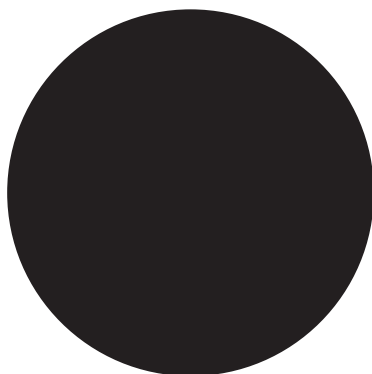
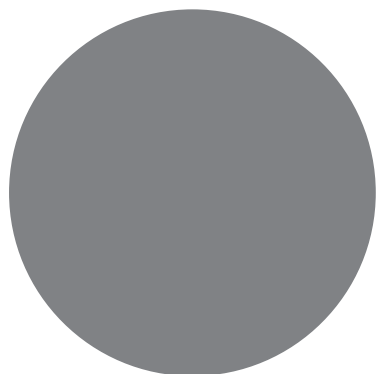
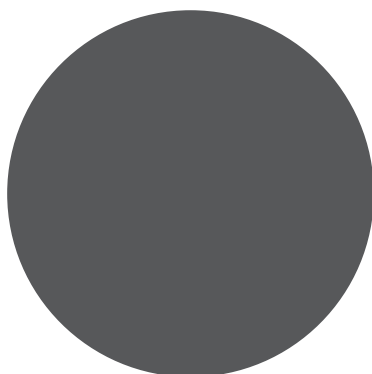
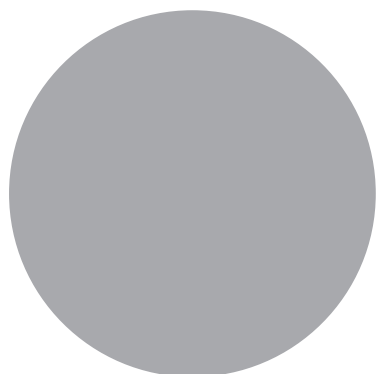
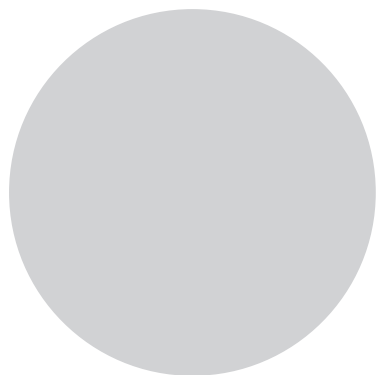


Annual Notice of Change

CareMore Cal MediConnect Plan
(Medicare-Medicaid Plan)
Los Angeles County, CA
2017



For more information, visit
duals.caremore.com.

If you have questions, please call CareMore Cal MediConnect Plan
Member Services at **1-888-350-3447 (TTY 711)**,
Monday through Friday from 8 a.m. to 8 p.m. Pacific time.

H6229_17_24810B_U CMS Approved 08/28/2016

CareMore Cal MediConnect Plan (Medicare-Medicaid Plan)
 ANNUAL NOTICE OF CHANGES FOR 2017

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If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

**CareMore Cal MediConnect Plan (Medicare-Medicaid Plan) offered by
CareMore Health Plan**

Annual Notice of Changes for 2017

You are currently enrolled as a member of CareMore Cal MediConnect Plan (Medicare-Medicaid Plan). **Next year, there will be some changes to the plan's benefits, coverage, rules and cost. This *Annual Notice of Changes* tells you about the changes.**

A. Think about 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 can leave the plan at any time. If you choose to leave CareMore 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.

- You will have a choice about how to get your Medicare benefits (go to page 11 to see your choices).
 - You will get your Medi-Cal benefits through a Medi-Cal managed care plan of your choice (go to page 11 for more information).
-

If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.



Additional Resources

- You can get this information for free in other languages. Call 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. The call is free.

Դուք կարող եք ստանալ այս ձեռնարկն անվճար է այլ լեզուներով: Call 1-888-350-3447 երկուշաբթի - ուրբաթ `8:00 - ից 8:00 - ին: TTY օգտվողները պետք է զանգահարել 711. Կանչի ազատ է

您可以免費取得本手冊其他語言版本。請致電 1-888-350-3447, 週一至週五, 上午 8:00 至晚上 8:00。TTY 使用者可撥打 711。此為免費電話

بإمكانك الحصول على هذه المعلومات مجاناً بلغات أخرى. اتصل على الرقم 1-888-350-3447 (الخط الخاص بالأعضاء ممن لديهم ضعف في السمع أو النظر، TTY 711)، (من يوم الاثنين لغاية يوم الجمعة ومن الساعة 8 صباحاً لغاية 8 مساءً). هذه المكالمات مجانية.

"می توانید این دفترچه را به طور رایگان به سایر زبان ها دریافت کنید. از دوشنبه تا جمعه و از ساعت 8:00 تا 8:00 صبح با شماره TTY تماس بگیرید. کاربران 1-888-350-3447 شب با شماره 8:00 صبح تا 8:00 تماس بگیرند. این تماس رایگان است" 711

លោកអ្នកអាចទទួលបានសៀវភៅណែនាំនេះ ដោយឥតគិតថ្លៃ ជាភាសាផ្សេងទៀត ។ សូមទូរស័ព្ទ មកលេខ 1-888-350-3447 ពីថ្ងៃចន្ទ ដល់ថ្ងៃសុក្រ ពីម៉ោង 8:00 ព្រឹក ដល់ម៉ោង 8:00 ល្ងាច ។ អ្នក ប្រើប្រាស់ TTY សូមហៅមកលេខ 711 ។ ការហៅទូរស័ព្ទគឺឥតគិតថ្លៃ ។

귀하께서는 이 안내서를 다른 언어로 무료로 받아보실 수 있습니다. 주중 (월-금) 오전 8:00 시에서 오후 8:00 시 사이에 1-888-350-3447 번으로 전화해 주십시오. TTY 사용자는 711 로 전화해 주십시오. 통화는 무료입니다.

Этот справочник можно бесплатно получить в переводе на другие языки. Звоните по телефону 1-888-350-3447, линия работает с понедельника по пятницу с 8:00 до 20:00. Если вы пользуетесь устройством TTY, звоните по телефону 711. Звонки бесплатные.

Puedes recibir este manual en otros idiomas sin cargo. Llama al 1-888-350-3447 de lunes a viernes, de 8.00 a.m. a 8.00 p.m. Los usuarios de TTY deben llamar al 711. La llamada es gratuita.



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

Makukuha ninyo nang libre ang handbook na ito sa ibang wika. Tawagan ang 1-888-350-3447, Lunes hanggang Biyernes 8:00 am hanggang 8:00 pm. Ang mga gumagamit ng TTY ay dapat tawagan ang 711. Libre ang pagtawag.”

Quý vị có thể nhận sổ tay này miễn phí bằng các ngôn ngữ khác. Hãy gọi số 1-888-350-3447, từ Thứ Hai đến Thứ Sáu, từ 8 giờ sáng đến 8 giờ tối. Người dùng TTY cần gọi đến số 711. Cuộc gọi được miễn phí.

- You can get this *Annual Notice of Changes* for free in other formats, such as large print, braille, or audio. Call 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. The call is free.
- You can request to have health plan information sent to you (now and in the future) in your language or in other formats (Braille, audio and large print). To make this request, call Member Services at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. The call is free.

About CareMore Cal MediConnect Plan

- **CareMore Cal MediConnect Plan (Medicare-Medicaid Plan)** is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to enrollees.
- Coverage under **CareMore 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.

CareMore Cal MediConnect Plan is offered by CareMore Health Plan. When this *Annual Notice of Changes* says “we,” “us,” or “our,” it means CareMore Health Plan. When it says “the plan” or “our plan,” it means **CareMore Cal MediConnect Plan**.



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

CareMore Cal MediConnect Plan (Medicare-Medicaid Plan)
ANNUAL NOTICE OF CHANGES FOR 2017

Disclaimers

Limitations and restrictions may apply. For more information, call CareMore Cal MediConnect Plan Member Services or read the CareMore 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 **CareMore 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/or copays may change on January 1 of each year.

CareMore Cal MediConnect Plan (Medicare-Medicaid Plan) is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to enrollees. CareMore administers the contract on behalf of an affiliate of CareMore. CareMore is a registered trademark of CareMore Health System.



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

Important things to do:

- Check if there are any changes to our benefits that may affect you.** Are there any changes that affect the services you use? It is important to review benefit changes to make sure they will work for you next year. Look in sections C for information about benefit changes for our plan.
- Check if there are any changes to our prescription drug coverage that may affect you.** Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies? It is important to review the changes to make sure our drug coverage will work for you next year. Look in section C 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 B for information about our *Provider and Pharmacy Directory*.
- Think about your overall costs in the plan.** How do the total costs compare to other coverage options?
- Think about whether you are happy with our plan.**

If you decide to stay with CareMore 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 can switch plans at any time. If you enroll in a new plan, your new coverage will begin on the first day of the following month. Look in section D, page 10 to learn more about your choices.

B. Changes to the network providers and pharmacies

Our provider and pharmacy networks have changed for 2017.

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*



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

CareMore Cal MediConnect Plan (Medicare-Medicaid Plan)
ANNUAL NOTICE OF CHANGES FOR 2017

*Provider and Pharmacy Directory is located on our website at duals.caremore.com. You may also call Member Services at 1-888-350-3447 (TTY 711) for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*.*

It is important that you know that we may also make changes to our network during the year. If your provider does leave the plan, you have certain rights and protections. For more information, see Chapter 3 of your *Member Handbook*.

C. Changes to benefits for next year

Changes to benefits for medical services

We are changing our coverage for certain medical services next year. The table below describes these changes.

	2016 (this year)	2017 (next year)
Acupuncture	Acupuncture is not covered.	\$0 copay for up to two outpatient acupuncture services in any one calendar month from approved providers, or more often if medically necessary.



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

CareMore Cal MediConnect Plan (Medicare-Medicaid Plan)
ANNUAL NOTICE OF CHANGES FOR 2017

	2016 (this year)	2017 (next year)
Colorectal cancer screening	<p>You pay a \$0 copay</p> <p>For people 50 and older, we will pay for the following services:</p> <ul style="list-style-type: none"> • Flexible sigmoidoscopy (or screening barium enema) every 48 months • Fecal occult blood test, every 12 months • Colonoscopy every ten years (but not within 48 months of a screening sigmoidoscopy) • Colonoscopy (or screening barium enema) for people at high risk of colorectal cancer, every 24 months Prior authorization is not required for services provided by a contracted provider 	<p>You pay a \$0 copay</p> <p>For people 50 and older, we will pay for the following services:</p> <ul style="list-style-type: none"> • Flexible sigmoidoscopy (or screening barium enema) every 48 months • Fecal occult blood test, every 12 months • Guaiac-based fecal occult blood test or fecal immunochemical test, every 12 months • DNA based colorectal screening, every 3 years • Colonoscopy every ten years (but not within 48 months of a screening sigmoidoscopy) • Colonoscopy (or screening barium enema) for people at high risk of colorectal cancer, every 24 months Prior authorization is not required for services provided by a contracted provider.
LiveHealth Online	LiveHealth Online is not covered.	You pay a \$0 copay



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

	2016 (this year)	2017 (next year)
Lung cancer screening	Lung cancer screening is not covered.	<p>You pay a \$0 copay</p> <p>The plan will pay for lung cancer screening every 12 months if you:</p> <ul style="list-style-type: none"> • Are aged 55-77, <i>and</i> • Have a counseling and shared decision-making visit with your doctor or other qualified provider, <i>and</i> • Have smoked at least 1 pack a day for 30 years with no signs or symptoms of lung cancer <i>or</i> smoke now <i>or</i> have quit within the last 15 years. <p>After the first screening, the plan will pay for another screening with a written order from your doctor or other qualified provider.</p>
Worldwide Emergency & Urgent Care	Worldwide Emergency & Urgent Care is not covered.	You pay a \$0 copay
Worldwide Emergency & Urgent Care Annual Limit	Emergency & Urgent Care Worldwide Annual Limit is not covered.	\$10,000 annual limit for Emergency & Urgent Care combined per calendar year.

Changes to prescription drug coverage

Changes to our Drug List

We sent you a copy of our 2017 *List of Covered Drugs* in this envelope.



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free.
For more information, visit duals.caremore.com.

The *List of Covered Drugs* is also called the “Drug List.”

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 Member Services at 1-888-350-3447 (TTY 711) 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.
- **Ask the plan to cover a temporary supply** of the drug. In some situations, we will cover a **one-time**, temporary supply of the drug during the first 90 days of the calendar year. This temporary supply will be for up to 30 days. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5 of the *Member Handbook, Section D.*) When you get a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

Formulary exceptions are granted until the end of the plan year. Any formulary exceptions granted during the current plan year would need to be resubmitted for the 2017 plan year.

Changes to prescription drug costs

There are no changes to the amount you pay for prescription drugs in 2017. Read below for more information about your prescription drug coverage.

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



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

CareMore Cal MediConnect Plan (Medicare-Medicaid Plan)
ANNUAL NOTICE OF CHANGES FOR 2017

	2016 (this year)	2017 (next year)
<p>Drugs in Tier 1 (Generic Drugs)</p> <p>Cost for a one-month supply of a drug in Tier 1 that is filled at a network pharmacy</p>	<p>Your copay for a one-month (31-day) supply is \$0 per prescription.</p>	<p>Your copay for a one-month (31-day) supply is \$0 per prescription.</p>
<p>Drugs in Tier 2 (Brand-name Drugs)</p> <p>Cost for a one-month supply of a drug in Tier 2 that is filled at a network pharmacy</p>	<p>Your copay for a one-month (31-day) supply is \$0 per prescription.</p>	<p>Your copay for a one-month (31-day) supply is \$0 per prescription.</p>
<p>Drugs in Tier 3 (Prescription Drugs covered by Medi-Cal)</p> <p>Cost for a one-month (31-day) supply of a drug in Tier 3 that is filled at a network pharmacy</p>	<p>Your co-pay for a one-month (31-day) supply is \$0 per prescription.</p>	<p>Your co-pay for a one-month (31-day) supply is \$0 per prescription.</p>
<p>Drugs in Tier 4 (Over-the-Counter (OTC) Drugs covered by Medi-Cal)</p> <p>Cost for a one-month (31-day) supply of a drug in Tier 4 that is filled at a network pharmacy</p>	<p>Your co-pay for a one-month (31-day) supply is \$0 per prescription.</p>	<p>Your co-pay for a one-month (31-day) supply is \$0 per prescription.</p>



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

D. Deciding which plan to choose

If you want to stay in CareMore Cal MediConnect Plan

We hope to keep you as a member next year.

To stay in our plan you don't need to do anything. 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 2017.

If you want to change to a different Cal MediConnect plan

If you want to keep getting your Medicare and Medi-Cal benefits together from a single plan, you can join a different Cal MediConnect plan.

To enroll in a different Cal MediConnect plan, call Health 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.

If you want to leave the Cal MediConnect program

If you do not want to enroll in a different Cal MediConnect plan after you leave CareMore Cal MediConnect Plan, you will go back to getting your Medicare and Medi-Cal services separately.

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 CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.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, Programs 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>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 http://www.aging.ca.gov/HICAP/. <p>You will automatically be disenrolled from CareMore Cal MediConnect Plan when your new plan's coverage begins.</p>
<p>2. You can change to:</p> <p>Original Medicare <i>with</i> 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 http://www.aging.ca.gov/HICAP/. <p>You will automatically be disenrolled from CareMore Cal MediConnect Plan when your Original Medicare coverage begins.</p>



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

<p>3. You can change to:</p> <p>Original Medicare <i>without</i> 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 http://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 http://www.aging.ca.gov/HICAP/. <p>You will automatically be disenrolled from CareMore Cal MediConnect Plan when your Original Medicare coverage begins.</p>
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How you will get Medi-Cal services

If you leave our Cal MediConnect plan, you will be enrolled in a Medi-Cal managed care plan of your choice. Your Medi-Cal services include most long-term services and supports and behavioral health care.

When you ask to end your membership in our Cal MediConnect plan, you will need to let Health Care Options know which Medi-Cal managed care plan you want to join. You can call Health 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.



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

E. Getting help

Getting help from CareMore Cal MediConnect Plan

Questions? We're here to help. Please call Member Services at 1-888-350-3447 (TTY only, call 711). We are available for phone calls Monday through Friday from 8 a.m. to 8 p.m. .

Read your 2017 Member Handbook

The *2017 Member Handbook* is the legal, detailed description of your plan benefits. It has details about next year's benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs.

An up-to-date copy of the *2017 Member Handbook* is always available on our website at duals.caremore.com. You may also call Member Services at 1-888-350-3447 (TTY 711) to ask us to mail you a *2017 Member Handbook*.

Visit our website

You can also visit our website at duals.caremore.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*).

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.

Getting help from the Cal MediConnect Ombuds Program

The Cal MediConnect Ombuds Program can help you if you are having a problem with CareMore Cal MediConnect Plan. The Cal MediConnect Ombuds Program 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. The services are free.

Getting help from the Health Insurance Counseling and Advocacy Program

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



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

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

You can visit the Medicare website (<http://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 <http://www.medicare.gov> and click on “Find health & drug plans.”)

Read *Medicare & You 2017*

You can read the *Medicare & You 2017* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (<http://www.medicare.gov>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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 1-888-350-3447 (TTY 711) 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 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.



If you have questions, please call CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.

CareMore Cal MediConnect Plan (Medicare-Medicaid Plan)
ANNUAL NOTICE OF CHANGES FOR 2017

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 CareMore Cal MediConnect Plan at 1-888-350-3447 (TTY 711), Monday through Friday from 8 a.m. to 8 p.m. After-hours messaging is available, 24 hours a day, 7 days a week, including holidays. The call is free. **For more information**, visit duals.caremore.com.



This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information, contact the plan or read the Member Handbook.

Limitations, copays and restrictions may apply. For more information, call CareMore Cal MediConnect Plan Member Services or read the CareMore Cal MediConnect Plan Member Handbook.

Benefits and/or co-payments may change on January 1 of each year.

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

CareMore Cal MediConnect Plan (Medicare-Medicaid Plan) is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to enrollees. CareMore administers the contract on behalf of an affiliate of CareMore. ®CareMore is a registered trademark of CareMore Health System.