



January 1 – December 31, 2025

## Evidence of Coverage:

### Your Medicare Health Benefits and Services as a Member of Keystone 65 Medical-Only HMO

This document gives you the details about your Medicare health care coverage from January 1 – December 31, 2025. **This is an important legal document. Please keep it in a safe place.**

**For questions about this document, please contact our Member Help Team at 1-800-645-3965. (TTY users should call 711). Hours are seven days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. This call is free.**

This plan, Keystone 65 Medical-Only, is offered by Keystone Health Plan East, Inc., a subsidiary of Independence Blue Cross, LLC (“IBX”). (When this *Evidence of Coverage* says “we,” “us,” or “our,” it means Keystone Health Plan East, Inc. When it says “plan” or “our plan,” it means Keystone 65 Medical-Only.)

To receive this document in an alternate format such as braille, large print, or audio, please contact our Member Help Team.

Benefits, premiums, and/or copayments/coinsurance may change on January 1, 2026.

The provider network may change at any time. You will receive notice when necessary. We will notify affected enrollees about changes at least 30 days in advance.

This document explains your benefits and rights. Use this document to understand about:

- Your plan premium and cost sharing;
- Your medical benefits;
- How to file a complaint if you are not satisfied with a service or treatment;
- How to contact us if you need further assistance; and,
- Other protections required by Medicare law.

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OMB Approval 0938-1051 (Expires: August 31, 2026)

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**2025 Evidence of Coverage**

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# CHAPTER 1:

*Getting started as a member*

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## SECTION 1 Introduction

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<b>Section 1.1</b>	<b>You are enrolled in Keystone 65 Liberty Medical-Only HMO, Keystone 65 Preferred Medical-Only HMO, or Keystone 65 Select Medical-Only HMO, which are Medicare HMO Plans</b>
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You are covered by Medicare, and you have chosen to get your Medicare health care through our plan, Keystone 65 Medical-Only HMO. We are required to cover all Part A and Part B services. However, cost sharing and provider access in this plan differ from Original Medicare.

Keystone 65 Medical-Only is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) approved by Medicare and run by a private company. Keystone 65 Medical-Only does not include Part D prescription drug coverage.

**Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at: [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

<b>Section 1.2</b>	<b>What is the <i>Evidence of Coverage</i> document about?</b>
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This *Evidence of Coverage* document tells you how to get your medical care. It explains your rights and responsibilities, what is covered, what you pay as a member of the plan, and how to file a complaint if you are not satisfied with a decision or treatment.

The words *coverage* and *covered services* refer to the medical care and services available to you as a member of Keystone 65 Medical-Only.

It's important for you to learn what the plan's rules are and what services are available to you. We encourage you to set aside some time to look through this *Evidence of Coverage* document.

If you are confused or concerned or just have a question, please contact our plan's Member Help Team.

<b>Section 1.3</b>	<b>Legal information about the <i>Evidence of Coverage</i></b>
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This *Evidence of Coverage* is part of our contract with you about how Keystone 65 Medical-Only covers your care. Other parts of this contract include your enrollment form and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called *riders* or *amendments*.

The contract is in effect for months in which you are enrolled in Keystone 65 Medical-Only between January 1, 2025 and December 31, 2025.

Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of Keystone 65 Medical-Only after December 31, 2025.

We can also choose to stop offering the plan, or to offer it in a different service area, after December 31, 2025.

Medicare (the Centers for Medicare & Medicaid Services) must approve Keystone 65 Medical-Only each year. You can continue each year to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

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## **SECTION 2 What makes you eligible to be a plan member?**

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### **Section 2.1 Your eligibility requirements**

*You are eligible for membership in our plan as long as:*

- You have both Medicare Part A and Medicare Part B.
- -- *and* -- You live in our geographic service area (Section 2.2 below describes our service area). Incarcerated individuals are not considered living in the geographic service area even if they are physically located in it.
- -- *and* -- you are a United States citizen or are lawfully present in the United States.

### **Section 2.2 Here is the plan service area for Keystone 65 Medical-Only**

Keystone 65 Medical-Only is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area. The service area is described below

Our service area includes these counties in Pennsylvania: Bucks, Chester, Delaware, Montgomery, and Philadelphia.

If you plan to move out of the service area, you cannot remain a member of this plan. Please contact our Member Help Team to see if we have a plan in your new area. When you move, you will have a Special Enrollment Period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

It is also important that you call Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.


### **Section 2.3 U.S. Citizen or Lawful Presence**

A member of a Medicare health plan must be a U.S. citizen or lawfully present in the United States. Medicare (the Centers for Medicare & Medicaid Services) will notify Keystone 65 Medical-Only if you are not eligible to remain a member on this basis. Keystone 65 Medical-Only must disenroll you if you do not meet this requirement.

## SECTION 3 Important membership materials you will receive

### Section 3.1 Your plan membership card

While you are a member of our plan, you must use your membership card whenever you get services covered by this plan. You should also show the provider your Medicaid card, if applicable. Here's a sample membership card to show you what yours will look like:

	
PLAN: 80840	< PCP Name >
<b>MEMBER ID</b>	< PCP Phone # >
< ID # >	< PCP Lab >
< Member Name >	
RxBIN 610011	PCP Visit <>
RxPCN CTRXMEDD	SPEC Visit <>
RxGRP MDCMEDD	ER <>
CMS H3952 <>	
MEDICARE ADVANTAGE HMO	Vision Dental

Visit <a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a> for benefit information	
<b>Member:</b> Present this card to providers when seeking care. Contact your Primary Care Physician first for routine medical care. See your Evidence of Coverage for additional benefit information.	<b>Member Help Team</b> <b>1-800-645-3965</b> TTY/TDD <b>711</b> Mental Health/Substance Abuse <b>1-800-688-1911</b>
Out-of-network providers submit paper claims to your local Blue Cross Blue Shield Plan.	Submit paper medical claims to: Claims Receipt Center P.O. Box 211184 Eagan, MN 55121
Please send all written inquiries to: Keystone 65 HMO, P.O. Box 7799, Philadelphia, PA 19101-7799.	
Dental Claims PO Box 211424 Eagan, MN 55121	
<small>Benefits underwritten by Keystone Health Plan East, a subsidiary of Independence Blue Cross - independent licensees of the Blue Cross and Blue Shield Association. Vision services administered by Davis Vision an independent company IBX Medicare Dental Network administered by Dominion Dental Service, Inc., an independent company.</small>	
Submit prescription claims to Prescription Drug Claims, P.O. Box 650287 Dallas, TX 75265-0287	

Do NOT use your red, white, and blue Medicare card for covered medical services while you are a member of this plan. If you use your Medicare card instead of your Keystone 65 Medical-Only membership card, you may have to pay the full cost of medical services yourself. Keep your Medicare card in a safe place. You may be asked to show it if you need hospital services, hospice services, or participate in Medicare approved clinical research studies also called clinical trials.

If your plan membership card is damaged, lost, or stolen, call our Member Help Team right away and we will send you a new card.

### Section 3.2 Provider/Pharmacy Directory

The *Provider/Pharmacy Directory* lists our current network providers and durable medical equipment suppliers. **Network providers** are the doctors and other health care professionals, medical groups, durable medical equipment suppliers, hospitals, and other health care facilities that have an agreement with us to accept our payment and any plan cost sharing as payment in full.

You must use network providers to get your medical care and services. If you go elsewhere without proper authorization, you will have to pay in full. The only exceptions are emergencies, urgently needed services when the network is not available (that is, in situations when it is unreasonable or not possible to obtain services in network), out-of-area dialysis services, and cases in which Keystone 65 Medical-Only authorizes use of out-of-network providers.

The most recent list of providers and suppliers is available on our website at [www.ibxmedicare.com/directory](http://www.ibxmedicare.com/directory).



If you don't have your copy of the *Provider/Pharmacy Directory*, you can request a copy (electronically or in hardcopy form) from our Member Help Team. Requests for hard copy *Provider/Pharmacy Directory* will be mailed to you within three business days.

## SECTION 4 Your monthly costs for Keystone 65 Medical-Only

Your costs may include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)

Medicare Part B premiums differ for people with different incomes. If you have questions about these premiums review your copy of *Medicare & You 2025* handbook, the section called *2025 Medicare Costs*. If you need a copy, you can download it from the Medicare website ([www.medicare.gov/medicare-and-you](http://www.medicare.gov/medicare-and-you)). Or, you can order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.

### Section 4.1 Plan premium

As a member of our plan, you pay a monthly plan premium. The table below shows the monthly plan premium amount for each plan we are offering in the service area.

Plan	Bucks and Philadelphia counties	Chester, Delaware, and Montgomery counties
	2025 Monthly Premium	2025 Monthly Premium
Keystone 65 Liberty Medical-Only	\$0	
Keystone 65 Preferred Medical-Only	\$129.50	
Keystone 65 Select Medical-Only	\$13.50	\$3.50

### Section 4.2 Monthly Medicare Part B Premium

#### Many members are required to pay other Medicare premiums

In addition to paying the monthly plan premium, if any, **you must continue paying your Medicare premiums to remain a member of the plan.** This includes your premium for Part B. It may also include a premium for Part A, which affects members who aren't eligible for premium-free Part A.

#### Part B Premium Reduction (Keystone 65 Liberty Medical-Only)

As a member of Keystone 65 Liberty Medical-Only, we will reduce the Part B premium that you pay to the Social Security Administration by \$90 per month. If you pay your Part B premium on a

monthly basis, you will see this dollar amount credited in your Social Security check. If you pay your Part B premium quarterly, you will see an amount equaling three months of reductions credited on your quarterly Part B premium statement. It may take a few months to see these reductions credited to either your Social Security check or Part B premium statement, but you will be reimbursed for any credits you did not receive during this waiting period.

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## **SECTION 5 More information about your monthly premium**

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<b>Section 5.1 There are several ways you can pay your plan premium</b>
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There are five ways you can pay your plan premium.

### **Option 1: Paying by check**

Direct Pay – Your monthly premium bill is sent to your home. You should write your check payable to Keystone 65 Medical-Only (not payable to CMS or HHS) and send it directly to us.

You are enrolled in a plan that charges a monthly premium, and you should be aware of the following:

- You will receive a bill around the 25th day of every month.
- Your premium is due on the 15th day of every month, unless stated otherwise on your bill.
- Your bank may apply a penalty to your account if your check is returned because of insufficient funds.

Checks should be mailed to:

Independence Blue Cross  
PO Box 825420  
Philadelphia, PA 19182-5420

Payments can also be made in person at:

Independence LIVE  
1919 Market Street, 2nd Floor  
Philadelphia, PA 19103  
8 a.m. to 4 p.m., Monday through Friday

**Note:** The Independence LIVE hours are subject to change.

**Note:** Independence LIVE accepts payments made by checks and money orders. We cannot accept cash payments.

Please do not write any notes or correspondence to us on your premium bill.

### **Option 2: Paying your premium on our website**

Direct Pay members who have registered on our website at [www.ibx.com/login](http://www.ibx.com/login) will be able to view and/or pay their invoices directly online when they log in at [www.ibx.com/login](http://www.ibx.com/login). You can pay directly from your bank account through our e-Bill system.

**Chapter 1 Getting started as a member**

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To schedule payments, you must create a bank account profile and then select a payment date. Please note that payments must be scheduled on business days. They cannot be scheduled on weekends or holidays. In addition, all payments must be scheduled at least two business days prior to the payment due date. If a payment date is not chosen, the calendar will default to the first available payment date. You can also choose to have your payment drawn from either a checking or savings account. Payments may be scheduled for a one-time withdrawal or on a recurring basis. The frequency of recurring withdrawals may be determined by the member (i.e., monthly, bimonthly, quarterly, etc.). Since our plan's members are invoiced monthly, we recommend that you schedule your recurring payments for once each month.

You are excluded from this option if you have selected the following payment options: Electronic Funds Transfer (EFT) (Option 3), direct payment deductions from your monthly Railroad Retirement Board benefit check (Option 4), or direct payment deductions from your monthly Social Security check (Option 5).

For more information regarding this payment option, please contact our Member Help Team.

**Option 3: Having your monthly plan premium automatically withdrawn from your bank account**

Electronic Funds Transfer (EFT) – A fully automatic, computerized way to have your monthly premium payment deducted directly from your bank account.

EFT deductions occur monthly between the 5th and the 15th day of each month. The deduction will not occur on a weekend or bank holiday. At that time, the deduction occurs on the next business day.

If you are interested in the EFT option, please contact our Member Help Team

After completing the EFT application, please continue to pay your monthly premium directly to the plan until you receive confirmation of enrollment in the EFT program. To avoid overpayment, you can specify a start date for the EFT when you select it as your payment method. If an overpayment does occur, you can request that the amount be refunded or applied as a credit towards your next month's payment. The automated EFT may take up to one to two billing cycles to go into effect from the date of your request for enrollment.

**Option 4: Having your plan premium taken out of your monthly Railroad Retirement Board (RRB) benefit check**

You can have the plan premium taken out of your monthly Railroad Retirement Board (RRB) benefit check. For more information on how to pay your plan premium this way, please contact our Member Help Team. We will be happy to help you set this up.

**Option 5: Having your plan premium taken out of your monthly Social Security check****Changing the way you pay your plan premium**

If you decide to change the option by which you pay your plan premium, it can take up to three months for your new payment method to take effect. While we are processing your request for a new payment method, you are responsible for making sure that your plan premium is paid on time. To change your payment method, please contact our Member Help Team or log in at

[www.ibx.com/login](http://www.ibx.com/login) to change it directly. If you are new to your plan, you may indicate your payment choice on the enrollment form or call our Member Help Team for assistance.

### What to do if you are having trouble paying your plan premium

Your plan premium is due in our office by the 15th of the month. If we have not received your premium by the 28th of the month, we will send you a notice reminding you that your account has a balance due.

If you are having trouble paying your premium on time, please contact our Member Help Team to see if we can direct you to programs that will help with your costs.

### Section 5.2 Can we change your monthly plan premium during the year?

**No.** We are not allowed to change the amount we charge for the plan's monthly plan premium during the year. If the monthly plan premium changes for next year, we will tell you in September and the change will take effect on January 1.

## SECTION 6 Keeping your plan membership record up to date

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage including your Primary Care Provider.

The doctors, hospitals, and other providers in the plan's network need to have correct information about you. **These network providers use your membership record to know what services are covered and the cost-sharing amounts for you.** Because of this, it is very important that you help us keep your information up to date.

### Let us know about these changes:

- Changes to your name, your address, or your phone number
- Changes in any other health insurance coverage you have (such as from your employer, your spouse or domestic partner's employer, workers' compensation, or Medicaid)
- If you have any liability claims, such as claims from an automobile accident
- If you have been admitted to a nursing home
- If you receive care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you are participating in a clinical research study (**Note:** You are not required to tell your plan about the clinical research studies you intend to participate in, but we encourage you to do so.)

If any of this information changes, please let us know by calling our Member Help Team.

It is also important to contact Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

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## SECTION 7 How other insurance works with our plan

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### Other insurance

Medicare requires that we collect information from you about any other medical or drug insurance coverage that you have. That's because we must coordinate any other coverage you have with your benefits under our plan. This is called **Coordination of Benefits**.

Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or if you have other coverage that is not listed, please call our Member Help Team. You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), there are rules set by Medicare that decide whether our plan or your other insurance pays first. The insurance that pays first is called the primary payer and pays up to the limits of its coverage. The one that pays second, called the secondary payer, only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-Stage Renal Disease (ESRD):
  - If you're under 65 and disabled and you or your family member is still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan that has more than 100 employees.
  - If you're over 65 and you or your spouse or domestic partner is still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan that has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers' compensation

**Chapter 1 Getting started as a member**

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Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans, and/or Medigap have paid.

# CHAPTER 2:

*Important phone numbers  
and resources*

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## **SECTION 1 Keystone 65 Medical-Only contacts** (how to contact us, including how to reach our Member Help Team)

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### **How to contact our plan's Member Help Team**

For assistance with claims, billing, or member card questions, please call or write to our Keystone 65 Medical-Only Member Help Team. We will be happy to help you.

<b>Method</b>	<b>Member Help Team – Contact Information</b>
<b>CALL</b>	1-800-645-3965  Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.  Our Member Help Team also has free language interpreter services available for non-English speakers.
<b>TTY/TDD</b>	711  Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m.
<b>FAX</b>	1-888-289-3029  215-238-7960
<b>WRITE</b>	Keystone 65 Medical-Only PO Box 7799 Philadelphia, PA 19101-7799
<b>WEBSITE</b>	<a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>



**How to contact us when you are asking for a coverage decision about your medical care**

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services. For more information on asking for coverage decisions or appeals about your medical care, see Chapter 7, (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

<b>Method</b>	<b>Coverage Decisions for Medical Care – Contact Information</b>
<b>CALL</b>	1-800-ASK-BLUE (1-800-275-2583)  Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
<b>TTY/</b>	711  Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m.
<b>WRITE</b>	Keystone 65 Medical-Only Clinical Precertification 1901 Market Street Philadelphia, PA 19103
<b>WEBSITE</b>	<a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>

### How to contact us when you are asking for an appeal about your medical care

An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on asking for coverage decisions or appeals about your medical care, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

<b>Method</b>	<b>Appeals for Medical Care – Contact Information</b>
<b>CALL</b>	1-800-645-3965  Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
<b>TTY/TDD</b>	711  Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m.
<b>FAX</b>	1-888-289-3008  215-988-2001
<b>WRITE</b>	Keystone 65 Medical-Only Medicare Member Appeals Unit PO Box 13652 Philadelphia, PA 19101-3652
<b>WEBSITE</b>	<a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>

### How to contact us when you are making a complaint about your medical care

You can make a complaint about us or one of our network providers, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. For more information on making a complaint about your medical care, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

<b>Method</b>	<b>Complaints about Medical Care – Contact Information</b>
<b>CALL</b>	1-800-645-3965  Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
<b>TTY</b>	711  Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m.
<b>FAX</b>	1-888-289-3008 215-988-2001
<b>WRITE</b>	Keystone 65 Medical-Only Medicare Member Appeals Unit PO Box 13652 Philadelphia, PA 19101-3652
<b>MEDICARE WEBSITE</b>	You can submit a complaint about Keystone 65 Medical-Only directly to Medicare. To submit an online complaint to Medicare, go to <a href="http://www.medicare.gov/MedicareComplaintForm/home.aspx">www.medicare.gov/MedicareComplaintForm/home.aspx</a>

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### Where to send a request asking us to pay for our share of the cost for medical care you have received

If you have received a bill or paid for services (such as a provider bill) that you think we should pay for, you may need to ask us for reimbursement or to pay the provider bill, see Chapter 5 (*Asking us to pay our share of a bill you have received for covered medical services*).

Please note: If you send us a payment request and we deny any part of your request, you can appeal our decision. See Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) for more information.

Method	Payment Requests – Contact Information
<b>CALL</b>	1-800-645-3965  Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
<b>TTY/TDD</b>	711  Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m.
<b>FAX</b>	1-888-289-3029 215-238-7960
<b>WRITE</b>	Independence Blue Cross Claims Receipt Center PO Box 211184 Eagan, MN 55121
<b>WEBSITE</b>	<a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>

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## SECTION 2 Medicare

(how to get help and information directly from the Federal Medicare program)

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Medicare is the Federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The Federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (sometimes called CMS). This agency contracts with Medicare Advantage organizations including us.

Method	Medicare – Contact Information
<b>CALL</b>	1-800-MEDICARE, or 1-800-633-4227

Method	Medicare – Contact Information
	<p>Calls to this number are free. 24 hours a day, 7 days a week.</p>
<b>TTY</b>	<p>1-877-486-2048</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p> <p>Calls to this number are free.</p>
<b>WEBSITE</b>	<p><a href="http://www.Medicare.gov">www.Medicare.gov</a></p> <p>This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes documents you can print directly from your computer. You can also find Medicare contacts in your state.</p> <p>The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools:</p> <ul style="list-style-type: none"><li>• <b>Medicare Eligibility Tool:</b> Provides Medicare eligibility status information.</li><li>• <b>Medicare Plan Finder:</b> Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an <i>estimate</i> of what your out-of-pocket costs might be in different Medicare plans.</li></ul> <p>You can also use the website to tell Medicare about any complaints you have about Keystone 65 Medical-Only:</p> <ul style="list-style-type: none"><li>• <b>Tell Medicare about your complaint:</b> You can submit a complaint about Keystone 65 Medical-Only directly to Medicare. To submit a complaint to Medicare, go to <a href="http://www.medicare.gov/MedicareComplaintForm/home.aspx">www.medicare.gov/MedicareComplaintForm/home.aspx</a>. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.</li></ul> <p>If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare and tell them what information you are looking for. They will find the information on the website and review the information with you. (You can call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)</p>

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### **SECTION 3 State Health Insurance Assistance Program** (free help, information, and answers to your questions about Medicare)

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The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Pennsylvania, the SHIP is called Pennsylvania Medicare Education and Decision Insight (PA MEDI).

PA MEDI is an independent (not connected with any insurance company or health plan) state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

PA MEDI counselors can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and help you straighten out problems with your Medicare bills. PA MEDI counselors can also help you with Medicare questions or problems and help you understand your Medicare plan choices and answer questions about switching plans.

**METHOD TO ACCESS SHIP and OTHER RESOURCES:**

- Visit <https://www.shiphelp.org> (Click on SHIP LOCATOR in middle of page)
- Select your **STATE** from the list. This will take you to a page with phone numbers and resources specific to your state.

<b>Method</b>	<b>PA MEDI (Pennsylvania SHIP) – Contact Information</b>
<b>CALL</b>	1-800-783-7067
<b>WRITE</b>	Pennsylvania Medicare Education and Decision Insight (PA MEDI) Commonwealth of Pennsylvania Department of Aging 555 Walnut Street, 5th Floor Harrisburg, PA 17101-1919
<b>WEBSITE</b>	<a href="http://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx">www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx</a>

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## **SECTION 4 Quality Improvement Organization**

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There is a designated Quality Improvement Organization for serving Medicare beneficiaries in each state. For Pennsylvania, the Quality Improvement Organization is called Livanta.

Livanta has a group of doctors and other health care professionals who are paid by Medicare to check on and help improve the quality of care for people with Medicare. Livanta is an independent organization. It is not connected with our plan.

You should contact Livanta in any of these situations:

- You have a complaint about the quality of care you have received.
- You think coverage for your hospital stay is ending too soon.
- You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon.

<b>Method</b>	<b>Livanta (Pennsylvania's Quality Improvement Organization) – Contact Information</b>
<b>CALL</b>	1-888-396-4646 Monday through Friday, 9 a.m. to 5 p.m. and Saturday and Sunday, 11 a.m. to 3 p.m. 24-hour voicemail service is available.
<b>TTY</b>	1-888-985-2660 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
<b>WRITE</b>	Livanta LLC BFCC-QIO Program 10820 Guilford Road, Suite 202 Annapolis Junction, MD 20701-1105
<b>WEBSITE</b>	<a href="http://www.livantaqio.com">www.livantaqio.com</a>

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## **SECTION 5 Social Security**

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Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens and lawful permanent residents who are 65 or older, or who have a disability or End-Stage Renal Disease and meet certain conditions, are eligible for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

If you move or change your mailing address, it is important that you contact Social Security to let them know.

Method	Social Security– Contact Information
<b>CALL</b>	1-800-772-1213 Calls to this number are free. Available 8 a.m. to 7 p.m., Monday through Friday. You can use Social Security’s automated telephone services to get recorded information and conduct some business 24 hours a day.
<b>TTY</b>	1-800-325-0778 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Available 8 a.m. to 7 p.m., Monday through Friday.
<b>WEBSITE</b>	<a href="http://www.ssa.gov">www.ssa.gov</a>

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## **SECTION 6 Medicaid**

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Medicaid is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid. The programs offered through Medicaid help people with Medicare pay their Medicare costs, such as their Medicare premiums. These **Medicare Savings Programs** include:

**Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)

**Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)

**Qualifying Individual (QI):** Helps pay Part B premiums.

**Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

To find out more about Medicaid and its programs, contact the Pennsylvania Department of Public Welfare – Office of Medical Assistance Programs (OMAP).



Method	Pennsylvania Department of Public Welfare Office of Medical Assistance Programs (OMAP) – Contact Information
CALL	1-800-537-8862
WRITE	Pennsylvania Department of Public Welfare Office of Medical Assistance Programs (OMAP) Health and Welfare Building, Room 515 PO Box 2675 Harrisburg, PA 17105-2675
WEBSITE	<a href="http://www.dhs.pa.gov/Services/Assistance/Pages/Medical-Assistance.aspx">www.dhs.pa.gov/Services/Assistance/Pages/Medical-Assistance.aspx</a>

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## **SECTION 7 How to contact the Railroad Retirement Board**

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The Railroad Retirement Board is an independent Federal agency that administers comprehensive benefit programs for the nation’s railroad workers and their families. If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

Method	Railroad Retirement Board – Contact Information
CALL	1-877-772-5772 Calls to this number are free. If you press “0”, you may speak with an RRB representative from 9 a.m. to 3:30 p.m., Monday, Tuesday, Thursday, and Friday, and from 9 a.m. to 12 p.m. on Wednesday. If you press “1”, you may access the automated RRB HelpLine and recorded information 24 hours a day, including weekends and holidays.
TTY	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are <i>not</i> free.
WEBSITE	<a href="http://rrb.gov/">rrb.gov/</a>

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## **SECTION 8 Do you have group insurance or other health insurance from an employer?**

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If you (or your spouse or domestic partner) get benefits from your (or your spouse or domestic partner’s) employer or retiree group as part of this plan, you may call the employer/union benefits administrator or our Member Help Team if you have any questions. You can ask about

**Chapter 2 Important phone numbers and resources**

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your (or your spouse or domestic partner's) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for our Member Help Team are printed on the back cover of this document.) You may also call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048) with questions related to your Medicare coverage under this plan.

# CHAPTER 3:

*Using the plan  
for your medical services*

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## **SECTION 1 Things to know about getting your medical care as a member of our plan**

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This chapter explains what you need to know about using the plan to get your medical care covered. It gives definitions of terms and explains the rules you will need to follow to get the medical treatments, services, equipment, Part B prescription drugs, and other medical care that are covered by the plan.

For the details on what medical care is covered by our plan and how much you pay when you get this care, use the benefits chart in the next chapter, Chapter 4 (*Medical Benefits Chart, what is covered and what you pay*).

<b>Section 1.1 What are network providers and covered services?</b>
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- **Providers** are doctors and other health care professionals licensed by the state to provide medical services and care. The term providers also includes hospitals and other health care facilities.
- **Network providers** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and your cost-sharing amount as payment in full. We have arranged for these providers to deliver covered services to members in our plan. The providers in our network bill us directly for care they give you. When you see a network provider, you pay only your share of the cost for their services.
- **Covered services** include all the medical care, health care services, supplies, and equipment that are covered by our plan. Your covered services for medical care are listed in the benefits chart in Chapter 4.

<b>Section 1.2 Basic rules for getting your medical care covered by the plan</b>
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As a Medicare health plan, Keystone 65 Medical-Only must cover all services covered by Original Medicare and must follow Original Medicare's coverage rules.

Keystone 65 Medical-Only will generally cover your medical care as long as:

- **The care you receive is included in the plan's Medical Benefits Chart** (this chart is in Chapter 4 of this document).
- **The care you receive is considered medically necessary.** Medically necessary means that the services, supplies, equipment, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- **You have a network primary care provider (a PCP) who is providing and overseeing your care.** As a member of our plan, you must choose a network PCP (for more information about this, see Section 2.1 in this chapter).

- **You must receive your care from a network provider** (for more information about this, see Section 2 in this chapter). In most cases, care you receive from an out-of-network provider (a provider who is not part of our plan's network) will not be covered. This means that you will have to pay the provider in full for the services furnished. *Here are three exceptions:*
  - The plan covers emergency or urgently needed services that you get from an out-of-network provider. For more information about this, and to see what emergency or urgently needed services means, see Section 3 in this chapter.
  - If you need medical care that Medicare requires our plan to cover but there are no specialists in our network that provide this care, you can get this care from an out-of-network provider at the same cost sharing you normally pay in-network. Authorization should be obtained from the plan prior to seeking care. In this situation, you will pay the same as you would pay if you got the care from a network provider. For information about getting approval to see an out-of-network doctor, see Section 2.4 in this chapter.
  - The plan covers kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area or when your provider for this service is temporarily unavailable or inaccessible. The cost sharing you pay the plan for dialysis can never exceed the cost sharing in Original Medicare. If you are outside the plan's service area and obtain the dialysis from a provider that is outside the plan's network, your cost sharing cannot exceed the cost sharing you pay in-network. However, if your usual in-network provider for dialysis is temporarily unavailable and you choose to obtain services inside the service area from a provider outside the plan's network the cost sharing for the dialysis may be higher.

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## **SECTION 2 Use providers in the plan's network to get your medical care**

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<b>Section 2.1 You must choose a Primary Care Provider (PCP) to provide and oversee your medical care</b>
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### **What is a PCP and what does the PCP do for you?**

When you become a member of Keystone 65 Medical-Only, you must choose a network provider as your primary care provider (PCP). All PCPs meet state requirements and are trained to give you basic medical care. A PCP is usually a family or general practitioner or an internist who knows the plan's network and can guide you to a plan specialist when needed. For a list of providers that may act as PCPs, please see the *Provider/Pharmacy Directory*.

Your PCP may also coordinate any additional covered services you receive as a plan member. Coordinating your services includes checking or consulting with other plan (in-network) providers about your care.

In some cases, for specific covered services, your PCP will need to get approval in advance from our plan (this is called getting prior authorization). Please see Chapter 4 for more information on the services that require prior authorization.

Your PCP will provide you with basic medical care and help to arrange or coordinate covered services that you receive as a plan member. These covered services include:

- X-rays;
- Therapies;
- Care from doctors who are specialists; and
- Follow-up care.

As your primary care provider will assist in coordinating and arranging most of your health care services, your PCP has identified specific providers for laboratory services.

You should check with your PCP or call our Member Help Team if you need specific information.

### **How do you choose your PCP?**

As a Keystone 65 Medical-Only member, you must select a PCP to coordinate your care. Your PCP must be a part of the Keystone 65 Medical-Only network. If you do not select a PCP at the time of enrollment, we will assign one to you.

Whether you already have a PCP or are searching for one, our *Provider/Pharmacy Directory* will help you confirm their in-network status or help you locate one in your plan's network that's best suited for your needs. Our online Find a Provider tool can help you find in-network providers (doctor, hospital, and other medical facilities). Our online Find a Provider tool is available at [www.ibxmedicare.com/providerfinder](http://www.ibxmedicare.com/providerfinder).

There are two ways you can select a PCP:

- To select your PCP online, log in or register at [www.ibx.com/login](http://www.ibx.com/login)
- Or call our Member Help Team, who can assist you in finding and selecting a PCP

Once you select your PCP, you will receive an updated member ID card with your PCP name, phone number, and laboratory information.

### **Changing your PCP**

You may change your PCP for any reason, at any time. Also, it's possible that your PCP might leave our plan's network of providers and you would have to find a new PCP.

To change your PCP, call our Member Help Team or log in or register at [www.ibx.com/login](http://www.ibx.com/login). The change will be effective the first day of the month following the request for change. If you call, be sure to inform our Member Help Team representative if you are seeing any specialists or receiving covered services that your PCP approved (such as home health services and durable medical equipment). Our Member Help Team representative will then:

- Help you continue to get specialty care and covered services when you change your PCP;
- Confirm that your chosen PCP is accepting new patients;
- Change your membership record to show the name of your new PCP; and

- Send you a new member ID card that lists the name and phone number of your new PCP.

### **Section 2.2 What kinds of medical care can you get without a referral from your PCP?**

You do not need to get a referral from your PCP to see a medical specialist, mental/behavioral health specialist, or other network providers. See section 2.3 for how to get care from specialists and other network providers.

### **Section 2.3 How to get care from specialists and other network providers**

A specialist is a doctor who provides health care services for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

- Oncologists care for patients with cancer.
- Cardiologists care for patients with heart conditions.
- Orthopedists care for patients with certain bone, joint, or muscle conditions.

You do not need a referral to see a medical specialist, mental/behavioral health specialist, or other network providers.

In some cases, for specific covered services, your PCP or specialist will need to get approval in advance from our plan (this is called getting prior authorization). Please see Chapter 4, Section 2.1 for more information on the services that require prior authorization.

- You do not need prior authorization for a screening, such as a screening mammogram or screening colonoscopy. In most cases, your radiology site may request a prescription for you to have a screening mammogram. Please check with the facility for specifics.

To find an in-network medical specialist or mental health/behavioral health specialist, visit [www.ibxmedicare.com/directory](http://www.ibxmedicare.com/directory).

#### **Designated Specialty Sites**

PCPs are required to select a designated site that members must use for laboratory services. Members must use their PCP's designated site to receive in-network coverage for laboratory services.

Specialists in designated sites are usually paid a set dollar amount per member per month (capitation) for their services based on the PCPs who have selected them. Before selecting a PCP, you may want to speak to the PCP regarding the designated laboratory sites that the PCP has chosen.

#### **What if a specialist or another network provider leaves our plan?**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. If your doctor or specialist leaves your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.

- We will notify you that your provider is leaving our plan so that you have time to select a new provider.  
If your primary care or behavioral health provider leaves our plan, we will notify you if you have seen that provider within the past three years.  
If any of your other providers leave our plan, we will notify you if you are assigned to the provider, currently receive care from them, or have seen them within the past three months.
- We will assist you in selecting a new qualified in-network provider that you may access for continued care.
- If you are currently undergoing medical treatment or therapies with your current provider, you have the right to request, and we will work with you to ensure, that the medically necessary treatment or therapies you are receiving continues.
- We will provide you with information about the different enrollment periods available to you and options you may have for changing plans.
- We will arrange for any medically necessary covered benefit outside of our provider network, but at in-network cost sharing, when an in-network provider or benefit is unavailable or inadequate to meet your medical needs. Prior authorization is required in these instances.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.
- If you believe we have not furnished you with a qualified provider to replace your previous provider, or that your care is not being appropriately managed, you have the right to file a quality of care complaint to the QIO, a quality of care grievance to the plan, or both. Please see Chapter 7.

#### **Section 2.4 How to get care from out-of-network providers**

**You must receive your care from a network provider** (for more information about this, see Section 2 in this chapter). In most cases, care you receive from an out-of-network provider (a provider who is not part of our plan) will not be covered. Here are three exceptions:

- The plan covers emergency care or urgently needed services that you get from an out-of-network provider. For more information about this, and to see what emergency or urgently needed services means, see Section 3 in this chapter.
- If you need medical care that Medicare requires our plan to cover and the providers in our network cannot provide this care, you can get this care from an out-of-network provider. To pay the same as you would pay if you got the care from a network provider, you and/or your PCP must obtain prior authorization from the plan prior to seeking care.
- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area.



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## **SECTION 3 How to get services when you have an emergency or urgent need for care or during a disaster**

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<b>Section 3.1 Getting care if you have a medical emergency</b>
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### **What is a medical emergency and what should you do if you have one?**

A **medical emergency** is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent your loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

If you have a medical emergency:

**Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do *not* need to get approval or a referral first from your PCP. You do not need to use a network doctor. You may get covered emergency medical care whenever you need it, anywhere in the United States or its territories, and from any provider with an appropriate state license even if they are not part of our network, and worldwide emergency services outside of the United States.

**As soon as possible, make sure that our plan has been told about your emergency.** We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. The number to call us is located on the back of your membership ID card.

### **What is covered if you have a medical emergency?**

Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. We also cover medical services during the emergency.

The doctors who are giving you emergency care will decide when your condition is stable and the medical emergency is over.

After the emergency is over, you are entitled to follow-up care to be sure your condition continues to be stable. Your doctors will continue to treat you until your doctors contact us and make plans for additional care. Your follow-up care will be covered by our plan.

If your emergency care is provided by out-of-network providers, we will try to arrange for network providers to take over your care as soon as your medical condition and the circumstances allow.

### **What if it wasn't a medical emergency?**

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care – thinking that your health is in serious danger – and the doctor may say

that it wasn't a medical emergency after all. If it turns out that it was not an emergency, as long as you reasonably thought your health was in serious danger, we will cover your care.

However, after the doctor has said that it was *not* an emergency, we will cover additional care *only* if you get the additional care in one of these two ways:

- You go to a network provider to get the additional care.
- *or* – The additional care you get is considered urgently needed services and you follow the rules for getting this urgent care (for more information about this, see Section 3.2 below).

### **Section 3.2 Getting care when you have an urgent need for services**

#### **What are urgently needed services?**

A plan-covered service requiring immediate medical attention that is not an emergency is an urgently needed service if either you are temporarily outside the service area of the plan, or it is unreasonable given your time, place, and circumstances to obtain this service from network providers with whom the plan contracts. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flair-ups of existing conditions. However, medically necessary routine provider visits, such as annual checkups, are not considered urgently needed even if you are outside the service area of the plan or the plan network is temporarily unavailable.

As a member of Keystone 65 Medical-Only, you can receive your care from an in-network urgent care facility. See Chapter 4, Section 2.1 for details about copayments. The urgent care facilities in our network can be found in the *Provider/Pharmacy Directory*, on our website at [www.ibxmedicare.com/directory](http://www.ibxmedicare.com/directory), or by calling our Member Help Team. As soon as possible, make sure to tell our plan about your care. We need to follow up on your care. You or someone else should call to tell us about your care, usually within 48 hours. The number to call Keystone 65 Medical-Only is located on the back of your member ID card.

Our plan covers worldwide emergency and urgent care services outside the United States under the following circumstances:

You, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent your loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

You require urgently needed services to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care.

### **Section 3.3 Getting care during a disaster**

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from your plan.

Please visit the following website: [www.ibxmedicare.com](http://www.ibxmedicare.com) for information on how to obtain needed care during a disaster.

If you cannot use a network provider during a disaster, your plan will allow you to obtain care from out-of-network providers at in-network cost sharing.

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## **SECTION 4 What if you are billed directly for the full cost of your services?**

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<b>Section 4.1 You can ask us to pay our share of the cost of covered services</b>
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If you have paid more than your plan cost sharing for covered services, or if you have received a bill for the full cost of covered medical services, go to Chapter 5 (*Asking us to pay our share of a bill you have received for covered medical services*) for information about what to do.

<b>Section 4.2 If services are not covered by our plan, you must pay the full cost</b>
--

Keystone 65 Medical-Only covers all medically necessary services as listed in the Medical Benefits Chart in Chapter 4 of this document. If you receive services not covered by our plan or services obtained out of network and were not authorized, you are responsible for paying the full cost of services.

For covered services that have a benefit limitation, you also pay the full cost of any services you get after you have used up your benefit for that type of covered service. If you pay for services once you reach your benefit limit for those services, or for services not covered by Original Medicare, your out-of-pocket expenses will not count toward your out-of-pocket maximum. You can call our Member Help Team when you want to know how much of your benefit limit you have already used.

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## **SECTION 5 How are your medical services covered when you are in a clinical research study?**

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<b>Section 5.1 What is a clinical research study?</b>
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A clinical research study (also called a *clinical trial*) is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. Certain clinical research studies are approved by Medicare. Clinical research studies approved by Medicare typically request volunteers to participate in the study.

Once Medicare approves the study, and you express interest, someone who works on the study will contact you to explain more about the study and see if you meet the requirements set by the scientists who are running the study. You can participate in the study as long as you meet the requirements for the study *and* you have a full understanding and acceptance of what is involved if you participate in the study.

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for the covered services you receive as part of the study. If you tell us that you are in a qualified clinical trial, then you are only responsible for the in-network cost sharing for the services in that trial. If you paid more, for example, if you already paid the Original Medicare cost-sharing amount, we will reimburse the difference between what you paid and the in-network cost sharing. However, you will need to provide documentation to show us how much you paid. When you are in a clinical research study, you may stay enrolled in our plan and continue to get the rest of your care (the care that is not related to the study) through our plan.

If you want to participate in any Medicare-approved clinical research study, you do *not* need to tell us or to get approval from us or your PCP. The providers that deliver your care as part of the clinical research study do *not* need to be part of our plan's network of providers. Please note that this does not include benefits for which our plan is responsible that include, as a component, a clinical trial or registry to assess the benefit. These include certain benefits specified under national coverage determinations requiring coverage with evidence development (NCDs-CED) and investigational exemption device (IDE) studies and may be subject to prior authorization and other plan rules.

Although you do not need to get our plan's permission to be in a clinical research study, covered for Medicare Advantage enrollees by Original Medicare, we encourage you to notify us in advance when you choose to participate in Medicare-qualified clinical trials.

If you participate in a study that Medicare has *not* approved, *you will be responsible for paying all costs for your participation in the study.*

## **Section 5.2 When you participate in a clinical research study, who pays for what?**

Once you join a Medicare-approved clinical research study, Original Medicare covers the routine items and services you receive as part of the study, including:

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- An operation or other medical procedure if it is part of the research study.
- Treatment of side effects and complications of the new care.

After Medicare has paid its share of the cost for these services, our plan will pay the difference between the cost sharing in Original Medicare and your in-network cost sharing as a member of our plan. This means you will pay the same amount for the services you receive as part of the study as you would if you received these services from our plan. However, you are required to submit documentation showing how much cost sharing you paid. Please see Chapter 5 for more information for submitting requests for payments.

*Here's an example of how the cost sharing works:* Let's say that you have a lab test that costs \$100 as part of the research study. Let's also say that your share of the costs for this test is \$20 under Original Medicare, but the test would be \$10 under our plan's benefits. In this case, Original Medicare would pay \$80 for the test and you would pay the \$20 copay required under Original Medicare. You would then notify your plan that you received a qualified clinical trial service and submit documentation such as a provider bill to the plan. The plan would then

directly pay you \$10. Therefore, your net payment is \$10, the same amount you would pay under our plan's benefits. Please note that in order to receive payment from your plan, you must submit documentation to your plan such as a provider bill.

When you are part of a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare will *not* pay for the new item or service that the study is testing unless Medicare would cover the item or service even if you were *not* in a study.
- Items or services provided only to collect data, and not used in your direct health care. For example, Medicare would not pay for monthly CT scans done as part of the study if your medical condition would normally require only one CT scan.
- Items and services customarily provided by the research sponsors free-of-charge for any enrollee in the trial.

### **Do you want to know more?**

You can get more information about joining a clinical research study by visiting the Medicare website to read or download the publication *Medicare and Clinical Research Studies*. (The publication is available at: [www.medicare.gov/Pubs/pdf/02226-Medicare-and-Clinical-Research-Studies.pdf](http://www.medicare.gov/Pubs/pdf/02226-Medicare-and-Clinical-Research-Studies.pdf).) You can also call 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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## **SECTION 6 Rules for getting care in a religious non-medical health care institution**

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<b>Section 6.1 What is a religious non-medical health care institution?</b>
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A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we will instead provide coverage for care in a religious non-medical health care institution. This benefit is provided only for Part A inpatient services (non-medical health care services).

<b>Section 6.2 Receiving Care from a Religious Non-Medical Health Care Institution</b>
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To get care from a religious non-medical health care institution, you must sign a legal document that says you are conscientiously opposed to getting medical treatment that is **non-excepted**.

- **Non-excepted** medical care or treatment is any medical care or treatment that is *voluntary* and *not required* by any federal, state, or local law.
- **Excepted** medical treatment is medical care or treatment that you get that is *not* voluntary or *is required* under federal, state, or local law.

To be covered by our plan, the care you get from a religious non-medical health care institution must meet the following conditions:

- The facility providing the care must be certified by Medicare.
- Our plan's coverage of services you receive is limited to *non-religious* aspects of care.
- If you get services from this institution that are provided to you in a facility, the following conditions apply
  - You must have a medical condition that would allow you to receive covered services for inpatient hospital care or skilled nursing facility care;
  - – *and* – You must get approval in advance from our plan before you are admitted to the facility or your stay will not be covered.

Medicare inpatient hospital, inpatient mental health care, and skilled nursing facility coverage limits will apply. Please refer to the Medical Benefits Chart in Chapter 4 for information on these limits.

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## **SECTION 7 Rules for ownership of durable medical equipment**

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<b>Section 7.1 Will you own the durable medical equipment after making a certain number of payments under our plan?</b>
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Durable medical equipment (DME) includes items such as oxygen equipment and supplies, wheelchairs, walkers, powered mattress systems, crutches, diabetic supplies, speech generating devices, IV infusion pumps, nebulizers, and hospital beds ordered by a provider for use in the home. The member always owns certain items, such as prosthetics. In this section, we discuss other types of DME that you must rent.

In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. As a member of Keystone 65 Medical-Only, however, you usually will not acquire ownership of rented DME items no matter how many copayments you make for the item while a member of our plan, even if you made up to 12 consecutive payments for the DME item under Original Medicare before you joined our plan. Under certain limited circumstances, we will transfer ownership of the DME item to you. Call our Member Help Team for more information.

### **What happens to payments you made for durable medical equipment if you switch to Original Medicare?**

If you did not acquire ownership of the DME item while in our plan, you will have to make 13 new consecutive payments after you switch to Original Medicare in order to own the item. The payments made while enrolled in your plan do not count.

**Example 1:** You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. The payments you made in Original Medicare do not count.

**Example 2:** You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. You were in our plan but did not obtain ownership while in our plan. You then go back to Original Medicare. You will have to make 13 consecutive new payments to own

the item once you join Original Medicare again. All previous payments (whether to our plan or to Original Medicare) do not count.

<b>Section 7.2 Rules for oxygen equipment, supplies, and maintenance</b>
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**What oxygen benefits are you entitled to?**

If you qualify for Medicare oxygen equipment coverage, Keystone 65 Medical-Only will cover:

- Rental of oxygen equipment
- Delivery of oxygen and oxygen contents
- Tubing and related oxygen accessories for the delivery of oxygen and oxygen contents
- Maintenance and repairs of oxygen equipment

If you leave Keystone 65 Medical-Only or no longer medically require oxygen equipment, then the oxygen equipment must be returned.

**What happens if you leave your plan and return to Original Medicare?**

Original Medicare requires an oxygen supplier to provide you services for five years. During the first 36 months you rent the equipment. The remaining 24 months the supplier provides the equipment and maintenance (you are still responsible for the copayment for oxygen). After five years, you may choose to stay with the same company or go to another company. At this point, the five-year cycle begins again, even if you remain with the same company, requiring you to pay copayments for the first 36 months. If you join or leave our plan, the five-year cycle starts over.

**CHAPTER 4:**  
*Medical Benefits Chart*  
*(what is covered and*  
*what you pay)*



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## **SECTION 1 Understanding your out-of-pocket costs for covered services**

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This chapter provides a Medical Benefits Chart that lists your covered services and shows how much you will pay for each covered service as a member of Keystone 65 Medical-Only. Later in this chapter, you can find information about medical services that are not covered. It also explains limits on certain services.

### **Section 1.1 Types of out-of-pocket costs you may pay for your covered services**

To understand the payment information, we give you in this chapter, you need to know about the types of out-of-pocket costs you may pay for your covered services:

- **Copayment** is a fixed amount you pay each time you receive certain medical services. You pay a copayment at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your copayments.)
- **Coinsurance** is a percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your coinsurance.)

Most people who qualify for Medicaid or for the Qualified Medicare Beneficiary (QMB) program should never pay deductibles, copayments or coinsurance. Be sure to show your proof of Medicaid or QMB eligibility to your provider, if applicable.

### **Section 1.2 What is the most you will pay for Medicare Part A and Part B covered medical services?**

Because you are enrolled in a Medicare Advantage Plan, there is a limit on the amount you have to pay out of pocket each year for in-network medical services that are covered under Medicare Part A and Part B. This limit is called the maximum out-of-pocket (MOOP) amount for medical services. For calendar year 2025 this amount is:

- Keystone 65 Liberty Medical-Only: \$9,350
- Keystone 65 Preferred Medical-Only: \$4,000
- Keystone 65 Select Medical-Only: \$6,000

The amounts you pay for copayments and coinsurance for in-network covered services count toward this maximum out-of-pocket amount. (The amount you pay for your plan premium does not count toward your maximum out-of-pocket amount.) In addition, amounts you pay for some services do not count toward your maximum out-of-pocket amount. These services are marked with an asterisk in the Medical Benefits Chart. If you reach the maximum out-of-pocket amount of \$9,350 for **Keystone 65 Liberty Medical-Only**, \$4,000 for **Keystone 65 Preferred Medical-Only**, or \$6,000 for **Keystone 65 Select Medical-Only**, you will not have to pay any out-of-pocket costs for the rest of the year for in-network covered Part A and Part B services. However, you must continue to pay your plan premium and the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****Section 1.3 Our plan also limits your out-of-pocket costs for certain types of services**

In addition to the maximum out-of-pocket amount for covered Part A and Part B services (see Section 1.4 above), we also have a separate maximum out-of-pocket amount that applies only to certain types of services.

The plan has a maximum out-of-pocket amount for inpatient hospital care:

- \$1,995 per stay for Keystone 65 Liberty Medical-Only
- \$1,350 per stay for Keystone 65 Preferred Medical-Only
- \$1,650 per stay for Keystone 65 Select Medical-Only

Once you have paid \$1,995 for **Keystone 65 Liberty Medical-Only**, \$1,350 for **Keystone 65 Preferred Medical-Only**, or \$1,650 for **Keystone 65 Select Medical-Only** out of pocket for inpatient hospital care, the plan will cover these services at no cost to you for the rest of the inpatient hospital care stay. Both the maximum out-of-pocket amount for Part A and Part B medical services and the maximum out-of-pocket amount for inpatient hospital care apply to your covered inpatient hospital care.

- **Keystone 65 Liberty Medical-Only:** This means that once you have paid *either* \$9,350 for Part A and Part B medical services *or* \$1,995 for your inpatient hospital care, the plan will cover your inpatient hospital care at no cost to you for the rest of the inpatient hospital stay.
- **Keystone 65 Preferred Medical-Only:** This means that once you have paid *either* \$4,000 for Part A and Part B medical services *or* \$1,350 for your inpatient hospital care, the plan will cover your inpatient hospital care at no cost to you for the rest of the inpatient hospital stay.
- **Keystone 65 Select Medical-Only:** This means that once you have paid *either* \$6,000 for Part A and Part B medical services *or* \$1,650 for your inpatient hospital care, the plan will cover your inpatient hospital care at no cost to you for the rest of the inpatient hospital stay.

Our maximum out-of-pocket amount per admission for inpatient mental health care is:

- \$1,995 for **Keystone 65 Liberty Medical-Only**
- \$1,350 for **Keystone 65 Preferred Medical-Only**
- \$1,650 for **Keystone 65 Select Medical-Only**

Once you have paid \$1,995 for **Keystone 65 Liberty Medical-Only**, \$1,350 for **Keystone 65 Preferred Medical-Only**, or \$1,650 for **Keystone 65 Select Medical-Only** out of pocket for inpatient mental health care, the plan will cover these services at no cost to you for the rest of the inpatient mental health care stay. Both the maximum out-of-pocket amount for Part A and Part B medical services and the maximum out-of-pocket amount for inpatient mental health care apply to your covered inpatient mental health care.

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

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**Keystone 65 Liberty Medical-Only:** This means that once you have paid *either* \$9,350 for Part A and Part B medical services *or* \$1,995 for your inpatient mental health care, the plan will cover your inpatient mental health care at no cost to you for the rest of the inpatient mental health care stay.

**Keystone 65 Preferred Medical-Only:** This means that once you have paid *either* \$4,000 for Part A and Part B medical services *or* \$1,350 for your inpatient mental health care, the plan will cover your inpatient mental health care at no cost to you for the rest of the inpatient mental health care stay.

**Keystone 65 Select Medical-Only:** This means that once you have paid *either* \$6,000 for Part A and Part B medical services *or* \$1,650 for your inpatient mental health care, the plan will cover your inpatient mental health care at no cost to you for the rest of the inpatient mental health care stay.

The Medical Benefits Chart in Section 2 shows the service category out-of-pocket maximums.

<b>Section 1.4 Our plan does not allow providers to balance bill you</b>
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As a member of Keystone 65 Medical-Only, an important protection for you is that you only have to pay your cost-sharing amount when you get services covered by our plan. Providers may not add additional separate charges, called **balance billing**. This protection applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don't pay certain provider charges.

Here is how this protection works:

- If your cost sharing is a copayment (a set amount of dollars, for example, \$15.00), then you pay only that amount for any covered services from a network provider.
- If your cost sharing is a coinsurance (a percentage of the total charges), then you never pay more than that percentage. However, your cost depends on which type of provider you see:
  - If you receive the covered services from a network provider, you pay the coinsurance percentage multiplied by the plan's reimbursement rate (as determined in the contract between the provider and the plan).
  - If you receive the covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers. (Remember, the plan covers services from out-of-network providers only in certain situations, such as when you get prior authorization or for emergencies or urgently needed services.)
  - If you receive the covered services from an out-of-network provider who does not participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers. (Remember, the plan covers services from out-of-network providers only in certain situations, such as when you get a referral, or for emergencies or outside the service area for urgently needed services.)
- If you believe a provider has *balance billed* you, call our Member Help Team.

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## **SECTION 2 Use the *Medical Benefits Chart* to find out what is covered and how much you will pay**

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<b>Section 2.1 Your medical benefits and costs as a member of the plan</b>
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The Medical Benefits Chart on the following pages lists the services Keystone 65 Medical-Only covers and what you pay out of pocket for each service. The services listed in the Medical Benefits Chart are covered only when the following coverage requirements are met:

- Your Medicare covered services must be provided according to the coverage guidelines established by Medicare.
- Your services (including medical care, services, supplies, equipment, and Part B prescription drugs) *must* be medically necessary. Medically necessary means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- For new enrollees, your MA coordinated care plan must provide a minimum 90-day transition period, during which time the new MA plan may not require prior authorization for any active course of treatment, even if the course of treatment was for a service that commenced with an out-of-network provider.
- You receive your care from a network provider. In most cases, care you receive from an out-of-network provider will not be covered, unless it is emergent or urgent care or unless your plan has given you or a network provider prior authorization. This means that you will have to pay the provider in full for the services furnished.
- You have a primary care provider (a PCP) who is providing and overseeing your care.
- Some of the services listed in the Medical Benefits Chart are covered *only* if your doctor or other network provider gets approval in advance (sometimes called prior authorization) from us. Covered services that need approval in advance are marked in the Medical Benefits Chart by an asterisk.
- If your coordinated care plan provides approval of a prior authorization request for a course of treatment, the approval must be valid for as long as medically reasonable and necessary to avoid disruptions in care in accordance with applicable coverage criteria, your medical history, and the treating provider's recommendation.

Other important things to know about our coverage:

- Like all Medicare health plans, we cover everything that Original Medicare covers. For some of these benefits, you pay more in our plan than you would in Original Medicare. For others, you pay less. (If you want to know more about the coverage and costs of Original Medicare, look in your Medicare & You 2025 handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or ask for a copy 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.)
- For all preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you. However, if you also are treated or monitored for an

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

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existing medical condition during the visit when you receive the preventive service, a copayment will apply for the care received for the existing medical condition.

- If Medicare adds coverage for any new services during 2025, either Medicare or our plan will cover those services.


***Important Benefit Information for Enrollees with Chronic Conditions***

- If you are diagnosed with the following chronic condition(s) identified below and meet certain criteria, you may be eligible for special supplemental benefits for the chronically ill.
  - Diabetes
  - Congestive heart failure
  - Depression or depressive disorders
  - Colorectal cancer
  - Endometrial cancer
  - Breast cancer
  - Lung cancer
  - Prostate cancer
  - We review claims data monthly to determine members that meet these and other eligibility conditions as defined in the Special Supplemental Benefits for the Chronically Ill benefit row in the Medical Benefit Chart below. The benefits mentioned are a part of our special supplemental benefits program for the chronically ill. Not all members qualify. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided.
- Please go to the *Special Supplemental Benefits for the Chronically Ill* row in the below Medical Benefits Chart for further detail.
- Please contact us to find out exactly which benefits you may be eligible for.



You will see this apple next to the preventive services in the benefits chart.

**Medical Benefits Chart**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p> <b>Abdominal aortic aneurysm screening</b>                      A one-time screening ultrasound for people at risk. The plan only covers this screening if you have certain risk factors.</p> <p>Risk factors for abdominal aortic aneurysm are:</p> <ul style="list-style-type: none"> <li>• a family history of abdominal aortic aneurysms;</li> <li>• a man aged 65 to 75 who has smoked at least 100 cigarettes in his lifetime.</li> </ul> <p>You're considered at risk if you meet one of the criteria listed above.</p>	<p><b>All Keystone 65 Medical-Only plans:</b>                      There is no coinsurance or copayment for members eligible for this preventive screening.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p><b>Acupuncture for chronic low back pain</b></p> <p>Covered services include:</p> <p>Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances:</p> <p>For the purpose of this benefit, chronic low back pain is defined as:</p> <ul style="list-style-type: none"> <li>• lasting 12 weeks or longer;</li> <li>• nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious disease, etc.);</li> <li>• not associated with surgery; and</li> <li>• not associated with pregnancy.</li> </ul> <p>An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually.</p> <p>Treatment must be discontinued if the</p>	<p><b>Keystone 65 Liberty Medical-Only plan:</b>                      \$15 copayment per visit for Medicare-covered and routine services</p> <p><b>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only plans:</b>                      \$20 copayment per visit for Medicare-covered and routine services</p> <p>*Cost sharing for routine acupuncture visits do not count toward your maximum out-of-pocket amount.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**




<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Acupuncture for chronic low back pain (continued)</b></p> <p>patient is not improving or is regressing.</p> <p>Provider Requirements:</p> <p>Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act)) may furnish acupuncture in accordance with applicable state requirements.</p> <p>Physician assistants (PAs), nurse practitioners (NPs)/clinical nurse specialists (CNSs) (as identified in 1861(aa) (5) of the Act), and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have:</p> <ul style="list-style-type: none"> <li>• a masters or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and,</li> <li>• a current, full, active, and unrestricted license to practice acupuncture in a State, Territory, or Commonwealth (i.e., Puerto Rico) of the United States, or District of Columbia.</li> </ul> <p>Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations at 42 CFR §§ 410.26 and 410.27.</p> <p><b>Non-Medicare-covered services include:</b></p> <p>Our plan covers up to six sessions per calendar year for routine acupuncture treatment.</p> <p>Patients must have one of the following conditions to receive routine acupuncture services: headache (migraine and tension),</p>	

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**




<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Acupuncture for chronic low back pain (continued)</b></p> <p>post-operative nausea and vomiting, chemotherapy-induced nausea and vomiting, low back pain, chronic neck pain, pain from osteoarthritis of the knee and hip.</p>	
<p><b>Ambulance services</b></p> <p>Covered ambulance services, whether for an emergency or non-emergency situation, include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care only if they are furnished to a member whose medical condition is such that other means of transportation could endanger the person's health or if authorized by the plan. If the covered ambulance services are not for an emergency situation, it should be documented that the member's condition is such that other means of transportation could endanger the person's health and that transportation by ambulance is medically required.</p>	<p><b>Keystone 65 Liberty Medical-Only:</b></p> <p>\$260 copayment per one-way trip by ground or air ambulance</p> <p><b>Keystone 65 Preferred Medical-Only:</b></p> <p>\$150 copayment per one-way trip by ground or air ambulance</p> <p><b>Keystone 65 Select Medical-Only:</b></p> <p>\$225 copayment per one-way trip by ground or air ambulance</p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>Copayment is not waived if admitted.</p> <p>* Prior authorization is required for non-emergency Medicare-covered ambulance.</p> <p>Some restrictions, including destination, may apply.</p> <p>Please note: If you refuse transport when an ambulance is dispatched, the Plan will not cover the cost of the ambulance and you will be responsible for the full cost of the service.</p> <p>A round-trip for dialysis may require prior approval.</p>
<p><b>Annual physical exam</b></p> <p>You may receive an annual physical examination. The annual physical examination includes a comprehensive review of systems and physical examination, including but not limited to the following: detailed family history,</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for an annual physical exam.</p>




**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Annual physical exam (continued)</b></p> <p>hands-on examination, general appearance, and EKG screening, heart, lung, head, and neck examinations.</p>	
<p> <b>Annual wellness visit</b></p> <p>If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months.</p> <p><b>Note:</b> Your first annual wellness visit can't take place within 12 months of your <i>Welcome to Medicare</i> preventive visit. However, you don't need to have had a <i>Welcome to Medicare</i> visit to be covered for annual wellness visits after you've had Part B for 12 months.</p> <p>Annual wellness visits are covered once a calendar year.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for the annual wellness visit.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p> <b>Bone mass measurement</b></p> <p>For qualified individuals (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for Medicare-covered bone mass measurement.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p> <b>Breast cancer screening (mammograms)</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• One baseline mammogram between the ages of 35 and 39</li> <li>• One screening mammogram every 12 months for women aged 40 and older</li> <li>• Clinical breast exams once</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for covered screening mammograms.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of</p>


**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
 <b>Breast cancer screening (mammograms) (continued)</b> every 24 months	service. If you receive a preventive test that turns into a diagnostic test or service during the procedure, there will be no copayment for that diagnostic test.
<b>Cardiac rehabilitation services</b> Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor's order. The plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.	<b>All Keystone 65 Medical-Only plans:</b> \$5 copayment per provider, per visit
 <b>Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</b> We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating healthy.	<b>All Keystone 65 Medical-Only plans:</b> There is no coinsurance or copayment for the intensive behavioral therapy cardiovascular disease preventive benefit. If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.
 <b>Cardiovascular disease testing</b> Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).	<b>All Keystone 65 Medical-Only plans:</b> There is no coinsurance or copayment for cardiovascular disease testing that is covered once every 5 years. If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.


**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Caregiver Support Services</b></p> <p>This program offers training, education, and resources for caregivers. A member's caregiver, or a member who is a caregiver can enroll in the support services through our plan-specified vendor. For more information, contact our Member Help Team.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$0 copayment for caregiver support services</p>
<p> <b>Cervical and vaginal cancer screening</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• For all women: Pap tests and pelvic exams are covered once every 24 months</li> <li>• If you are at high risk of cervical or vaginal cancer or you are of childbearing age and have had an abnormal Pap test within the past 3 years: one Pap test every 12 months</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for Medicare-covered preventive Pap and pelvic exams.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p><b>Chiropractic services</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Manual manipulation of the spine to correct subluxation</li> <li>• Routine chiropractic care, up to six supplemental visits per year: <ul style="list-style-type: none"> <li>○ Six routine chiropractic visits include manual manipulation for maintenance chiropractic care</li> </ul> </li> </ul>	<p><b>Keystone 65 Liberty Medical-Only:</b></p> <p>Manual manipulation: \$15 copayment per visit</p> <p>Routine services: \$15 copayment per visit per visit</p> <p>Up to 6 routine visits per year</p> <p><b>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</b></p> <p>Manual manipulation: \$20 copayment per visit</p> <p>Routine services: \$20 copayment per visit per visit</p> <p>Up to 6 routine visits per year</p> <p>*Cost sharing for routine chiropractic visits do not count toward your maximum out-of-pocket amount.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p> <b>Colorectal cancer screening</b></p> <p>The following screening tests are covered:</p> <ul style="list-style-type: none"> <li>• Colonoscopy has no minimum or maximum age limitation and is covered once every 120 months (10 years) for patients not at high risk, or 48 months after a previous flexible sigmoidoscopy for patients who are not at high risk for colorectal cancer, and once every 24 months for high-risk patients after a previous screening colonoscopy or barium enema.</li> <li>• Flexible sigmoidoscopy for patients 45 years and older. Once every 120 months for patients not at high risk after the patient received a screening colonoscopy. Once every 48 months for high-risk patients from the last flexible sigmoidoscopy or barium enema.</li> <li>• Screening fecal-occult blood tests for patients 45 years and older. Once every 12 months.</li> <li>• Multitarget stool DNA for patients 45 to 85 years of age and not meeting high-risk criteria. Once every 3 years.</li> <li>• Blood-based Biomarker Tests for patients 45 to 85 years of age and not meeting high-risk criteria. Once every 3 years.</li> <li>• Barium Enema as an alternative to colonoscopy for patients at high risk and 24 months since the last screening barium enema or the last screening colonoscopy.</li> <li>• Barium Enema as an alternative to flexible sigmoidoscopy for patient not at high risk and 45 years or older. Once at least 48 months following the last screening barium enema or screening flexible sigmoidoscopy.</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for a Medicare-covered colorectal cancer screening exam.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p> <p>If you receive a preventive test that turns into a diagnostic test or service during the procedure, there will be no copayment for that diagnostic test.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p> <b>Colorectal cancer screening (continued)</b></p> <p>Colorectal cancer screening tests include a follow-on screening colonoscopy after a Medicare-covered non-invasive stool-based colorectal cancer screening test returns a positive result.</p>	
<p><b>Dental services</b></p> <p>In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) are not covered by Original Medicare. However, Medicare currently pays for dental services in a limited number of circumstances, specifically when that service is an integral part of specific treatment of a beneficiary's primary medical condition. Some examples include reconstruction of the jaw following fracture or injury, tooth extractions done in preparation for radiation treatment for cancer involving the jaw, or oral exams preceding kidney transplantation.</p> <p>In addition, we cover the following non-Medicare-covered preventive and diagnostic dental services:</p> <p><b>Keystone 65 Preferred Medical-Only:</b></p> <ul style="list-style-type: none"> <li>• One oral exam and cleaning every six months</li> <li>• One set of dental bitewing X-rays every 12 months</li> <li>• One periapical X-ray every 36 months</li> <li>• One full-mouth series X-ray every 36 months</li> <li>• One panoramic X-ray every 36 months</li> </ul> <p><b>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only:</b></p> <ul style="list-style-type: none"> <li>• One oral exam and cleaning every</li> </ul>	<p><b>Medicare-covered dental services</b></p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$40 copayment for Medicare-covered dental services</p> <p>Search for in-network providers that provide Medicare-covered dental services through our Provider Finder at <a href="http://www.ibxmedicare.com/providerfinder">www.ibxmedicare.com/providerfinder</a>.</p> <p><b>Non-Medicare-covered preventive and diagnostic dental services</b></p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$0 copayment</p> <p>*Cost sharing for preventive and diagnostic dental services do not count toward your annual maximum out-of-pocket amount.</p> <p>You must use a participating IBX Medicare Dental Network provider for in-network preventive, diagnostic and comprehensive dental coverage not covered by Original Medicare.</p> <p>Search for a participating IBX Medicare Dental Network dentist through our Find a Dentist tool at <a href="http://www.ibxmedicare.com/findadentist">www.ibxmedicare.com/findadentist</a>.</p> <p><b>Non-Medicare-covered comprehensive dental services</b></p> <p><b>Keystone 65 Liberty Medical-Only and</b></p>


**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Dental services (continued)</b></p> <ul style="list-style-type: none"> <li>• six months</li> <li>• Two limited problem focused exams every 12 months</li> <li>• One detailed and extensive problem focused exam every 12 months</li> <li>• One comprehensive oral evaluation every 36 months</li> <li>• One comprehensive periodontal evaluation every 36 months</li> <li>• Two dental consultations every 12 months</li> <li>• One fluoride treatment every 12 months</li> <li>• One set of dental bitewing X-rays every 12 months</li> <li>• One periapical X-ray every 36 months</li> <li>• One full-mouth series X-ray every 36 months</li> <li>• One panoramic X-ray every 36 months</li> </ul> <p>We cover the following non-Medicare covered comprehensive dental services:</p> <p><b>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only</b></p> <ul style="list-style-type: none"> <li>• Restorative Services (Fillings white or silver - one per tooth per surface every 24 months, Crowns - one per tooth every five years. Crown coverage limited to porcelain/ceramic, porcelain fused to metal, ¾ and full cast metal crowns.) All crowns will be paid at the predominately base metal crown and members will be responsible for the difference if a noble, high noble or a titanium</li> </ul>	<p><b>Keystone 65 Select Medical-Only:</b></p> <p>\$2,000 allowance every year for the following comprehensive dental services: restorative services, endodontics, periodontics, extractions, prosthodontics, implants, and other oral/maxillofacial surgery. When the member reaches the \$2,000 annual allowance, the member pays 100% of the cost of services for the rest of the year.</p> <p>20% coinsurance for the following comprehensive dental services: restorative services, endodontics, periodontics, and simple extractions.</p> <p>40% coinsurance for the following comprehensive dental services: prosthodontics, implants, other oral/maxillofacial surgery.</p> <p>\$0 copayment for palliative (emergency) treatment of dental pain, deep sedation/general anesthesia, intravenous moderate (conscious) sedation/analgesia</p> <p>*Cost sharing for non-Medicare-covered preventive and diagnostic, and comprehensive dental services do not count toward your annual maximum out-of-pocket amount.</p> <p>You must use a participating IBX Medicare Dental Network provider for in-network preventive, diagnostic and comprehensive dental coverage not covered by Original Medicare.</p> <p>Search for a participating IBX Medicare Dental Network dentist through our Find a Dentist tool at <a href="http://www.ibxmedicare.com/findadentist">www.ibxmedicare.com/findadentist</a>.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**



<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<b>Dental services (continued)</b>	
crown is placed. Resin-based crowns are not covered services.	
<ul style="list-style-type: none"> <li>• Endodontics (Root Canals - one per tooth per lifetime, one root canal retreatment per tooth per lifetime, one root canal repair per tooth per lifetime)</li> </ul>	
<ul style="list-style-type: none"> <li>• Periodontics (Four periodontal maintenance procedures every 12 months, one scaling and root planing procedure every 24 months per quadrant, one full-mouth debridement per lifetime)</li> </ul>	
<ul style="list-style-type: none"> <li>• Simple Extractions (unlimited)</li> </ul>	
<ul style="list-style-type: none"> <li>• Removable Prosthodontics (One partial, complete or immediate set dentures every five years, one denture adjustment, reline, rebase, or repair every 24 months, one replacement of broken or missing tooth every 24 months, one addition of tooth or clasp to existing partial denture every 24 months, one tissue conditioning per denture per lifetime.) Immediate partial denture – flexible base and removable unilateral partial dentures are not covered.</li> </ul>	
<ul style="list-style-type: none"> <li>• Fixed Prosthodontics (One set fixed partial dentures every five years, one re-cement or re-bond fixed partial denture every 24 months.) Pontics limited to porcelain/ceramic, porcelain fused to metal and full cast metal services. Retainer crowns limited to resin with metal, porcelain/ceramic and full cast metal services. All pontics and retainer crowns will be paid at the predominately base metal procedure and members will</li> </ul>	

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**


<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Dental services (continued)</b></p> <p>be responsible for the difference if a noble, high noble or a titanium service is used. Retainer inlays and retainer onlays are not covered services.</p> <ul style="list-style-type: none"> <li>• Implants (One surgical placement of an endosteal implant per tooth every five years, one abutment supported crown per tooth every five years, one implant supported crown per tooth every five years.) Other implant related services not listed above are not covered services.</li> <li>• Oral Surgery (Surgical removal of erupted tooth or residual tooth roots), incision and drainage of abscess, alveoplasty in conjunction with extractions, alveoplasty not in conjunction with extractions (Unlimited)</li> <li>• Deep Sedation/General Anesthesia (As-needed)</li> <li>• Intravenous moderate (conscious) sedation/analgesia (As-needed)</li> <li>• Palliative (emergency) treatment of dental pain (As-needed)</li> </ul>	
<p> <b>Depression screening</b></p> <p>We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for an annual depression screening visit.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>




**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p> <b>Diabetes screening</b></p> <p>We cover this screening (includes fasting glucose tests) if you have any of the following risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes.</p> <p>You may be eligible for up to two diabetes screenings every 12 months following the date of your most recent diabetes screening test.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for the Medicare-covered diabetes screening tests.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p> <b>Diabetes self-management training, diabetic services and supplies</b></p> <p>For all people who have diabetes (insulin and non-insulin users). Covered services include:</p> <ul style="list-style-type: none"> <li>• Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors.</li> <li>• For people with diabetes who have severe diabetic foot disease: One pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting.</li> <li>• Diabetes self-management training is covered under certain conditions.</li> </ul> <p><b>Test strips and monitors must be obtained from preferred vendors Accu-Chek and OneTouch. Test strips and monitors from any other vendor will not</b></p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for beneficiaries eligible for the diabetes self-management training preventive benefit.</p> <p>\$0 copayment for diabetic test strips and glucose monitors</p> <p>\$0 copayment for lancets and solutions</p> <p>\$0 copayment for custom-molded shoes and inserts</p> <p>\$0 copayment for insulin pumps and related supplies</p> <p>20% coinsurance for plan-specified flash glucose monitors</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p> <p>* Prior authorization is required for select diabetic supplies.</p>


**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p> <b>Diabetes self-management training, diabetic services and supplies (continued)</b> <b>be covered.</b></p> <p>Lancets, solutions, insulin pumps, and related supplies from any brand are available to members.</p> <p>If Accu-Chek and OneTouch test strips do not work with your current monitor, please call your PCP to request a prescription for a replacement monitor.</p> <p>Freestyle Libre is the only covered flash glucose monitoring device.</p> <p><b>Note:</b> Continuous glucose monitoring devices are covered under the durable medical equipment (DME) benefit. Please refer to the DME benefit chart in Chapter 4, Section 2.1.</p>	
<p><b>Durable medical equipment (DME) and related supplies</b></p> <p>(For a definition of durable medical equipment, see Chapter 10 of this document as well as Chapter 3, Section 7.)</p> <p>Covered items include, but are not limited to: wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, and walkers.</p> <p>We cover all medically necessary DME covered by Original Medicare. If our supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special order it for you. The most recent list of suppliers is available on our website at <a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>.</p>	<p><b>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only:</b></p> <p>20% coinsurance for Medicare-covered durable medical equipment</p> <p>Your cost-sharing for Medicare oxygen equipment coverage is 20% coinsurance, every month.</p> <p>Your cost-sharing will not change after being enrolled for 36 months.</p> <p>*Prior authorization is required for certain items. For a list of DME that need precertification/prior authorization, please visit our website at <a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>.</p> <p><b>Keystone 65 Preferred Medical-Only:</b></p> <p>0% coinsurance (no member cost-sharing) for Medicare-covered oxygen (liquid and gaseous oxygen) billed separately from the oxygen equipment</p> <p>20% coinsurance for Medicare-covered</p>


**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Durable medical equipment (DME) and related supplies (continued)</b></p>	<p>durable medical equipment</p> <p>*Prior authorization is required for certain items. For a list of DME that need precertification/prior authorization, please visit our website at <a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>.</p>
<p><b>Emergency care</b></p> <p>Emergency care refers to services that are:</p> <ul style="list-style-type: none"> <li>• Furnished by a provider qualified to furnish emergency services, and</li> <li>• Needed to evaluate or stabilize an emergency medical condition.</li> </ul> <p>A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.</p> <p>Cost sharing for necessary emergency services furnished out-of-network is the same as for such services furnished in-network.</p> <p>Emergency care is covered worldwide.</p> <p>Worldwide ambulance services are not covered.</p>	<p><b>Keystone 65 Liberty Medical-Only:</b></p> <p>\$110 copayment per visit</p> <p><b>Keystone 65 Preferred Medical-Only:</b></p> <p>\$140 copayment per visit</p> <p><b>Keystone 65 Select Medical-Only:</b></p> <p>\$125 copayment per visit</p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>Copayment is not waived if admitted to inpatient hospital.</p> <p>If you receive emergency care outside of the United States, you must pay for your care, and submit the claim for reimbursement consideration. For details on submitting a reimbursement, see Chapter 7, Section 5.5.</p> <p>If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must return to a network hospital in order for your care to continue to be covered.</p> <p>*Cost sharing for emergency services received outside of the United States do not count toward your maximum out-of-pocket amount.</p>
<p> <b>Health and wellness education programs</b></p> <p><b>Enhanced Disease Management:</b></p> <p>Services are targeted to members with chronic health conditions. A case manager is assigned to a member following an acute admission. The case manager will focus on educating the member about the</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for health and wellness education programs.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p> <b>Health and wellness education programs (continued)</b></p> <p>condition, reviewing medications, and post-discharge planning. In addition, the case manager will teach the member to recognize early warning signs, and coordinate action with the treating physician if the condition deteriorates. The case manager's activities can include scheduling and tracking of physician appointments or in-home nursing visits, coordinating transportation needs, and installation and monitoring of telemonitoring equipment.</p> <p><b>Fitness Benefit:</b></p> <p>Members receive a physical and mental fitness program through a plan specific vendor with the goal of improving general health and well-being. The program includes:</p> <ul style="list-style-type: none"> <li>• Access to a participating gym network</li> <li>• On-demand and livestreamed digital content</li> <li>• Home fitness kits include fitness equipment such as resistance bands, yoga mats, and/or exercise tubes.</li> <li>• Vendor curated activities that are exercise driven to promote physical activity</li> <li>• Access to a complete brain workout, including an initial cognitive test and a brain training program focused on cognitive stimulation and neurological rehabilitation exercises</li> </ul> <p>Members must use a One Pass® network gym/fitness center and enroll in the One Pass program.</p>	<p>copayment will apply. The copayment amount depends on the provider type or place of service.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

Services that are covered for you	What you must pay when you get these services
<p> <b>Health and wellness education programs (continued)</b></p> <p>Gym memberships and services received from non-One Pass fitness centers will be denied.</p> <p>For more information, log in or register at <a href="http://www.youronepass.com">www.youronepass.com</a> or call 1-877-504-6830 (TTY/TDD: 711), Monday through Friday, from 9 a.m. to 10 p.m.</p> <p><b>Health Education:</b> Registered Nurse Health Coaches and Behavioral Health Case Managers who are specialized Registered Nurses and Licensed Social Workers periodically assess each member’s health care and provide outreach and guidance on a variety of topics. Registered Nurse Health Coaches and Behavioral Health Case Managers seek to help members manage their conditions through monitoring, education, teaching self-care, and adopting healthy lifestyle changes.</p> <p><b>Nursing Hotline:</b> Members can call 1-800-ASK-BLUE (1-800-275-2583) (TTY/TDD: 711) 24 hours a day, 7 days a week. The hotline is staffed by nurses who will assist with questions and concerns about all health conditions and will provide support for managing chronic conditions.</p>	
<p><b>Hearing services</b></p> <p>Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider.</p> <p>In addition, we cover the following non-Medicare-covered routine hearing services:</p>	<p><b>Medicare-covered hearing services</b></p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$40 per visit, per provider type for each Medicare-covered hearing exam</p> <p>Specialist copayment applies to Medicare-covered hearing services performed in an office or outpatient setting.</p> <p>Search for in-network providers that provide Medicare-covered hearing services through</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Hearing services (continued)</b></p> <p><b>Basic hearing evaluations and hearing aids must be provided by a TruHearing® provider.</b> All hearing services that are not covered by Medicare must be obtained by a TruHearing provider. Any care received from a non-participating provider will not be covered by the plan. To obtain routine hearing services, you must contact TruHearing at 1-855-541-6173 (TTY/TDD: 711) Monday through Friday, 8 a.m. to 8 p.m. to schedule an appointment with a participating TruHearing provider.</p> <ul style="list-style-type: none"> <li>• Routine hearing exams (not covered by Medicare), covered once every year</li> <li>• Unlimited fittings and evaluations for hearing aids for the first year</li> <li>• Up to two TruHearing-branded hearing aids every year (one per ear, per year). This benefit is limited to TruHearing's Advanced and Premium hearing aids, which come in various styles and colors. Both Advanced and Premium hearing aids are available in rechargeable style options. You must see a TruHearing provider to use this benefit. Hearing aid services include: <ul style="list-style-type: none"> <li>○ 60-day trial period</li> <li>○ 3-year extended warranty for loss or irreparable damage</li> <li>○ 80 batteries per aid for non-rechargeable model</li> </ul> </li> <li>• This benefit does not cover any of the following: <ul style="list-style-type: none"> <li>○ Ear molds</li> <li>○ Hearing aid accessories</li> </ul> </li> </ul>	<p>our Provider Finder at <a href="http://www.ibxmedicare.com/providerfinder">www.ibxmedicare.com/providerfinder</a></p> <p><b>Non-Medicare-covered routine hearing services</b></p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$0 Copayment per visit with a TruHearing provider for each routine hearing exam</p> <p>There is no coinsurance or copayment for hearing aid fitting and evaluation when obtained by a TruHearing provider.</p> <p>There is no additional cost for optional hearing aid rechargeability.</p> <p>Hearing services and hearing aids received from non-participating TruHearing providers and not scheduled through TruHearing are not covered.</p> <p>*Cost sharing for routine hearing services do not count toward your maximum out-of-pocket amount.</p> <p><b>Keystone 65 Liberty Medical-Only plan:</b></p> <p>\$699 copayment per year, per ear for Advanced hearing aids; or, \$999 copayment per year, per ear for Premium hearing aids when purchased through TruHearing</p> <p><b>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only plans:</b></p> <p>\$499 copayment per year, per ear for Advanced hearing aids; or, \$799 copayment per year, per ear for Premium hearing aids when purchased through TruHearing</p> <p>You must use a participating <b>TruHearing provider</b> for in-network routine hearing coverage not covered by Original Medicare.</p> <p>Search for a participating TruHearing provider at <a href="http://www.ibxmedicare.com/hearing">www.ibxmedicare.com/hearing</a></p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**


<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Hearing services (continued)</b></p> <ul style="list-style-type: none"> <li>○ Additional provider visits</li> <li>○ Additional batteries; batteries when a rechargeable hearing aid is purchased</li> <li>○ Hearing aids that are not-TruHearing-branded hearing aids</li> <li>○ Costs associated with loss and damage warranty claims</li> </ul>	
<p><b>Help with Certain Chronic Conditions</b></p> <p><b>Dementia Support Program</b></p> <p>Members with a diagnosis of dementia can receive neurology visits, including telehealth neurology visits through a plan-specified vendor.</p> <p>Members must have a diagnosis of dementia to be eligible for the dementia support program provided only through a plan-specified vendor and meet claims eligibility criteria.</p> <p><b>Note:</b> Specialist visits not through our plan-specified vendor are covered under the Physician/Practitioner services, including doctor's office visits benefit in Chapter 4, Section 2.1.</p> <p>For more information, contact our Member Help Team.</p> <p><b>Radiation for Breast Cancer</b></p> <p>Therapeutic radiology treatment for member's that have been diagnosed with breast cancer and meet claims eligibility criteria. Covered services include:</p> <ul style="list-style-type: none"> <li>● Radiation (radium and isotope) therapy, including technician materials and supplies</li> </ul> <p><b>Note:</b> Other types of radiation are covered</p>	<p><b>Dementia Support Program</b></p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$0 copayment for the Dementia Support Program benefit</p> <p><b>Radiation for Breast Cancer</b></p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$0 copayment for radiation therapy with a diagnosis of breast cancer</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Help with Certain Chronic Conditions (continued)</b></p> <p>under the Outpatient diagnostic tests and therapeutic services and supplies benefit in Chapter 4, Section 2.1.</p> <p><b>Transportation services</b></p> <p><b>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only</b> plan members that have been diagnosed with both of the following conditions are eligible to receive the transportation benefit from the plan-specified vendor:</p> <ul style="list-style-type: none"> <li>• Diabetes</li> <li>• Congestive heart failure (CHF)</li> </ul> <p>The transportation benefit includes 24 one-way trips per year to plan-approved medical facilities. Modes of transportation include taxi, rideshare services, van, medical sedan and wheelchair van. Mileage limits of 80 miles per one-way trip apply. When booking their rides, members can specify the mode of transportation they need.</p> <p>For more information visit <a href="http://www.ibxmedicare.com/bookaride">www.ibxmedicare.com/bookaride</a>.</p>	<p><b>Transportation services</b></p> <p><b>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</b></p> <p>\$0 copayment for transportation services</p>
<p><b>Vital Care Program</b></p> <p>The Vital Care Program is designed to help members who often need to see several specialists more than once a year to improve their overall health and well-being. The Vital Care Program can help make these visits more affordable and encourage members to see their physicians regularly.</p> <p><b>Keystone 65 Select Medical-Only, Keystone 65 Preferred Medical-Only, and Keystone 65 Liberty Medical-Only members must be diagnosed with <u>both</u> of the following conditions to participate:</b></p>	<p><b>Vital Care Program</b></p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$10 copayment for cardiology specialist visits</p> <p>\$10 copayment for endocrinology specialist visits</p> <p>\$5 copayment for Medicare-covered podiatry visits</p> <p>\$5 copayment for routine podiatry visits, up to six visits per year</p> <p>Cardiology, endocrinology, and podiatry visits apply toward your maximum out-of-pocket amount.</p>



**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Help with Certain Chronic Conditions (continued)</b></p> <ul style="list-style-type: none"> <li>• Diabetes</li> <li>• Congestive heart failure (CHF)</li> </ul> <p>IBX offers additional support through our Vital Care Program for members who have been diagnosed with <b>both</b> diabetes and CHF and meet claims eligibility criteria.</p>	<p>* Routine podiatry visits do not apply toward your maximum out-of-pocket amount.</p>
<p> <b>HIV screening</b></p> <p>For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover:</p> <ul style="list-style-type: none"> <li>• One screening exam every 12 months</li> </ul> <p>For women who are pregnant, we cover:</p> <ul style="list-style-type: none"> <li>• Up to three screening exams during a pregnancy</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for members eligible for Medicare-covered preventive HIV screening.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p><b>Home health agency care</b></p> <p>Prior to receiving home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Part-time or intermittent skilled nursing and home health aide services (To be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week)</li> <li>• Physical therapy, occupational therapy, and speech therapy</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for home health agency care.</p> <p>* Prior authorization is required (includes home infusion therapy).</p> <p>For a definition of Homebound, see Chapter 10.</p>


**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Home health agency care (continued)</b></p> <ul style="list-style-type: none"> <li>• Medical and social services</li> <li>• Medical equipment and supplies</li> </ul>	
<p><b>Home infusion therapy</b></p> <p>Home infusion therapy involves the intravenous or subcutaneous administration of drugs or biologicals to an individual at home. The components needed to perform home infusion include the drug (for example, antivirals, immune globulin), equipment (for example, a pump), and supplies (for example, tubing and catheters).</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Professional services, including nursing services, furnished in accordance with the plan of care</li> <li>• Patient training and education not otherwise covered under the durable medical equipment benefit</li> <li>• Remote monitoring</li> <li>• Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$0 copayment for home infusion therapy services</p> <p>* Prior authorization is required.</p>
<p><b>Hospice care</b></p> <p>You are eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. You may receive care from any Medicare-certified hospice program. Your plan is obligated to help you find Medicare-certified hospice programs in the plan's service area,</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$0 Copay for a one-time hospice consultation with your primary care provider</p> <p>\$40 Copay for a one-time hospice consultation with a specialist</p> <p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Hospice care (continued)</b></p> <p>including those the MA organization owns, controls, or has a financial interest in. Your hospice doctor can be a network provider or an out-of-network provider.</p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Drugs for symptom control and pain relief</li> <li>• Short-term respite care</li> <li>• Home care</li> </ul> <p>When you are admitted to a hospice you have the right to remain in your plan; if you chose to remain in your plan you must continue to pay plan premiums.</p> <p><u>For hospice services and for services that are covered by Medicare Part A or B and are related to your terminal prognosis:</u> Original Medicare (rather than our plan) will pay your hospice provider for your hospice services and any Part A and Part B services related to your terminal prognosis. While you are in the hospice program, your hospice provider will bill Original Medicare for the services that Original Medicare pays for. You will be billed Original Medicare cost sharing.</p> <p><u>For services that are covered by Medicare Part A or B and are not related to your terminal prognosis:</u> If you need non-emergency, non-urgently needed services that are covered under Medicare Part A or B and that are not related to your terminal prognosis, your cost for these services depends on whether you use a provider in our plan's network and follow plan rules (such as if there is a requirement to obtain prior authorization).</p> <ul style="list-style-type: none"> <li>• If you obtain the covered services from a network provider, and follow plan rules for obtaining service you only pay the plan cost-sharing</li> </ul>	<p>terminal prognosis are paid for by Original Medicare, not Keystone 65 Medical-Only.</p> <p>For a definition of Respite Care, see Chapter 10.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Hospice care (continued)</b></p> <p>amount for in-network services.</p> <ul style="list-style-type: none"> <li>If you obtain the covered services from an out-of-network provider, you pay the cost sharing under Fee-for-Service Medicare (Original Medicare)</li> </ul> <p><u>For services that are covered by Keystone 65 Select Medical Only but are not covered by Medicare Part A or B:</u> Keystone 65 Select Medical Only will continue to cover plan-covered services that are not covered under Part A or B whether or not they are related to your terminal prognosis. You pay your plan cost-sharing amount for these services.</p> <p><b>Note:</b> If you need non-hospice care (care that is not related to your terminal prognosis), you should contact us to arrange the services. Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit.</p>	
<p> <b>Immunizations</b></p> <p>Covered Medicare Part B services include:</p> <ul style="list-style-type: none"> <li>Pneumonia vaccines</li> <li>Flu/influenza shots (or vaccines), once each flu/influenza season in the fall and winter, with additional flu/influenza shots (or vaccines) if medically necessary</li> <li>Hepatitis B vaccines if you are at high or intermediate risk of getting Hepatitis B</li> <li>COVID-19 vaccines</li> <li>Other vaccines if you are at risk and they meet Medicare Part B coverage rules</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for the pneumonia, flu/influenza, Hepatitis B, and COVID-19 vaccines.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Inpatient hospital care</b></p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p> <p>Unlimited days per admission. Covered services include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Semi-private room (or a private room if medically necessary)</li> <li>• Meals including special diets</li> <li>• Regular nursing services</li> <li>• Costs of special care units (such as intensive care or coronary care units)</li> <li>• Drugs and medications</li> <li>• Lab tests</li> <li>• X-rays and other radiology services</li> <li>• Necessary surgical and medical supplies</li> <li>• Use of appliances, such as wheelchairs</li> <li>• Operating and recovery room costs</li> <li>• Physical, occupational, and speech language therapy</li> <li>• Inpatient substance use disorder services</li> <li>• Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we will arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you are a candidate for a</li> </ul>	<p><b>Keystone 65 Liberty Medical-Only:</b></p> <p>\$285 copayment per day</p> <p>Copayment days 1-7 per admission</p> <p>\$1,995 maximum copayment per admission</p> <p><b>Keystone 65 Preferred Medical-Only:</b></p> <p>\$225 copayment per day</p> <p>Copayment days 1-6 per admission</p> <p>\$1,350 maximum copayment per admission</p> <p><b>Keystone 65 Select Medical-Only:</b></p> <p>\$275 copayment per day for days 1-6 per admission</p> <p>\$1,650 maximum copayment per admission</p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for additional days per admission.</p> <p>A cost-sharing is charged for each inpatient stay.</p> <p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost-sharing you would pay at a network hospital.</p> <p>Copayment does not apply for the day of discharge.</p> <p>* Prior authorization is required.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Inpatient hospital care (continued)</b></p> <p>transplant. Transplant providers may be local or outside of the service area. If our in-network transplant services are outside the community pattern of care, you may choose to go locally as long as the local transplant providers are willing to accept the Original Medicare rate. If Keystone 65 Medical-Only provides transplant services at a location outside the pattern of care for transplants in your community and you choose to obtain transplants at this distant location, we will arrange or pay for appropriate lodging and transportation costs for you and a companion. If the transplant services above which are listed as part of our network are outside of the community pattern of care, e.g., transplant providers located outside of our plan service area, then you may choose to go to a local transplant provider located within our plan service area, so long as the local transplant providers are willing to accept the Original Medicare rate. For assistance with finding a transplant provider, call our Member Help Team.</p> <ul style="list-style-type: none"> <li>• Blood – including storage and administration. All components of blood are covered beginning with the first pint used.</li> <li>• Physician services</li> </ul> <p><b>Note:</b> To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an <i>outpatient</i>. If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called <i>Are You a</i></p>	

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**



<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Inpatient hospital care (continued)</b></p> <p><i>Hospital Inpatient or Outpatient? If You Have Medicare – Ask!</i> This fact sheet is available on the Web at <a href="http://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf">www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf</a> or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p>	
<p><b>Inpatient services in a psychiatric hospital</b></p> <p>Covered services include mental health care services that require a hospital stay.</p> <ul style="list-style-type: none"> <li>• Unlimited days each benefit period in an acute care hospital</li> <li>• 190-day lifetime benefit maximum for services in a freestanding psychiatric hospital</li> </ul>	<p><b>Keystone 65 Liberty Medical-Only:</b></p> <p>\$285 copayment per day</p> <p>Copayment days 1-7 per admission</p> <p>\$1,995 maximum copayment per admission</p> <p><b>Keystone 65 Preferred Medical-Only:</b></p> <p>\$225 copayment per day</p> <p>Copayment days 1-6 per admission</p> <p>\$1,350 maximum copayment per admission</p> <p><b>Keystone 65 Select Medical-Only:</b></p> <p>\$275 copayment per day</p> <p>Copayment days 1-6 per admission</p> <p>\$1,650 maximum copayment per admission</p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for additional days per admission.</p> <p>A cost-sharing is charged for each inpatient stay.</p> <p>Copayment does not apply for the day of discharge.</p> <p>* Prior authorization is required.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**


<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Inpatient stay: Covered services received in a hospital or SNF during a non-covered inpatient stay</b></p> <p>If you have exhausted your inpatient benefits or if the inpatient stay is not reasonable and necessary, we will not cover your inpatient stay. However, in some cases, we will cover certain services you receive while you are in the hospital or the skilled nursing facility (SNF). Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Physician services</li> <li>• Diagnostic tests (like lab tests)</li> <li>• X-ray, radium, and isotope therapy including technician materials and services</li> <li>• Surgical dressings</li> <li>• Splints, casts and other devices used to reduce fractures and dislocations</li> <li>• Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices</li> <li>• Leg, arm, back, and neck braces; trusses, and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition</li> <li>• Physical therapy, speech therapy, and occupational therapy</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for inpatient services covered during a non-covered inpatient stay.</p> <p>* Prior authorization is required for select complex radiology, certain durable medical equipment, and prosthetic items. For a list of covered medical services and durable medical equipment that need precertification/prior authorization, please visit our website at <a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>.</p>



**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

Services that are covered for you	What you must pay when you get these services
<p> <b>Medical nutrition therapy</b></p> <p>This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor.</p> <p>We cover 3 hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to receive more hours of treatment with a physician’s order. A physician must prescribe these services and renew their order yearly if your treatment is needed into the next calendar year.</p> <p>Our plan covers up to four additional visits for Medicare-covered medical nutrition therapy for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor.</p> <p>Additional four non-Medicare-covered medical nutrition therapy visits for routine medical conditions, such as congestive heart failure (CHF), high blood pressure, high cholesterol, and gluten intolerance.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for members eligible for Medicare-covered medical nutrition therapy services.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p> <p>No copayment for up to four medical nutritional therapy visits for routine medical conditions (non-Medicare)</p> <p>* Medical nutrition therapy requires a physician’s order or prescription.</p>
<p> <b>Medicare Diabetes Prevention Program (MDPP)</b></p> <p>MDPP services will be covered for eligible Medicare beneficiaries under all Medicare health plans.</p> <p>MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for the MDPP benefit.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>


**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
 <b>Medicare Diabetes Prevention Program (MDPP) (continued)</b> challenges to sustaining weight loss and a healthy lifestyle.	
<b>Medicare Part B prescription drugs</b> These drugs are covered under Part B of Original Medicare. Members of our plan receive coverage for these drugs through our plan. Covered drugs include: <ul style="list-style-type: none"> <li>• Drugs that usually aren't self-administered by the patient and are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical center services</li> <li>• Insulin furnished through an item of durable medical equipment (such as a medically necessary insulin pump)</li> <li>• Other drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan</li> <li>• The Alzheimer's drug, Leqembi<sup>®</sup>, (generic name lecanemab), which is administered intravenously. In addition to medication costs, you may need additional scans and tests before and/or during treatment that could add to your overall costs. Talk to your doctor about what scans and tests you may need as part of your treatment</li> <li>• Clotting factors you give yourself by injection if you have hemophilia</li> <li>• Transplant/Immunosuppressive Drugs: Medicare covers transplant drug therapy if Medicare paid for your organ transplant. You must have Part A at the time of the</li> </ul>	<b>All Keystone 65 Medical-Only plans:</b> 0% - 20% coinsurance for Part B drugs, including chemotherapy drugs \$35 for a one-month supply of insulin Certain Part B Drugs may be subject to Step Therapy. * Prior authorization is required for certain Part B drugs. Please refer to the Precertification List at <a href="http://www.ibxmedicare.com/precert">www.ibxmedicare.com/precert</a> or contact our Member Help Team.


**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Medicare Part B prescription drugs (continued)</b></p> <p>covered transplant, and you must have Part B at the time you get immunosuppressive drugs. Keep in mind, Medicare drug coverage (Part D) covers immunosuppressive drugs if Part B doesn't cover them</p> <ul style="list-style-type: none"> <li>• Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug</li> <li>• Some Antigens: Medicare covers antigens if a doctor prepares them and a properly instructed person (who could be you, the patient) gives them under appropriate supervision</li> <li>• Certain oral anti-cancer drugs: Medicare covers some oral cancer drugs you take by mouth if the same drug is available in injectable form or the drug is a prodrug (an oral form of a drug that, when ingested, breaks down into the same active ingredient found in the injectable drug) of the injectable drug. As new oral cancer drugs become available, Part B may cover them. If Part B doesn't cover them, Part D does</li> <li>• Oral anti-nausea drugs: Medicare covers oral anti-nausea drugs you use as part of an anti-cancer chemotherapeutic regimen if they're administered before, at, or within 48 hours of chemotherapy or are used as a full therapeutic replacement for an intravenous anti-nausea drug</li> </ul>	

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

Services that are covered for you	What you must pay when you get these services
<p><b>Medicare Part B prescription drugs (continued)</b></p> <ul style="list-style-type: none"> <li>• Certain oral End-Stage Renal Disease (ESRD) drugs if the same drug is available in injectable form and the Part B ESRD benefit covers it</li> <li>• Calcimimetic medications under the ESRD payment system, including the intravenous medication Parsabiv<sup>®</sup>, and the oral medication Sensipar<sup>®</sup></li> <li>• Certain drugs for home dialysis, including heparin, the antidote for heparin, when medically necessary, and topical anesthetics</li> <li>• Erythropoiesis-stimulating agents: Medicare covers erythropoietin by injection if you have End-Stage Renal Disease (ESRD) or you need this drug to treat anemia related to certain other conditions (such as Epogen<sup>®</sup>, Procrit<sup>®</sup>, Epoetin Alfa, Aranesp<sup>®</sup>, Darbepoetin Alfa)</li> <li>• Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases</li> <li>• Parenteral and enteral nutrition (intravenous and tube feeding)</li> </ul> <p>The following link will take you to a list of Part B Drugs that may be subject to Step Therapy: <a href="http://www.ibxmedicare.com/partbstep">www.ibxmedicare.com/partbstep</a></p> <p>We also cover some vaccines under our Part B prescription drug benefit.</p>	
<p> <b>Obesity screening and therapy to promote sustained weight loss</b></p> <p>If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for preventive obesity screening and therapy.</p> <p>If you receive a separate additional non-</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p> <b>Obesity screening and therapy to promote sustained weight loss (continued)</b></p> <p>setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.</p>	<p>preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>
<p><b>Opioid treatment program services</b></p> <p>Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:</p> <ul style="list-style-type: none"> <li>• U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications.</li> <li>• Dispensing and administration of MAT medications (if applicable)</li> <li>• Substance use disorder counseling</li> <li>• Individual and group therapy</li> <li>• Toxicology testing</li> <li>• Intake activities</li> <li>• Periodic assessments</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$5 copayment</p> <p>Opioid use disorder treatment services are covered under Part B of Original Medicare. Members of our plan receive coverage for these services through our plan.</p>
<p><b>Outpatient diagnostic tests and therapeutic services and supplies</b></p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• X-rays</li> <li>• Radiation (radium and isotope) therapy including technician materials and supplies</li> <li>• Surgical supplies, such as dressings</li> <li>• Splints, casts, and other devices</li> </ul>	<p>EKG Screening</p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment.</p> <p>Laboratory Tests</p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment.</p> <p>Services must be performed at your PCP's designated site, with the exception of approved home sleep studies.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Outpatient diagnostic tests and therapeutic services and supplies (continued)</b></p> <p>used to reduce fractures and dislocations</p> <ul style="list-style-type: none"> <li>• Laboratory tests</li> <li>• Blood — including storage and administration. All components of blood are covered beginning with the first pint used.</li> <li>• Other outpatient diagnostic tests, e.g., ultrasounds and sleep studies (home or outpatient)</li> <li>• EKG screening</li> <li>• MRI/MRA, CT scans, PET scans, nuclear cardiology studies, proton beam therapy</li> </ul>	<p>Radiation Therapy</p> <p><b>Keystone 65 Liberty Medical-Only and Keystone 65 Select Medical-Only:</b></p> <p>\$80 copayment per provider, per date of service</p> <p><b>Keystone 65 Preferred Medical-Only:</b></p> <p>\$60 copayment per provider, per date of service</p> <p><b>Complex Radiology (e.g., MRI/MRA, CT scans, nuclear cardiology studies)</b></p> <p><b>Keystone 65 Liberty Medical-Only:</b></p> <p>\$275 copayment per provider, per date of service</p> <p><b>Keystone 65 Preferred Medical-Only:</b></p> <p>\$150 copayment per provider, per date of service</p> <p><b>Keystone 65 Select Medical-Only:</b></p> <p>\$200 copayment per provider, per date of service</p> <p>Routine Radiology (e.g., X-ray, radiology, diagnostic services, ultrasounds)</p> <p><b>Keystone 65 Liberty Medical-Only:</b></p> <p>\$45 copayment per provider, per date of service</p> <p><b>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</b></p> <p>\$40 copayment per provider, per date of service</p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$0 copayment for certain diagnostic tests (e.g., home-based sleep studies provided by a home health agency, or diagnostic mammogram that results from a preventive mammogram)</p> <p>If services are performed at an ambulatory surgical center (ASC) or an outpatient hospital</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<b>Outpatient diagnostic tests and therapeutic services and supplies (continued)</b>	<p>facility (OHF), you may be responsible for:</p> <p><b>Keystone 65 Liberty Medical-Only:</b> 20% (ASC) coinsurance or 20% (OHF) coinsurance per visit</p> <p><b>Keystone 65 Preferred Medical-Only:</b> \$125 (ASC) copayment or \$350 (OHF) copayment per visit</p> <p><b>Keystone 65 Select Medical-Only:</b> \$200 (ASC) copayment or \$350 (OHF) copayment per visit</p> <p><b>All Keystone 65 Medical-Only plans:</b> Please check with your provider prior to scheduling services to see if the site is identified as part of a hospital, as the higher outpatient hospital facility copayment would apply.</p> <p>If you are in observation after outpatient surgery, only the outpatient surgery copayment will apply.</p> <p>If there is a separate and distinct office visit evaluation and service, then a copayment will apply. The copayment depends on the provider type.</p> <p>* Prior authorization is required for certain items. For a list of covered medical services that need precertification/prior authorization, please visit our website at <a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>.</p>
<p><b>Outpatient hospital observation</b></p> <p>Observation services are hospital outpatient services given to determine if you need to be admitted as an inpatient or can be discharged.</p> <p>For outpatient hospital observation services to be covered, they must meet the Medicare criteria and be considered reasonable and necessary. Observation services are covered only when provided</p>	<p><b>Keystone 65 Liberty Medical-Only:</b> 20% coinsurance per stay for outpatient observation stays</p> <p><b>Keystone 65 Preferred Medical-Only:</b> \$350 copayment per stay for outpatient observation stays</p> <p><b>Keystone 65 Select Medical-Only:</b></p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Outpatient hospital observation (continued)</b></p> <p>by the order of a physician or another individual authorized by state licensure law and hospital staff bylaws to admit patients to the hospital or order outpatient tests.</p> <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you are not sure if you are an outpatient, you should ask the hospital staff. You can also find more information in a Medicare fact sheet called <i>Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!</i> This fact sheet is available on the Web at <a href="https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf">https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf</a> or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p>	<p>\$350 copayment per stay for outpatient observation stays</p> <p><b>All Keystone 65 Medical-Only Plans:</b></p> <p>Emergency care copayment will apply to any outpatient observation stay of less than 8 hours</p>
<p><b>Outpatient hospital services</b></p> <p>We cover medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery</li> <li>• Laboratory and diagnostic tests billed by the hospital</li> <li>• Mental health care, including care in a partial-hospitalization program,</li> </ul>	<p><b>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</b></p> <p>\$350 copay per day for outpatient hospital services</p> <p><b>Keystone 65 Liberty Medical-Only:</b></p> <p>20% coinsurance per day for outpatient hospital services</p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>See Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers for more information.</p> <p>* Prior authorization is required for certain items. For a list of covered medical services</p>



**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Outpatient hospital services (continued)</b></p> <p>if a doctor certifies that inpatient treatment would be required without it</p> <ul style="list-style-type: none"> <li>• X-rays and other radiology services billed by the hospital</li> <li>• Medical supplies such as splints and casts</li> <li>• Certain drugs and biologicals that you can't give yourself</li> </ul> <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you are not sure if you are an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask! This fact sheet is available on the Web at <a href="https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf">https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf</a> or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p>	<p>that need precertification/prior authorization, please visit our website at <a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>.</p> <p>See Colorectal cancer screening for more information about:</p> <ul style="list-style-type: none"> <li>• Colorectal cancer screening</li> </ul> <p>See Durable medical equipment and related supplies for more information about:</p> <ul style="list-style-type: none"> <li>• Durable medical equipment</li> </ul> <p>See Emergency care for more information about:</p> <ul style="list-style-type: none"> <li>• Emergency room</li> </ul> <p>See Medicare Part B prescription drugs for more information about:</p> <ul style="list-style-type: none"> <li>• Part B drugs</li> </ul> <p>See Outpatient mental health care or Outpatient substance abuse services for more information about:</p> <ul style="list-style-type: none"> <li>• Mental health or substance abuse services</li> </ul> <p>See Outpatient rehabilitation services for more information about:</p> <ul style="list-style-type: none"> <li>• Rehabilitation therapy (physical, occupational, or speech therapy)</li> </ul> <p>See Outpatient diagnostic tests and therapeutic supplies and services for more information about:</p> <ul style="list-style-type: none"> <li>• Complex radiology (MRI/MRA, CT scans, nuclear cardiology studies)</li> <li>• EKG screening</li> <li>• Laboratory tests</li> <li>• Radiation therapy</li> <li>• Routine radiology (X-ray, radiology, diagnostic services, ultrasounds)</li> </ul> <p>See Outpatient surgery, including services provided at hospital outpatient facilities and</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Outpatient hospital services (continued)</b></p>	<p>ambulatory surgical centers for more information about:</p> <ul style="list-style-type: none"> <li>• Outpatient surgery</li> </ul> <p>See Physician/Practitioner services, including doctor's office visits for more information about:</p> <ul style="list-style-type: none"> <li>• Primary care provider</li> <li>• Specialist</li> </ul> <p>See Prosthetic devices and related supplies for more information about:</p> <ul style="list-style-type: none"> <li>• Prosthetic devices</li> </ul> <p>Please check with your provider prior to scheduling services to see if the site is identified as part of a hospital, as the higher outpatient hospital facility copayment would apply.</p> <p>For a definition of colorectal cancer screening, see Chapter 10 of this document.</p>
<p><b>Outpatient mental health care</b></p> <p>Covered services include:</p> <p>Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, licensed professional counselor (LPC), licensed marriage and family therapist (LMFT), nurse practitioner (NP), physician assistant (PA), or other Medicare-qualified mental health care professional as allowed under applicable state laws.</p> <p>If you receive partial hospitalization benefits, please see Partial hospitalization services for prior authorization restrictions.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$30 copayment for each individual therapy session</p> <p>\$20 copayment for each group therapy session</p> <p>* Prior authorization is required for certain services. For a list of covered medical services that need precertification/prior authorization, please visit our website at <a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Outpatient rehabilitation services</b></p> <p>Covered services include: physical therapy, occupational therapy, and speech language therapy.</p> <p>Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).</p>	<p><b>Keystone 65 Liberty Medical-Only Plan:</b> \$35 copay per provider, per date of service</p> <p><b>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only plans:</b> \$20 copay per provider, per date of service</p>
<p><b>Outpatient substance use disorder services</b></p> <p>Keystone 65 Medical-Only provides outpatient substance use disorder services to help with conditions related to drug or alcohol use disorder. Coverage includes care and treatment for alcohol or drug use disorder provided by an acute hospital or mental health facility provider. Care and treatment includes, but is not limited to, the diagnosis and treatment of substance use disorder, rehabilitation therapy, counseling, and outpatient detoxification by a licensed behavioral health provider (such as a psychiatrist, clinical psychologist, nurse, or certified addiction counselor).</p> <p>If you receive partial hospitalization benefits, please see Partial hospitalization services for prior authorization restrictions.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$30 copayment for each individual therapy session</p> <p>\$20 copayment for each group therapy session</p>
<p><b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</b></p> <p><b>Note:</b> If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the</p>	<p><b>Keystone 65 Liberty Medical-Only:</b></p> <p>Ambulatory Surgical Center: 20% coinsurance per date of service</p> <p>Outpatient Hospital Facility: 20% coinsurance per date of service</p> <p><b>Keystone 65 Preferred Medical-Only:</b></p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers (continued)</b></p> <p>hospital overnight, you might still be considered an <i>outpatient</i>.</p>	<p>Ambulatory Surgical Center: \$125 copayment per date of service</p> <p>Outpatient Hospital Facility: \$350 copayment per date of service</p> <p><b>Keystone 65 Select Medical-Only:</b></p> <p>Ambulatory Surgical Center: \$200 copayment per date of service</p> <p>Outpatient Hospital Facility: \$350 copayment per date of service</p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for a Medicare-covered colorectal cancer screening exam (colorectal screening).</p> <p>Please check with your provider prior to scheduling services to see if the site is identified as part of a hospital, as the higher outpatient hospital facility copayment would apply.</p> <p>For copayment information for non-surgical services, refer to Outpatient hospital services.</p> <p>A copayment will not apply for a preventive colonoscopy that becomes diagnostic when received in an outpatient hospital or ASC.</p> <p>* Prior authorization is required for certain items. For a list of covered medical services that need precertification/prior authorization, please visit our website at <a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>.</p> <p>For a definition of colorectal cancer screening, see Chapter 10 of this document.</p>
<p><b>Over-the-counter (OTC) items</b></p> <p>Your IBX Care Card can be used to purchase eligible over-the-counter (OTC) items in store at participating retail locations. Eligible OTC items include first-aid supplies, vitamins, cold and allergy medicine, and more.</p> <p>You can also use your IBX Care Card to</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$30 quarterly allowance for eligible over-the-counter (OTC) items</p> <p>The OTC allowance is preloaded on the IBX Care Card. The allowance does not carry forward to the next quarter if it is not used.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Over-the-counter (OTC) items (continued)</b></p> <p>place an order for eligible OTC items by phone or online via catalog for delivery through our dedicated vendor.</p> <p>Non-eligible items or items purchased at non-participating retail locations will NOT be covered. Only our vendor/specified online retailer(s) may be used for online orders.</p> <p>If a member exceeds the benefit amount, alternative payment will be required for the remaining balance due.</p> <p>For additional details on the OTC benefit, including placing an order, participating retailers, and a list of eligible items, please visit <a href="http://www.ibxmedicare.com/carecard">www.ibxmedicare.com/carecard</a> or contact our Member Help Team.</p>	
<p><b>Palliative care</b></p> <p>Palliative care program offered by our plan will be provided to members and is typically available to individuals 12 to 18 months before end-of-life care (hospice). The palliative care services are home-based and actively manage all aspects of a member's physical health, psychosocial and spiritual needs. The emphasis of the care program helps members manage pain, stress, and symptom relief. Members have access to a palliative care case management team 24/7.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$0 copayment for home-based palliative care services provided through our palliative care case management program</p> <p>For a definition of Palliative Care, see Chapter 10 of this document.</p>
<p><b>Partial hospitalization services and Intensive outpatient services</b></p> <p><i>Partial hospitalization</i> is a structured program of active psychiatric treatment provided as a hospital outpatient service or by a community mental health center, that is more intense than the care received in your doctor's, therapist's, licensed</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$30 copayment per day</p> <p>* Prior authorization is required.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Partial hospitalization services and Intensive outpatient services (continued)</b></p> <p>marriage and family therapist's (LMFT), or licensed professional counselor's office and is an alternative to inpatient hospitalization.</p> <p><i>Intensive outpatient service</i> is a structured program of active behavioral (mental) health therapy treatment provided in a hospital outpatient department, a community mental health center, a Federally qualified health center, or a rural health clinic that is more intense than the care received in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed professional counselor's office but less intense than partial hospitalization.</p>	
<p><b>Physician/Practitioner services, including doctor's office visits</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Medically necessary medical care or surgery services furnished in a physician's office, certified ambulatory surgical center, hospital outpatient department, or any other location</li> <li>• Consultation, diagnosis, and treatment by a specialist</li> <li>• Basic hearing and balance exams performed by your specialist, if your doctor orders it to see if you need medical treatment</li> <li>• Certain telehealth services, including PCP visits; specialist and other health care professional visits; and physical therapy, occupational therapy, and speech therapy visits.</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>Primary Care Provider: \$0 copayment for PCP visits</p> <p>Specialist: \$40 copayment per visit</p> <p>\$40 copayment for non-routine Medicare-covered dental services in a specialist office</p> <p>\$40 copayment per visit, per provider type for each Medicare-covered hearing exam</p> <p>Other health care professional: \$40 copayment per visit</p> <p>Physical therapy/occupational therapy/speech therapy:</p> <p><b>Keystone 65 Liberty Medical-Only:</b> \$35 copayment per visit</p> <p><b>Keystone 65 Preferred Medical-Only and</b></p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**


<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Physician/Practitioner services, including doctor's office visits (continued)</b></p> <ul style="list-style-type: none"> <li>○ You have the option of getting these services through an in-person visit or by telehealth. If you choose to get one of these services by telehealth, you must use a network provider who offers the service by telehealth. Please check with your health care provider for instructions on how to access their telehealth services, as well as any technology requirements (audio/video).</li> <li>• Telehealth services for monthly end-stage renal disease-related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility, or the member's home</li> <li>• Telehealth services to diagnose, evaluate, or treat symptoms of a stroke, regardless of your location</li> <li>• Telehealth services for members with a substance use disorder or co-occurring mental health disorder, regardless of their location</li> <li>• Telehealth services for diagnosis, evaluation, and treatment of mental health disorders if: <ul style="list-style-type: none"> <li>○ You have an in-person visit within 6 months prior to your first telehealth visit</li> <li>○ You have an in-person visit every 12 months while receiving these telehealth</li> </ul> </li> </ul>	<p><b>Keystone 65 Select Medical-Only:</b></p> <p>\$20 copayment per visit</p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>Mental health/substance use disorder therapy services:</p> <p>\$30 copayment for each individual therapy session</p> <p>\$20 copayment for each group therapy session</p> <p>Please check with your provider prior to scheduling services to see if the site is identified as part of a hospital, as the higher outpatient hospital facility copayment would apply.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**


<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Physician/Practitioner services, including doctor's office visits (continued)</b></p> <p>services</p> <ul style="list-style-type: none"> <li>○ Exceptions can be made to the above for certain circumstances</li> <li>● Telehealth services for mental health visits provided by Rural Health Clinics and Federally Qualified Health Centers</li> <li>● Virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes <b>if</b>: <ul style="list-style-type: none"> <li>○ You're not a new patient <b>and</b></li> <li>○ The check-in isn't related to an office visit in the past 7 days <b>and</b></li> <li>○ The check-in doesn't lead to an office visit within 24 hours or the soonest available appointment</li> </ul> </li> <li>● Evaluation of video and/or images you send to your doctor, and interpretation and follow-up by your doctor within 24 hours <b>if</b>: <ul style="list-style-type: none"> <li>○ You're not a new patient <b>and</b></li> <li>○ The evaluation isn't related to an office visit in the past 7 days <b>and</b></li> <li>○ The evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment</li> </ul> </li> <li>● Consultation your doctor has with other doctors by phone, internet, or electronic health record</li> <li>● Second opinion by another network</li> </ul>	





**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Physician/Practitioner services, including doctor's office visits (continued)</b></p> <p>provider prior to surgery</p> <ul style="list-style-type: none"> <li>• Non-routine dental care (covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician)</li> </ul>	
<p><b>Podiatry services</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs)</li> <li>• Routine foot care for members with certain medical conditions affecting the lower limbs (Medicare-covered podiatry)</li> <li>• Routine foot care for members, up to six supplemental visits per year (non-Medicare-covered podiatry)</li> </ul>	<p><b>Keystone 65 Liberty Medical-Only:</b></p> <p>\$25 copayment per visit for Medicare-covered care</p> <p>\$25 copayment per visit for non-Medicare-covered routine care</p> <p><b>Keystone 65 Preferred Medical-Only and Keystone 65 Select Medical-Only:</b></p> <p>\$20 copayment per visit for Medicare-covered care</p> <p>\$20 copayment per visit for non-Medicare-covered routine care</p> <p>*Cost sharing for non-Medicare routine podiatry visits do not count toward your maximum out-of-pocket amount.</p>
<p> <b>Prostate cancer screening exams</b></p> <p>For men aged 50 and older, covered services include the following — once every 12 months:</p> <ul style="list-style-type: none"> <li>• Digital rectal exam</li> <li>• Prostate Specific Antigen (PSA) test</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for an annual PSA test.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>


**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Prosthetic and orthotic devices and related supplies</b></p> <p>Devices (other than dental) that replace all or part of a body part or function. These include but are not limited to testing, fitting, or training in the use of prosthetic and orthotic devices; as well as: colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic and orthotic devices, and repair and/or replacement of prosthetic and orthotic devices. Also includes some coverage following cataract removal or cataract surgery – see <b>Vision Care</b> later in this section for more detail.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>20% coinsurance for prosthetics and medical supplies</p> <p>* Prior authorization is required for certain services. For a list of covered medical services that need precertification/prior authorization, please visit our website at <a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>.</p>
<p><b>Pulmonary rehabilitation services</b></p> <p>Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and an order for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$5 copayment per provider, per date of service</p>
<p> <b>Screening and counseling to reduce alcohol misuse</b></p> <p>We cover one alcohol misuse screening for adults with Medicare (including pregnant women) who misuse alcohol but aren't alcohol dependent.</p> <p>If you screen positive for alcohol misuse, you can get up to four brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p> <b>Screening for lung cancer with low dose computed tomography (LDCT)</b></p> <p>For qualified individuals, a LDCT is covered every 12 months.</p> <p><b>Eligible members are:</b> people aged 50 – 77 years who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 20 pack-years and who currently smoke or have quit smoking within the last 15 years, who receive an order for LDCT during a lung cancer screening counseling and shared decision-making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner.</p> <p><i>For LDCT lung cancer screenings after the initial LDCT screening:</i> the member must receive an order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision-making visit for subsequent lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for the Medicare-covered counseling and shared decision-making visit or for the LDCT.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p> <p>* Prior authorization is required.</p>
<p> <b>Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</b></p> <p>We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>We also cover up to two individual 20 to 30</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>


**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p> <b>Screening for sexually transmitted infections (STIs) and counseling to prevent STIs (continued)</b></p> <p>minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We will only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor's office.</p>	
<p><b>Services to treat kidney disease</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to six sessions of kidney disease education services per lifetime.</li> <li>• Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, or when your provider for this service is temporarily unavailable or inaccessible).</li> <li>• Inpatient dialysis treatments (if you are admitted as an inpatient to a hospital for special care).</li> <li>• Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments).</li> <li>• Home dialysis equipment and supplies.</li> <li>• Certain home support services (such as, when necessary, visits by</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>Inpatient dialysis: No additional copayment or coinsurance for inpatient dialysis when received during an inpatient hospital stay.</p> <p>Outpatient dialysis: 20% coinsurance.</p> <p>Kidney disease education services: There is no coinsurance or copayment.</p> <p>If performed at the provider's office, only dialysis coinsurance should apply.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. This copayment amount depends on the provider type or place of service.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Services to treat kidney disease (continued)</b></p> <p>trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply).</p> <p>Certain drugs for dialysis are covered under your Medicare Part B drug benefit. For information about coverage for Part B Drugs, please go to the section, <b>Medicare Part B prescription drugs.</b></p>	
<p><b>Skilled nursing facility (SNF) care</b></p> <p>(For a definition of skilled nursing facility care, see Chapter 10 of this document. Skilled nursing facilities are sometimes called SNFs.)</p> <p>100 days per Medicare benefit period. A prior hospital stay is not required. Covered services include but are not limited to:</p> <p>Covered services include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Semiprivate room (or a private room if medically necessary)</li> <li>• Meals, including special diets</li> <li>• Skilled nursing services</li> <li>• Physical therapy, occupational therapy, and speech therapy</li> <li>• Drugs administered to you as part of your plan of care (This includes substances that are naturally present in the body, such as blood clotting factors.)</li> <li>• Blood — including storage and administration. All components of blood are covered beginning with the first pint used.</li> <li>• Medical and surgical supplies</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$0 copayment per day for days 1-20</p> <p>\$214 copayment per day for days 21-100</p> <p>100 days per Medicare benefit period</p> <p>Prior hospital stay is not required for admission into a SNF</p> <p>A benefit period is the way that both our plan and Original Medicare measure your use of hospital and skilled nursing facility (SNF) services. Our plan uses benefit periods for skilled nursing facility stays, but we do not use benefit periods to measure inpatient hospital stays. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in an SNF) for 60 days in a row.</p> <p>If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.</p> <p>* Prior authorization is required.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Skilled nursing facility (SNF) care (continued)</b></p> <p>ordinarily provided by SNFs</p> <ul style="list-style-type: none"> <li>• Laboratory tests ordinarily provided by SNFs</li> <li>• X-rays and other radiology services ordinarily provided by SNFs</li> <li>• Use of appliances such as wheelchairs ordinarily provided by SNFs</li> <li>• Physician/Practitioner services</li> </ul> <p>Generally, you will get your SNF care from network facilities. However, under certain conditions listed below, you may be able to pay in-network cost sharing for a facility that isn't a network provider, if the facility accepts our plan's amounts for payment.</p> <ul style="list-style-type: none"> <li>• A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care)</li> <li>• A SNF where your spouse or domestic partner is living at the time you leave the hospital</li> </ul>	
<p> <b>Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</b></p> <p><u>If you use tobacco, but do not have signs or symptoms of tobacco-related disease:</u> We cover two counseling quit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four face-to-face visits.</p> <p><u>If you use tobacco and have been</u></p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of</p>



**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Special Supplemental Benefits for the Chronically Ill (continued)</b></p> <p>Meals will be provided after discharge to the home following an inpatient acute hospital, skilled nursing facility, long-term acute care facility, acute rehabilitation facility, or rehabilitation facility stay.</p> <p><b>Grocery benefit</b></p> <p>Grocery boxes will be provided for a maximum of four weeks per year, per member. Members must be diagnosed with both of the following conditions to be eligible to receive the grocery benefit from a plan-specified vendor:</p> <ul style="list-style-type: none"> <li>• Diabetes</li> <li>• Depression or depressive disorders</li> </ul>	
<p><b>Supervised Exercise Therapy (SET)</b></p> <p>SET is covered for members who have symptomatic peripheral artery disease (PAD). Up to 36 sessions over a 12-week period are covered if the SET program requirements are met.</p> <p>The SET program must:</p> <ul style="list-style-type: none"> <li>• Consist of sessions lasting 30-60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication</li> <li>• Be conducted in a hospital outpatient setting or a physician's office</li> <li>• Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms, and who are trained in exercise therapy for PAD</li> <li>• Be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse</li> </ul>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$5 copayment per visit</p>



**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Supervised Exercise Therapy (SET) (continued)</b></p> <p>specialist who must be trained in both basic and advanced life support techniques</p> <p>SET may be covered beyond 36 sessions over 12 weeks for an additional 36 sessions over an extended period of time if deemed medically necessary by a health care provider.</p>	
<p><b>Telemedicine visits</b></p> <p><b>Teladoc Health must be used for telemedicine visits.</b></p> <p>You have convenient and confidential access to quality board-certified, U.S.-licensed doctors for non-emergent general medical visits, mental/behavioral health visits, and dermatology consultations through Teladoc. Connect virtually from the comfort of your home via your computer, tablet, or smartphone. Additional telehealth services received from other in-network providers will include an in-office copay. Not all services can be provided as a telehealth visit. See the Physician/Practitioner services, including doctor's office visits section of medical benefits chart for more information on covered additional telehealth services.</p> <p><b>General medical visits</b></p> <p>24/7 access to talk to a doctor for non-emergency conditions like the flu, allergies, coughs, sore throats, rashes and more.</p> <p>Visits can be scheduled by calling 1-800-835-2362 (TTY/TDD: 1-800-770-5531), online at <a href="https://teladochealth.com/signin">teladochealth.com/signin</a>, or via the Teladoc Health mobile app.</p> <p><b>Mental/behavioral health visits</b></p> <p>Access to talk to a therapist or psychiatrist</p>	<p><b>General medical visits</b> (focused on non-emergent medical conditions by connecting to a state-licensed physician)</p> <p><b>All Keystone 65 Medical-Only plans:</b> \$0 copayment per visit</p> <p><b>Mental/behavioral health visits</b> (focused on therapy and counseling services by connecting to a state-licensed therapist or psychiatrist)</p> <p><b>All Keystone 65 Medical-Only plans:</b> \$0 copayment per visit</p> <p><b>Dermatology consultations</b> (focused on diagnosing and treating skin, hair, and nail conditions by connecting members to board-certified dermatologists)</p> <p><b>All Keystone 65 Medical-Only plans:</b> \$0 copayment per consultation</p>


**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Telemedicine visits (continued)</b></p> <p>by appointment, 7 days a week from 7 a.m. to 9 p.m., by phone or video for depression, anxiety, stress and more. You can choose to see the same provider for recurring visits.</p> <p>Visits must be scheduled online at <a href="https://teladochealth.com/signin">teladochealth.com/signin</a>, or via the Teladoc Health mobile app.</p> <p>Mental/behavioral health visits must be scheduled via the online platform <a href="https://www.teladochealth.com/signin">www.teladochealth.com/signin</a>. Visits cannot be scheduled by phone. Members must complete a mental health assessment via the website platform prior to scheduling.</p> <p><b>Dermatology consultations</b></p> <p>Access to a dermatologist for diagnosing and treating skin conditions like eczema, psoriasis, acne and more.</p> <p>Dermatology consultations are not real-time visits. You can schedule and upload images via the secure online platform available 24/7 online at <a href="https://www.teladochealth.com/signin">www.teladochealth.com/signin</a>, or via the Teladoc Health mobile app. You can ask follow-up questions via one message after the consultation for up to 7 days.</p> <p>You may initiate more than 1 dermatology consultation at a time. You may consult with the same Dermatology provider each time.</p> <p><i>Teladoc Health is not available internationally.</i></p> <p>Members must complete a comprehensive medical history assessment, either online or by telephone with a designated <u>Teladoc Health</u> representative, prior to receiving telemedicine services.</p>	



**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p><b>Urgently needed services</b></p> <p>A plan-covered service requiring immediate medical attention that is not an emergency is an urgently needed service if either you are temporarily outside the service area of the plan, or even if you are inside the service area of the plan, it is unreasonable given your time, place, and circumstances to obtain this service from network providers with whom the plan contracts. Your plan must cover urgently needed services and only charge you in-network cost sharing. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits, such as annual checkups, are not considered urgently needed even if you are outside the service area of the plan or the plan network is temporarily unavailable.</p> <p>Urgently needed services are covered worldwide.</p> <p>For a list of network urgent care centers, please call our Member Help Team.</p>	<p><b>Keystone 65 Liberty Medical-Only</b></p> <p>\$15 copayment for services received from a retail clinic</p> <p>\$45 copayment for services received from an urgent care center</p> <p>\$110 copayment per visit for Worldwide Emergency Coverage</p> <p>\$110 copayment per visit for Worldwide Urgent Coverage</p> <p><b>Keystone 65 Preferred Medical-Only:</b></p> <p>\$5 copayment for services received from a retail clinic</p> <p>\$55 copayment for services received from an urgent care center</p> <p>\$140 copayment per visit for Worldwide Emergency Coverage</p> <p>\$140 copayment per visit for Worldwide Urgent Coverage</p> <p><b>Keystone 65 Select Medical-Only:</b></p> <p>\$15 copayment for services received from a retail clinic</p> <p>\$55 copayment for services received from an urgent care center</p> <p>\$125 copayment per visit for Worldwide Emergency Coverage</p> <p>\$125 copayment per visit for Worldwide Urgent Coverage</p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>Copayment not waived if admitted to inpatient hospital</p> <p>For a definition of Retail clinic, see Chapter 10 of this document.</p> <p>If you receive emergency care outside of the United States, you must pay for your care, and submit the claim for reimbursement</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<b>Urgently needed services (continued)</b>	<p>consideration. For details on submitting a reimbursement, see Chapter 7, Section 5.5.</p> <p>*Cost sharing for urgently needed services received outside of the United States do not count toward your maximum out-of-pocket amount and are not waived if admitted.</p>
<p> <b>Vision care</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts.</li> <li>• For people who are at high risk of glaucoma, we will cover one glaucoma screening each year. People at high risk of glaucoma include: people with a family history of glaucoma, people with diabetes, African Americans who are age 50 and older, and Hispanic Americans who are 65 or older.</li> <li>• For people with diabetes, screening for diabetic retinopathy is covered once per year.</li> <li>• One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. (If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery.)</li> <li>• Our plan covers the Medicare-covered standard frames and lenses for cataracts up to the</li> </ul>	<p><b>Medicare-covered vision care</b></p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$40 copayment for each Medicare-covered eye exam</p> <p>There is no coinsurance or copayment for a Medicare-covered diabetic retinal eye exam or dilated retinal eye exam.</p> <p>There is no coinsurance or copayment for Medicare-covered glaucoma screenings.</p> <p>There is no coinsurance or copayment for one pair of Medicare-covered standard eyeglasses or contact lenses after each cataract surgery.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p> <p>Search for in-network providers that provide Medicare-covered vision care through our Find a Provider tool at <a href="http://www.ibxmedicare.com/providerfinder">www.ibxmedicare.com/providerfinder</a>.</p> <p><b>Non-Medicare-covered routine vision care</b></p> <p><b>All Keystone 65 Medical-Only plans:</b></p> <p>\$0 copayment for routine eye exam every year</p> <p>If you purchase glasses (eyeglass frames and lenses) in the Davis Vision Collection, frames and lenses are covered in full.</p> <p>If you purchase glasses (frames and lenses) outside of the Davis Vision Collection but at a Davis Vision provider, you are covered up to</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services that are covered for you</b>	<b>What you must pay when you get these services</b>
<p> <b>Vision care (continued)</b></p> <p>Medicare allowed amount.</p> <ul style="list-style-type: none"> <li>NOTE: Upgrades such as deluxe frames, progressive lenses, and additional lens upgrades (including but not limited to transition, scratch-resistant, or tinted lenses) are not covered for glasses/lenses after cataract surgery. You may pay for upgrades yourself if you choose.</li> </ul> <p>In addition, we cover the following non-Medicare-covered routine vision services:</p> <ul style="list-style-type: none"> <li>One routine eye exam (not covered by Medicare) covered every year.</li> <li>Eyewear: one pair of eyeglass frames and lenses, or contact lenses in lieu of frames and lenses. Covered every year.</li> </ul> <p>Our plan does not cover lens upgrades, including but not limited to: transition, progressive, polish, scratch-resistant, or tinted lenses, or vision/lens insurance.</p>	<p>\$150.</p> <p>If you purchase glasses (frames and lenses) from Visionworks, you are covered up to \$250. You are covered up to \$150 per year for contact lenses in lieu of routine eyewear (frames and lenses).</p> <p>*Cost sharing for non-Medicare-covered routine vision services do not count toward your maximum out-of-pocket amount.</p> <p>You must use a participating <b>Davis Vision network provider</b> for in-network routine vision coverage not covered by Original Medicare.</p> <p>Search for a participating Davis Vision network provider at <a href="http://www.ibxmedicare.com/davisvision">www.ibxmedicare.com/davisvision</a>.</p>
<p> <b>Welcome to Medicare preventive visit</b></p> <p>The plan covers the one-time <i>Welcome to Medicare</i> preventive visit. The visit includes a review of your health, as well as education and counseling about the preventive services you need (including certain screenings and shots (or vaccines)), and referrals for other care if needed.</p> <p><b>Important:</b> We cover the <i>Welcome to Medicare</i> preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor's office know you would like to schedule your <i>Welcome to Medicare</i> preventive visit.</p>	<p><b>All Keystone 65 Medical-Only plans:</b></p> <p>There is no coinsurance or copayment for the <i>Welcome to Medicare</i> preventive visit.</p> <p>If you receive a separate additional non-preventive evaluation and/or service, a copayment will apply. The copayment amount depends on the provider type or place of service.</p>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)****SECTION 3 What services are not covered by the plan?****Section 3.1 Services we do *not* cover (exclusions)**

This section tells you what services are *excluded* from Medicare coverage and therefore, are not covered by this plan.

The chart below lists services and items that either are not covered under any condition or are covered only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself except under the specific conditions listed below. Even if you receive the excluded services at an emergency facility, the excluded services are still not covered and our plan will not pay for them. The only exception is if the service is appealed and decided upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we have made to not cover a medical service, go to Chapter 7, Section 5.3 in this document.)

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Acupuncture		<ul style="list-style-type: none"> <li>• Available for people with chronic low back pain under certain circumstances.</li> <li>• Routine non-Medicare-covered services:               <ul style="list-style-type: none"> <li>○ Covered for headache (migraine and tension), postoperative nausea and vomiting, chemotherapy induced nausea and vomiting, low back pain, chronic neck pain, pain from osteoarthritis of the knee and hip.</li> </ul> </li> </ul>
Cosmetic surgery or procedures		<ul style="list-style-type: none"> <li>• Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member.</li> <li>• Covered for all stages of reconstruction for a breast after a mastectomy, as well</li> </ul>

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services not covered by Medicare</b>	<b>Not covered under any condition</b>	<b>Covered only under specific conditions</b>
		as for the unaffected breast to produce a symmetrical appearance.
<p>Custodial care</p> <p>Custodial care is personal care that does not require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing.</p>	<b>Not covered under any condition</b>	
<p>Experimental medical and surgical procedures, equipment and medications.</p> <p>Experimental procedures and items are those items and procedures determined by Original Medicare to not be generally accepted by the medical community.</p>		<ul style="list-style-type: none"> <li>• May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan.</li> </ul> <p>(See Chapter 3, Section 5 for more information on clinical research studies.)</p>
<p>Fees charged for care by your immediate relatives or members of your household.</p>	<b>Not covered under any condition</b>	
<p>Full-time nursing care in your home.</p>	<b>Not covered under any condition</b>	
<p>Home-delivered meals</p>		<ul style="list-style-type: none"> <li>• Please go to the Special Supplemental Benefits for the Chronically Ill row in the Medical Benefits Chart for further detail.</li> </ul>
<p>Homemaker services include basic household assistance, including light housekeeping or light meal preparation.</p>	<b>Not covered under any condition</b>	
<p>Naturopath services (uses natural or alternative treatments).</p>	<b>Not covered under any condition</b>	

**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services not covered by Medicare</b>	<b>Not covered under any condition</b>	<b>Covered only under specific conditions</b>
Non-routine dental care		<ul style="list-style-type: none"> <li>• Dental care required to treat illness or injury may be covered as inpatient or outpatient care.</li> <li>• Your plan may include some non-Medicare covered comprehensive dental services. Please go to the Dental services row in the Medical Benefits Chart for further detail.</li> </ul>
Orthopedic shoes or supportive devices for the feet		<ul style="list-style-type: none"> <li>• Shoes that are part of a leg brace and are included in the cost of the brace. Orthopedic or therapeutic shoes for people with diabetic foot disease.</li> </ul>
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television.	<b>Not covered under any condition</b>	
Private room in a hospital.		<ul style="list-style-type: none"> <li>• Covered only when medically necessary.</li> </ul>
Reversal of sterilization procedures and/or non-prescription contraceptive supplies.	<b>Not covered under any condition</b>	
Routine chiropractic care		<ul style="list-style-type: none"> <li>• Manual manipulation of the spine to correct a subluxation is covered.</li> <li>• Routine supplemental visits, up to six per year, are covered.</li> </ul>
Radial keratotomy, LASIK surgery, and other low vision aids.		<ul style="list-style-type: none"> <li>• Eye exam and one pair of eyeglasses (or contact lenses) are covered for people after cataract surgery.</li> </ul>



**Chapter 4 Medical Benefits Chart (what is covered and what you pay)**

<b>Services not covered by Medicare</b>	<b>Not covered under any condition</b>	<b>Covered only under specific conditions</b>
		<ul style="list-style-type: none"> <li>• Routine eye exams and eyewear.</li> </ul>
Routine foot care		<ul style="list-style-type: none"> <li>• Some limited coverage provided according to Medicare guidelines (e.g., if you have diabetes).</li> <li>• Routine supplemental visits, up to six per year, are covered.</li> </ul>
Services considered not reasonable and necessary, according to Original Medicare standards	<b>Not covered under any condition</b>	
Worldwide ambulance services	<b>Not covered under any condition</b>	

## CHAPTER 5:

*Asking us to pay our share of a bill  
you have received for covered  
medical services*

**Chapter 5 Asking us to pay our share of a bill you have received for covered medical services**

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**SECTION 1 Situations in which you should ask us to pay our share of the cost of your covered services**

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Sometimes when you get medical care, you may need to pay the full cost. Other times, you may find that you have paid more than you expected under the coverage rules of the plan, or you may receive a bill from a provider. In these cases, you can ask our plan to pay you back (paying you back is often called *reimbursing* you). It is your right to be paid back by our plan whenever you've paid more than your share of the cost for medical services that are covered by our plan. There may be deadlines that you must meet to get paid back. Please see Section 2 of this chapter.

There may also be times when you get a bill from a provider for the full cost of medical care you have received or possibly for more than your share of cost sharing as discussed in this document. First try to resolve the bill with the provider. If that does not work, send the bill to us instead of paying it. We will look at the bill and decide whether the services should be covered. If we decide they should be covered, we will pay the provider directly. If we decide not to pay it, we will notify the provider. You should never pay more than plan-allowed cost sharing. If this provider is contracted, you still have the right to treatment.

Here are examples of situations in which you may need to ask our plan to pay you back or to pay a bill you have received:

**1. When you've received emergency or urgently needed medical care from a provider who is not in our plan's network**

Outside the service area, you can receive emergency or urgently needed services from any provider, whether or not the provider is a part of our network.

- You are only responsible for paying your share of the cost for emergency or urgently needed services. Emergency providers are legally required to provide emergency care. If you pay the entire amount yourself at the time you receive the care, ask us to pay you back for our share of the cost. Send us the bill, along with documentation of any payments you have made.
- You may get a bill from the provider asking for payment that you think you do not owe. Send us this bill, along with documentation of any payments you have already made.
  - If the provider is owed anything, we will pay the provider directly.
  - If you have already paid more than your share of the cost of the service, we will determine how much you owed and pay you back for our share of the cost.

**2. When a network provider sends you a bill you think you should not pay**

Network providers should always bill the plan directly and ask you only for your share of the cost. But sometimes they make mistakes and ask you to pay more than your share.

- You only have to pay your cost-sharing amount when you get covered services. We do not allow providers to add additional separate charges, called *balance billing*. This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don't pay certain provider charges.

## Chapter 5 Asking us to pay our share of a bill you have received for covered medical services

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- Whenever you get a bill from a network provider that you think is more than you should pay, send us the bill. We will contact the provider directly and resolve the billing problem.
- If you have already paid a bill to a network provider, but you feel that you paid too much, send us the bill along with documentation of any payment you have made and ask us to pay you back the difference between the amount you paid and the amount you owed under the plan.

### 3. If you are retroactively enrolled in our plan

Sometimes a person's enrollment in the plan is retroactive. (This means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan and you paid out-of-pocket for any of your covered services after your enrollment date, you can ask us to pay you back for our share of the costs. You will need to submit paperwork such as receipts and bills for us to handle the reimbursement.

All of the examples above are types of coverage decisions. This means that if we deny your request for payment, you can appeal our decision. Chapter 7 of this document has information about how to make an appeal.

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## SECTION 2 How to ask us to pay you back or to pay a bill you have received

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You may request us to pay you back by sending us a request in writing. If you send a request in writing, send your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records. **You must submit your claim to us within 12 months of the date you received the service or item.**

To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it will help us process the information faster.
- Either download a copy of the form from our website ([www.ibxmedicare.com](http://www.ibxmedicare.com)) or call our Member Help Team and ask for the form.

Whether you choose to use the form or not, the following information is needed in order for us to identify you and process your request for payment:

- Member name
- Member ID number (located on your member ID card)
- Member date of birth
- Date of service
- Procedure code (located on the bill or receipt from the provider)
- Diagnosis code (located on the bill or receipt from the provider)
- Billed charges/amounts

**Chapter 5 Asking us to pay our share of a bill you have received for covered medical services**

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- Provider name and National Provider Identifier (NPI)
- Receipt or proof of payment

Mail your request for payment together with any bills or paid receipts to us at this address:

For medical payment requests (Part C):

Independence Blue Cross  
Claims Receipt Center  
PO Box 211184  
Eagan, MN 55121

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**SECTION 3 We will consider your request for payment and say yes or no**

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<b>Section 3.1 We check to see whether we should cover the service and how much we owe</b>
--

When we receive your request for payment, we will let you know if we need any additional information from you. Otherwise, we will consider your request and make a coverage decision.

If we decide that the medical care is covered and you followed all the rules, we will pay for our share of the cost. If you have already paid for the service, we will mail your reimbursement of our share of the cost to you. If you have not paid for the service yet, we will mail the payment directly to the provider.

If we decide that the medical care is *not* covered, or you did *not* follow all the rules, we will not pay for our share of the cost. We will send you a letter explaining the reasons why we are not sending the payment and your rights to appeal that decision.

<b>Section 3.2 If we tell you that we will not pay for all or part of the medical care, you can make an appeal</b>
--

If you think we have made a mistake in turning down your request for payment or the amount we are paying, you can make an appeal. If you make an appeal, it means you are asking us to change the decision we made when we turned down your request for payment. The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 7 of this document.

# CHAPTER 6:

*Your rights and responsibilities*

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## **SECTION 1 Our plan must honor your rights and cultural sensitivities as a member of the plan**

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<b>Section 1.1 We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, in braille, in large print, or in audio format)</b>
--

Your plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how a plan may meet these accessibility requirements include, but are not limited to provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

We may request demographic information from you, such as race, ethnicity, language, sexual orientation, and gender identity. We may also request information about social needs essential to your well-being. Sharing this information with us helps us better understand and meet the diverse needs of our members. Your response to our request for demographic information is optional.

Our plan has free interpreter services available to answer questions from non-English-speaking members. We can also give you information in braille, in large print, or in audio format at no cost if you need it. We are required to give you information about the plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, please call our Member Help Team.

Our plan is required to give female enrollees the option of direct access to a women's health specialist within the network for women's routine and preventive health care services.

If providers in the plan's network for a specialty are not available, it is the plan's responsibility to locate specialty providers outside the network who will provide you with the necessary care. In this case, you will only pay in-network cost sharing. If you find yourself in a situation where there are no specialists in the plan's network that cover a service you need, call the plan for information on where to go to obtain this service at in-network cost sharing.

If you have any trouble getting information from our plan in a format that is accessible and appropriate for you, seeing a women's health specialists or finding a network specialist, please call to file a grievance with our Member Help Team at 1-800-645-3965. (TTY users should call 711). You may also file a complaint with Medicare by calling 1-800-MEDICARE (1-800-633-4227) or directly with the Office for Civil Rights 1-800-368-1019 or TTY 1-800-537-7697.

<b>Section 1.2 We must ensure that you get timely access to your covered services</b>
---

You have the right to choose a primary care provider (PCP) in the plan's network to provide and arrange for your covered services. If you do not select a PCP, we will auto-assign you a PCP as indicated in Chapter 3, Section 2.1. We do not require you to get referrals to go to network providers.

You have the right to get appointments and covered services from the plan's network of providers *within a reasonable amount of time*. This includes the right to get timely services from specialists when you need that care.

If you think that you are not getting your medical care within a reasonable amount of time, Chapter 7 tells what you can do.

### **Section 1.3 We must protect the privacy of your personal health information**

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your personal health information includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.
- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a *Notice of Privacy Practice*, that tells about these rights and explains how we protect the privacy of your health information.

#### **How do we protect the privacy of your health information?**

- We make sure that unauthorized people don't see or change your records.
- Except for the circumstances noted below, if we intend to give your health information to anyone who isn't providing your care or paying for your care, *we are required to get written permission from you or someone you have given legal power to make decisions for you first*.
- There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
  - We are required to release health information to government agencies that are checking on quality of care.
  - Because you are a member of our plan through Medicare, we are required to give Medicare your health information. If Medicare releases your information for research or other uses, this will be done according to Federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

#### **You can see the information in your records and know how it has been shared with others**

You have the right to look at your medical records held at the plan, and to get a copy of your records. We are allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we will work with your healthcare provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that are not routine.



If you have questions or concerns about the privacy of your personal health information, please call our Member Help Team.

IBX is committed to protecting the privacy of our members' personal health information. Part of that commitment is complying with the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), which requires us to take additional measures to protect personal information and to inform our members about those measures.

The Notice of Privacy Practices describes how IBX may use and disclose a member's personal health information and how a member of an IBX health plan can get access to this information. For details on our practices, available privacy forms, and HIPAA requirements, please visit [www.ibxmedicare.com/privacy](http://www.ibxmedicare.com/privacy). You can also call to request a copy of the Notice of Privacy Practices by contacting our Member Help Team.

<b>Section 1.4 We must give you information about the plan, its network of providers, and your covered services</b>
---

As a member of Keystone 65 Medical-Only, you have the right to get several kinds of information from us.

If you want any of the following kinds of information, please call our Member Help Team:

- **Information about IBX and our plan.** This includes, for example, information about the plan's financial condition.
- **Information about our network providers.** You have the right to get information about the qualifications of the providers in our network and how we pay the providers in our network.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information regarding medical services.
- **Information about why something is not covered and what you can do about it.** Chapter 7 provides information on asking for a written explanation on why a medical service is not covered or if your coverage is restricted. Chapter 7 also provides information on asking us to change a decision, also called an appeal.

<b>Section 1.5 We must support your right to make decisions about your care</b>
---

**You have the right to know your treatment options and participate in decisions about your health care**

You have the right to get full information from your doctors and other health care providers. Your providers must explain your medical condition and your treatment choices *in a way that you can understand*.

You also have the right to participate fully in decisions about your health care. To help you make decisions with your doctors about what treatment is best for you, your rights include the following:

- **To know about all of your choices.** You have the right to be told about all of the treatment options that are recommended for your condition, no matter what they cost or whether they are covered by our plan.
- **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say “no.”** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. Of course, if you refuse treatment, you accept full responsibility for what happens to your body as a result.

### **You have the right to give instructions about what is to be done if you are not able to make medical decisions for yourself**

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you are in this situation. This means that, *if you want to*, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

The legal documents that you can use to give your directions in advance in these situations are called **advance directives**. There are different types of advance directives and different names for them. Documents called **living will** and **power of attorney for health care** are examples of advance directives.

### **If you want to use an advance directive to give your instructions, here is what to do:**

- **Get the form.** You can get an advance directive form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare. You can also contact our Member Help Team to ask for the forms.
- **Fill it out and sign it.** Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.
- **Give copies to appropriate people.** You should give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, **take a copy with you to the hospital.**

- The hospital will ask you whether you have signed an advance directive form and whether you have it with you.

- If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

**Remember, it is your choice whether you want to fill out an advance directive** (including whether you want to sign one if you are in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you have signed an advance directive.

### **What if your instructions are not followed?**

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with the Pennsylvania Department of Health. You may call the Complaint Hotline at 1-800-254-5164 or use the online form at [apps.health.pa.gov/dohforms/FacilityComplaint.aspx](https://apps.health.pa.gov/dohforms/FacilityComplaint.aspx).

<b>Section 1.6</b> <b>You have the right to make complaints and to ask us to reconsider decisions we have made</b>
--

If you have any problems, concerns, or complaints and need to request coverage, or make an appeal, Chapter 7 of this document tells what you can do. Whatever you do — ask for a coverage decision, make an appeal, or make a complaint — **we are required to treat you fairly.**

<b>Section 1.7</b> <b>What can you do if you believe you are being treated unfairly or your rights are not being respected?</b>
---

### **If it is about discrimination, call the Office for Civil Rights**

You have the right to be treated with fairness, respect, and recognition of your dignity. If you believe you have been treated unfairly or your rights have not been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, sexual orientation, or national origin, you should call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 or TTY 1-800-537-7697 or call your local Office for Civil Rights.

### **Is it about something else?**

If you believe you have been treated unfairly or your rights have not been respected, *and it's not* about discrimination, you can get help dealing with the problem you are having:

- You can **call our Member Help Team.**
- You can **call the SHIP.** For details, go to Chapter 2, Section 3.
- Or, **you can call Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).

<b>Section 1.8</b> <b>How to get more information about your rights</b>
---

There are several places where you can get more information about your rights:

- You can **call our Member Help Team.**

- You can **call the SHIP**. For details, go to Chapter 2, Section 3.
- You can contact **Medicare**.
  - You can visit the Medicare website to read or download the publication *Medicare Rights & Protections*. (The publication is available at: [www.medicare.gov/publications/11534-medicare-rights-and-protections.pdf](http://www.medicare.gov/publications/11534-medicare-rights-and-protections.pdf)).
  - Or, you can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).

You also have the right to make recommendations regarding our rights and responsibilities policy by calling our Member Help Team.

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## **SECTION 2 You have some responsibilities as a member of the plan**

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Things you need to do as a member of the plan are listed below. If you have any questions, please call our Member Help Team

- **Get familiar with your covered services and the rules you must follow to get these covered services.** Use this *Evidence of Coverage* document to learn what is covered for you and the rules you need to follow to get your covered services.
  - Chapters 3 and 4 give the details about your medical services.
- **If you have any other health insurance coverage in addition to our plan, or separate prescription drug coverage, you are required to tell us.** Chapter 1 tells you about coordinating these benefits.
- **Tell your doctor and other health care providers that you are enrolled in our plan.** Show your plan membership card whenever you get your medical care.
- **Help your doctors, other providers, and IBX help you by giving them information needed to provide care, asking questions, and following through on your care.**
  - To help get the best care, tell your doctors, other health providers, and IBX about your health problems. Participate in developing mutually agreed-upon treatment goals, to the degree possible. Follow the treatment plans and instructions that you and your doctors agree upon.
  - Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and supplements.
  - If you have any questions, be sure to ask and get an answer you can understand.
- **Be considerate.** We expect all our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor's office, hospitals, and other offices.
- **Pay what you owe.** As a plan member, you are responsible for these payments:
  - You must pay your plan premiums.
  - You must continue to pay your premium for your Medicare Part B to remain a member of the plan.

- For some of your medical services covered by the plan, you must pay your share of the cost when you get the service.
- **If you move *within* our plan service area, we need to know** so we can keep your membership record up to date and know how to contact you.
- **If you move *outside* of our plan service area, you cannot remain a member of our plan.**
- If you move, it is also important to tell Social Security (or the Railroad Retirement Board).

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## **SECTION 3 Member communications**

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<b>Section 3.1 Member connections</b>
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There are many ways that you can connect with our plan and manage your health care coverage, whether on paper or online.

### **Health Needs Assessment**

You may receive a health risk assessment survey that helps us learn more about your health care needs. The information provided will not affect your enrollment in the plan or your premium.

### **Personal Health Visit**

Personal health visits are a convenient way to get personalized health assessment and advice in the comfort of your home and are offered to you at no extra cost. This service is optional, does not affect your current health insurance benefits or premiums, and does not replace your annual wellness visit.

### **Member Site**

Log in or register at [www.ibx.com/login](http://www.ibx.com/login) anytime and anywhere to find all your health and benefit information in one place. Access your member ID card, the Provider/Pharmacy Finder, the status of recent claims, and important messages. You can also visit our website at [www.ibxmedicare.com](http://www.ibxmedicare.com) for plan documents, health and wellness information, and more.

### **Find a Doctor or Hospital**

Our online Find a Provider tool helps you find an in-network provider. You can search for medical providers and facilities within the tool at [www.ibxmedicare.com/providerfinder](http://www.ibxmedicare.com/providerfinder). The information about network providers available on the Find a Provider tool includes:

- Name, address, and telephone numbers
- Professional qualifications
- Specialty
- Medical school attended
- Residency completion
- Board certification status

- Languages spoken, gender, race, and/or ethnicity

### **Medical Technology Assessment**

Our plan uses the technology assessment process to assure that new drugs, medical procedures, behavioral health procedures or devices are safe and effective before approving them as a covered service. When new technology becomes available, or, at the request of a practitioner or member, the plan researches all scientific information available from these expert sources. Following this analysis, the plan:

- Decides about when a new drug, procedure, or device has been proven to be safe and effective; and
- Uses this information to determine when an item becomes a covered service.

The review and evaluation of available clinical and scientific information is done by expert sources. These sources include, but are not limited to:

- Publications from government agencies;
- Peer-reviewed journals;
- Professional guidelines;
- Regional and national experts;
- Clinical trials; and
- Manufacturers' literature.

### **Section 3.2 Utilization management reviews**

The professional providers, independent medical consultants, medical directors, or nurses that perform utilization review services are not compensated or given incentives based on coverage review decisions. Medical directors and nurses are salaried and contracted external physicians and other professional consultants are compensated on a per case-reviewed basis, regardless of the coverage determination. The health benefit plan does not specifically reward or provide financial incentives for issuing denials of coverage. There are no financial incentives for such individuals, which would encourage utilization review decisions that result in underutilization.

## CHAPTER 7:

*What to do if you have a problem or  
complaint (coverage decisions,  
appeals, complaints)*

---

## **SECTION 1 Introduction**

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<b>Section 1.1 What to do if you have a problem or concern</b>
--

This chapter explains two types of processes for handling problems and concerns:

For some problems, you need to use the **process for coverage decisions and appeals**.

For other problems, you need to use the **process for making complaints**; also called grievances.

Both of these processes have been approved by Medicare. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

The guide in Section 3 will help you identify the right process to use and what you should do.

<b>Section 1.2 What about the legal terms?</b>
--

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand. To make things easier, this chapter:

- Uses simpler words in place of certain legal terms. For example, this chapter generally says, making a complaint rather than filing a grievance, coverage decision rather than organization determination, and independent review organization instead of Independent Review Entity.
- It also uses abbreviations as little as possible.

However, it can be helpful — and sometimes quite important — for you to know the correct legal terms. Knowing which terms to use will help you communicate more accurately to get the right help or information for your situation. To help you know which terms to use, we include legal terms when we give the details for handling specific types of situations.

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## **SECTION 2 Where to get more information and personalized assistance**

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We are always available to help you. Even if you have a complaint about our treatment of you, we are obligated to honor your right to complain. Therefore, you should always reach out to customer service for help. But in some situations, you may also want help or guidance from someone who is not connected with us. Below are two entities that can assist you.

### **State Health Insurance Assistance Program (SHIP)**

Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you are having. They can also answer your questions, give you more information, and offer guidance on what to do.



---

The services of SHIP counselors are free. You will find phone numbers and website URLs in Chapter 2, Section 3 of this document.

### **Medicare**

You can also contact Medicare to get help. To contact 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.

You can also visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)).

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## **SECTION 3 To deal with your problem, which process should you use?**

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If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The guide that follows will help.

---

### **Is your problem or concern about your benefits or coverage?**

This includes problems about whether medical care (medical items, services and/or Part B prescription drugs) are covered or not, the way they are covered, and problems related to payment for medical care.

#### **Yes.**

Go on to the next section of this chapter, **Section 4, A guide to the basics of coverage decisions and appeals.**

#### **No.**

Skip ahead to **Section 9** at the end of this chapter: **How to make a complaint about quality of care, waiting times, customer service or other concerns.**

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## **COVERAGE DECISIONS AND APPEALS**

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### **SECTION 4 A guide to the basics of coverage decisions and appeals**

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<b>Section 4.1 Asking for coverage decisions and making appeals: the big picture</b>
--

Coverage decisions and appeals deal with problems related to your benefits and coverage for your medical care (services, items, and Part B prescription drugs, including payment). To keep things simple, we generally refer to medical items, services, and Medicare Part B prescription drugs as **medical care**. You use the coverage decision and appeals process for issues such as whether something is covered or not and the way in which something is covered.

## **Asking for coverage decisions prior to receiving benefits**

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical care. For example, if your plan network doctor refers you to a medical specialist not inside the network, this referral is considered a favorable coverage decision unless either your network doctor can show that you received a standard denial notice for this medical specialist, or the *Evidence of Coverage* makes it clear that the referred service is never covered under any condition. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we will cover a particular medical service or refuses to provide medical care you think that you need. In other words, if you want to know if we will cover a medical care before you receive it, you can ask us to make a coverage decision for you. In limited circumstances a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

We are making a coverage decision for you whenever we decide what is covered for you and how much we pay. In some cases, we might decide medical care is not covered or is no longer covered by Medicare for you. If you disagree with this coverage decision, you can make an appeal.

## **Making an appeal**

If we make a coverage decision, whether before or after a benefit is received, and you are not satisfied, you can **appeal** the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made. Under certain circumstances, which we discuss later, you can request an expedited or **fast appeal** of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we were properly following the rules. When we have completed the review, we give you our decision.

In limited circumstances a request for a Level 1 appeal will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so, or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we say no to all or part of your Level 1 appeal for medical care, your appeal will automatically go on to a Level 2 appeal conducted by an independent review organization that is not connected to us.

- You do not need to do anything to start a Level 2 appeal. Medicare rules require we automatically send your appeal for medical care to Level 2 if we do not fully agree with your Level 1 appeal.
- See **Section 5.4** of this chapter for more information about Level 2 appeals.

If you are not satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal (Section 8 in this chapter explains the Level 3, 4, and 5 appeals processes).

**Section 4.2 How to get help when you are asking for a coverage decision or making an appeal**

Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- **You can call our Member Help Team.**
- You **can get free help** from your State Health Insurance Assistance Program.
- **Your doctor can make a request for you.** If your doctor helps with an appeal past Level 2, they will need to be appointed as your representative. Please call our Member Help Team and ask for the *Appointment of Representative* form. (The form is also available on Medicare's website at [www.cms.gov/Medicare/CMS-Forms/CMSForms/downloads/cms1696.pdf](http://www.cms.gov/Medicare/CMS-Forms/CMSForms/downloads/cms1696.pdf) or on our website at [www.ibxmedicare.com](http://www.ibxmedicare.com).
  - For medical care or Part B prescription drugs, your doctor can request a coverage decision or a Level 1 appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2.
- **You can ask someone to act on your behalf.** If you want to, you can name another person to act for you as your *representative* to ask for a coverage decision or make an appeal.
  - If you want a friend, relative, or another person to be your representative, call our Member Help Team and ask for the *Appointment of Representative* form. (The form is also available on Medicare's website at [www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf](http://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf) or on our website at [www.ibxmedicare.com](http://www.ibxmedicare.com)). The form gives that person permission to act on your behalf. It must be signed by you and by the person who you would like to act on your behalf. You must give us a copy of the signed form.
  - While we can accept an appeal request without the form, we cannot begin or complete our review until we receive it. If we do not receive the form before our deadline for making a decision on your appeal, your appeal request will be dismissed. If this happens, we will send you a written notice explaining your right to ask the independent review organization to review our decision to dismiss your appeal.
- **You also have the right to hire a lawyer.** You may contact your own lawyer or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. However, **you are not required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

**Section 4.3 Which section of this chapter gives the details for your situation?**

There are three different situations that involve coverage decisions and appeals. Since each situation has different rules and deadlines, we give the details for each one in a separate section:

**Section 5** of this chapter: Your medical care: How to ask for a coverage decision or make an appeal

**Section 6** of this chapter: How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon

**Section 7** of this chapter: How to ask us to keep covering certain medical services if you think your coverage is ending too soon (*Applies to only these services*: home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services)

If you're not sure which section you should be using, please call our Member Help Team. You can also get help or information from government organizations such as your SHIP.

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## **SECTION 5 Your medical care: How to ask for a coverage decision or make an appeal of a coverage decision**

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<p><b>Section 5.1</b>      <b>This section tells what to do if you have problems getting coverage for medical care or if you want us to pay you back for our share of the cost of your care</b></p>
---

This section is about your benefits for medical care. These benefits are described in Chapter 4 of this document: *Medical Benefits Chart (what is covered and what you pay)*. In some cases, different rules apply to a request for a Part B prescription drug. In those cases, we will explain how the rules for Part B prescription drugs are different from the rules for medical items and services.

This section tells what you can do if you are in any of the five following situations:

1. You are not getting certain medical care you want, and you believe that this care is covered by our plan. **Ask for a coverage decision. Section 5.2.**
2. Our plan will not approve the medical care your doctor or other medical provider wants to give you, and you believe that this care is covered by the plan. **Ask for a coverage decision. Section 5.2.**
3. You have received medical care that you believe should be covered by the plan, but we have said we will not pay for this care. **Make an Appeal. Section 5.3.**
4. You have received and paid for medical care that you believe should be covered by the plan, and you want to ask our plan to reimburse you for this care. **Send us the bill. Section 5.5**
5. You are being told that coverage for certain medical care you have been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health. **Make an Appeal. Section 5.3**

**Note: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services, you need to read Sections 6 and 7 of this Chapter. Special rules apply to these types of care.**

**Section 5.2 Step-by-step: How to ask for a coverage decision**

**Legal Terms**

When a coverage decision involves your medical care, it is called an **organization determination**.

A fast coverage decision is called an **expedited determination**.

**Step 1: Decide if you need a standard coverage decision or a fast coverage decision.**

**A standard coverage decision is usually made within 14 calendar days or 72 hours for Part B drugs. A fast coverage decision is generally made within 72 hours, for medical services, or 24 hours for Part B drugs. In order to get a fast coverage decision, you must meet two requirements:**

- You may *only ask* for coverage for medical care items and/or services (not requests for payment for items and/or services already received).
- You can get a fast coverage decision *only* if using the standard deadlines could *cause serious harm to your health or hurt your ability to function*.
- **If your doctor tells us that your health requires a fast coverage decision, we will automatically agree to give you a fast coverage decision.**
- **If you ask for a fast coverage decision on your own, without your doctor's support, we will decide whether your health requires that we give you a fast coverage decision.** If we do not approve a fast coverage decision, we will send you a letter that:
  - Explains that we will use the standard deadlines.
  - Explains if your doctor asks for the fast coverage decision, we will automatically give you a fast coverage decision.
  - Explains that you can file a *fast complaint* about our decision to give you a standard coverage decision instead of the fast coverage decision you requested.

**Step 2: Ask our plan to make a coverage decision or fast coverage decision.**

Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this. Chapter 2 has contact information.

**Step 3: We consider your request for medical care coverage and give you our answer.**

***For standard coverage decisions, we use the standard deadlines.***

**This means we will give you an answer within 14 calendar days** after we receive your request **for a medical item or service**. If your request is for a Medicare Part B prescription drug, we will give you an answer **within 72 hours** after we receive your request.

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.

- If you believe we should not take extra days, you can file a fast complaint. We will give you an answer to your complaint as soon as we make the decision. (The process for making a complaint is different from the process for coverage decisions and appeals. See Section 9 of this chapter for information on complaints.)

***For fast Coverage decisions, we use an expedited timeframe.***

**A fast coverage decision means we will answer within 72 hours if your request is for a medical item or service. If your request is for a Medicare Part B prescription drug, we will answer within 24 hours.**

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days**. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- If you believe we should *not* take extra days, you can file a *fast complaint*. (See Section 9 of this chapter for information on complaints.) We will call you as soon as we make the decision.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no.

**Step 4: If we say no to your request for coverage for medical care, you can appeal.**

If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the medical care coverage you want. If you make an appeal, it means you are going on to Level 1 of the appeals process.

<b>Section 5.3 Step-by-step: How to make a Level 1 appeal</b>
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<b>Legal Terms</b>
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An appeal to the plan about a medical care coverage decision is called a plan <b>reconsideration</b> .
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A <i>fast appeal</i> is also called an <b>expedited reconsideration</b> .
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**Step 1: Decide if you need a standard appeal or a fast appeal.**

**A standard appeal is usually made within 30 calendar days or 7 calendar days for Part B drugs. A fast appeal is generally made within 72 hours.**

- If you are appealing a decision we made about coverage for care that you have not yet received, you and/or your doctor will need to decide if you need a *fast appeal*. If your doctor tells us that your health requires a *fast appeal*, we will give you a fast appeal.
- The requirements for getting a *fast appeal* are the same as those for getting a *fast coverage decision* in Section 5.2 of this chapter.

**Step 2: Ask our plan for an Appeal or a Fast Appeal**

**If you are asking for a standard appeal, submit your standard appeal in writing.**

**You may also ask for an appeal by calling us.** Chapter 2 has contact information.

**If you are asking for a fast appeal, make your appeal in writing or call us.** Chapter 2 has contact information.

**You must make your appeal request within 65 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.

**You can ask for a copy of the information regarding your medical decision. You and your doctor may add more information to support your appeal.**

### **Step 3: We consider your appeal and we give you our answer.**

When our plan is reviewing your appeal, we take a careful look at all of the information. We check to see if we were following all the rules when we said no to your request.

We will gather more information if needed, possibly contacting you or your doctor.

#### ***Deadlines for a fast appeal***

- For fast appeals, we must give you our answer **within 72 hours after we receive your appeal**. We will give you our answer sooner if your health requires us to.
  - **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time if your request is for a Medicare Part B prescription drug.
  - If we do not give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we are required to automatically send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested**, we will send you our decision in writing and automatically forward your appeal to the independent review organization for a Level 2 appeal. The independent review organization will notify you in writing when it receives your appeal.

#### ***Deadlines for a standard appeal***

- For standard appeals, we must give you our answer **within 30 calendar days** after we receive your appeal. If your request is for a Medicare Part B prescription drug you have not yet received, we will give you our answer **within 7 calendar days** after we receive your appeal. We will give you our decision sooner if your health condition requires us to.

- However, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- If you believe we should *not* take extra days, you can file a fast complaint. When you file a *fast complaint*, we will give you an answer to your complaint within 24 hours. (See Section 9 of this chapter for information on complaints.)
- If we do not give you an answer by the deadline (or by the end of the extended time period), we will send your request to a Level 2 appeal, where an independent review organization will review the appeal. Section 5.4 explains the Level 2 appeal process.

**If our answer is yes to part or all of what you requested**, we must authorize or provide the coverage within **30 calendar days** if your request is for a medical item or service, or **within 7 calendar days** if your request is for a Medicare Part B prescription drug.

**If our plan says no to part or all of your appeal**, we will automatically send your appeal to the independent review organization for a Level 2 appeal.

#### **Section 5.4 Step-by-step: How a Level 2 appeal is done**

##### **Legal Term**

The formal name for the *independent review organization* is the **Independent Review Entity**. It is sometimes called the **IRE**.

The **independent review organization is an independent organization hired by Medicare**. It is not connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

#### **Step 1: The independent review organization reviews your appeal.**

We will send the information about your appeal to this organization. This information is called your **case file**. **You have the right to ask us for a copy of your case file**.

You have a right to give the independent review organization additional information to support your appeal.

Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.

#### ***If you had a fast appeal at Level 1, you will also have a fast appeal at Level 2.***

For the *fast appeal* the review organization must give you an answer to your Level 2 appeal **within 72 hours** of when it receives your appeal.

However, if your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.



***If you had a standard appeal at Level 1, you will also have a standard appeal at Level 2.***

For the *standard appeal* if your request is for a medical item or service, the review organization must give you an answer to your Level 2 appeal **within 30 calendar days** of when it receives your appeal. If your request is for a Medicare Part B prescription drug, the review organization must give you an answer to your Level 2 appeal **within 7 calendar days** of when it receives your appeal.

- However, if your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.

**Step 2: The independent review organization gives you their answer.**

The independent review organization will tell you its decision in writing and explain the reasons for it.

**If the review organization says yes to part or all of a request for a medical item or service,** we must authorize the medical care coverage within 72 hours or provide the service within 14 calendar days after we receive the decision from the review organization for standard requests. For expedited requests, we have 72 hours from the date we receive the decision from the review organization.

**If the review organization says yes to part or all of a request for a Medicare Part B prescription drug,** we must authorize or provide the Part B prescription drug within **72 hours** after we receive the decision from the review organization for **standard requests**. For **expedited requests**, we have **24 hours** from the date we receive the decision from the review organization.

**If this organization says no to part or all of your appeal,** it means they agree with us that your request (or part of your request) for coverage for medical care should not be approved. (This is called *upholding the decision* or *turning down your appeal*). In this case, the independent review organization will send you a letter:

- Explaining its decision.
- Notifying you of the right to a Level 3 appeal if the dollar value of the medical care coverage meets a certain minimum. The written notice you get from the independent review organization will tell you the dollar amount you must meet to continue the appeals process.
- Telling you how to file a Level 3 appeal.

**Step 3: If your case meets the requirements, you choose whether you want to take your appeal further.**

There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go to a Level 3 appeal the details on how to do this are in the written notice you get after your Level 2 appeal.

The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 in this chapter explains the Level 3, 4, and 5 appeals processes.

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**Section 5.5 What if you are asking us to pay you for our share of a bill you have received for medical care?**

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Chapter 5 describes when you may need to ask for reimbursement or to pay a bill you have received from a provider. It also tells how to send us the paperwork that asks us for payment.

**Asking for reimbursement is asking for a coverage decision from us**

If you send us the paperwork asking for reimbursement, you are asking for a coverage decision. To make this decision, we will check to see if the medical care you paid for is covered. We will also check to see if you followed all the rules for using your coverage for medical care.

- **If we say yes to your request:** If the medical care is covered and you followed all the rules, we will send you the payment the cost typically within 30 calendar days, but no later than 60 calendar days after we receive your request. If you haven't paid for the medical care, we will send the payment directly to the provider.
- **If we say no to your request:** If the medical care is *not* covered, or you did *not* follow all the rules, we will not send payment. Instead, we will send you a letter that says we will not pay for the medical care and the reasons why.

If you do not agree with our decision to turn you down, **you can make an appeal**. If you make an appeal, it means you are asking us to change the coverage decision we made when we turned down your request for payment.

**To make this appeal, follow the process for appeals that we describe in Section 5.3.** For appeals concerning reimbursement, please note:

- We must give you our answer within 60 calendar days after we receive your appeal. If you are asking us to pay you back for medical care you have already received and paid for, you are not allowed to ask for a fast appeal.
- If the independent review organization decides we should pay, we must send you or the provider the payment within 30 calendar days. If the answer to your appeal is yes at any stage of the appeals process after Level 2, we must send the payment you requested to you or to the provider within 60 calendar days.

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**SECTION 6 How to ask us to cover a longer inpatient hospital stay if you think you are being discharged too soon**

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When you are admitted to a hospital, you have the right to get all of your covered hospital services that are necessary to diagnose and treat your illness or injury.

During your covered hospital stay, your doctor and the hospital staff will be working with you to prepare for the day when you will leave the hospital. They will help arrange for care you may need after you leave.

- The day you leave the hospital is called your **discharge date**.

- When your discharge date is decided, your doctor or the hospital staff will tell you.
- If you think you are being asked to leave the hospital too soon, you can ask for a longer hospital stay and your request will be considered.

**Section 6.1 During your inpatient hospital stay, you will get a written notice from Medicare that tells about your rights**

Within two calendar days of being admitted to the hospital, you will be given a written notice called *An Important Message from Medicare about Your Rights*. Everyone with Medicare gets a copy of this notice. If you do not get the notice from someone at the hospital (for example, a caseworker or nurse), ask any hospital employee for it. If you need help, please call our Member Help Team or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).

**1. Read this notice carefully and ask questions if you don't understand it. It tells you about:**

- Your right to receive Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.
- Your right to be involved in any decisions about your hospital stay.
- Where to report any concerns you have about quality of your hospital care.
- Your right to **request an immediate review** of the decision to discharge you if you think you are being discharged from the hospital too soon. This is a formal, legal way to ask for a delay in your discharge date so that we will cover your hospital care for a longer time.

**2. You will be asked to sign the written notice to show that you received it and understand your rights.**

- You or someone who is acting on your behalf will be asked to sign the notice.
- Signing the notice shows *only* that you have received the information about your rights. The notice does not give your discharge date. Signing the notice **does not mean** you are agreeing on a discharge date.

**3. Keep your copy** of the notice handy so you will have the information about making an appeal (or reporting a concern about quality of care) if you need it.

- If you sign the notice more than two calendar days before your discharge date, you will get another copy before you are scheduled to be discharged.
- To look at a copy of this notice in advance, you can call our Member Help Team or 1-800 MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. You can also see the notice online at [www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeappealNotices](http://www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeappealNotices).

**Section 6.2 Step-by-step: How to make a Level 1 appeal to change your hospital discharge date**

If you want to ask for your inpatient hospital services to be covered by us for a longer time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are:

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help at any time, please call our Member Help Team. Or call your SHIP, a government organization that provides personalized assistance.

**During a Level 1 appeal, the Quality Improvement Organization reviews your appeal.** It checks to see if your planned discharge date is medically appropriate for you.

The **Quality Improvement Organization** is a group of doctors and other health care professionals paid by the Federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare. These experts are not part of our plan.

**Step 1: Contact the Quality Improvement Organization for your state and ask for an immediate review of your hospital discharge. You must act quickly.**

***How can you contact this organization?***

- The written notice you received (*An Important Message from Medicare About Your Rights*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

***Act quickly:***

- To make your appeal, you must contact the Quality Improvement Organization before you leave the hospital and **no later than midnight the day of your discharge**.
  - **If you meet this deadline**, you may stay in the hospital *after* your discharge date *without paying for it* while you wait to get the decision from the Quality Improvement Organization.
- **If you do not meet this deadline**, contact us. If you decide to stay in the hospital after your planned discharge date, *you may have to pay all of the costs* for hospital care you receive after your planned discharge date.

Once you request an immediate review of your hospital discharge the Quality Improvement Organization will contact us. By noon of the day after we are contacted, we will give you a **Detailed Notice of Discharge**. This notice gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

You can get a sample of the **Detailed Notice of Discharge** by calling our Member Help Team or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY users should call 1-877-486-2048.) Or you can see a sample notice online at

[www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices](http://www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices).

**Step 2: The Quality Improvement Organization conducts an independent review of your case.**

- Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you (or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
- The reviewers will also look at your medical information, talk with your doctor, and review information that the hospital and we have given to them.
- By noon of the day after the reviewers told us of your appeal, you will get a written notice from us that gives your planned discharge date. This notice also explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

**Step 3: Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.**

***What happens if the answer is yes?***

- If the review organization says yes, **we must keep providing your covered inpatient hospital services for as long as these services are medically necessary.**
- You will have to keep paying your share of the costs (such as deductibles or copayments if these apply). In addition, there may be limitations on your covered hospital services.

***What happens if the answer is no?***

- If the review organization says *no*, they are saying that your planned discharge date is medically appropriate. If this happens, **our coverage for your inpatient hospital services will end** at noon on the day *after* the Quality Improvement Organization gives you its answer to your appeal.
- If the review organization says *no* to your appeal and you decide to stay in the hospital, then **you may have to pay the full cost** of hospital care you receive after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

**Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal**

- If the Quality Improvement Organization has said no to your appeal, *and* you stay in the hospital after your planned discharge date, then you can make another appeal. Making another appeal means you are going on to *Level 2* of the appeals process.

<b>Section 6.3</b>	<b>Step-by-step: How to make a Level 2 appeal to change your hospital discharge date</b>
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During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at their decision on your first appeal. If the Quality Improvement Organization turns down your

Level 2 appeal, you may have to pay the full cost for your stay after your planned discharge date.

**Step 1: Contact the Quality Improvement Organization again and ask for another review**

You must ask for this review **within 60 calendar days** after the day the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you stay in the hospital after the date that your coverage for the care ended.

**Step 2: The Quality Improvement Organization does a second review of your situation**

Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

**Step 3: Within 14 calendar days of receipt of your request for a Level 2 appeal, the reviewers will decide on your appeal and tell you their decision.**

***If the review organization says yes:***

**We must reimburse you** for our share of the costs of hospital care you have received since noon on the day after the date your first appeal was turned down by the Quality Improvement Organization. **We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.**

You must continue to pay your share of the costs and coverage limitations may apply.

***If the review organization says no:***

It means they agree with the decision they made on your Level 1 appeal. This is called *upholding the decision*.

The notice you get will tell you in writing what you can do if you wish to continue with the review process.

**Step 4: If the answer is no, you will need to decide whether you want to take your appeal further by going on to Level 3**

There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.

The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

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**SECTION 7 How to ask us to keep covering certain medical services if you think your coverage is ending too soon**

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<p><b>Section 7.1</b> <i>This section is only about three services:</i> <b>Home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services</b></p>
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When you are getting covered **home health services, skilled nursing care, or rehabilitation care (Comprehensive Outpatient Rehabilitation Facility)**, you have the right to keep getting

your services for that type of care for as long as the care is needed to diagnose and treat your illness or injury.

When we decide it is time to stop covering any of the three types of care for you, we are required to tell you in advance. When your coverage for that care ends, *we will stop paying our share of the cost for your care.*

If you think we are ending the coverage of your care too soon, you can appeal our decision. This section tells you how to ask for an appeal.

## **Section 7.2 We will tell you in advance when your coverage will be ending**

### **Legal Term**

**Notice of Medicare Non-Coverage.** It tells you how you can request a **fast-track appeal**. Requesting a fast-track appeal is a formal, legal way to request a change to our coverage decision about when to stop your care.

**1. You receive a notice in writing** at least two calendar days before our plan is going to stop covering your care. The notice tells you:

- The date when we will stop covering the care for you.
- How to request a *fast track appeal* to request us to keep covering your care for a longer period of time.

**2. You, or someone who is acting on your behalf, will be asked to sign the written notice to show that you received it.** Signing the notice shows *only* that you have received the information about when your coverage will stop. **Signing it does not mean you agree** with the plan's decision to stop care.

## **Section 7.3 Step-by-step: How to make a Level 1 appeal to have our plan cover your care for a longer time**

If you want to ask us to cover your care for a longer period of time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

**Follow the process.**

**Meet the deadlines.**

**Ask for help if you need it.** If you have questions or need help at any time, please call our Member Help Team. Or call your SHIP, a government organization that provides personalized assistance.

**During a Level 1 appeal, the Quality Improvement Organization reviews your appeal.** It decides if the end date for your care is medically appropriate.

The **Quality Improvement Organization** is a group of doctors and other health care experts paid by the Federal government to check on and help improve the quality of care for

people with Medicare. This includes reviewing plan decisions about when it's time to stop covering certain kinds of medical care. These experts are not part of our plan.

**Step 1: Make your Level 1 appeal: contact the Quality Improvement Organization and ask for a fast-track appeal. You must act quickly.**

***How can you contact this organization?***

The written notice you received (*Notice of Medicare Non-Coverage*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

***Act quickly:***

You must contact the Quality Improvement Organization to start your appeal **by noon of the day before the effective date** on the Notice of Medicare Non-Coverage.

- If you miss the deadline, and you wish to file an appeal, you still have appeal rights. Contact your Quality Improvement Organization.

**Step 2: The Quality Improvement Organization conducts an independent review of your case.**

Legal Term
<b>Detailed Explanation of Non-Coverage.</b> Notice that provides details on reasons for ending coverage.

***What happens during this review?***

Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you, or your representative, why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.

The review organization will also look at your medical information, talk with your doctor, and review information that our plan has given to them.

By the end of the day the reviewers tell us of your appeal, you will get the **Detailed Explanation of Non-Coverage**, from us that explains in detail our reasons for ending our coverage for your services.

**Step 3: Within one full day after they have all the information they need; the reviewers will tell you their decision.**

***What happens if the reviewers say yes?***

If the reviewers say *yes* to your appeal, then **we must keep providing your covered services for as long as it is medically necessary.**

You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). There may be limitations on your covered services.

***What happens if the reviewers say no?***

If the reviewers say *no*, then **your coverage will end on the date we have told you.**



If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* this date when your coverage ends, then **you will have to pay the full cost of this care yourself.**

**Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.**

If reviewers say no to your Level 1 appeal – and you choose to continue getting care after your coverage for the care has ended – then you can make a Level 2 appeal.

<b>Section 7.4      Step-by-step: How to make a Level 2 appeal to have our plan cover your care for a longer time</b>
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During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at the decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end.

**Step 1: Contact the Quality Improvement Organization again and ask for another review.**

You must ask for this review **within 60 calendar days** after the day when the Quality Improvement Organization said no to your Level 1 appeal. You can ask for this review only if you continued getting care after the date that your coverage for the care ended.

**Step 2: The Quality Improvement Organization does a second review of your situation.**

Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

**Step 3: Within 14 calendar days of receipt of your appeal request, reviewers will decide on your appeal and tell you their decision.**

***What happens if the review organization says yes?***

**We must reimburse you** for our share of the costs of care you have received since the date when we said your coverage would end. **We must continue providing coverage** for the care for as long as it is medically necessary.

You must continue to pay your share of the costs and there may be coverage limitations that apply.

***What happens if the review organization says no?***

It means they agree with the decision made to your Level 1 appeal.

The notice you get will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to the next level of appeal, which is handled by an Administrative Law Judge or attorney adjudicator.

**Step 4: If the answer is no, you will need to decide whether you want to take your appeal further.**

There are three additional levels of appeal after Level 2, (for a total of five levels of appeal). If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.

The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 8 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

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## **SECTION 8 Taking your appeal to Level 3 and beyond**

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### **Section 8.1 Appeal Levels 3, 4 and 5 for Medical Service Requests**

This section may be appropriate for you if you have made a Level 1 appeal and a Level 2 appeal, and both of your appeals have been turned down.

If the dollar value of the item or medical service you have appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you cannot appeal any further. The written response you receive to your Level 2 appeal will explain how to make a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

**Level 3 appeal** An Administrative Law Judge or an attorney adjudicator who works for the Federal government will review your appeal and give you an answer.

- **If the Administrative Law Judge or attorney adjudicator says yes to your appeal, the appeals process *may* or *may not* be over.** Unlike a decision at a Level 2 appeal, we have the right to appeal a Level 3 decision that is favorable to you. If we decide to appeal, it will go to a Level 4 appeal.
  - If we decide *not* to appeal, we must authorize or provide you with the medical care within 60 calendar days after receiving the Administrative Law Judge's or attorney adjudicator's decision.
  - If we decide to appeal the decision, we will send you a copy of the Level 4 appeal request with any accompanying documents. We may wait for the Level 4 appeal decision before authorizing or providing the medical care in dispute.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may* or *may not* be over.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you do not want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

**Level 4 appeal** The Medicare Appeals Council (Council) will review your appeal and give you an answer. The Council is part of the Federal government.

- **If the answer is yes, or if the Council denies our request to review a favorable Level 3 appeal decision, the appeals process *may* or *may not* be over.** Unlike a decision at Level 2, we have the right to appeal a Level 4 decision that is favorable to you. We will decide whether to appeal this decision to Level 5.
  - If we decide *not* to appeal the decision, we must authorize or provide you with the medical care within 60 calendar days after receiving the Council's decision.
  - If we decide to appeal the decision, we will let you know in writing.
  - If the answer is no or if the Council denies the review request, the appeals process *may* or *may not* be over.
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you do not want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go on to a Level 5 appeal and how to continue with a Level 5 appeal.

**Level 5 appeal** A judge at the **Federal District Court** will review your appeal.

- A judge will review all of the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

## **MAKING COMPLAINTS**

### **SECTION 9 How to make a complaint about quality of care, waiting times, customer service, or other concerns**

#### **Section 9.1 What kinds of problems are handled by the complaint process?**

The complaint process is *only* used for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service. Here are examples of the kinds of problems handled by the complaint process.

<b>Complaint</b>	<b>Example</b>
<b>Quality of your medical care</b>	<ul style="list-style-type: none"><li>• Are you unhappy with the quality of the care you have received (including care in the hospital)?</li></ul>
<b>Respecting your privacy</b>	<ul style="list-style-type: none"><li>• Did someone not respect your right to privacy or share confidential information?</li></ul>
<b>Disrespect, poor customer service, or other negative behaviors</b>	<ul style="list-style-type: none"><li>• Has someone been rude or disrespectful to you?</li><li>• Are you unhappy with our Member Help Team?</li><li>• Do you feel you are being encouraged to leave the plan?</li></ul>

Complaint	Example
<b>Waiting times</b>	<ul style="list-style-type: none"> <li>• Are you having trouble getting an appointment, or waiting too long to get it?</li> <li>• Have you been kept waiting too long by doctors or other health professionals? Or by our Member Help Team or other staff at the plan?                             <ul style="list-style-type: none"> <li>○ Examples include waiting too long on the phone, in the waiting or exam room.</li> </ul> </li> </ul>
<b>Cleanliness</b>	<ul style="list-style-type: none"> <li>• Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor's office?</li> </ul>
<b>Information you get from us</b>	<ul style="list-style-type: none"> <li>• Did we fail to give you a required notice?</li> <li>• Is our written information hard to understand?</li> </ul>
<b>Timeliness</b> (These types of complaints are all related to the <i>timeliness</i> of our actions related to coverage decisions and appeals)	If you have asked for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can make a complaint about our slowness. Here are examples: <ul style="list-style-type: none"> <li>• You asked us for a <i>fast coverage decision</i> or a <i>fast appeal</i>, and we have said no; you can make a complaint.</li> <li>• You believe we are not meeting the deadlines for coverage decisions or appeals; you can make a complaint.</li> <li>• You believe we are not meeting deadlines for covering or reimbursing you for certain medical items or services that were approved; you can make a complaint.</li> <li>• You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.</li> </ul>

**Section 9.2 How to make a complaint**

**Legal Terms**

- A **Complaint** is also called a **grievance**.
- **Making a complaint** is also called **filing a grievance**.
- **Using the process for complaints** is also called **using the process for filing a grievance**.
- A **fast complaint** is also called an **expedited grievance**.

### **Section 9.3 Step-by-step: Making a complaint**

#### **Step 1: Contact us promptly – either by phone or in writing.**

**Usually, calling our Member Help Team is the first step.** If there is anything else you need to do, our Member Help Team will let you know.

**If you do not wish to call (or you called and were not satisfied),** you can put your complaint in writing and send it to us. If you put your complaint in writing, we will respond to your complaint in writing.

#### **Here is our formal procedure for answering grievances:**

- Standard Grievance Process

If we cannot resolve your issue over the phone, we have a formal procedure to review your issues. We call this the grievance complaint process. To use the formal grievance procedure, please call: 1-800-645-3965 (TTY/TDD: 711) 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. Or, mail a written request to Keystone 65 Medical-Only, Medicare Member Appeals Unit, PO Box 13652, Philadelphia, PA 19101-3652. You will receive notification of the resolution of your grievance.

- Expedited (Fast) Grievance Process

As a member, you may file an expedited grievance with Keystone 65 Medical-Only HMO for the following reasons:

- Our decision to invoke an extension to the organization determination or reconsideration of time frames; and/or
- Our refusal to grant your request for an expedited organization determination or reconsideration.

We must respond within 24 hours of receiving your expedited grievance request. To file an expedited grievance, please call 1-800-645-3965 (TTY/TDD: 711), 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. Or, mail a written request to Keystone 65 Medical-Only, Medicare Member Appeals Unit, PO Box 13652, Philadelphia, PA 19101-3652.

You can also submit your complaint to us by fax (see Chapter 2 for more information).

The **deadline** for making a complaint is **60 calendar days** from the time you had the problem you want to complain about.

#### **Step 2: We look into your complaint and give you our answer.**

**If possible, we will answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call.

**Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, **we can take up to 14 more calendar days** (44 calendar days total) to answer your complaint. If we decide to take extra days, we will tell you in writing.

**If you are making a complaint because we denied your request for a fast coverage decision or a fast appeal, we will automatically give you a fast complaint.** If you have a fast complaint, it means we will give you an answer **within 24 hours**.

**If we do not agree** with some or all of your complaint or don't take responsibility for the problem you are complaining about, we will include our reasons in our response to you.

<b>Section 9.4</b> <b>You can also make complaints about quality of care to the Quality Improvement Organization</b>
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When your complaint is about *quality of care*, you also have two extra options:

- **You can make your complaint directly to the Quality Improvement Organization.** The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.

*Or*

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

<b>Section 9.5</b> <b>You can also tell Medicare about your complaint</b>
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You can submit a complaint about Keystone 65 Medical-Only directly to Medicare. To submit a complaint to Medicare, go to [www.medicare.gov/MedicareComplaintForm/home.aspx](http://www.medicare.gov/MedicareComplaintForm/home.aspx). You may also call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users can call 1-877-486-2048.

# CHAPTER 8:

*Ending your membership in the plan*

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## **SECTION 1 Introduction to ending your membership in our plan**

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Ending your membership in Keystone 65 Medical-Only may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you *want* to leave. Sections 2 and 3 provide information on ending your membership voluntarily.
- There are also limited situations where we are required to end your membership. Section 5 tells you about situations when we must end your membership.

If you are leaving our plan, our plan must continue to provide your medical care and you will continue to pay your cost share until your membership ends.

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## **SECTION 2 When can you end your membership in our plan?**

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<b>Section 2.1 You can end your membership during the Annual Enrollment Period</b>
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You can end your membership in our plan during the **Annual Enrollment Period** (also known as the *Annual Open Enrollment Period*). During this time, review your health and drug coverage and decide about coverage for the upcoming year.

- The **Annual Enrollment Period** is from **October 15 to December 7**.
- **Choose to keep your current coverage or make changes to your coverage for the upcoming year.** If you decide to change to a new plan, you can choose any of the following types of plans:
  - Another Medicare health plan, with or without prescription drug coverage,
  - Original Medicare *with* a separate Medicare prescription drug plan,
  - —or— Original Medicare *without* a separate Medicare prescription drug plan.
- **Your membership will end in our plan** when your new plan's coverage begins on January 1.

<b>Section 2.2 You can end your membership during the Medicare Advantage Open Enrollment Period</b>
---

You have the opportunity to make *one* change to your health coverage during the **Medicare Advantage Open Enrollment Period**.

- **The annual Medicare Advantage Open Enrollment Period** is from January 1 to March 31 and also for new Medicare beneficiaries who are enrolled in an MA plan, from the month of entitlement to Part A and Part B until the last day of the 3rd month of entitlement.
- **During the annual Medicare Advantage Open Enrollment Period**, you can:
  - Switch to another Medicare Advantage Plan with or without prescription drug coverage.



- Disenroll from our plan and obtain coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time.
- **Your membership will end** on the first day of the month after you enroll in a different Medicare Advantage plan or we get your request to switch to Original Medicare. If you also choose to enroll in a Medicare prescription drug plan, your membership in the drug plan will begin the first day of the month after the drug plan gets your enrollment request.

<b>Section 2.3      In certain situations, you can end your membership during a Special Enrollment Period</b>
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In certain situations, members of Keystone 65 Medical-Only may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

**You may be eligible to end your membership during a Special Enrollment Period** if any of the following situations apply to you. These are just examples; for the full list you can contact the plan, call Medicare, or visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)):

- Usually, when you have moved
- If you have Medicaid
- If we violate our contract with you
- If you get care in an institution, such as a nursing home or long-term care (LTC) hospital
- If you enroll in the Program of All-inclusive Care for the Elderly (PACE)

**The enrollment time periods vary** depending on your situation.

**To find out if you are eligible for a Special Enrollment Period**, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048. If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. You can choose:

- Another Medicare health plan with or without prescription drug coverage.
- Original Medicare *with* a separate Medicare prescription drug plan.
- – *or* – Original Medicare *without* a separate Medicare prescription drug plan.

**Your membership will usually end** on the first day of the month after your request to change your plan is received.

<b>Section 2.4      Where can you get more information about when you can end your membership?</b>
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If you have any questions about ending your membership, you can:

- **Call our Member Help Team.**
- Find the information in the **Medicare & You 2025** handbook.

- Contact **Medicare** at 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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### **SECTION 3 How do you end your membership in our plan?**

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The table below explains how you should end your membership in our plan.

<b>If you would like to switch from our plan to:</b>	<b>This is what you should do:</b>
<ul style="list-style-type: none"> <li>• Another Medicare health plan.</li> </ul>	<ul style="list-style-type: none"> <li>• Enroll in the new Medicare health plan.</li> <li>• You will automatically be disenrolled from Keystone 65 Medical-Only when your new plan's coverage begins.</li> </ul>
<ul style="list-style-type: none"> <li>• Original Medicare <i>with</i> a separate Medicare prescription drug plan.</li> </ul>	<ul style="list-style-type: none"> <li>• Enroll in the new Medicare prescription drug plan.</li> <li>• You will automatically be disenrolled from Keystone 65 Medical-Only when your new plan's coverage begins.</li> </ul>
<ul style="list-style-type: none"> <li>• Original Medicare <i>without</i> a separate Medicare prescription drug plan.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Send us a written request to disenroll.</b> Contact our Member Help Team if you need more information on how to do this.</li> <li>• You can also contact <b>Medicare</b> 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.</li> <li>• You will be disenrolled from Keystone 65 Medical-Only when your coverage in Original Medicare begins.</li> </ul>

**Note:** If you also have creditable prescription drug coverage (e.g., standalone PDP) and disenroll from that coverage, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later after going without creditable prescription drug coverage for 63 days or more in a row.

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### **SECTION 4 Until your membership ends, you must keep getting your medical items, services through our plan**

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Until your membership ends, and your new Medicare coverage begins, you must continue to get your medical items, services care through our plan.

- **Continue to use our network providers to receive medical care.**

- **If you are hospitalized on the day that your membership ends, your hospital stay will be covered by our plan until you are discharged** (even if you are discharged after your new health coverage begins).

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## **SECTION 5 Keystone 65 Medical-Only must end your membership in the plan in certain situations**

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<b>Section 5.1 When must we end your membership in the plan?</b>
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**Keystone 65 Medical-Only must end your membership in the plan if any of the following happen:**

- If you no longer have Medicare Part A and Part B.
- If you move out of our service area.
- If you are away from our service area for more than six months.
  - If you move or take a long trip, call our Member Help Team to find out if the place you are moving or traveling to is in our plan's area.
- If you become incarcerated (go to prison).
- If you are no longer a United States citizen or lawfully present in the United States.
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get medical care. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
  - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.

### **Where can you get more information?**

If you have questions or would like more information on when we can end your membership, call our Member Help Team.

<b>Section 5.2 We <u>cannot</u> ask you to leave our plan for any health-related reason</b>
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Keystone 65 Medical-Only is not allowed to ask you to leave our plan for any health-related reason.

### **What should you do if this happens?**

If you feel that you are being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week. (TTY 1-877-486-2048).

**Chapter 8 Ending your membership in the plan**

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**Section 5.3 You have the right to make a complaint if we end your membership in our plan**

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership.

# CHAPTER 9:

*Legal notices*

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## **SECTION 1 Notice about governing law**

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The principal law that applies to this *Evidence of Coverage* document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS. In addition, other Federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws are not included or explained in this document.

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## **SECTION 2 Notice about nondiscrimination**

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**We don't discriminate** based on race, ethnicity, national origin, color, religion, sex, gender, age, sexual orientation, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare Advantage plans, like our plan, must obey Federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get Federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, please call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at <https://www.hhs.gov/ocr/index.html>.

If you have a disability and need help with access to care, please call us at our Member Help Team. If you have a complaint, such as a problem with wheelchair access, our Member Help Team can help.

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## **SECTION 3 Notice about Medicare Secondary Payer subrogation rights**

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We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, Keystone 65 Medical-Only, as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any State laws.

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## **SECTION 4 Notice about reporting fraud, waste, and abuse**

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Health care fraud, waste, and abuse are violations of state and/or Federal law. The Independence Blue Cross Corporate and Financial Investigations Department helps to protect members and providers from fraudulent and abusive practices. If you know of or suspect health insurance fraud, waste, or abuse please report it. You are not required to provide identifying information about yourself when reporting fraud, waste, and abuse. Call the toll-free Fraud Hotline at 1-866-282-2707.

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## **SECTION 5 Additional information about Medicare Secondary Payer subrogation rights**

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Keystone 65 Medical-Only is subrogated to all of your rights against any party legally liable to pay for your injury, illness, or medical expenses. This right includes, but is not limited to, your rights under uninsured and under insured motorist coverage, any no-fault insurance, medical payment coverage (auto, homeowners or otherwise), workers' compensation coverage, liability insurance, umbrella insurance or any other form or type of insurance. Keystone 65 Medical-Only may assert this right independently of you. However, Keystone 65 Medical-Only is not obligated in any way to pursue this right independently or on behalf of you but may choose to pursue its rights to reimbursement from you under the plan, at its sole discretion. Keystone 65 Medical-Only's subrogation/reimbursement right is the first priority and the full amount of medical expenses that were paid by Keystone 65 Medical-Only must be repaid in full before funds are allotted toward any other form of damages, regardless of whether you are fully compensated for other damages.

In cases of occupational illness or injury, Keystone 65 Medical-Only recovery rights shall apply to all sums recovered, regardless of whether the illness or injury is deemed compensable under any workers' compensation or other coverage. Any award or compromise settlement, including any lump-sum settlement, shall be deemed to include Keystone 65 Medical-Only interest, and Keystone 65 Medical-Only shall be reimbursed in first priority from any such award or settlement.

You or anyone acting legally on your behalf must:

- Fully cooperate with Keystone 65 Medical-Only in order to protect Keystone 65 Medical-Only subrogation/reimbursement rights;
- Give notice of Keystone 65 Medical-Only claim to third parties and their insurers who may be legally responsible;
- Provide Keystone 65 Medical-Only with relevant information and sign and deliver such documents as Keystone 65 Medical-Only reasonably requests to secure Keystone 65 Medical-Only subrogation/reimbursement claim;
- Request Keystone 65 Medical-Only consent before releasing any party from liability for medical expenses or services paid or provided; and
- Fully reimburse Keystone 65 Medical-Only or its designated representative immediately upon receiving compensation from a third party, regardless of how the compensation is described or designated.

If you enter into litigation or settlement negotiations regarding the obligations of other parties, you must not prejudice, in any way, Keystone 65 Medical-Only subrogation/reimbursement rights. In other words, you must not do anything or take any steps to jeopardize the recovery rights of Keystone 65 Medical-Only.

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## **SECTION 6 Notice of Privacy Practices**

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IBX is committed to protecting the privacy of our members' personal health information. Part of that commitment is complying with the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), which requires us to take additional measures to protect

**Chapter 9 Legal notices**

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personal information and to inform our members about those measures. The Notice of Privacy Practices describes how IBX may use and disclose a member's personal health information and how a member of an IBX health plan can get access to this information. For details on our practices, available privacy forms, and HIPAA requirements, please visit [www.ibxmedicare.com/privacy](http://www.ibxmedicare.com/privacy). You can also call to request a copy of the Notice of Privacy Practices by contacting our Member Help Team.



# CHAPTER 10:

*Definitions of important words*

**Ambulatory Surgical Center** – An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center does not exceed 24 hours.

**Annual Enrollment Period** – The time period of October 15 until December 7 of each year when members can change their health or drug plans or switch to Original Medicare.

**Appeal** – An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services or payment for services you already received. You may also make an appeal if you disagree with our decision to stop services that you are receiving.

**Balance Billing** – When a provider (such as a doctor or hospital) bills a patient more than the plan's allowed cost-sharing amount. As a member of Keystone 65 Medical-Only, you only have to pay our plan's cost-sharing amounts when you get services covered by our plan. We do not allow providers to balance bill or otherwise charge you more than the amount of cost sharing your plan says you must pay.

**Benefit Period** – The way that both our plan and Original Medicare measures your use of hospital and skilled nursing facility (SNF) services. Our plan uses benefit periods for skilled nursing facility stays, but we do not use benefit periods to measure inpatient hospital stays. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you have not received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.

**Centers for Medicare & Medicaid Services (CMS)** – The Federal agency that administers Medicare.

**Coinsurance** – An amount you may be required to pay, expressed as a percentage (for example 20%) as your share of the cost for services.

**Colorectal Cancer Screening** – A series of cancer screening tests to help find precancerous growths or find cancer early when treatment is most effective.

**Complaint** – The formal name for *making a complaint* is *filing a grievance*. The complaint process is used *only* for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service you receive. It also includes complaints if your plan does not follow the time periods in the appeal process.

**Comprehensive Outpatient Rehabilitation Facility (CORF)** – A facility that mainly provides rehabilitation services after an illness or injury, including physical therapy, social or psychological services, respiratory therapy, occupational therapy and speech-language pathology services, and home environment evaluation services.

**Copayment (or copay)** – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or a prescription. A copayment is a set amount (for example \$10), rather than a percentage.

**Cost Sharing** – Cost sharing refers to amounts that a member has to pay when services are received (This is in addition to the plan's monthly premium). Cost sharing includes any combination of the following three types of payments: (1) any deductible amount a plan may

impose before services are covered; (2) any fixed *copayment* amount that a plan requires when a specific service is received; or (3) any *coinsurance* amount, a percentage of the total amount paid for a service, that a plan requires when a specific service is received.

**Covered Services** – The term we use to mean all of the health care services and supplies that are covered by our plan.

**Creditable Prescription Drug Coverage** – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty if they decide to enroll in Medicare prescription drug coverage later.

**Custodial Care** – Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you do not need skilled medical care or skilled nursing care. Custodial care, provided by people who do not have professional skills or training, includes help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn’t pay for custodial care.

**Deductible** – The amount you must pay for health care before our plan pays.

**Diagnostic Colonoscopy** – If a colorectal screening test results in the biopsy or removal of a lesion or growth during the same visit, according to Medicare, the procedure is now considered diagnostic. There will be no copayment for that diagnostic test.

**Disenroll or Disenrollment** – The process of ending your membership in our plan.

**Durable Medical Equipment (DME)** – Certain medical equipment that is ordered by your doctor for medical reasons. Examples include walkers, wheelchairs, crutches, powered mattress systems, diabetic supplies, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, or hospital beds ordered by a provider for use in the home.

**Emergency** – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

**Emergency Care** – Covered services that are: 1) provided by a provider qualified to furnish emergency services; and 2) needed to treat, evaluate, or stabilize an emergency medical condition.

**Evidence of Coverage (EOC) and Disclosure Information** – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

**Extra Help** – A Medicare or a State program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

**Chapter 10 Definitions of important words**

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**Grievance** – A type of complaint you make about our plan or providers, including a complaint concerning the quality of your care. This does not involve coverage or payment disputes.

**Home Health Aide** – A person who provides services that do not need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises).

**Home Setting** – A home setting is a location at which you primarily reside and receive certain health care services. Health care provided in a home setting can include care given by skilled medical professionals, including skilled nursing care, physical therapy, occupational therapy, and speech therapy. Custodial care, as defined in this document, can also be received in a home setting. Medicare does not cover custodial care provided in a home health care setting.

**Homebound** – To be homebound means that leaving your home is not recommended because of your condition; or, your condition keeps you from leaving home without help (such as using a wheelchair or walker, needing special transportation, or getting help from another person); or, leaving home takes a considerable and taxing effort. A person may leave home for medical treatment or short, infrequent absences for non-medical reasons, such as attending religious services. You can still get home health care if you attend adult day care, but you would get the home care services in your home.

**Hospice** – A benefit that provides special treatment for a member who has been medically certified as terminally ill, meaning having a life expectancy of 6 months or less. We, your plan, must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums you are still a member of our plan. You can still obtain all medically necessary services as well as the supplemental benefits we offer.

**Hospital Inpatient Stay** – A hospital stay when you have been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an outpatient.

**Initial Enrollment Period** – When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you're eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins three months before the month you turn 65, includes the month you turn 65, and ends three months after the month you turn 65.

**Low Income Subsidy (LIS)** – See “Extra Help”.

**Long-Term Care Hospital** – A Medicare-certified acute-care hospital that typically provides Medicare covered services such as comprehensive rehabilitation, respiratory therapy, head trauma treatment, and pain management. They are not long-term care facilities such as convalescent or assisted living facilities.

**Maximum Out-of-Pocket Amount** – The most that you pay out-of-pocket during the calendar year for in-network covered Part A and Part B services. Amounts you pay for your plan premiums and Medicare Part A and Part B premiums do not count toward the maximum out-of-pocket amount.

**Medicaid (or Medical Assistance)** – A joint Federal and state program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid.

**Medical Care or Services** – Health care services or items. Some examples of health care items include durable medical equipment, eyeglasses, and drugs covered by Medicare Part A or Part B.

**Medically Necessary** – Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

**Medicare** – The Federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant).

**Medicare Advantage Open Enrollment Period** – The time period from January 1 to March 31 when members in a Medicare Advantage plan can cancel their plan enrollment and switch to another Medicare Advantage plan or obtain coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time. The Medicare Advantage Open Enrollment Period is also available for a 3-month period after an individual is first eligible for Medicare.

**Medicare Advantage (MA) Plan** – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be i) an HMO, ii) a PPO, iii) a Private Fee-for-Service (PFFS) plan, or iv) a Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP). In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**. Keystone 65 Medical-Only does not offer Medicare prescription drug coverage.

**Medicare-Covered Services** – Services covered by Medicare Part A and Part B. All Medicare health plans, must cover all of the services that are covered by Medicare Part A and B. The term Medicare-Covered Services does not include the extra benefits, such as vision, dental, or hearing, that a Medicare Advantage plan may offer.

**Medicare Health Plan** – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Special Needs Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

**Medicare Prescription Drug Coverage (Medicare Part D)** – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

**Medigap (Medicare Supplement Insurance) Policy** – Medicare supplement insurance sold by private insurance companies to fill **gaps** in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage Plan is not a Medigap policy.)

**Member (Member of our Plan, or Plan Member)** – A person with Medicare who is eligible to get covered services, who has enrolled in our plan, and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

**Member Help Team** – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals.

**Network Provider – Provider** is the general term for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the State to provide health care services. **Network providers** have an agreement with our plan to accept our payment as payment in full, and in some cases to coordinate as well as provide covered services to members of our plan. Network providers are also called *plan providers*.

**Organization Determination** – A decision our plan makes about whether items or services are covered or how much you have to pay for covered items or services. Organization determinations are called *coverage decisions* in this document.

**Original Medicare (Traditional Medicare or Fee-for-Service Medicare)** – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage Plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

**Out-of-Network Provider or Out-of-Network Facility** – A provider or facility that does not have a contract with our plan to coordinate or provide covered services to members of our plan. Out-of-network providers are providers that are not employed, owned, or operated by our plan.

**Out-of-Pocket Costs** – See the definition for *cost-sharing* above. A member's cost sharing requirement to pay for a portion of services received is also referred to as the member's *out-of-pocket* cost requirement.

**PACE Plan** – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term services and supports (LTSS) for frail people to help people stay independent and living in their community (instead of moving to a nursing home) for as long as possible. People enrolled in PACE plans receive both their Medicare and Medicaid benefits through the plan.

**Palliative Care** – Palliative Care is care for adults with serious illness that focuses on relieving suffering and improving quality of life for patients and their families but is not intended to cure the disease itself.

**Part C** – see Medicare Advantage (MA) Plan.

**Part D** – The voluntary Medicare Prescription Drug Benefit Program.

**Per Year** – The term “per year” as used in this document refers to the period in which you have health care coverage and can obtain services covered under your plan. This period is between January 1, 2025, and December 31, 2025. This is also known as the “plan year,” “contract year,” “benefit year,” or “coverage year.”

**Preferred Provider Organization (PPO) Plan** – A Preferred Provider Organization plan is a Medicare Advantage Plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits

whether they are received from network or out-of-network providers. Member cost-sharing will generally be higher when plan benefits are received from out-of-network providers. PPO plans have an annual limit on your out-of-pocket costs for services received from network (preferred) providers and a higher limit on your total combined out-of-pocket costs for services from both network (preferred) and out-of-network (non-preferred) providers.

**Premium** – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

**Primary Care Provider (PCP)** – The doctor or other provider you see first for most health problems. In many Medicare health plans, you must see your primary care provider before you see any other health care provider.

**Prior Authorization** – Approval in advance to get services. Covered services that need prior authorization are marked in the Benefits Chart in Chapter 4.

**Prosthetics and Orthotics** – Medical devices including, but are not limited to, arm, back and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy and urological supplies and enteral and parenteral nutrition therapy.

**Quality Improvement Organization (QIO)** – A group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients.

**Rehabilitation Services** – These services include physical therapy, speech and language therapy, and occupational therapy.

**Respite Care** – A temporary institutional care of a dependent elderly, ill, or handicapped person, which provides relief for their usual caregivers.

**Retail Clinic** – A type of walk-in clinic located in a supermarket, pharmacy, or retail store where members can receive preventative care or treatment for uncomplicated minor illnesses in a nonemergency setting.

**Service Area** – A geographic area where you must live to join a particular health plan. For plans that limit which doctors and hospitals you may use, it's also generally the area where you can get routine (non-emergency) services. The plan must disenroll you if you permanently move out of the plan's service area.

**Skilled Nursing Facility (SNF) Care** – Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

**Special Enrollment Period** – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you move into a nursing home, or if we violate our contract with you.

**Special Needs Plan** – A special type of Medicare Advantage Plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who reside in a nursing home, or who have certain chronic medical conditions.

**Chapter 10 Definitions of important words**

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**Supplemental Security Income (SSI)** – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

**Urgently Needed Services** – A plan-covered service requiring immediate medical attention that is not an emergency is an urgently needed service if either you are temporarily outside the service area of the plan, or it is unreasonable given your time, place, and circumstances to obtain this service from network providers with whom the plan contract. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits, such as annual checkups, are not considered urgently needed even if you are outside the service area of the plan or the plan network is temporarily unavailable.

**Website URL** – The address of a resource (such as a document or website) on the Internet. URL stands for “uniform resource locator” or a “universal resource locator”.



Benefits underwritten by Keystone Health Plan East, a subsidiary of Independence Blue Cross – independent licensees of the Blue Cross and Blue Shield Association.

One Pass is a voluntary program offered by an independent company. The One Pass program varies by plan/area. Information provided is not medical advice. Consult a health care professional before beginning any exercise program.

Teladoc Health and the practitioners accessible through Teladoc Health are independent companies and contractors not affiliated with Independence Blue Cross. Please consult a physician for personalized medical advice. Always seek the advice of a physician or other qualified health care provider with any questions regarding a medical condition.

TruHearing® is a registered trademark of TruHearing, Inc., an independent company.

IBX Medicare Dental Network administered by Dominion Dental Services, Inc. , an independent company.

Vision benefits are underwritten by Keystone Health Plan East and administered by Davis Vision, an independent company.

An affiliate of Independence Blue Cross has a financial interest in Visionworks, an independent company.

## Keystone 65 Medical-Only Member Help Team

Method	Member Help Team– Contact Information
<b>CALL</b>	1-800-645-3965 Calls to this number are free. 7 days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. Our Member Help Team also has free language interpreter services available for non-English speakers.
<b>TTY/TDD</b>	711 Calls to this number are free. Same hours as the phone number above.
<b>FAX</b>	1-888-289-3029  215-238-7960
<b>WRITE</b>	Keystone 65 Medical-Only PO Box 7799 Philadelphia, PA 19101-7799
<b>WEBSITE</b>	<a href="http://www.ibxmedicare.com">www.ibxmedicare.com</a>

## PA MEDI (Pennsylvania's SHIP)

PA MEDI is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Method	Contact Information
<b>CALL</b>	1-800-783-7067
<b>WRITE</b>	PA MEDI Commonwealth of Pennsylvania Department of Aging 555 Walnut Street, 5th Floor Harrisburg, PA 17101-1919
<b>WEBSITE</b>	<a href="http://www.aging.pa.gov/aging-services/medicarecounseling/Pages/default.aspx">www.aging.pa.gov/aging-services/medicarecounseling/Pages/default.aspx</a>

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