

## **BlueCross Total Lowcountry (PPO) offered by BlueCross BlueShield of South Carolina**

### **Annual Notice of Changes for 2024**

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.SCBluesMedAdvantage.com](http://www.SCBluesMedAdvantage.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.**

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#### **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 2024 “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 2024* 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, 2023, 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, 2024**. 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 am to 8 pm, Eastern Time, Monday through Friday. Our automated phone system handles calls received after 8 pm and on Saturdays, Sundays, and holidays. From October 1 through March 31, we are available 8 am to 8 pm, Eastern Time, seven days a week. This call is free.
- 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.

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**Part D prescription drug coverage**

(See Section 1.5 for details.)

Deductible: \$0

Copayment/Coinsurance  
Standard Retail during the  
Initial Coverage Stage  
(30-day supply):

- Drug Tier 1: \$5
- Drug Tier 2: \$15
- Drug Tier 3: \$47. You pay \$30 per month supply of each covered insulin product on this tier.
- Drug Tier 4: \$100
- Drug Tier 5: 33%
- Drug Tier 6: \$5

Copayment/Coinsurance  
Preferred Retail during  
the Initial Coverage Stage  
(30-day supply):

- Drug Tier 1: \$0
- Drug Tier 2: \$10
- Drug Tier 3: \$42. You pay \$30 per month supply of each covered insulin product on this tier.
- Drug Tier 4: \$100
- Drug Tier 5: 33%
- Drug Tier 6: \$0

Catastrophic Coverage:

- During this payment stage, the plan pays most of the cost for your covered drugs.
- For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called **coinsurance**), or a copayment (\$4.15 for a generic drug or a

Deductible: \$0

Copayment/Coinsurance  
Standard Retail during the  
Initial Coverage Stage  
(30-day supply):

- Drug Tier 1: \$5
- Drug Tier 2: \$15
- Drug Tier 3: \$47. You pay \$35 per month supply of each covered insulin product on this tier.
- Drug Tier 4: \$100
- Drug Tier 5: 33%
- Drug Tier 6: \$5

Copayment/Coinsurance  
Preferred Retail during the  
Initial Coverage Stage  
(30-day supply):

- Drug Tier 1: \$0
- Drug Tier 2: \$10
- Drug Tier 3: \$42. You pay \$35 per month supply of each covered insulin product on this tier.
- Drug Tier 4: \$100
- Drug Tier 5: 33%
- Drug Tier 6: \$0

Catastrophic Coverage:

- During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.









Cost	2023 (this year)	2024 (next year)
<b>Pulmonary Rehabilitation Services</b>	<b>In-network:</b> You pay a \$20 copay. Prior Authorization <b>is</b> required.	<b>In-network:</b> You pay a \$15 copay. Prior Authorization <b>not</b> required.
<b>Supervised Exercise Therapy (SET) for Symptomatic Peripheral Artery Disease (PAD) Services</b>	<b>In-network:</b> Prior Authorization <b>is</b> required.	<b>In-network:</b> Prior Authorization <b>not</b> required
<b>Emergency Services</b>	You pay a \$95 copay.	You pay a \$100 copay.
<b>Urgently Needed Services</b>	You pay a \$50 copay for each Medicare-covered urgent care facility visit.	You pay a \$0 copay for each PCP visit at urgent care. You pay a \$40 copay for each Specialist visit at urgent care. You pay a \$55 copay for each urgently needed service at urgent care.
<b>Partial Hospitalization</b>	<b>In-network:</b> Prior Authorization <b>is</b> required.	<b>In-network:</b> Prior Authorization <b>not</b> required
<b>Chiropractic Services</b>	<b>In-network:</b> You pay a \$20 copay.	<b>In-network:</b> You pay a \$15 copay.
<b>Occupational Therapy Services</b>	<b>In-network:</b> You pay a \$40 copay.	<b>In-network:</b> You pay a \$35 copay.
<b>Physician Specialist Services</b>	<b>In-network:</b> You pay a \$40 copay.	<b>In-network:</b> You pay a \$25 copay.
<b>Individual Sessions for Psychiatric Services</b>	<b>In-network:</b> Prior Authorization <b>is</b> required.	<b>In-network:</b> Prior Authorization <b>not</b> required.
<b>Group Sessions for Psychiatric Services</b>	<b>In-network:</b> Prior Authorization <b>is</b> required.	<b>In-network:</b> Prior Authorization <b>not</b> required.

Cost	2023 (this year)	2024 (next year)
<b>Physical Therapy and Speech-Language Pathology Services</b>	<b>In-network:</b> You pay a \$40 copay.	<b>In-network:</b> You pay a \$35 copay.
<b>Additional Telehealth Benefits</b>	You pay a \$0 copay for each primary care physician telehealth service.	You pay a \$0 copay for each primary care physician telehealth service. You pay a \$0 copay for each urgent care telehealth service. You pay a \$40 copay for each individual session for psychiatric services. You pay a \$40 copay for each individual session for mental health specialty services.
<b>Opioid Treatment Program Services</b>	<b>In-network:</b> Prior Authorization <b>is</b> required.	<b>In-network:</b> Prior Authorization <b>not</b> required.
<b>Lab Services</b>	<b>In-network:</b> Prior Authorization <b>is</b> required.	<b>In-network:</b> Prior Authorization <b>not</b> required.
<b>Diagnostic Radiological Services</b>	<b>In-network:</b> Prior Authorization <b>is</b> required.	<b>In-network:</b> Prior Authorization <b>not</b> required.
<b>Outpatient X-Ray Services</b>	<b>In-network:</b> Prior Authorization <b>is</b> required.	<b>In-network:</b> Prior Authorization <b>not</b> required.
<b>Observation Services</b>	<b>In-network:</b> Prior Authorization <b>not</b> required.	<b>In-network:</b> Prior Authorization <b>is</b> required.
<b>Ambulatory Surgical Center (ASC) Services</b>	<b>In-network:</b> You pay a \$0 – \$295 copay. \$0.00 copay for surgical procedures (i.e., polyp removal) during colorectal screening. Up to \$295.00 copay for all other ASC services.	<b>In-network:</b> You pay a \$0 – \$250 copay. \$0.00 copay for surgical procedures (i.e., polyp removal) during colorectal screening. Up to \$250.00 copay for all other ASC services.

Cost	2023 (this year)	2024 (next year)
<b>Individual Sessions for Outpatient Substance Abuse</b>	<b>In-network:</b> Prior Authorization <b>is</b> required.	<b>In-network:</b> Prior Authorization <b>not</b> required.
<b>Group Sessions for Outpatient Substance Abuse</b>	<b>In-network:</b> Prior Authorization <b>is</b> required.	<b>In-network:</b> Prior Authorization <b>not</b> required.
<b>Durable Medical Equipment (DME)</b>	<b>In-network:</b> You pay 20% of the total cost.	<b>In-network:</b> You pay 15% for home infusion services. You pay 20% for all other Part B services.
<b>Medicare Part B Insulin Drugs</b>	<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.	<b>In-network:</b> You pay a \$35 copay for a 1-month supply of Medicare covered Part B insulins. Prior authorization is required. <b>Out-of-network:</b> You pay a \$35 copay for a 1-month supply of Medicare covered Part B insulins.
<b>Medicare Part B Chemotherapy/Radiation Drugs</b>	<b>In-network:</b> You pay 20% of the total cost of chemotherapy/radiation drugs.	<b>In-network:</b> You pay 0% - 20% of the total cost of chemotherapy/radiation drugs.
<b>Other Medicare Part B Drugs</b>	<b>In-network:</b> You pay 20% of the total cost of Medicare Part B drugs.	<b>In-network:</b> You pay 0% - 20% of the total cost of other Medicare Part B drugs.
<b>Over-the-Counter (OTC) Items</b>	The benefit is \$55 every 3 months (per quarter) for a total of a \$220 per year.	The benefit is \$70 every 3 months (per quarter) for a total of a \$280 per year.

Cost	2023 (this year)	2024 (next year)
<p><b>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>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>	<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 \$3,500 preventive/comprehensive maximum coverage per year.</b></p>

Cost	2023 (this year)	2024 (next year)
<p><b>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>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>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). <b>We do not cover implants.</b></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 \$3,500 preventive/comprehensive maximum coverage per year.</b></p>

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

### Changes to Our “Drug List”

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





Stage	2023 (this year)	2024 (next year)
	<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>	<p><i>Preferred cost-sharing:</i> You pay \$0 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p>

### Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.**

**Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.**

For specific information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

## 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 2024 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 1.1 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 2024* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

As a reminder, BlueCross BlueShield 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 amounts.

## 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, 2024.

### 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, 2024, 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, 2024.

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 an independent 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 am to 8 pm, Eastern Time, Monday through Friday. Our automated phone system handles calls received after 8 pm and on Saturdays, Sundays and holidays. From October 1 through March 31, we are available 8 am to 8 pm, Eastern Time, seven days a week. Calls to these numbers are free.

#### **Read your 2024 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 2024. For details, look in the 2024 *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 2024***

Read the *Medicare & You 2024* handbook. Every fall, this document 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.