

H1365-001

Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Somerset, Waldo, Washington, and York counties in Maine; Cheshire, Coos, Hillsborough, Merrimack, Rockingham, Strafford, and Sullivan counties in New Hampshire

**Martin's Point Generations Advantage Select (LPPO) offered by Martin's Point Generations Advantage, Inc.**

**Annual Notice of Changes for 2024**

You are currently enrolled as a member of Martin's Point Generations Advantage Select. 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 [MartinsPoint.org/EOC](http://MartinsPoint.org/EOC). You may also call Member Services 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.**
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**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, deductibles, 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 [www.medicare.gov/plan-compare](http://www.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 Martin's Point Generations Advantage Select.
- 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 Martin's Point Generations Advantage Select.
- 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 Member Services number at 1-866-544-7504 for additional information. (TTY users should call 711.) Hours are 8am- 8pm, seven days a week from October 1 to March 31; and Monday through Friday the rest of the year. This call is free.
- This document is available for free in Braille or large print. For more information, please call Member Services.
- **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 [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### About Martin's Point Generations Advantage Select

- Martin's Point Generations Advantage is a health plan with a Medicare contract offering HMO, HMO-POS, and Local PPO products. Enrollment in a Martin's Point Generations Advantage plan depends on contract renewal.
- When this document says "we," "us," or "our", it means Martin's Point Generations Advantage, Inc. When it says "plan" or "our plan," it means Martin's Point Generations Advantage Select.

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## Annual Notice of Changes for 2024 Table of Contents

<b>Summary of Important Costs for 2024 .....</b>	<b>4</b>
<b>SECTION 1      Changes to Benefits and Costs for Next Year .....</b>	<b>9</b>
Section 1.1 – Changes to the Monthly Premium .....	9
Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts .....	9
Section 1.3 – Changes to the Provider and Pharmacy Networks.....	10
Section 1.4 – Changes to Benefits and Costs for Medical Services .....	10
Section 1.5 – Changes to Part D Prescription Drug Coverage .....	14
<b>SECTION 2      Deciding Which Plan to Choose.....</b>	<b>21</b>
Section 2.1 – If you want to stay in Martin’s Point Generations Advantage Select.....	21
Section 2.2 – If you want to change plans .....	21
<b>SECTION 3      Administrative Changes .....</b>	<b>22</b>
<b>SECTION 4      Deadline for Changing Plans.....</b>	<b>23</b>
<b>SECTION 5      Programs That Offer Free Counseling about Medicare .....</b>	<b>23</b>
<b>SECTION 6      Programs That Help Pay for Prescription Drugs .....</b>	<b>24</b>
<b>SECTION 7      Questions?.....</b>	<b>25</b>
Section 7.1 – Getting Help from Martin’s Point Generations Advantage Select .....	25
Section 7.2 – Getting Help from Medicare .....	25

## Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Martin's Point Generations Advantage Select in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<b>Monthly plan premium*</b> * Your premium may be higher than this amount. See Section 1.1 for details.	\$99	\$99
<b>Maximum out-of-pocket amounts</b> 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.)	From network providers: \$6,700  From network and out-of-network providers combined: \$6,700	From network providers: \$6,750  From network and out-of-network providers combined: \$6,750

Cost	2023 (this year)	2024 (next year)
<p><b>Doctor office visits</b></p>	<p><b>In-network:</b>                      Primary care visits:                       \$0 for post-operative and post-discharge visits with your PCP.                       \$0 for a brief emotional/behavioral assessment with your PCP.                       \$10 for all other PCP services and visits   <b>Specialist visits:</b> \$40 per visit for each Specialist office visit for Medicare-covered services.   <b>Out-of-network:</b>                      Primary care visits: 30% of the cost for each Primary Care Physician (PCP) office visit for Medicare-covered services.                       Specialist visits: 30% of the cost for each specialist office visit for Medicare-covered services.</p>	<p><b>In-network:</b>                      Primary care visits:                       \$0 for post-operative and post-discharge visits with your PCP.                       \$0 for a brief emotional/behavioral assessment with your PCP.                       \$10 for all other PCP services and visits   <b>Specialist visits:</b> \$40 per visit for each Specialist office visit for Medicare-covered services.   <b>Out-of-network:</b>                      Primary care visits: 30% of the cost for each Primary Care Physician (PCP) office visit for Medicare-covered services.                       Specialist visits: 30% of the cost for each specialist office visit for Medicare-covered services.</p>
<p><b>Inpatient hospital stays</b></p>	<p><b>In-network:</b>                      You pay per admission: \$350 per day for days 1-5; \$0 per day for days 6-90 \$0 per day for up to 60. Lifetime Reserve Days. This plan covers up to 90 days per benefit period and 60 additional Lifetime</p>	<p><b>In-network:</b>                      You pay per admission: \$340 copay per day for days 1-7. \$0 per day for days 8 and beyond.</p>

Cost	2023 (this year)	2024 (next year)
	<p>Reserve days over your lifetime.</p> <p><b>Out-of-network:</b> You pay per admission: 40% of the cost for a Medicare-covered hospital stay</p>	<p>The plan covers unlimited days for inpatient hospital care.</p> <p><b>Out-of-network:</b> You pay per admission: 40% of the cost for a Medicare-covered hospital stay</p>
<p><b>Part D prescription drug coverage</b> (See Section 1.5 for details.)</p>	<p>Deductible: No deductible for 2023.</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p><b>Drug Tier 1:</b> Standard cost sharing: You pay \$4 per prescription. Preferred cost sharing: You pay \$0 per prescription.</p> <p><b>Drug Tier 2:</b> Standard cost sharing: You pay \$18 per prescription. Preferred cost sharing: You pay \$10 per prescription.</p>	<p>Deductible: \$275 except for covered insulin products and most adult Part D vaccines.</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p><b>Drug Tier 1:</b> Standard cost sharing: You pay \$4 per prescription. Preferred cost sharing: You pay \$0 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Drug Tier 2:</b> Standard cost sharing: You pay \$18 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>

Cost	2023 (this year)	2024 (next year)
	<p><b>Drug Tier 3:</b>                      Standard cost sharing:                      You pay \$47 per prescription.                      Preferred cost sharing:                      You pay \$40 per prescription.</p> <p><b>Drug Tier 4:</b>                      Standard cost sharing:                      You pay \$100 per prescription.                      Preferred cost sharing:                      You pay \$95 per prescription.</p> <p><b>Drug Tier 5:</b>                      Standard cost sharing:                      You pay 28% of the total cost.                      Preferred cost sharing:                      You pay 28% of the total cost.</p>	<p><b>Drug Tier 3:</b>                      Standard cost sharing:                      You pay \$47 per prescription.                      Preferred cost sharing:                      You pay \$40 per prescription.                      You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Drug Tier 4:</b>                      Standard cost sharing:                      You pay \$100 per prescription.                      Preferred cost sharing:                      You pay \$95 per prescription.                      You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Drug Tier 5:</b>                      Standard cost sharing:                      You pay 29% of the total cost.                      Preferred cost sharing:                      You pay 29% of the total cost.                      You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Drug Tier 6:</b>                      Standard cost sharing:                      You pay \$4 of the total cost.                      Preferred cost sharing:                      You pay \$0 of the total cost.</p>

Cost	2023 (this year)	2024 (next year)
	<p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays most of the cost for your covered drugs.</li> <li>• 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.).</li> </ul> <p>Three-month Copayment/Coinsurance during the Initial Coverage Stage:  <b>Drug Tier 5:</b>                      Standard cost sharing:                      You pay 28% of the total cost.                      Preferred cost sharing:                      You pay 28% of the total cost.                      Mail order cost sharing:                      You pay 28% of the total cost.</p>	<p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</li> </ul> <p>Three-month Copayment/Coinsurance during the Initial Coverage Stage:  <b>Drug Tier 5:</b>                      Standard cost sharing:                      Not covered.                      Preferred cost sharing:                      Not covered.                      Mail order cost sharing:                      Not covered.</p>



## 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)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$99	\$99

- 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 Amounts

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. These limits are called the maximum out-of-pocket amounts. 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)
<b>Combined maximum out-of-pocket amount.</b> Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium and costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.	\$6,700	\$6,750 Once you have paid \$6,750 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from in-network or out-of-network providers for the rest of the calendar year.

### Section 1.3 – Changes to the Provider and Pharmacy Networks

An updated directory is located on our website at [MartinsPoint.org/MedicareMembers](https://MartinsPoint.org/MedicareMembers). You may also call Member Services 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 and Pharmacy 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 *Provider and 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 Member Services 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)
<b>Acupuncture for low back pain</b>	<p><b>In-network:</b> You pay \$0 copay for Medicare-covered acupuncture for low back pain when performed by a primary care physician.</p> <p>You pay \$40 copay for Medicare-covered acupuncture for low back pain when performed by a specialist.</p> <p><b>Out-of-network:</b> You pay 30% of the total cost.</p>	<p><b>In-network:</b> You pay \$10 copay for Medicare-covered acupuncture for low back pain when performed by a primary care physician.</p> <p>You pay \$40 copay for Medicare-covered acupuncture for low back pain when performed by a specialist.</p> <p><b>Out-of-network:</b> You pay 30% of the total cost.</p>
<b>Chiropractic services (Medicare covered only)</b>	You pay a \$20 copay for each Medicare-covered chiropractic visit.	You pay a \$15 copay for each Medicare-covered chiropractic visit.

Cost	2023 (this year)	2024 (next year)
<b>Emergency care</b>	You pay a \$95 copay for each Medicare-covered emergency room visit.	You pay a \$100 copay for each Medicare-covered emergency room visit.
<b>Hearing Aids</b> <i>(Please see Evidence of Coverage at <a href="https://MartinsPoint.org/EOC">MartinsPoint.org/EOC</a> for more information and instructions on how to use the benefit).</i>	<p><b>In network:</b></p> <ul style="list-style-type: none"> <li>You pay \$495, \$695, \$1,095, \$1,495, or \$2,095 copay per ear, per year, depending on Tier selected.</li> </ul> <p><i>Services must be received from an Amplifon provider.</i></p>	<p><b>In network:</b></p> <ul style="list-style-type: none"> <li>There is a \$1,000 benefit maximum (\$500 per ear, per year).</li> </ul> <p><i>Services must be received from an Amplifon provider.</i></p>
<b>Inpatient hospital stays</b>	<p><b>In-network:</b></p> <p>You pay per admission: \$350 copay per day for days 1-5; \$0 per day for days 6-90; \$0 per day for up to 60 Lifetime Reserve Days.</p> <p>This plan covers up to 90 days per benefit period and 60 additional Lifetime Reserve days over your lifetime.</p> <p><b>Out-of-network:</b></p> <p>You pay 40% of the total cost per admission.</p>	<p><b>In-network:</b></p> <p>You pay per admission: \$340 copay per day for days 1-7; \$0 per day for days 8 and beyond.</p> <p>The plan covers unlimited days for inpatient hospital care.</p> <p><b>Out-of-network:</b></p> <p>You pay 40% of the total cost per admission.</p>

Cost	2023 (this year)	2024 (next year)
<p><b>Medicare Part B prescription drugs</b></p>	<p>You pay 20% of the cost of Medicare-covered services.</p> <p>Note: Certain Part B drugs may be subject to step therapy and/or prior authorization requirements including those in the categories and/or to treat the conditions noted below:</p> <p>Acromegaly Products Alpha1-Proteinase Inhibitors</p> <p>Asthma</p> <p>Autoimmune Products                      Bevacizumab Products                      Botulinum Toxins Colony Stimulating Factors – Short Acting Colony Stimulating Factors – Long-Acting                      Erythropoiesis Stimulating Agents Gaucher Disease Products Gonadotropin Releasing Hormone Agonists Hyaluronates Injectable                      Chemotherapy and Related Cancer Therapies Multiple Sclerosis Ocular Disorders Radiopharmaceuticals Rituximab Products Trastuzumab Products</p>	<p>You pay 20% of the cost of Medicare-covered services.</p> <p>You will pay no more than \$35 for one-month supply of Part B insulin products covered by our plan.</p> <p>Note: Certain Part B drugs may be subject to step therapy and/or prior authorization requirements including those in the categories and/or to treat the conditions noted below:</p> <p>Acromegaly Products Alpha1-Proteinase Inhibitors Asthma                      Autoimmune Products                      Bevacizumab Products                      Botulinum Toxins Colony Stimulating Factors – Short Acting Colony Stimulating Factors – Long-Acting                      Erythropoiesis Stimulating Agents Gaucher Disease Products Gonadotropin Releasing Hormone Agonists Hyaluronates Injectable                      Chemotherapy and Related Cancer Therapies Multiple Sclerosis Ocular Disorders Radiopharmaceuticals Rituximab Products Trastuzumab Products</p>
<p><b>Ambulatory blood pressure monitors and spirometry</b></p>	<p>You pay a 15% coinsurance for ambulatory blood pressure monitors and spirometry.</p>	<p>You pay a 0% coinsurance for ambulatory blood pressure monitors and spirometry.</p>
<p><b>Outpatient Observation</b></p>	<p><b>In-network:</b></p> <p>You pay \$200 for Medicare-covered outpatient hospital observation.</p>	<p><b>In-network:</b></p> <p>You pay \$150 for Medicare-covered outpatient hospital observation.</p>

Cost	2023 (this year)	2024 (next year)
<p><b>Outpatient surgery, including services provided at Ambulatory Surgical Centers and hospital outpatient facilities</b></p>	<p>You pay \$250 copay for Medicare-covered surgery services at a hospital outpatient facility.</p> <p>You pay \$175 copay for Medicare-covered surgery services at an Ambulatory Surgical Center.</p>	<p>You pay \$175 copay for Medicare-covered surgery services at a hospital outpatient facility.</p> <p>You pay \$125 copay for Medicare-covered surgery services at an Ambulatory Surgical Center.</p>
<p><b>Outpatient rehabilitation services</b></p>	<p><b>In-network:</b></p> <p>You pay a \$30 copay for each Medicare-covered visit.</p>	<p><b>In-network:</b></p> <p>You pay a \$40 copay for each Medicare-covered visit.</p>
<p><b>Partial Hospitalization (MH day services)</b></p>	<p><b>In-network:</b></p> <p>You pay a \$55 copay for each Medicare-covered partial hospitalization visit.</p>	<p><b>In-network:</b></p> <p>You pay a \$70 copay for each Medicare-covered partial hospitalization visit.</p>
<p><b>Podiatry services</b></p>	<p><b>In-network:</b></p> <p>You pay a \$40 copay for each Medicare-covered podiatry service visit.</p>	<p><b>In-network:</b></p> <p>You pay \$10 for each Primary Care Physician (PCP) office visit for Medicare-covered services.</p> <p>You pay \$40 for each Medicare-covered specialist office visit.</p>
<p><b>Skilled nursing facility care</b></p>	<p><b>In-network:</b></p> <p>For each benefit period you pay:</p> <p>\$0 copay per day for days 1-20.</p> <p>\$196 copay per day for days 21-100</p>	<p><b>In-network:</b></p> <p>For each benefit period you pay:</p> <p>\$0 copay per day for days 1-20.</p> <p>\$203 copay per day for days 21-100</p>

Cost	2023 (this year)	2024 (next year)
<b>Urgently needed care</b>	<p>You pay a \$50 copay for each Medicare-covered urgent care visit when performed at an urgent care center in the United States and its associated territories.</p> <p>You pay a \$95 copay for each Medicare-covered urgent care visit when performed at an urgent care center outside the United States.</p>	<p>You pay a \$50 copay for each Medicare-covered urgent care visit when performed at an urgent care center in the United States and its associated territories.</p> <p>You pay a \$100 copay for each Medicare-covered urgent care visit when performed at an urgent care center outside the United States.</p>
<b>Worldwide urgent and emergency care</b>	<p>You pay a \$95 copay for each urgent care or emergency room visit when performed outside of the United States and its associated territories.</p>	<p>You pay a \$100 copay for each urgent care or emergency room visit when performed outside of the United States and its associated territories.</p>
<b>Wellness Wallet</b>	<p>The plan will reimburse up to \$300 each year for fitness, naturopathic services, acupuncture, nutrition/dietary education, weight management programs, and face masks through the Wellness Wallet benefit.</p> <p>Eyewear is not reimbursable through the Wellness Wallet. Please see Vision Care for your eyewear benefit.</p>	<p>The plan will reimburse up to \$500 each year for fitness, naturopathic services, acupuncture, nutrition/dietary education, weight management programs, and face masks through the Wellness Wallet benefit.</p> <p>Eyewear is not reimbursable through the Wellness Wallet. Please see Vision Care for your eyewear benefit.</p>

## 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.

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 Member Services for more information.

### **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 have included 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<sup>th</sup>, please call Member Services 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)
<p><b>Stage 1: Yearly Deductible Stage</b>                      During this stage, <b>you pay the full cost</b> of your Tier 3, 4 and 5 drugs until you have reached the yearly deductible. The deductible doesn’t apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.</p>	<p>Because we have no deductible, this payment stage does not apply to you.</p>	<p>The deductible is \$275.</p> <p>During this stage, you pay \$0 or \$4 cost sharing for drugs on Tier 1, \$10 or \$18 cost-sharing for drugs on Tier 2, \$0 or \$4 cost-sharing for drugs on Tier 6 and the full cost of drugs on Tiers 3, 4, and 5 until you have reached the yearly deductible.</p> <p>There is no deductible for Generations Advantage Select for insulin. You won’t pay more than \$35 for a one-month supply of insulin.</p>

**Changes to Your Cost Sharing in the Initial Coverage Stage**

Stage	2023 (this year)	2024 (next year)
<p><b>Stage 2: Initial Coverage Stage</b>                      Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs, and <b>you pay your share of the cost.</b></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</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Drug Tier 1:</b>                      Standard cost sharing:                      You pay \$4 per prescription.</p> <p>Preferred cost sharing:                      You pay \$0 per prescription.</p>	<p>Your cost for a one-supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Drug Tier 1:</b>                      Standard cost sharing:                      You pay \$4 per prescription.</p> <p>Preferred cost sharing:                      You pay \$0 per prescription.</p>



Stage	2023 (this year)	2024 (next year)
<p>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><b>Drug Tier 2:</b>                      Standard cost sharing:                      You pay \$18 per prescription.                      Preferred cost sharing:                      You pay \$10 per prescription.</p> <p><b>Drug Tier 3:</b>                      Standard cost sharing:                      You pay \$47 per prescription.                      Preferred cost sharing:                      You pay \$40 per prescription.</p> <p><b>Drug Tier 4:</b>                      Standard cost sharing:                      You pay \$100 per prescription.                      Preferred cost sharing:                      You pay \$95 per prescription.</p>	<p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Drug Tier 2:</b>                      Standard cost sharing:                      You pay \$18 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><b>Drug Tier 3:</b>                      Standard cost sharing:                      You pay \$47 per prescription.                      Preferred cost sharing:                      You pay \$40 per prescription.                      You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Drug Tier 4:</b>                      Standard cost sharing:                      You pay \$100 per prescription.                      Preferred cost sharing:                      You pay \$95 per prescription.</p>



Stage	2023 (this year)	2024 (next year)
	<p>Preferred cost sharing: You pay \$25 per 30-day prescription.</p> <p>Mail Order cost sharing: You pay \$25 per 30-day prescription.</p>	<p>Preferred cost sharing: You pay \$35 per 30-day prescription.</p> <p>Mail Order cost sharing: You pay \$35 per 30-day prescription.</p>
	<p><b>Your cost for a two-month supply of insulin filled at a network pharmacy:</b></p>	<p><b>Your cost for a two-month supply of insulin filled at a network pharmacy:</b></p>
	<p>Standard cost sharing: You pay \$70 per 60-day prescription.</p> <p>Preferred cost sharing: You pay \$50 per 60-day prescription.</p> <p>Mail Order cost sharing: You pay \$50 per 60-day prescription.</p>	<p>Standard cost sharing: You pay \$70 per 60-day prescription.</p> <p>Preferred cost sharing: You pay \$70 per 60-day prescription.</p> <p>Mail Order cost sharing: You pay \$70 per 60-day prescription.</p>
	<p><b>Your cost for a three-month supply of insulin filled at a network pharmacy:</b></p>	<p><b>Your cost for a three-month supply of insulin filled at a network pharmacy:</b></p>
	<p>Standard cost sharing: You pay \$105 per 90-day prescription.</p> <p>Preferred cost sharing: You pay \$62.50 per 90-day prescription.</p> <p>Mail Order cost sharing: You pay \$62.50 per 90-day prescription.</p>	<p>Standard cost sharing: You pay \$105 per 90-day prescription.</p> <p>Preferred cost sharing: You pay \$105 per 90-day prescription.</p> <p>Mail Order cost sharing: You pay \$105 per 90-day prescription.</p>

Stage	2023 (this year)	2024 (next year)
<p><b>Stage 2: Initial Coverage Stage (continued)</b></p> <p>The costs in this row are for a one-month supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs for a long-term supply; at a network pharmacy that offers preferred cost sharing; 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>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p> <p>Martin’s Point Generations Advantage Select offers additional gap coverage for Select Insulins. During the Coverage Gap stage, your out-of-pocket costs for Select Insulins will be \$25-35 for a one-month supply.</p>	<p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p> <p>During the Coverage Gap stage, your out-of-pocket costs for a one-month supply of insulin will be capped at \$35.</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 Martin's Point Generations Advantage Select

**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 Martin's Point Generations Advantage Select.

### 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 ([www.medicare.gov/plan-compare](http://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, Martin's Point Generations Advantage, Inc. 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 Martin's Point Generations Advantage Select.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Martin's Point Generations Advantage Select.
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Member Services if you need more information on how to do so.
  - – *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 Administrative Changes**

Administrative changes provide a comprehensive overview of upcoming changes for next year. Some changes may be informational and won’t affect your benefits. Meanwhile, other changes may affect how you use your benefits. See below table for specific information about administrative changes planned for next year.

Description	2023 (this year)	2024 (next year)
<p><b>Plan Service Area</b></p> <p>Martin’s Point Generations Advantage Select is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area.</p>	<p>Our service area includes these counties:</p> <p><b>Maine Counties:</b></p> <p>Androscoggin, Cumberland, Franklin, Knox, Lincoln, Oxford, Sagadahoc, Waldo, and York.</p> <p><b>New Hampshire</b> Cheshire, Hillsborough, Merrimack, Rockingham, Strafford, and Sullivan.</p>	<p>Our service area includes these counties:</p> <p><b>Maine Counties:</b></p> <p>Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Somerset, Waldo, Washington, and York.</p> <p><b>New Hampshire:</b> Cheshire, Coos, Hillsborough, Merrimack, Rockingham, Strafford, and Sullivan.</p>
<p><b>Wellness Wallet Reimbursement Request Process</b></p>	<p>Reimbursement requests for 2023 Wellness Wallet benefits must be received by the plan no later than March 31, 2024.</p>	<p>Reimbursement requests for 2024 Wellness Wallet benefits must be received by the plan no later than 120 days following date of purchase.</p>

## SECTION 4 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 5 Programs That Offer Free Counseling about Medicare

### Maine Residents:

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Maine, the SHIP is called Maine State Health Insurance Assistance Program.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Maine State Health Insurance Assistance Program 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 Maine State Health Insurance Assistance Program at 1-877-353-3771. You can learn more about Maine State Health Insurance Assistance Program by visiting their website ([www.maine.gov/dhhs/oads/community-support/ship.html](http://www.maine.gov/dhhs/oads/community-support/ship.html)).

### New Hampshire Residents:

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In New Hampshire, the SHIP is called ServiceLink Resource Center.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. ServiceLink Resource Center 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 ServiceLink Resource Center at 1-866-634-9412. You can learn more about ServiceLink Resource Center by visiting their website ([www.servicelink.nh.gov/medicare/index.htm](http://www.servicelink.nh.gov/medicare/index.htm)).

## SECTION 6 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.** Maine has a program called Maine Low Costs Drugs for the Elderly or Disabled (DEL) 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.

New Hampshire does NOT have a State Pharmaceutical Assistance Program. However, there are some programs that you may find helpful. Please visit the link below for more information: [https://www.nh.gov/insurance/consumers/documents/rx\\_asst\\_ovrww.pdf](https://www.nh.gov/insurance/consumers/documents/rx_asst_ovrww.pdf)

- **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.

### Maine Residents:

Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Maine AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call (207) 287-3747.

### New Hampshire Residents:

Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the New Hampshire Ryan White CARE



Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call (603) 271-4502 or (800) 852-3345, ext. 4502 (toll-free within NH)

## SECTION 7 Questions?

### Section 7.1 – Getting Help from Martin's Point Generations Advantage Select

Questions? We're here to help. Please call Member Services at 1-866-544-7504. (TTY only, call 711.) We are available for phone calls 8am - 8pm, seven days a week from October 1 to March 31; and Monday through Friday the rest of the year. Calls to these numbers 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 Martin's Point Generations Advantage Select. 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 [MartinsPoint.org/EOC](http://MartinsPoint.org/EOC). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

#### **Visit our Website**

You can also visit our website at [MartinsPoint.org/MedicareMembers](http://MartinsPoint.org/MedicareMembers). 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 7.2 – 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 ([www.medicare.gov](http://www.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 [www.medicare.gov/plan-compare](http://www.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 (<https://www.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.



## MARTIN'S POINT®

### HEALTH CARE

Martin's Point Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Martin's Point Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Martin's Point Health Care:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Martin's Point Generations Advantage Member Services Team.

If you believe that Martin's Point Health Care has failed to provide these services or discriminated in another way on the basis of

race, color, national origin, age, disability, or sex, you can file a grievance with Member Services: Member Services, Martin's Point Generations Advantage, PO Box 9746, Portland, ME 04104, 1-866-544-7504, TTY: 711, Fax: 207-828-7847. (We're available 8 am–8 pm, seven days a week from October 1 to March 31; and Monday through Friday the rest of the year.) You can file a grievance in person, by mail, or by fax. If you need help filing a grievance, the Martin's Point Generations Advantage Member Services Team is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf), or by mail or phone at:

U.S. Department of Health and  
Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019 (TDD: 1-800-537-7697)

Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](https://www.hhs.gov/ocr/office/file/index.html).

Martin's Point Generations Advantage is a health plan with a Medicare contract offering HMO, HMO-POS, HMO SNP, and Local PPO products. Enrollment in a Martin's Point Generations Advantage plan depends on contract renewal.  
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