



# ANNUAL NOTICE OF CHANGE

## 2020

### Cigna-HealthSpring® CarePlan (Medicare-Medicaid Plan)

#### Member Services

1-877-653-0327 (TTY: 7-1-1)

7 days a week

8 a.m. to 8 p.m. Central Time

[careplantx.cigna.com](http://careplantx.cigna.com)

Together, all the way.®



Cigna-HealthSpring® CarePlan (Medicare-Medicaid Plan) offered by Cigna.

# Annual Notice of Changes for 2020

## Introduction

You are currently enrolled as a Member of Cigna-HealthSpring CarePlan. Next year, there will be some changes to the plan’s benefits, coverage, and rules. This *Annual Notice of Changes* 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*.

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**If you have questions**, please call Cigna-HealthSpring CarePlan at 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central Time. The call is free. **For more information**, visit [CarePlanTX.Cigna.com](http://CarePlanTX.Cigna.com). 1

## A. Disclaimers

- ❖ All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including HealthSpring Life & Health Insurance Company, Inc. The Cigna name, logos, and other Cigna marks are owned by Cigna Intellectual Property, Inc.
- ❖ Cigna-HealthSpring CarePlan is a health plan that contracts with both Medicare and Texas Medicaid to provide benefits of both programs to enrollees.
- ❖ This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the Cigna-HealthSpring CarePlan *Member Handbook*.
- ❖ ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central Time. The call is free. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-653-0327 (TTY: 7-1-1), los 7 días de la semana, de 8 a.m. a 8 p.m., hora del Centro. La llamada es gratuita.



## B. Reviewing Your Medicare and Texas 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 Texas 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 Cigna-HealthSpring CarePlan, you will go back to getting your Medicare and Texas Medicaid services separately.

### B1. Additional Resources

- **ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central Time. The call is free. **ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-653-0327 (TTY: 7-1-1), los 7 días de la semana, de 8 a.m. a 8 p.m., hora del Centro. La llamada es gratuita.
- You can get this *Annual Notice of Changes* for free in other formats, such as large print, braille, or audio. Call 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central Time. The call is free.
- We will update your personal record and maintain your preferred language or format as a standing request. In the future, when you call Member Services, we will verify this information. You may ask us to update it at any time.

### B2. Information about Cigna-HealthSpring CarePlan

- Cigna-HealthSpring CarePlan is a health plan that contracts with both Medicare and Texas Medicaid to provide benefits of both programs to enrollees.
- Coverage under Cigna-HealthSpring CarePlan 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 <https://www.irs.gov/affordable-care-act/individuals-and-families> for more information on the individual shared responsibility requirement.
- Cigna-HealthSpring CarePlan is offered by Cigna. When this *Annual Notice of Changes* says “we,” “us,” or “our,” it means Cigna. When it says “the plan” or “our plan,” it means Cigna-HealthSpring CarePlan.



### **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 sections C and 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 D2 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?
  - 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 Cigna-HealthSpring CarePlan:**

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 E2, page 10 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 [CarePlanTX.Cigna.com](http://CarePlanTX.Cigna.com). You may also call Member Services at 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central 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*.



## 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 following table describes these changes.

	2019 (this year)	2020 (next year)
<b>\$20 gift card for Diabetic Members</b>	\$20 gift card for Diabetic Members is <b>not</b> covered.	\$20 gift card for eligible Diabetic Members completing annual A1C test.
<b>\$25 gift card for cervical cancer screening</b>	\$25 gift card for cervical cancer screening is <b>not</b> covered.	\$25 gift card for eligible Members completing recommended cervical cancer screening.
<b>Temporary phone service</b>	Temporary phone service is <b>not</b> covered.	Members enrolled in the Federal Lifeline free Smart Phone program will receive free outbound calls to Cigna Member Services phone number that will not count towards monthly minute allotment. Members who opt in will receive relevant health related text messages from the plan.
<b>Respite care</b>	Non-STAR+PLUS Waiver Members will have access to eight hours annually of respite services for family caregiver. Eight hours of respite care offered one time per 12-month period.	This service is <b>only</b> available for HCBS Waiver Members.
<b>Emergency response services</b>	Cigna-HealthSpring CarePlan will offer Members Emergency Response System access in their home for rapid response to medical emergencies. The plan covers emergency response services for you through an electronic monitoring system 24 hours a day, 7 days a week.	This service is <b>only</b> available for HCBS members and other Non-STAR+PLUS Waiver Members based on assessed need.



If you have questions, please call Cigna-HealthSpring CarePlan at 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central Time. The call is free. For more information, visit [CarePlanTX.Cigna.com](http://CarePlanTX.Cigna.com). 6

	2019 (this year)	2020 (next year)
<b>FitnessCoach</b>	Members will have access to FitnessCoach, an exercise fitness program. Members have the ability to join a fitness facility in network; or Members can receive a Home Exercise kit to work out in the privacy of their homes. If a Member chooses to join a fitness facility, they cannot receive a Home Fitness Kit.	FitnessCoach is <b>not</b> covered.
<b>Health and wellness products</b>	The following are offered: <ul style="list-style-type: none"> <li>• Bedside Caddy: one per year</li> <li>• Lumbar Pillow: one per year</li> <li>• No-Slip Warm Socks: one pair per year</li> <li>• Personal Assistance Kit: one per year</li> <li>• Seven-Day Pill Box: one per year</li> <li>• Vinyl Gloves: one box per month time period</li> </ul>	These health and wellness products are <b>not</b> covered.
<b>Cardiac (heart) rehabilitation services</b>	Authorization is required.	Authorization is <b>not</b> required.
<b>Pulmonary rehabilitation services</b>	Authorization rules may apply.	Authorization is <b>not</b> required.

## D2. Changes to prescription drug coverage

### Changes to our Drug List

An updated *List of Covered Drugs* is located on our website at [CarePlanTX.Cigna.com](http://CarePlanTX.Cigna.com). You may also call Member Services at 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central Time for updated drug information or to ask us to mail you a *List of Covered Drugs*.

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 have questions, please call Cigna-HealthSpring CarePlan at 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central Time. The call is free. For more information, visit [CarePlanTX.Cigna.com](http://CarePlanTX.Cigna.com). 7



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 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central Time 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 *2020 Member Handbook* or call Member Services at 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central Time.
  - If you need help asking for an exception, you can contact Member Services or your Service Coordinator. See Chapter 2 and Chapter 3 of the *Member Handbook* to learn more about how to contact your Service Coordinator.
- Ask the plan to cover a temporary supply of the drug.
  - In some situations, we will cover a **temporary** supply of the drug during the first 90 days of the calendar year.
  - This temporary supply will be for up to 30 days. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5 of the *Member Handbook*.)
  - When you get a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If you have received a formulary exception to a medication this year, the formulary exception request is approved through the date indicated in the approval letter. A new formulary exception request is only needed if the date indicated on the letter has passed.

### **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.

**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.



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The following table shows your costs for drugs in each of our two drug tiers.

	2019 (this year)	2020 (next year)
<b>Drugs in Tier 1</b> (Generic prescription drugs and certain over-the-counter products.)  Cost for a one-month supply of a drug in Tier 1 that is filled at a network pharmacy	Your copay for a one-month (30-day) supply is <b>\$0 per prescription.</b>	Your copay for a one-month (30-day) supply is <b>\$0 per prescription.</b>
<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	Your copay for a one-month (30-day) supply is <b>\$0 per prescription.</b>	Your copay for a one-month (30-day) supply is <b>\$0 per prescription.</b>



**If you have questions**, please call Cigna-HealthSpring CarePlan at 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central Time. The call is free. **For more information**, visit [CarePlanTX.Cigna.com](http://CarePlanTX.Cigna.com). 9

## E. How to choose a plan

### E1. How to stay in our plan

We hope to keep you as a Member next year.

If you want to stay in our plan and you do not make a change by December 7, you will automatically stay enrolled in our plan.

### 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:

<p><b>1. You can change to:</b></p> <p><b>A different Medicare-Medicaid Plan</b></p>	<p><b>Here is what to do:</b></p> <p>Call MAXIMUS at 1-877-782-6440, Monday to Friday, 8 a.m. to 6 p.m. Central Time. TTY users should call 1-800-735-2989. Tell them you want to leave Cigna-HealthSpring CarePlan 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; OR</p> <p>Send MAXIMUS an Enrollment Change Form. You can get the form by calling MAXIMUS at 1-877-782-6440 (TTY: 1-800-735-2989), Monday to Friday, 8 a.m. to 6 p.m. Central Time if you need them to mail you one.</p> <p>Your coverage with Cigna-HealthSpring CarePlan will end on the last day of the month that we get your request.</p>
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<p><b>2. You can change to:</b></p> <p><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 to enroll in the new Medicare-only health plan.</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 1-800-252-3439. In Texas, the SHIP is called the Health Information Counseling &amp; Advocacy Program of Texas (HICAP).</li></ul> <p>You will automatically be disenrolled from Cigna-HealthSpring CarePlan when your new plan's coverage begins.</p>
<p><b>3. You can change to:</b></p> <p><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 1-800-252-3439. In Texas, the SHIP is called the Health Information Counseling &amp; Advocacy Program of Texas (HICAP).</li></ul> <p>You will automatically be disenrolled from Cigna-HealthSpring CarePlan when your Original Medicare coverage begins.</p>



<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 an employer or union. If you have questions about whether you need drug coverage, call the Health Information Counseling &amp; Advocacy Program of Texas (HICAP) at 1-800-252-3439.</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 1-800-252-3439. In Texas, the SHIP is called the Health Information Counseling &amp; Advocacy Program of Texas (HICAP).</li></ul> <p>You will automatically be disenrolled from Cigna-HealthSpring CarePlan when your Original Medicare coverage begins.</p>
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## F. How to get help

### F1. Getting help from Cigna-HealthSpring CarePlan

Questions? We're here to help. Please call Member Services at 1-877-653-0327 (TTY only, call 7-1-1). We are available for phone calls 7 days a week, 8 a.m. to 8 p.m. Central Time. Calls to these numbers are free.

#### **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 CarePlanTX.Cigna.com. You may also call Member Services at 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central Time to ask us to mail you a *2020 Member Handbook*.

#### **Our website**

You can also visit our website at CarePlanTX.Cigna.com. 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*).



**If you have questions**, please call Cigna-HealthSpring CarePlan at 1-877-653-0327 (TTY: 7-1-1), 7 days a week, 8 a.m. to 8 p.m. Central Time. The call is free. **For more information**, visit CarePlanTX.Cigna.com. 12

## **F2. Getting help from MAXIMUS**

MAXIMUS can help you get information about Cigna-HealthSpring CarePlan, compare Medicare-Medicaid plans, find providers, verify eligibility, and enroll or disenroll you from a Medicare-Medicaid plan. You can call MAXIMUS at 1-877-782-6440 (TTY: 1-800-735-2989), Monday to Friday, 8 a.m. to 6 p.m. Central Time.

## **F3. Getting help from the HHSC Office of the Ombudsman**

The HHSC Office of the Ombudsman helps people enrolled in Texas Medicaid with service or billing problems. The ombudsman's services are free.

- The HHSC Office of the Ombudsman 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 HHSC Office of the Ombudsman can help you file a complaint or an appeal with our plan. They can help you if you are having a problem with Cigna-HealthSpring CarePlan.
- The HHSC Office of the Ombudsman makes sure you have information related to your rights and protections and how you can get your concerns resolved.
- The HHSC Office of the Ombudsman is not connected with us or with any insurance company or health plan. The phone number for the HHSC Office of the Ombudsman is 1-866-566-8989.

## **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 Texas, the SHIP is called the Health Information Counseling & Advocacy Program of Texas (HICAP). HICAP is not connected with any insurance company or health plan, and HICAP's services are free.

The HICAP phone number is 1-800-252-3439.

## **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.

### **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 the *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 Texas Medicaid**

The phone number for Texas Medicaid is 1-800-252-8263. This call is free. TTY users should call 1-800-753-8583 or 7-1-1.





Together, all the way.®

