

## **BlueCross Total Lowcountry<sup>SM</sup> (PPO) offered by BlueCross BlueShield of South Carolina**

### **Annual Notice of Changes for 2023**

You are currently enrolled as a member of BlueCross Total Lowcountry. Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [www.scblesmedadvantage.com](http://www.scblesmedadvantage.com). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

---

#### **What to do now**

##### **1. ASK:** Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
  - Review the changes to Medical care costs (doctor, hospital)
  - Review the changes to our drug coverage, including authorization requirements and costs
  - Think about how much you will spend on premiums, deductibles, and cost sharing
- Check the changes in the 2023 Drug List to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- Think about whether you are happy with our plan.

##### **2. COMPARE:** Learn about other plan choices

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2023* handbook.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

### 3. **CHOOSE:** Decide whether you want to change your plan

- If you don't join another plan by December 7, 2022, you will stay in BlueCross Total Lowcountry.
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2023**. This will end your enrollment with BlueCross Total Lowcountry.
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

### **Additional Resources**

- Please contact our Customer Service number at 1-855-204-2744 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., Eastern Time, Monday through Friday. Our automated phone system handles calls received after 8 p.m. and on Saturdays, Sundays, and holidays. From October 1 through March 31, we are available 8 a.m. to 8 p.m., Eastern Time, seven days a week.
- Customer Service has free language interpreter services available for non-English speakers. This information is available in alternate formats, including large print. Please call Customer Service if you need plan information in other formats.
- **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.

### **About BlueCross Total Lowcountry**

- BlueCross Total Lowcountry is a Medicare Advantage Preferred Provider Organization plan with a Medicare contract. Enrollment in BlueCross Total Lowcountry depends on contract renewal.
- When this document says “we,” “us,” or “our” it means BlueCross BlueShield of South Carolina. When it says “plan” or “our plan,” it means BlueCross Total Lowcountry.

---

H8003\_BCTL2023ANC\_M

## ***Annual Notice of Changes for 2023***

### **Table of Contents**

<b>Summary of Important Costs for 2023 .....</b>	<b>4</b>
<b>SECTION 1      Changes to Benefits and Costs for Next Year .....</b>	<b>6</b>
Section 1.1 – Changes to the Monthly Premium .....	6
Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts .....	6
Section 1.3 – Changes to the Provider and Pharmacy Networks.....	7
Section 1.4 – Changes to Benefits and Costs for Medical Services .....	7
Section 1.5 – Changes to Part D Prescription Drug Coverage .....	12
<b>SECTION 2      Deciding Which Plan to Choose.....</b>	<b>16</b>
Section 2.1 – If you want to stay in BlueCross Total Lowcountry.....	16
Section 2.2 – If you want to change plans .....	16
<b>SECTION 3      Deadline for Changing Plans.....</b>	<b>17</b>
<b>SECTION 4      Programs That Offer Free Counseling about Medicare .....</b>	<b>17</b>
<b>SECTION 5      Programs That Help Pay for Prescription Drugs .....</b>	<b>17</b>
<b>SECTION 6      Questions?.....</b>	<b>18</b>
Section 6.1 – Getting Help from BlueCross Total Lowcountry .....	18
Section 6.2 – Getting Help from Medicare.....	19



Cost	2022 (this year)	2023 (next year)
<p><b>Part D prescription drug coverage</b> (See Section 1.5 for details.)</p>	<p>Deductible: You pay a \$50 deductible on Tiers 3, 4 and 5. Tier 1 and 2 drugs are excluded from the deductible during the Initial Coverage Stage:</p> <p>Copayment/Coinsurance Standard Retail during the Initial Coverage Stage (30-day supply):</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$5</li> <li>• Drug Tier 2: \$20</li> <li>• Drug Tier 3: \$44</li> <li>• Select Insulins: \$35</li> <li>• Drug Tier 4: \$100</li> <li>• Drug Tier 5: 32%</li> </ul> <p>Copayment/Coinsurance Preferred Retail during the Initial Coverage Stage (30-day supply):</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0</li> <li>• Drug Tier 2: \$15</li> <li>• Drug Tier 3: \$37</li> <li>• Select Insulins: \$35</li> <li>• Drug Tier 4: \$100</li> <li>• Drug Tier 5: 32%</li> </ul>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance Standard Retail during the Initial Coverage Stage (30-day supply):</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$5</li> <li>• Drug Tier 2: \$15</li> <li>• Drug Tier 3: \$47</li> <li>• Select Insulins: \$30</li> <li>• Drug Tier 4: \$100</li> <li>• Drug Tier 5: 33%</li> <li>• Drug Tier 6: \$5</li> </ul> <p>Copayment/Coinsurance Preferred Retail during the Initial Coverage Stage (30-day supply):</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0</li> <li>• Drug Tier 2: \$10</li> <li>• Drug Tier 3: \$42</li> <li>• Select Insulins: \$30</li> <li>• Drug Tier 4: \$100</li> <li>• Drug Tier 5: 33%</li> <li>• Drug Tier 6: \$0</li> </ul>

To find out which drugs are Select Insulins, review the most recent Drug List we provided electronically. You can identify Select Insulins by the letters “SI”. If you have questions about the Drug List, you can also call Customer Service at 1-855-204-2744 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., Eastern Time, Monday through Friday. Our automated phone system handles calls received after 8 p.m. and on Saturdays, Sundays, and holidays. From October 1 through March 31, we are available 8 a.m. to 8 p.m., Eastern Time, seven days a week.



Cost	2022 (this year)	2023 (next year)
<p><b>Combined maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium and costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>	<p>\$10,000</p>	<p style="text-align: center;">\$10,000</p> <p>Once you have paid \$10,000 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or out-of-network providers for the rest of the calendar year.</p>

---

### Section 1.3 – Changes to the Provider and Pharmacy Networks

---

Updated directories are located on our website at [www.sdbluesmedadvantage.com](http://www.sdbluesmedadvantage.com). You may also call Customer Service for updated provider and/or pharmacy information or to ask us to mail you a directory.

There are changes to our network of providers for next year. **Please review the 2023 *Provider Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2023 *Pharmacy Directory* to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Customer Service so we may assist.

---

### Section 1.4 – Changes to Benefits and Costs for Medical Services

---

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.





Cost	2022 (this year)	2023 (next year)
<b>Medicare-covered Supervised Exercise Therapy (SET) for symptomatic Peripheral Artery Disease (PAD) services</b>	<b>In-network:</b> You pay a \$30 copay.	<b>In-network:</b> You pay a \$25 copay.
<b>Medicare Part B prescription drugs</b>	<p><b>In-network:</b> You pay 20% of the total cost of chemotherapy drugs.</p> <p><b>Out-of-network:</b> You pay 40% of the total cost of chemotherapy drugs.</p> <p><b>In-network:</b> You pay 20% of the total cost for other Part B drugs.</p> <p><b>Out-of-network:</b> You pay 40% of the total cost for other Part B drugs.</p>	<p><b>In-network:</b> You pay 20% of the total cost of chemotherapy drugs.</p> <p><b>Out-of-network:</b> You pay 40% of the total cost of chemotherapy drugs.</p> <p><b>In-network:</b> You pay 20% of the total cost for other Part B drugs.</p> <p><b>Out-of-network:</b> You pay 40% of the total cost for other Part B drugs.</p> <p><b>Effective 7/1/2023:</b> You pay a \$35 copay in-network and out-of-network for a 1-month supply of Medicare Part B select insulins for use in home infusion pumps.</p>
<b>Emergency care</b>	You pay a \$90 copay.	You pay a \$95 copay.
<b>Worldwide urgent care</b>	Worldwide urgent care is <u>not</u> covered.	You pay 0% of the total cost.
<b>Primary care visits</b>	<b>In-network:</b> You pay a \$5 copay per visit.	<b>In-network:</b> You pay a \$0 copay per visit.
<b>Specialist visits</b>	<b>In-network:</b> You pay a \$45 copay per visit.	<b>In-network:</b> You pay a \$40 copay per visit.
<b>Podiatry services</b>	<b>In-network:</b> You pay a \$55 copay.	<b>In-network:</b> You pay a \$50 copay.

Cost	2022 (this year)	2023 (next year)
<b>Telehealth services</b>	You pay a \$5 copay.	You pay a \$0 copay.
<b>Medicare-covered lab services</b>	<b>In-network:</b> You pay a \$10 copay.	<b>In-network:</b> You pay a \$0 copay.
<b>Medicare-covered outpatient hospital services</b>	<b>In-network:</b> You pay a \$0 - \$325 copay.	<b>In-network:</b> You pay a \$0 - \$295 copay.
<b>Ambulatory Surgical Center (ASC) services</b>	<b>In-network:</b> You pay a \$0 - \$325 copay.	<b>In-network:</b> You pay a \$0 – \$295 copay.
<b>Transportation services</b>	Transportation services are <u>not</u> covered.	You pay a \$0 copay for 24 one-way trips per year to any health-related location.
<b>Diabetic supplies and services</b>	<b>In-network:</b> You pay 0% of the total cost (preferred vendor One Touch/network pharmacy). You pay 20% of the cost for non-preferred brands/suppliers for diabetic test strips and monitors.	<b>In-network:</b> We only cover OneTouch/LifeScan supplies, including test strips, glucose monitors, solutions, lancets and lancing devices for a \$0 copay. Note: In case of an approved medical exception, other brands may be covered, and you pay 20% of the total cost.
<b>Over-the-Counter (OTC) items</b>	The benefit is \$40 every 3 months (per quarter) for a total of a \$160 per year.	The benefit is \$55 every 3 months (per quarter) for a total of a \$220 per year.

Cost	2022 (this year)	2023 (next year)
<p><b>Dental services - Preventive dental (non-Medicare covered)</b></p>	<p><b>In-network:</b> You pay a \$0 copay.</p> <p><b>Out-of-network:</b> You pay 50% of the total cost.</p> <p>2 preventive dental visits per year. Oral exam, cleaning, 1 dental bitewing x-ray (fluoride treatment not covered).</p>	<p><b>In-network:</b> You pay a \$0 copay.*</p> <p><b>Out-of-Network:</b> You pay 50% of the total cost.*</p> <p>2 preventive dental visits per year. Oral exam, cleaning, 1 dental bitewing x-ray (fluoride treatment not covered).</p> <p>In-network services receive the BCBS discount (Going to an out of network dentist may cost you more than using a contracted in-network dentist. We pay up to 50% for reasonable and customary charges for out of network claims.)</p> <p><b>*Preventive dental services are included in your \$3,000 preventive/comprehensive maximum coverage per year.</b></p>

Cost	2022 (this year)	2023 (next year)
<p><b>Dental services - Comprehensive dental (non-Medicare covered)</b></p>	<p><b>In-network:</b> You pay 50% of the total cost.</p> <p><b>Out-of-network:</b> You pay 50% of the total cost.</p> <p>Restorative services Endodontics, Extractions, Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services (i.e. Dentures, Root Canals)</p> <p>Limit - \$1000 (<b>In-network services receive the BCBS discount for covered services</b>).</p>	<p><b>In-network:</b> You pay 50% of the total cost.*</p> <p><b>Out-of-network:</b> You pay 50% of the total cost.*</p> <p>Non-routine services, diagnostic services, restorative services, endodontics, extractions, prosthodontics, other oral/maxillofacial surgery, periodontics, and other services (i.e., dentures, root canals).</p> <p>In-network services receive the BCBS discount (Going to an out of network dentist may cost you more than using a contracted in-network dentist. We pay up to 50% for reasonable and customary charges for out of network claims.)</p> <p><b>*Comprehensive dental services are included in your \$3,000 preventive/comprehensive maximum coverage per year.</b></p>
<p><b>Chiropractic Care (Medicare-covered)</b></p>	<p><b>Out-of-network:</b> You pay a \$55 copay.</p>	<p><b>Out-of-network:</b> You pay 40% of the total cost.</p>

## Section 1.5 – Changes to Part D Prescription Drug Coverage

### Changes to Our Drug List

We have made changes to the list of insulin drugs that will be covered as Select Insulins at a lower cost-sharing. To find out which drugs are Select Insulins, review the most recent Drug List we provided electronically. You can identify Select Insulins by the letters “SI”. If you have questions about the Drug List, you can also call Customer Service at 1-855-204-2744 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., Eastern Time,

Monday through Friday. Our automated phone system handles calls received after 8 p.m. and on Saturdays, Sundays, and holidays. From October 1 through March 31, we are available 8 a.m. to 8 p.m., Eastern Time, seven days a week.

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug List to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your *Evidence of Coverage* and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Customer Service for more information.

### Changes to Prescription Drug Costs

**Note:** If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and you haven’t received this insert by September 30, 2022, please call Customer Service and ask for the “LIS Rider.”

There are four “drug payment stages.”

The information below shows the changes to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

**Important Message About What You Pay for Insulin** - You won’t pay more than \$30 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it’s on.

**Getting Help from Medicare** - If you chose this plan because you were looking for insulin coverage at \$35 a month or less, it is important to know that you may have other options available to you for 2023 at even lower costs because of changes to the Medicare Part D



Stage	2022 (this year)	2023 (next year)
<p>and <b>you pay your share of the cost.</b></p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p> <p>You pay \$30 for Select Insulins.</p>	<p><i>Standard cost-sharing:</i> You pay \$20 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$15 per prescription.</p> <p><b>Tier 3 (preferred brand):</b></p> <p><i>Standard cost-sharing:</i> You pay \$44 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$37 per prescription.</p> <p><b>Select Insulins:</b></p> <p><i>Standard cost-sharing:</i> You pay \$35 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$35 per prescription.</p> <p><b>Tier 4 (non-preferred drug):</b></p> <p><i>Standard cost-sharing:</i> You pay \$100 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$100 per prescription.</p> <p><b>Tier 5 (specialty):</b></p> <p><i>Standard cost-sharing:</i> You pay 32% of the total cost.</p> <p><i>Preferred cost-sharing:</i> You pay 32% of the total cost.</p> <hr/> <p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>	<p><i>Standard cost-sharing:</i> You pay \$15 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$10 per prescription.</p> <p><b>Tier 3 (preferred brand):</b></p> <p><i>Standard cost-sharing:</i> You pay \$47 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$42 per prescription.</p> <p><b>Select Insulins:</b></p> <p><i>Standard cost-sharing:</i> You pay \$30 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$30 per prescription.</p> <p><b>Tier 4 (non-preferred drug):</b></p> <p><i>Standard cost-sharing:</i> You pay \$100 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$100 per prescription.</p> <p><b>Tier 5 (specialty):</b></p> <p><i>Standard cost-sharing:</i> You pay 33% of the total cost.</p> <p><i>Preferred cost-sharing:</i> You pay 33% of the total cost.</p> <p><b>Tier 6 (select care drugs):</b></p> <p><i>Standard cost-sharing:</i> You pay \$5 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$0 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>

## SECTION 2 Deciding Which Plan to Choose

### Section 2.1 – If you want to stay in BlueCross Total Lowcountry

**To stay in our plan, you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our BlueCross Total Lowcountry.

### Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2023 follow these steps:

#### Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- – *OR*– You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

As a reminder, BlueCross Blue Shield of South Carolina offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amount.

#### Step 2: Change your coverage

- **To change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from BlueCross Total Lowcountry.
- **To change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from BlueCross Total Lowcountry.
- **To change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do so.
  - – *OR* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.



### SECTION 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2023.

#### Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage Plan for January 1, 2023, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2023.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

### SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In South Carolina, the SHIP is called Insurance Counseling Assistance and Referrals for Elders (I-CARE).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. I-CARE counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call I-CARE at (803) 734-9900 or 1-800-868-9095. You can learn more about I-CARE by visiting their website ([www.aging.sc.gov](http://www.aging.sc.gov)).

### SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
- Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the South Carolina AIDS Drug Assistance Program (administered by the South Carolina Department of Health and Environmental Control). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-856-9954.

## SECTION 6 Questions?

### Section 6.1 – Getting Help from BlueCross Total Lowcountry

Questions? We're here to help. Please call Customer Service at 1-855-204-2744. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m., Eastern Time, Monday through Friday. Our automated phone system handles calls received after 8 p.m. and on Saturdays, Sundays and holidays. From October 1 through March 31, we are available 8 a.m. to 8 p.m., Eastern Time, seven days a week. Calls to these numbers are free.

#### **Read your 2023 Evidence of Coverage (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2023. For details, look in the 2023 *Evidence of Coverage* for BlueCross Total Lowcountry. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [www.scbluesmedadvantage.com](http://www.scbluesmedadvantage.com). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

#### **Visit our Website**

You can also visit our website at [www.scbluesmedadvantage.com](http://www.scbluesmedadvantage.com). As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*) and our list of covered drugs (Formulary/Drug List).

---

## Section 6.2 – Getting Help from Medicare

---

To get information directly from Medicare:

### **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

### **Visit the Medicare Website**

Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

### **Read *Medicare & You 2023***

Read the *Medicare & You 2023* handbook. Every fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.