



Elevate Medicare Select (HMO) offered by Elevate Medicare Advantage by Denver Health Medical Plan, Inc. (DHMP)

Annual Notice of Changes for 2024

You are currently enrolled as a member of Elevate Medicare Select (HMO). Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells you 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 DenverHealthMedicalPlan.org. You may also call Health Plan 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.**

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 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 Elevate Medicare Select (HMO).
- 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 Elevate Medicare Select (HMO).
- 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

- This document is available for free in Spanish.
- Please contact our Health Plan Services number at 303-602-2111 or toll-free 1-877-956-2111 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., seven days a week. This call is free.
- This document may be available in other formats such as braille, large print or audio.
- **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 for more information.

About Elevate Medicare Select (HMO)

- Elevate Medicare Advantage is a Medicare-approved HMO plan. Enrollment in Elevate Medicare Advantage depends on contract renewal.
- When this document says “we,” “us,” or “our”, it means Elevate Medicare Advantage. When it says “plan” or “our plan,” it means Elevate Medicare Select (HMO).

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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Elevate Medicare Select (HMO) in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
* Referral required. † Your provider must obtain prior authorization from our plan.		
Monthly plan premium ◆ ◆ Your premium may be higher than this amount. See Section 1.1 for details.	\$0	\$0
Maximum out-of-pocket amount 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.)	\$4,700	\$4,900
Doctor office visits	Primary care visits: \$0 per visit *Specialist visits: \$25 per visit	Primary care visits: \$0 per visit *Specialist visits: \$15 per visit
Inpatient hospital stays †	Plan covers 90 days per benefit period. • Days 1–5: \$325 per day for each benefit period • Days 6–90: \$0 per day for each benefit period • Days 91–150: \$778 per day for each “lifetime reserve day” (up to 60 days over your lifetime) • Beyond lifetime reserve days: All costs	Plan covers 90 days per benefit period. • Days 1–5: \$250 per day for each benefit period • Days 6–90: \$0 per day for each benefit period • Days 91–150: \$800 per day for each “lifetime reserve day” (up to 60 days over your lifetime) • Beyond lifetime reserve days: All costs

Cost	2023 (this year)	2024 (next year)
<p>* Referral required. † Your provider must obtain prior authorization from our plan.</p>		
<p>Inpatient hospital stays† (Continued)</p>	<p>*Referral is required for Medicare-covered inpatient hospital stays. †Prior authorization is required for all acute rehabilitation services.</p>	<p>Referral is <u>not</u> required for Medicare-covered inpatient hospital stays. †Prior authorization is required for all acute rehabilitation services.</p>
<p>Part D prescription drug coverage (See Section 1.5 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Tier 1 (Preferred Generic drugs) \$0 per prescription for a 1 month, 2 month, or 3 month supply</p> <p>Tier 2 (Generic drugs) \$9 per prescription including Select Insulins (1 month supply)</p> <p>\$18 per prescription including Select Insulins (2 and 3 month supply)</p> <p>Tier 3 (Preferred Brand drugs) \$47 \$35 for Select Insulins per prescription (1 month supply)</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Tier 1 (Preferred Generic drugs) \$0 per prescription for a 1 month, 2 month, or 3 month supply</p> <p>Tier 2 (Generic drugs) \$9 per prescription (1 month supply).</p> <p>\$18 per prescription (2 and 3 month supply)</p> <p>Tier 3 (Preferred Brand drugs) \$47 per prescription (1 month supply) You pay \$35 for a 1 month supply of each covered insulin product on this tier.</p>

Cost	2023 (this year)	2024 (next year)
* Referral required. † Your provider must obtain prior authorization from our plan.		
Part D prescription drug coverage (Continued) (See Section 1.5 for details.)	\$94 \$70 for Select Insulins per prescription (2 month supply)	\$94 per prescription (2 month supply) You pay \$70 for a 2 month supply of each covered insulin product on this tier.
	\$141 \$105 for Select Insulins per prescription (3 month supply)	\$141 per prescription (3 month supply) You pay \$105 for a 3 month supply of each covered insulin product on this tier.
	Tier 4 (Non-Preferred Brand drugs) \$95 per prescription (1 month supply)	Tier 4 (Non-Preferred Brand drugs) \$95 per prescription (1 month supply) You pay \$35 for a 1 month supply of each covered insulin product on this tier.
	\$190 per prescription (2 month supply)	\$190 per prescription (2 month supply) You pay \$70 for a 2 month supply of each covered insulin product on this tier.
	\$285 per prescription (3 month supply)	\$285 per prescription (3 month supply) You pay \$105 for a 3 month supply of each covered insulin product on this tier.

Cost	2023 (this year)	2024 (next year)
<p>* Referral required. † Your provider must obtain prior authorization from our plan.</p>		
<p>Part D prescription drug coverage (Continued) (See Section 1.5 for details.)</p>	<p>Tier 5 (Specialty drugs) 33% of the total cost per prescription (1 month supply)</p> <p><u>Not covered</u> for a 2 or 3 month supply</p> <p>Tier 6 (Select Care drugs) \$0 for a 1 month, 2 month, or 3 month supply</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays most of the cost for your covered drugs. • 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.) 	<p>Tier 5 (Specialty drugs) 33% of the total cost per prescription (1 month supply)</p> <p>You pay \$35 or less for a 1 month supply of each covered insulin product on this tier.</p> <p><u>Not covered</u> for a 2 or 3 month supply</p> <p>Tier 6 (Select Care drugs) \$0 for a 1 month, 2 month, or 3 month supply</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

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)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0

- 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.

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. 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)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$4,700	\$4,900 Once you have paid \$4,900 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at [DenverHealthMedicalPlan.org/find-doctor](https://denverhealthmedicalplan.org/find-doctor). You may also call Health Plan 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 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 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 Health Plan 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)
* Referral required. † Your provider must obtain prior authorization from our plan.		
Ambulance Services	† Prior authorization is required for non-emergency Medicare-covered ground transportation services.	Prior authorization is <u>not</u> required for non-emergency Medicare-covered ground transportation services.
Cardiac Rehabilitation Services*	\$0 for each Medicare-covered cardiac and intensive-cardiac rehabilitation visit.	\$20 for each Medicare-covered cardiac and intensive-cardiac rehabilitation visit.
Chiropractic Services	\$10 for each Medicare-covered chiropractic visit.	\$20 for each Medicare-covered chiropractic visit.

Cost	2023 (this year)	2024 (next year)
<p>Dental Services (Medicare-Covered) Medicare covers some dental services that are closely related to other covered medical services.</p>	<p>\$0 for each Medicare-covered service.</p>	<p>\$15 for each Medicare-covered service.</p>
<p>Dental Services (Extra Benefits offered by DHMP)</p>	<p>You pay \$0 up to the \$2,000 annual maximum benefit for covered preventive and dental services every year. Restricted to PPO Medicare Network.</p>	<p>You pay \$0 up to the \$2,000 annual maximum benefit for covered preventive and dental services every year. Restricted to Medicare Advantage PPO Network.</p>
<p>Flex Card: Healthy Food and Over-the-Counter (OTC)</p>	<p>Elevate Healthy Food Card \$75 quarterly allowance to buy healthy foods on a prepaid card at participating retailers per qualified member. Your allowance is available every quarter, starting January, April, July and October. The unused quarterly allowance will not carry over. Over-the-Counter (OTC) Mail Order Covered up to \$75 quarterly.</p>	<p>Flex Card: Healthy Food and Over-the-Counter (OTC) We will provide you with quarterly funds that you can use to help pay for covered healthy food and OTC items on a reloadable card. The healthy food allowance is a special benefit for the chronically ill and not all members qualify. All members qualify for the OTC health and wellness benefit. Unused funds expire at the end of each quarter or upon disenrollment.</p>

Cost	2023 (this year)	2024 (next year)
Flex Card: Healthy Food and Over-the-Counter (OTC) (Continued)		<p data-bbox="1029 317 1349 348">Healthy Food Allowance</p> <ul data-bbox="1029 375 1414 1104" style="list-style-type: none"> <li data-bbox="1029 375 1414 695">• A member identified as having one or more chronic illnesses (listed in Chapter 4 Section 2.1 of the EOC), will receive quarterly funds loaded onto your Flex Card for the purchase of eligible healthy foods. <li data-bbox="1029 705 1414 919">• Your allowance is available on your reloadable card at the beginning of each quarter of the plan year (January; April; July and October). <li data-bbox="1029 930 1414 1031">• Funds must be used at participating retailers for eligible items only. <li data-bbox="1029 1041 1414 1104">• \$75 a quarter for Healthy Food <p data-bbox="1029 1129 1406 1161">Over-the-Counter Allowance</p> <ul data-bbox="1029 1188 1414 1696" style="list-style-type: none"> <li data-bbox="1029 1188 1414 1402">• You will receive quarterly funds loaded onto your Flex card for the purchase of OTC health and wellness products. <li data-bbox="1029 1413 1414 1627">• Your allowance is available on your reloadable card at the beginning of each quarter of the plan year (January, April, July and October). <li data-bbox="1029 1638 1414 1696">• \$75 a quarter for Over-the-Counter (OTC)

Cost	2023 (this year)	2024 (next year)
Flex Card: Healthy Food and Over-the-Counter (OTC) (Continued)		For more information on eligible items or locations, contact our Health Plan Services at 303-602-2111 or 1-877-956-2111 (TTY 711). Our hours of operation are 8 a.m. – 8 p.m., seven days a week.
Home Health Care*†	†Prior authorization is required.	†Prior authorization is required starting with the 31 st visit.
Inpatient Hospital Care†	<p>For Medicare-covered inpatient hospital stays, you pay:</p> <ul style="list-style-type: none"> • Days 1–5: \$325 per day for each benefit period • Days 6–90: \$0 per day for each benefit period • Days 91–150: \$778 per day for each “lifetime reserve day” (up to 60 days over your lifetime) • Beyond lifetime reserve days: All costs <p>*Referral is required for Medicare-covered inpatient hospital stays.</p>	<p>For Medicare-covered inpatient hospital stays, you pay:</p> <ul style="list-style-type: none"> • Days 1–5: \$250 per day for each benefit period • Days 6–90: \$0 per day for each benefit period • Days 91–150: \$800 per day for each “lifetime reserve day” (up to 60 days over your lifetime) • Beyond lifetime reserve days: All costs <p>Referral is <u>not</u> required for Medicare-covered inpatient hospital stays.</p>

Cost	2023 (this year)	2024 (next year)
Inpatient Services in a Psychiatric Hospital †	<p>For Medicare-covered inpatient mental health stays, you pay:</p> <ul style="list-style-type: none"> • Days 1-5: \$325 per day for each benefit period • Days 6-90: \$0 per day for each benefit period • Days 91-150: \$778 per day for each “lifetime reserve day” (up to 60 days over your lifetime) • Beyond lifetime reserve days: All costs <p>*Referral is required for Medicare-covered inpatient mental health stays.</p>	<p>For Medicare-covered inpatient mental health stays, you pay:</p> <ul style="list-style-type: none"> • Days 1-5: \$250 per day for each benefit period • Days 6-90: \$0 per day for each benefit period • Days 91-150: \$800 per day for each “lifetime reserve day” (up to 60 days over your lifetime) • Beyond lifetime reserve days: All costs <p>Referral is <u>not</u> required for Medicare-covered inpatient mental health stays.</p>
Medicare Part B Prescription Drugs †	<p>20% of the total cost for Medicare Part B chemotherapy drugs and other Part B drugs.</p> <p>\$0-\$35 for a one-month supply of insulin furnished through an item of durable medical equipment, even if you have not paid your deductible.</p> <p>†Prior authorization is required for non-preferred Part B drugs.</p>	<p>0-20% of the total cost for Medicare Part B chemotherapy drugs and other Part B drugs.</p> <p>0-20% of the total cost, maximum \$35 for Medicare Part B insulin drugs.</p> <p>†Prior authorization is required for non-formulary Part B drugs.</p>
Opioid Treatment Program Services *	\$0 for Medicare-covered opioid treatment program services.	\$20 for Medicare-covered opioid treatment program services.

Cost	2023 (this year)	2024 (next year)
Outpatient Diagnostic Tests and Therapeutic Services and Supplies*	<p>\$15 for Medicare-covered outpatient x-rays performed in an outpatient facility.</p> <p>\$135 for Medicare-covered outpatient diagnostic radiology services performed in an outpatient facility.</p>	<p>\$35 for Medicare-covered outpatient x-rays performed in an outpatient facility.</p> <p>\$160 for Medicare-covered outpatient diagnostic radiology services performed in an outpatient facility.</p>
Outpatient Hospital Observation*	\$235 per day for Medicare-covered outpatient hospital observation services.	\$275 per day for Medicare-covered outpatient hospital observation services.
Outpatient Hospital Services*	\$150 for non-surgical Medicare-covered outpatient hospital services.	\$205 for non-surgical Medicare-covered outpatient hospital services.
Outpatient Mental Health Care*	\$0 for each Medicare-covered individual or group therapy visit.	\$20 for each Medicare-covered individual or group therapy visit.
Outpatient Rehabilitation Services*†	\$10 for each Medicare-covered physical and speech therapy visit.	\$25 for each Medicare-covered physical and speech therapy visit.
Outpatient Substance Abuse Services*	\$0 for each Medicare-covered individual or group substance abuse outpatient treatment visit.	\$20 for each Medicare-covered individual or group substance abuse outpatient treatment visit.
Outpatient Surgery, Including Services Provided at Hospital Outpatient Facilities and Ambulatory Surgical Centers*	<p>\$175 for other Medicare-covered outpatient surgery services provided at ambulatory surgical centers.</p> <p>\$235 for other Medicare-covered outpatient surgery services provided at hospital outpatient facilities.</p>	<p>\$200 for other Medicare-covered outpatient surgery services provided at ambulatory surgical centers.</p> <p>\$275 for other Medicare-covered outpatient surgery services provided at hospital outpatient facilities.</p>

Cost	2023 (this year)	2024 (next year)
Partial Hospitalization Services†	*Referral is required for Medicare-covered partial hospitalization.	Referral is <u>not</u> required for Medicare-covered partial hospitalization.
Podiatry Services	*Referral is required for podiatry services.	Referral is <u>not</u> required for podiatry services.
Pulmonary Rehabilitation Services*	\$20 for each Comprehensive Outpatient Rehabilitation Facility (CORF) Medicare-covered pulmonary visit.	\$15 for each Comprehensive Outpatient Rehabilitation Facility (CORF) Medicare-covered pulmonary visit.
Skilled Nursing Facility (SNF) Care	*Referral is required for Medicare-covered SNF stays.	Referral is <u>not</u> required for Medicare-covered SNF stays.
Specialist Visits*	\$25 for each Medicare-covered physician specialist service visit.	\$15 for each Medicare-covered physician specialist service visit.
Supervised Exercise Therapy (SET)	*Referral is required for Medicare-covered supervised exercise therapy.	Referral is <u>not</u> required for Medicare-covered supervised exercise therapy.
Vision Care	Up to \$200 for contact lenses and/or eyeglasses (lenses and frames) every year.	Up to \$380 for prescription contact lenses and/or eyeglasses (lenses and frames) every year.

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 Health Plan 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 sent you 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, 2023, please call Health Plan Services and ask for the LIS Rider.

There are four **drug payment stages**. The information below shows the changes for next year 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)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing.</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>For information about the costs for a long-term supply; or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Preferred Generic drugs: \$0 per prescription</p> <p>Generic drugs: \$9 per prescription, including Select Insulins</p> <p>Preferred Brand drugs: \$47; \$35 for Select Insulins per prescription</p> <p>Non-Preferred Brand drugs: \$95 per prescription</p> <p>Specialty drugs: 33% of the total cost per prescription</p> <p>Select Care drugs: \$0 per prescription</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Preferred Generic drugs: \$0 per prescription</p> <p>Generic drugs: \$9 per prescription</p> <p>Preferred Brand drugs: \$47 per prescription</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Non-Preferred Brand drugs: \$95 per prescription</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Specialty drugs: 33% of the total cost per prescription You pay \$35 or less per month supply of each covered insulin product on this tier.</p> <p>Select Care drugs: \$0 per prescription</p>

Stage	2023 (this year)	2024 (next year)
Stage 2: Initial Coverage Stage (Continued)	Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).	Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).

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 Elevate Medicare Select (HMO)

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 Elevate Medicare Select (HMO).

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 1.1 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), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Elevate Medicare Select (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Elevate Medicare Select (HMO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Health Plan 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 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 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Colorado, the SHIP is called Colorado 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. Colorado 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 Colorado State Health Insurance Assistance Program at 1-888-696-7213. You can learn more about Colorado State Health Insurance Assistance Program by visiting their website (www.doi.colorado.gov).

SECTION 5 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.** Colorado has a program called Colorado State Drug Assistance Program (SDAP) 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.
- **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. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Colorado AIDS Drug Assistance Program (ADAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 303-692-2716, Monday - Friday, 9 a.m. to 5 p.m.

SECTION 6 Questions?

Section 6.1 – Getting Help from Elevate Medicare Select (HMO)

Questions? We're here to help. Please call Health Plan Services at 303-602-2111 or toll-free 1-877-956-2111. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m., seven days a week. 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 Elevate Medicare Select (HMO). 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 [DenverHealthMedicalPlan.org](https://www.denverhealth.com/medicare). You may also call Health Plan Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

“You can also visit our website at [DenverHealthMedicalPlan.org](https://www.denverhealth.com/medicare). 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 6.2 – 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). 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.

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.

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Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-877-956-2111. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-877-956-2111. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-877-956-2111。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-877-956-2111。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-877-956-2111. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-877-956-2111. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-877-956-2111 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-877-956-2111. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-877-956-2111 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-877-956-2111. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-877-956-2111. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-877-956-2111 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-877-956-2111. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-877-956-2111. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-877-956-2111. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-877-956-2111. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-877-956-

2111. にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです

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