

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to our Sales Agent at 303-602-2451.

Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit denverhealthmedicalplan.org or call 303-602-2451 to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2025.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are listed in the provider directory).
- For Elevate Medicare Choice (HMO D-SNP) only:** This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid. To be eligible for this plan, you must be eligible for Medicare and Qualified Medicare Beneficiary (QMB) and/or full Medicaid benefits.

Effect on Current Coverage

- If you are currently enrolled in a Medicare Advantage plan or Medicare Prescription Drug Plan, your current coverage will end once your new coverage starts. If you have Tricare, your coverage may be affected once your new coverage starts. Please contact Tricare for more information. If you have a Medigap policy or are enrolling in a Medicare Advantage plan, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.