\$0 copay

Up to 20 visits of routine chiropractic care every year.

### Dialysis

20% of the cost



### Fitness Benefit



\$0 copay

Silver&Fit offers members access to contracted fitness facilities and Home Fitness Kits for members who prefer to exercise at home or while traveling.

## Molina Medicare Choice Care

### Foot Care (Podiatry)



#### Medicare-Covered Foot Exam and Treatment

20% of the cost

Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions.

### Health Education



\$0 copay

Programs to help you learn to manage your health conditions, including health education, learning materials, health advice, and care tips.

### Home Health Care



\$0 copay

*Prior authorization may be required.*

### Meals Benefit



\$0 copay

Standard meal cycle is a 2-week menu with a total of 28 meals delivered to the Member, based on Member need. Additional 28 meals with approval.

*Prior authorization may be required.*

### Medical Equipment and Supplies



#### Durable Medical Equipment (such as wheelchairs, oxygen)

20% of the cost

*Prior authorization may be required.*

#### Prosthetics/Medical Supplies

20% of the cost

*Prior authorization may be required.*

#### Diabetic Supplies and Services:

\$0 copay

*Prior authorization not required for preferred manufacturer.*

### 24-Hour Nurse Advice Line



\$0 copay

Available 24 hours a day, 7 days a week

## Summary of Other Benefits (Continued)

### Molina Medicare Choice Care

**Nutritional/Dietary Benefit** \$0 copay  
12 individual or group sessions every year; individual telephonic nutrition counseling upon request.



**Opioid Treatment Program Services** \$0 copay  
*Prior authorization may be required.*



**Outpatient Substance Abuse** **Group Therapy Visit**  
20% of the cost

**Individual Therapy Visit**  
20% of the cost



**Over-the-Counter Items** \$0 copay  
\$295 allowance every 3 months, expires at the end of the calendar year.



**Outpatient Blood Services** 20% of the cost  
3-pint deductible waived



**Personal Emergency Response System Plus (PERSPlus)** \$0 copay  
When authorized, we will provide an in-home device to notify the appropriate personnel in the event of an emergency (e.g., a fall).  
*Prior authorization may be required.*



**Worldwide Emergency and Urgent Care** \$0 copay  
You are covered for worldwide emergency and urgent care services up to \$10,000.



Questions? Call our team of Medicare Trusted Advisors at (866) 403-8293, TTY: 711.

# Glossary of Terms

## **Coinsurance**

The percentage you pay as your share of the cost for medical services or prescription drugs. For example, if you have 20 percent coinsurance, you pay 20 percent of the cost of your medical bill.

## **Copay**

The fixed amount you pay as your share of the cost of a medical service or supply. For example, you might have a \$20 copay every time you see your primary care doctor.

## **Deductible**

The amount you pay for health care services or prescriptions before your insurance begins to pay.

## **Extra Help**

A Medicare program to help people with limited income and resources pay prescription drug program costs, like premiums, deductibles, and coinsurance.

## **Long-term care**

Services and support for people who can't perform basic activities of daily living, like dressing and bathing. Medicare and most health insurance plans do not pay for long-term care.

## **Medicaid**

A state and federal program that provides health coverage to low-income people.

## **Medicare Advantage**

Also known as Part C. A type of Medicare plan offered by a private company approved by Medicare. A Medicare Advantage plan is an alternative to Original Medicare. It provides all of your Part A and Part B benefits and often offers extra benefits, like dental and vision care.

## **Original Medicare**

Medicare Part A (hospital insurance) and Part B (medical insurance). Most people get it when they turn 65. The federal government manages Original Medicare.

## **Out-of-pocket maximum**

The most you have to pay for covered services in one year. Once you reach this amount, your insurance covers 100 percent of your medically necessary care for the rest of the year.

## **Premium**

The money you pay monthly to Medicare or a health care plan for coverage.

## **Preventive services**

Health care to prevent or detect illness at an early stage. Most health plans must cover some important preventive services, like flu shots and blood pressure screening, at no cost to you.

## How can you enroll?



### **Apply by Phone**

Call **(866) 403-8293, TTY/TDD 711**, to enroll over the phone. Our team of Molina Medicare Trusted Advisors are happy to answer your questions and help you enroll.



### **Apply in Person**

If you prefer to meet face-to-face with one of our Molina Medicare Trusted Advisors, please call us to schedule an appointment.



### **Apply by Mail**

Simply complete the enrollment application and return it using the postage-paid envelope. If you do not already have an enrollment application, call us and we will be happy to mail one to you.



### **Apply Online**

Visit **[MolinaHealthcare.com/Medicare](https://MolinaHealthcare.com/Medicare)** to apply online.

Molina Medicare Complete Care is a Health Plan with a Medicare Contract and a contract with the state Medicaid program. Enrollment in Molina Medicare Complete Care depends on contract renewal. Product offered by Molina Healthcare of New Mexico, Inc., a wholly owned subsidiary of Molina Healthcare, Inc. This information is available in other formats, such as Braille, large print, and audio. Molina Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, ethnicity, national origin, religion, gender, sex, age, mental or physical disability, health status, receipt of healthcare, claims experience, medical history, genetic information, evidence of insurability, geographic location.

# Contact us

Ready to enroll or have questions?

Call **(866) 403-8293, TTY/TDD 711**

Current Members Call: **(866) 440-0127, TTY/TDD 711**

7 days a week, 8 a.m. to 8 p.m., local time



**MolinaHealthcare.com**

H9082\_21\_1099\_009\_NMSB\_M Accepted

NMM09SBEN0920