



# Molina Dual Options

## Medicare-Medicaid Plan

### 2020 | Annual Notice Of Changes

#### **South Carolina H2533-001**

Serving Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Dillon, Edgefield, Fairfield, Florence, Georgetown, Greenville, Greenwood, Hampton, Jasper, Kershaw, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Union and Williamsburg Counties

**Molina Dual Options Medicare-Medicaid offered by Molina Healthcare**

***ANNUAL NOTICE OF CHANGES FOR 2020***

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**Introduction**

You are currently enrolled as a member of Molina Dual Options. Next year, there will be some changes to the plan's benefits, coverage and rules. This document tells you about the changes and where to find more information about them. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.



If you have questions, please call Molina Dual Options at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

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## A. Disclaimers

- ❖ Molina Dual Options complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
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## B. Reviewing 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 may be able to leave the plan. See section E2 for more information.

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

- If you leave our plan, you can choose to enroll in a different Medicare-Medicaid Plan, or you can go back to getting your Medicare and Healthy Connections Medicaid services separately.
- If you do not want to enroll in a different Medicare-Medicaid Plan, you will have a choice about how to get your Medicare benefits (go to page 8 to see your options).

### B1. Additional Resources

- **ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (855) 735-5831, servicio TTY al 711, los 7 días a la semana, de 8:00 a.m. a 8:00 p.m., hora local. La llamada es gratuita.
- You can get this document for free in other formats, such as large print, braille, or audio. Call (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. The call is free.
- You can ask that we always send you information in the language or format you need. This is called a standing request. We will keep track of your standing request so you do not need to make separate requests each time we send you information. To get this document in an alternate format or a language other than English, please contact Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. If you prefer to receive documents like this in the future in a language other than English, please contact the State at (888) 549-0820, TTY: 711, Monday – Friday, 8 a.m. to 5 p.m., local time to update your record with the preferred language. A representative can help you make or change a standing request. You can also contact your Care Coordinator for help with standing requests.

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If you have questions, please call Molina Dual Options at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).



## B2. Information about Molina Dual Options

- Molina Dual Options is a health plan that contracts with both Medicare and South Carolina Healthy Connections Medicaid to provide benefits of both programs to enrollees.
- Coverage under Molina Dual Options is qualifying health coverage called "minimum essential coverage." It satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. 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.
- 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.

## B3. 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 D 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 D 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 providers and pharmacies will be in our network next year.**
  - Are your doctors, including specialists you see regularly, in our network? What about your pharmacy? What about the hospitals or other providers you use?



If you have questions, please call Molina Dual Options at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

- Look in section C 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 may be able to switch plans (see section E2 for more information). If you enroll in a new plan, your new coverage will begin on the first day of the following month. Look in section E, page 8 to learn more about your choices.

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## C. Changes to the network providers and pharmacies

Our provider and pharmacy networks have changed for 2020.

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) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time 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) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

## D. Changes to benefits for next year

### D1. Changes to benefits for medical services

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

	2019 (this year)	2020 (next year)
<b>Cardiac and Pulmonary Rehabilitation Services</b>	Prior Authorization is not required.	Prior Authorization may be required.
<b>Genetic Testing</b>	Prior Authorization for genetic testing is not required.	Prior Authorization for genetic testing may be required.
<b>Hearing Aids</b>	The plan pays up to <b>\$1,000.00</b> every two years for hearing aids.	The plan pays up to <b>\$1,500.00</b> every two years for hearing aids.
<b>Over-The-Counter (OTC) items</b>	You receive <b>\$75.00</b> allowance every 3 months that you can spend on plan-approved items.	You receive <b>\$100.00</b> allowance every 3 months that you can spend on plan-approved items.
<b>Opioid treatment services</b>	Opioid treatment is not covered.	Opioid treatment is covered.

### D2. 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) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time 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) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time or contact your Care Coordinator 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.

If you have questions, please call Molina Dual Options at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).



- 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 *2020 Member Handbook* or call Member Services at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time.
- If you need help asking for an exception, you can contact Member Services Care Coordinator. See Chapter 2 and Chapter 3 of the *Member Handbook* to learn more about how to contact 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 2020. Read below for more information about your prescription drug coverage.

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

	2019 (this year)	2020 (next year)
<p><b>Drugs in Tier 1</b> (generic drugs) Cost for a one-month supply of a drug in Tier 1 that is filled at a network pharmacy</p>	Your copay for a one-month (31-day) supply is <b>\$0 per prescription.</b>	Your copay for a one-month (31-day) supply is <b>\$0 per prescription.</b>
<p><b>Drugs in Tier 2</b> (brand name drugs) Cost for a one-month supply of a drug in Tier 2 that is filled at a network pharmacy</p>	Your copay for a one-month (31-day) supply is <b>\$0 per prescription.</b>	Your copay for a one-month (31-day) supply is <b>\$0 per prescription.</b>
<p><b>Drugs in Tier 3</b> (Non-Medicare prescriptions/ Over-The-Counter (OTC) drugs) Cost for a one-month supply of a drug in Tier 3 that is filled at a network pharmacy</p>	Your copay for a one-month (31-day) supply is <b>\$0 per prescription.</b>	Your copay for a one-month (31-day) supply is <b>\$0 per prescription.</b>

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## **E. How to choose a plan**

### **E1. How to stay in our plan**

We hope to keep you as a member next year.

You do not have to do anything to stay in your health plan. If you do not sign up for a different Medicare-Medicaid Plan, change to a Medicare Advantage Plan, or change to Original Medicare, you will automatically stay enrolled as a member of our plan for 2020.

### **E2. How to change plans**

You can end your membership at any time during the year by enrolling in another Medicare Advantage Plan, enrolling in another Medicare-Medicaid Plan, or moving to Original Medicare.

These are the four ways people usually end membership in our plan:



If you have questions, please call Molina Dual Options at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

Change	What to do
<p><b>1. You can change to:</b> <b>A different Medicare-Medicaid Plan</b></p>	<p><b>Here is what to do:</b></p> <p>Call South Carolina Healthy Connections Choices at 1-877-552-4642, Monday through Friday from 8 a.m. to 6 p.m. TTY users should call 1-877-552-4670. Tell them you want to leave Molina Dual Options and join a different Medicare-Medicaid Plan. If you are not sure what plan you want to join, they can tell you about other plans in your area.</p> <p>Your coverage with Molina Dual Options will end on the last day of the month that we get your request.</p>
<p><b>2. You can change to:</b> <b>A Medicare health plan, such as a Medicare Advantage Plan or a Program 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, 7 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 1-800-868-9095. TTY users should call 711. In South Carolina, the SHIP is called the Insurance Counseling Assistance and Referrals for Elders (I-CARE) program.</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> <b>Original Medicare with 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, 7 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 1-800-868-9095. TTY users should call 711. In South Carolina, the SHIP is called the Insurance Counseling Assistance and Referrals for Elders (I-CARE) program.</li> </ul> <p>You will automatically be disenrolled from Molina Dual Options when your Original Medicare and prescription drug plan coverage begins.</p>

If you have questions, please call Molina Dual Options at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. 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 without 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 have drug coverage from another source, such as employer or union. If you have questions about whether you need drug coverage, call Insurance Counseling Assistance and Referrals for Elders (I-CARE) at 1-800-868-9095. TTY users should call 711.</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, 7 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 1-800-868-9095. TTY users should call 711. In South Carolina, the SHIP is called the Insurance Counseling Assistance and Referrals for Elders (I-CARE) program.</li> </ul> <p>You will automatically be disenrolled from Molina Dual Options when your Original Medicare and prescription drug plan coverage begins.</p>

## F. How to get help

### F1. Getting help from Molina Dual Options

Questions? We're here to help. Please call Member Services at (855) 735-5831 (TTY only, call 711). We are available for phone calls 7 days a week, 8 a.m. to 8 p.m., local time.

#### **Your 2020 Member Handbook**

The *2020 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.

The *2020 Member Handbook* will be available by October 15. An up-to-date copy of the *2020 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) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time to ask us to mail you a *2020 Member Handbook*.

## **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*).

## **F2. Getting help from the state enrollment broker, South Carolina Healthy Connections Choices**

The enrollment broker helps people choose between the different Medicare-Medicaid Plans, enroll, change plans, or disenroll. The enrollment broker is called South Carolina Healthy Connections Choices, and it is not connected with any insurance company or health plan. You can call South Carolina Healthy Connections Choices at 1-877-552-4642, Monday through Friday from 8 a.m. to 6 p.m. TTY users should call 1-877-552-4670.

## **F3. Getting help from the Healthy Connections Prime Advocate**

The Healthy Connections Prime Advocate is an ombudsman program that helps people enrolled in Healthy Connections Prime with service or billing problems. The Healthy Connections Prime Advocate can help you if you are having a problem with Molina Dual Options. The ombudsman's services are free.

- The Healthy Connections Prime Advocate is an ombudsman program that works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do.
- The Healthy Connections Prime Advocate makes sure you have information related to your rights and protections and how you can get your concerns resolved.
- The Healthy Connections Prime Advocate is not connected with us or with any insurance company or health plan. The phone number for the Healthy Connections Prime Advocate is 1-844-477-4632. TTY users should call 711.

## **F4. 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. In South Carolina, the SHIP is called the Insurance Counseling Assistance and Referrals for Elders (I-CARE) program. I-CARE is not connected with any insurance company or health plan. The I-CARE phone number is 1-800-868-9095. TTY users should call 711.

## **F5. Getting help from Medicare**

To get information directly from Medicare, 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.



If you have questions, please call Molina Dual Options at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

### **Medicare's 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.")

### ***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 (<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.

### **F6. Getting help from Healthy Connections Medicaid**

The phone number for Healthy Connections Medicaid is 1-888-549-0820. This call is free. TTY users should call 1-888-842-3620.

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If you have questions, please call Molina Dual Options at (855) 735-5831, TTY: 711, 7 days a week, 8 a.m. to 8 p.m., local time. The call is free. For more information, visit [www.MolinaHealthcare.com/Duals](http://www.MolinaHealthcare.com/Duals).

