

CommuniCare Advantage Cal MediConnect Plan (Medicare-Medicaid Plan) Offered by Community Health Group

Annual Notice of Changes for 2019

Introduction

You are currently enrolled as a member of CommuniCare Advantage Cal MediConnect Plan. Next year, there will be some changes to the plan's benefits, coverage, rules, and costs. 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*.

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



Table of Contents

A. Disclaimers	3
B. Reviewing Your Medicare and Medi-Cal Coverage for Next Year	3
B1. Additional Resources	5
B2. Information about CommuniCare Advantage Cal MediConnect Plan	6
B3. Important things to do:.....	7
C. Changes to the network providers and pharmacies	8
D. Changes to benefits and costs for next year	8
D1. Changes to benefits and costs for medical services	8
D2. Changes to prescription drug coverage	8
D3. Stage 1: “Initial Coverage Stage”	9
D4. Stage 2: “Catastrophic Coverage Stage”	11
E. How to choose a plan	13
E1. How to stay in our plan	13
E2. How to change plans	13
F. How to get help	17
F1. Getting help from CommuniCare Advantage Cal MediConnect Plan	17
F2. Getting help from the state enrollment broker	17
F3. Getting help from the Cal MediConnect Ombuds Program	17
F4. Getting help from the Health Insurance Counseling and Advocacy Program	18
F5. Getting help from Medicare	18
F6. Getting help from the California Department of Managed Health Care	18

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



A. Disclaimers

CommuniCare Advantage Cal MediConnect Plan is a Medi-Cal with a Medicare contract. Enrollment in CommuniCare Advantage Cal MediConnect Plan depends on contract renewal.

Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next.

Discrimination is against the law. Community Health Group follows Federal civil rights laws. Community Health Group does not discriminate, exclude people, or treat them differently because of race, color, national origin, age, disability, or sex.

For more information, call CommuniCare Advantage Cal MediConnect Plan Customer Service or read the CommuniCare Advantage Cal MediConnect Plan Member Handbook. This means that you may have to pay for some services and that you need to follow certain rules to have CommuniCare Advantage Cal MediConnect Plan pay for your services.

The List of Covered Drugs and/or pharmacy and provider networks may change throughout the year. We will send you a notice before we make a change that affects you.

Benefits and copays may change on January 1 of each year.

Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.

B. Reviewing Your Medicare and Medi-Cal 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, Page 13 for more information.

If you choose to leave CommuniCare Advantage Cal MediConnect Plan, your membership will end on the last day of the month in which your request was made.

If you leave our plan, you will still be in the Medicare and Medi-Cal programs as long as you are eligible.

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



COMMUNICARE ADVANTAGE CAL MEDICCONNECT PLAN (MEDICARE-MEDICAID PLAN) ANNUAL NOTICE OF CHANGES FOR 2019

- You will have a choice about how to get your Medicare benefits (go to page 13 to see your choices).
- You will continue to be enrolled in Community Health Group for your Medi-Cal benefits, unless you choose a different Medi-Cal only plan (go to page 13 for more information).

NOTE: If you are in a drug management program, you may not be able to join a different plan. See Chapter 5, Section G, Page 115 of your *Member Handbook* for information about drug management programs.

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



B1. Additional Resources

- **ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call Customer Service at 1-888-244-4430, TTY users should call 1-855-266-4584, we are open 24 hours a day, 7 days a week to assist you. The call is free.
- **ATENCION:** Si usted habla español, los servicios de asistencia de idiomas, están disponibles para usted de manera gratuita. Llame a Servicio al Cliente al 1- 888-244-4430, estamos disponibles para ayudarle las 24 horas del día, los 7 días de la semana. Los usuarios de TTY deben llamar al 1-855-266-4584. La llamada es gratis.
- **CHÚ Ý:** Nếu bạn nói tiếng việt, các dịch vụ trợ giúp ngôn ngữ, miễn phí, có sẵn cho bạn. Gọi Dịch Vụ Khách Hàng theo số 1-888-244-4430, chúng tôi mở cửa 24 giờ một ngày, 7 ngày một tuần để giúp bạn. Người dùng TTY nên gọi 1-855- 266-4584. Cuộc gọi miễn phí.
- **PANSIN:** Kung nagsasalita ka ng tagalog, ang mga serbisyo sa tulong ng wika, nang libre, ay magagamit mo. Tawagan ang Customer Service sa 1-888-244-4430, bukas kami ng 24 oras sa isang araw, 7 araw sa isang linggo upang tulungan ka. Ang mga gumagamit ng TTY ay dapat tumawag sa 1-855-266-4584. Ang tawag ay libre.
- لصتا .مجاناً غللا ؤدعاسم تامدخ لك رفوتتسلف ، ؤيذيلجنإلا شذحتت تنك اذا :هيبنت 1-مقرلاب لاصتالا TTY يمدختسم ىلع ، مقرلا ىلع ؤالمعلا ؤمدخب 855-266-4584 ، مويلا يف ؤعاس 24 نودعستسم نحنو ، ؤيناجم ؤملالكمل.
- You can get this *Annual Notice of Changes* for free in other formats, such as large print, braille, or audio. Call Customer Service at 1-888-244-4430, TTY users should call 1-855-266-4584. The call is free.
- If you want to make a standing request to obtain these materials in a different format, please contact Customer Service to notify them so that this information is noted on your member record.

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



B2. Information about CommuniCare Advantage Cal MediConnect Plan

- CommuniCare Advantage Cal MediConnect Plan is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to enrollees.
- Coverage under CommuniCare Advantage Cal MediConnect Plan qualifies as minimum essential coverage (MEC). It satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please 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 for MEC.
- CommuniCare Advantage Cal MediConnect Plan is offered by Community Health Group. When this *Annual Notice of Changes* says "we," "us," or "our," it means Community Health Group. When it says "the plan" or "our plan," it means CommuniCare Advantage Cal MediConnect Plan.

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



B3. Important things to do:

- **Check if there are any changes to our benefits and costs that may affect you.**
 - Are there any changes that affect the services you use?
 - It is important to review benefit and cost changes to make sure they will work for you next year.
 - Look in Section D, Page 8 for information about benefit and cost 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 cost-sharing 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, Page 9 for information about changes to our drug coverage.
- **Check to see if your providers and pharmacies will be in our network next year.**
 - Are your doctors in our network? What about your pharmacy? What about the hospitals or other providers you use?
 - Look in Section C, Page 8 for information about our *Provider and Pharmacy Directory*.
- **Think about your overall costs in the plan.**
 - How much will you spend out-of-pocket for the prescription drugs you use regularly?
 - How do the total costs compare to other coverage options?
- **Think about whether you are happy with our plan.**

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



If you decide to stay with CommuniCare Advantage Cal MediConnect Plan:

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, Page 13 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 13 to learn more about your choices.

C. Changes to the network providers and pharmacies

Our provider and pharmacy networks have changed for 2019.

We strongly encourage you to **review our current *Provider and Pharmacy Directory*** to see if your providers or pharmacy are still in our network. An updated *Provider and Pharmacy Directory* is located on our website at www.chgsd.com. You may also call Customer Service at 1-888-244-4430, TTY users should call 1-855-266-4584 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, Section D3, page 45 of your *Member Handbook*.

D. Changes to benefits and costs for next year

D1. Changes to benefits and costs for medical services

There are no changes to your benefits for medical services. Our benefits will be exactly the same in 2019 as they are in 2018.

D2. Changes to prescription drug coverage

Changes to our Drug List

An updated *List of Covered Drugs* is located on our website at www.chgsd.com. You may also

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



COMMUNICARE ADVANTAGE CAL MEDICCONNECT PLAN (MEDICARE-MEDICAID PLAN) ANNUAL NOTICE OF CHANGES FOR 2019

call Customer Service at 1-888-244-4430, TTY users should call 1-855-266-4584 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 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 Customer Service at 1-888-244-4430, TTY users should call 1-855-266-4584, or contact your personal care coordinator to ask for a list of covered drugs that treat the same condition.
 - This list can help your provider find a covered drug that might work for you.

Changes to prescription drug costs

There are two payment stages for your Medicare Part D prescription drug coverage under CommuniCare Advantage Cal MediConnect Plan. How much you pay depends on which stage you are in when you get a prescription filled or refilled. These are the two stages:

Stage 1 Initial Coverage Stage	Stage 2 Catastrophic Coverage Stage
During this stage, the plan pays part of the costs of your drugs, and you pay your share. Your share is called the copay. You begin this stage when you fill your first prescription of the year.	During this stage, the plan pays all of the costs of your drugs through December 31, 2019. You begin this stage when you have paid a certain amount of out-of-pocket costs.

The Initial Coverage Stage ends when your total out-of-pocket costs for prescription drugs reaches \$5,100.00. At that point, the Catastrophic Coverage Stage begins. The plan covers all your drug costs from then until the end of the year. See Chapter 6 of your *Member Handbook* for more information on how much you will pay for prescription drugs.

D3. Stage 1: “Initial Coverage Stage”

During the Initial Coverage Stage, the plan pays a share of the cost of your covered prescription drugs, and you pay your share. Your share is called the copay. The copay depends on what

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



COMMUNICARE ADVANTAGE CAL MEDICCONNECT PLAN (MEDICARE-MEDICAID PLAN) ANNUAL NOTICE OF CHANGES FOR 2019

cost-sharing tier the drug is in and where you get it. You will pay a copay each time you fill a prescription. If your covered drug costs less than the copay, you will pay the lower price.

We moved some of the drugs on the Drug List to a lower or higher drug tier. If your drugs move from tier to tier, this could affect your copay. To see if your drugs will be in a different tier, look them up in the Drug List.

The following table shows your costs for drugs in each of our four drug tiers. These amounts apply **only** during the time when you are in the Initial Coverage Stage.

	2018 (this year)	2019 (next year)
<p>Drugs in Tier One (Part D generic drugs and brand name drugs treated as generic)</p> <p>Cost for a one-month supply of a drug in Tier One that is filled at a network pharmacy</p>	Your copay for a one-month (31-day) supply is \$0 per prescription.	Your copay for a one-month (31-day) supply is \$0 per prescription.
<p>Drugs in Tier Two (Part D brand drugs)</p> <p>Cost for a one-month supply of a drug in Tier Two that is filled at a network pharmacy</p>	Your copay for a one-month (31-day) supply is \$0, \$3.70, or \$8.35 per prescription.	Your copay for a one-month (31-day) supply is \$0, \$3.80, or \$8.50 per prescription.
<p>Drugs in Tier Three (Non-Medicare covered prescription generic and brand name drugs)</p>	Your copay for a one-month (31-day) supply is \$0 per prescription.	Your copay for a one-month (31-day) supply is \$0 per prescription.

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



COMMUNICARE ADVANTAGE CAL MEDICCONNECT PLAN (MEDICARE-MEDICAID PLAN) ANNUAL NOTICE OF CHANGES FOR 2019

	2018 (this year)	2019 (next year)
Cost for a one-month supply of a drug in Tier Three that is filled at a network pharmacy		
<p>Drugs in Tier Four</p> <p>(Non-Medicare over-the-counter generic and brand name drugs)</p> <p>Cost for a one-month supply of a drug in Tier Four that is filled at a network pharmacy</p>	Your copay for a one-month (31-day) supply is \$0 per prescription.	Your copay for a one-month (31-day) supply is \$0 per prescription.

The Initial Coverage Stage ends when your total out-of-pocket costs reach \$5,100.00. At that point the Catastrophic Coverage Stage begins. The plan covers all your drug costs from then until the end of the year. See Chapter 6 of your *Member Handbook* for more information how much you will pay for prescription drugs.

D4. Stage 2: “Catastrophic Coverage Stage”

When you reach the out-of-pocket limit \$5,100.00 for your prescription drugs, the Catastrophic Coverage Stage begins. You will stay in the Catastrophic Coverage Stage until the end of the calendar year.

Changes to prescription drug costs

There are no changes to the amount you pay for prescription drugs in 2019. 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. If your drugs move from tier to tier, this could affect your copay. To see if your drugs will be in a different tier, look them up in the Drug List.

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

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



COMMUNICARE ADVANTAGE CAL MEDICCONNECT PLAN (MEDICARE-MEDICAID PLAN) ANNUAL NOTICE OF CHANGES FOR 2019

	2018 (this year)	2019 (next year)
<p>Drugs in Tier One (Part D generic drugs and brand name drugs treated as generic)</p> <p>Cost for a one-month supply of a drug in Tier One that is filled at a network pharmacy</p>	Your copay for a one-month (31-day) supply is \$0 per prescription.	Your copay for a one-month (31-day) supply is \$0 per prescription.
<p>Drugs in Tier Two (Part D brand drugs)</p> <p>Cost for a one-month supply of a drug in Tier Two that is filled at a network pharmacy</p>	Your copay for a one-month (31-day) supply is \$0 per prescription.	Your copay for a one-month (31-day) supply is \$0 per prescription.
<p>Drugs in Tier Three (Non-Medicare covered prescription generic and brand name drugs)</p> <p>Cost for a one-month supply of a drug in Tier Three that is filled at a network pharmacy</p>	Your copay for a one-month (31-day) supply is \$0 per prescription.	Your copay for a one-month (31-day) supply is \$0 per prescription.
<p>Drugs in Tier Four (Non-Medicare over-the-counter generic and brand name drugs)</p> <p>Cost for a one-month supply of a drug in Tier Four that is filled at a network pharmacy</p>	Your copay for a one-month (31-day) supply is \$0 per prescription.	Your copay for a one-month (31-day) supply is \$0 per prescription.

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



E. How to choose a plan

E1. How to stay in our plan

We hope to keep you as a member next year.

You do not have to do anything to stay in your health plan. If you do not sign up for a different Cal MediConnect plan, change to a Medicare Advantage Plan, or change to Original Medicare, you will automatically stay enrolled as a member of our plan for 2019.

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 Cal MediConnect plan, or moving to Original Medicare.

How you will get Medicare services

You will have three options for getting your Medicare services. By choosing one of these options, you will automatically end your membership in our Cal MediConnect plan:

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



<p>1. You can change to:</p> <p>A Medicare health plan, such as a Medicare Advantage plan or, if you meet eligibility requirements, a Program of All-inclusive Care for the Elderly (PACE)</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048 to enroll in the new Medicare-only health plan.</p> <p>For PACE inquiries, call 1-855-921-PACE (7223).</p> <p>If you need help or more information:</p> <ul style="list-style-type: none">• Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit https://www.aging.ca.gov/HICAP/. <p>You will automatically be disenrolled from CommuniCare Advantage Cal MediConnect Plan when your new plan's coverage begins.</p>
--	--

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



<p>2. You can change to:</p> <p>Original Medicare with a separate Medicare prescription drug plan</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven 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">• Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit https://www.aging.ca.gov/HICAP/. <p>You will automatically be disenrolled from CommuniCare Advantage Cal MediConnect Plan when your Original Medicare coverage begins.</p>
---	---

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



<p>3. You can change to:</p> <p>Original Medicare without a separate Medicare prescription drug plan</p> <p>NOTE: 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 get drug coverage from an employer, union or other source. If you have questions about whether you need drug coverage, call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit https://www.aging.ca.gov/HICAP/.</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven 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">• Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit https://www.aging.ca.gov/HICAP/. <p>You will automatically be disenrolled from Communicare Advantage Cal MediConnect Plan when your Original Medicare coverage begins.</p>
---	---

How you will get Medi-Cal services

If you leave our Cal MediConnect plan, you will continue to get your Medi-Cal services through Community Health Group unless you select a different plan for your Medi-Cal services. Your Medi-Cal services include most long-term services and supports and behavioral health care.

If you want to choose a different plan for your Medi-Cal services, you need to tell Health Care Options. You can call Health Care Options at 1-844-580-7272, Monday through Friday from 8:00 am to 6:00 pm. TTY users should call 1-800-430-7077.

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



F. How to get help

F1. Getting help from CommuniCare Advantage Cal MediConnect Plan

Questions? We're here to help. Please call Customer Service at 1-888-244-4430 (TTY only, call 1-855-266-4584). We are available for phone calls 24 hours a day, 7 days a week. Calls to these numbers are free.

Your 2019 Member Handbook

The *2019 Member Handbook* is the legal, detailed description of your plan benefits. It has details about next year's benefits and costs. It explains your rights and the rules you need to follow to get covered services and prescription drugs.

An up-to-date copy of the *2019 Member Handbook* is always available on our website at www.chgsd.com. You may also call Customer Service at 1-888-244-4430, TTY users should call 1-855-266-4584 to ask us to mail you a *2019 Member Handbook*.

Our website

You can also visit our website at www.chgsd.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*).

F2. Getting help from the state enrollment broker

You can call Heath Care Options at 1-844-580-7272, Monday through Friday from 8:00 am to 5:00 pm. TTY users should call 1-800-430-7077.

F3. Getting help from the Cal MediConnect Ombuds Program

The Cal MediConnect Ombuds Program can help you if you are having a problem with CommuniCare Advantage Cal MediConnect Plan. The ombudsman's services are free. The Cal MediConnect Ombuds Program:

- 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.
- Makes sure you have information related to your rights and protections and how you can get your concerns resolved.
- Is not connected with us or with any insurance company or health plan. The phone number for the Cal MediConnect Ombuds Program is 1-855-501-3077.

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



F4. Getting help from the Health Insurance Counseling and Advocacy Program

You can also call the State Health Insurance Assistance Program (SHIP). In California, the SHIP is called Health Insurance Counseling and Advocacy Program (HICAP). HICAP counselors can help you understand your Cal MediConnect plan choices and answer questions about switching plans. HICAP is not connected with us or with any insurance company or health plan. HICAP has trained counselors in every county, and services are free. HICAP's phone number is 1-800-434-0222. For more information or to find a local HICAP office in your area, please visit <https://www.aging.ca.gov/HICAP/>.

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 (<https://www.medicare.gov/>). If you choose to disenroll from your Cal MediConnect 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 <https://www.medicare.gov/> and click on "Find health & drug plans.")

Medicare & You 2019

You can read the *Medicare & You 2019* 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 (<https://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 the California Department of Managed Health Care

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan at **1-888-244-4430**, TTY users should call **1-855-266-4584** and use your health plan's grievance process before contacting the Department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you.

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.



COMMUNICARE ADVANTAGE CAL MEDICCONNECT PLAN (MEDICARE-MEDICAID PLAN) ANNUAL NOTICE OF CHANGES FOR 2019

If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance.

You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services.

The Department also has a toll-free telephone number (**1-888-HMO-2219**) and a TDD line (**1-877-688-9891**) for the hearing and speech impaired. The Department's Internet Web site <http://www.hmohelp.ca.gov> has complaint forms, IMR application forms and instructions online.

If you have questions, please call CommuniCare Advantage Cal MediConnect Plan at 1-888-244-4430, TTY users should call 1-855-266-4584, 24 hours a day, 7 days a week. The call is free. **For more information**, visit www.chgsd.com.

