

CareFirst

Medicare Advantage

2025

Annual Notice of Changes

CareFirst BlueCross BlueShield Advantage DualPrime (HMO-SNP)

Effective January 1, 2025 - December 31, 2025

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage DSNP Inc., an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

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CareFirst BlueCross BlueShield Advantage DualPrime (HMO-SNP) offered by CareFirst Advantage DSNP, Inc. (d/b/a CareFirst BlueCross BlueShield Medicare Advantage)

Annual Notice of Changes for 2025

You are currently enrolled as a member of CareFirst BlueCross BlueShield Advantage DualPrime. Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 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.carefirstmddsnp.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

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 coverage restrictions and cost sharing.
 - Think about how much you will spend on premiums, deductibles, and cost sharing
 - Check the changes in the 2025 "Drug List" to make sure the drugs you currently take are still covered.
 - Compare the 2024 and 2025 plan information to see if any of these drugs will be subject to different restrictions, such as prior authorization, step therapy, or a quantity limit, for 2025.
- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies, will be in our network next year.
- Check if you qualify for help paying for prescription drugs. People with limited incomes may qualify for "Extra Help" from Medicare.
- 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 the www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.
- 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, 2024, you will stay in CareFirst BlueCross BlueShield Advantage DualPrime.
- To **change to a different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2025**. This will end your enrollment with CareFirst BlueCross BlueShield Advantage DualPrime.
- Look in section 3, page 14 to learn more about your choices.
- If you recently moved into or currently live in 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. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 410-779-9932 or toll free at 844-386-6762 for additional information. (TTY users should call 711.) Hours are 8am-8pm EST, 7 days a week October 1 - March 31, and 8am-8pm EST Monday - Friday, April 1 - September 30. This call is free.
- To get information from us in a way that works for you, please call Member Services. We can give you information in braille, large print, or other alternate formats if you need it.
- **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 for more information.

About CareFirst BlueCross BlueShield Advantage DualPrime

- CareFirst BlueCross BlueShield Medicare Advantage is an HMO-SNP plan with a Medicare contract and a State of Maryland Medicaid contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends on contract renewal.

- When this document says "we," "us," or "our," it means CareFirst Advantage DSNP, Inc.. When it says "plan" or "our plan," it means CareFirst BlueCross BlueShield Advantage DualPrime.
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Summary of Important Costs for 2025

The table below compares the 2024 costs and 2025 costs for CareFirst BlueCross BlueShield Advantage DualPrime in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$28.20	\$40.30
Deductible	\$240, except for insulin furnished through an item of durable medical equipment. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 except for insulin furnished through an item of durable medical equipment.	\$240, except for insulin furnished through an item of durable medical equipment. These are 2024 cost sharing amounts and may change for 2025. CareFirst BlueCross BlueShield Advantage DualPrime will provide updated rates as soon as they are released. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 except for insulin furnished through an item of durable medical equipment.
Doctor office visits	Primary care visits: 20% coinsurance per visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.	Primary care visits: 20% coinsurance per visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.

Cost	2024 (this year)	2025 (next year)
	Specialist visits: 20% coinsurance per visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.	Specialist visits: 20% coinsurance per visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.
Inpatient hospital stays	<p>Days 1 to 60: \$1,632 deductible.</p> <p>Days 61 to 90: \$408 per day.</p> <p>Days 91 to 150: \$816 per Lifetime Reserve Day.</p> <p>If you're eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.</p>	<p>Days 1 to 60: \$1,632 deductible.</p> <p>Days 61 to 90: \$408 per day.</p> <p>Days 91 to 150: \$816 per Lifetime Reserve Day.</p> <p>These are 2024 cost-sharing amounts and may change for 2025.</p> <p>CareFirst BlueCross BlueShield Advantage DualPrime will provide updated rates as soon as they are released.</p> <p>If you're eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.</p>

Cost	2024 (this year)	2025 (next year)
<p>Part D prescription drug coverage (See Section 1.5 for details.)</p>	<p>Deductible: \$545, except for covered insulin products and most adult Part D vaccines. If you are eligible for Medicare “Extra Help” your Part D Deductible will be \$0.</p> <p>Initial Coverage Stage:</p> <p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing is:</p> <p>25% of the total cost of the drug. However, you may pay less depending on the level of “Extra Help” you receive.</p> <p>You will never pay more than \$35 per one month supply of each covered insulin product. However, you may pay less depending on the level of “Extra Help” you receive.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing. 	<p>Deductible: \$590, except for covered insulin products and most adult Part D vaccines. If you are eligible for Medicare “Extra Help” your Part D Deductible will be \$0.</p> <p>Initial Coverage Stage:</p> <p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing is:</p> <p>25% of the total cost of the drug. However, you may pay less depending on the level of “Extra Help” you receive.</p> <p>You will never pay more than \$35 per one month supply of each covered insulin product. However, you may pay less depending on the level of “Extra Help” you receive.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, you pay nothing for your covered Part D drugs.
<p>Maximum out-of-pocket amount This is the <u>most</u> you will pay out of pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	<p>\$8,850 If you are eligible for Medicare cost-sharing</p>	<p>\$8,850 If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for</p>

Cost	2024 (this year)	2025 (next year)
	assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.	paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2024 (this year)	2025 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	\$28.20	\$40.30

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out of pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2024 (this year)	2025 (next year)
Maximum out-of-pocket amount Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.	\$8,850	\$8,850 Once you have paid \$8,850 out of pocket for covered Part A and Part B services,

Cost	2024 (this year)	2025 (next year)
<p>If you are eligible for Medicaid assistance with Part A and Part B copays and deductibles, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p> <p>Your costs for covered medical services (such as copays and deductibles) count toward your maximum out-of-pocket amount.</p> <p>Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>		<p>you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.</p>

Section 1.3 – Changes to the Provider and Pharmacy Networks

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

Updated directories are located on our website at www.carefirstmddsnp.com. You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2025 Provider Directory at <https://www.carefirst.com/medicare-options/attachments/dsnp/2025-dsnp-provider-directory.pdf> 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 2025 Pharmacy Directory <https://www.carefirst.com/medicare-options/attachments/dsnp/2025-dsnp-pharmacy-directory.pdf> 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 a part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

Section 1.4 – Changes to Benefits and Costs for Medical Services

Please note that the *Annual Notice of Changes* tells you about changes to your Medicare benefits and costs.

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

Cost	2024 (this year)	2025 (next year)
Annual Physical Exam	Not covered	Covered at \$0 copay
Dental Oral Exams	Additional Oral Exams Not Covered.	Coverage of Additional Oral Exams: Pulp Vitality Tests - twice per year; Consultation - as needed; House or Extended Care Facility Call - as needed.
Flex Benefit Changes	\$100 monthly allowance for mail-order OTC. Members with qualifying chronic conditions can use their allowance towards OTC, groceries, utilities. No monthly or annual rollover	\$130 monthly allowance for mail-order OTC. Members with qualifying chronic conditions can use their allowance towards OTC, groceries, utilities and rent. Monthly rollover allowed but no annual rollover
Part B Drugs Prior Authorization, Step Therapy, and Drug List	The Part B prior authorization, step therapy, and drug list may change throughout the year, please visit https://www.carefirstmddsnp.com/PartB to stay up-to-date throughout the year.	The Part B prior authorization, step therapy, and drug list may change throughout the year, please visit https://www.carefirstmddsnp.com/PartB to stay up-to-date throughout the year.
Non-Emergency Transportation	24 one-way trips	36 one-way trips

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.

We made changes to our Drug List, which could include removing or adding drugs, or changing 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, we might make other changes that are allowed by Medicare rules that will affect you during the plan year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you are taking, we will send you a notice about the change.

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 Member Services for more information.

We currently can immediately remove a brand name drug on our Drug List if we replace it with a new generic drug version with the same or fewer restrictions as the brand name drug it replaces. Also, when adding a new generic, we may also decide to keep the brand name drug on our Drug List, but immediately add new restrictions.

Starting in 2025, we can immediately replace original biological products with certain biosimilars. This means, for instance, if you are taking an original biological product that is being replaced by a biosimilar, you may not get notice of the change 30 days before we make it or get a month's supply of your original biological product at a network pharmacy. If you are taking the original biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of drug types, please see Chapter 12 of your Evidence of Coverage. The Food and Drug Administration (FDA) also provides consumer information on drugs. See FDA website: <https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients>. You may also contact Member Services or ask your health care provider, prescriber, or pharmacist for more information.

Changes to Prescription Drug Benefits and Costs

If you receive “Extra Help” to pay your Medicare prescription drugs, you may qualify for a reduction or elimination of your cost sharing for Part D drugs. Some of the information described in this section may not apply to you. **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, 2024, please call Member Services and ask for the *LIS Rider*.

Beginning in 2025, there are three **drug payment stages:** the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit.

The Coverage Gap Discount Program will also be replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

Changes to the Deductible Stage

Stage	2024 (this year)	2025 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Part D drugs until you have reached the yearly deductible. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines.</p>	<p>The deductible is \$545.</p> <p>If you are eligible for Medicare "Extra Help" your Part D Deductible will be \$0.</p>	<p>The deductible is \$590.</p> <p>If you are eligible for Medicare "Extra Help" your Part D Deductible will be \$0.</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

Please see the following chart for the changes from 2024 to 2025.

Stage	2024 (this year)	2025 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy.</p> <p>For information about the costs, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing is:</p> <p>25% of the total cost of the drug. However, you may pay less depending on the level of "Extra Help" you receive.</p> <p>You will never pay more than \$35 per one month supply of each covered insulin product. However, you may pay less depending on the level of "Extra Help" you receive.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing is:</p> <p>25% of the total cost of the drug. However, you may pay less depending on the level of "Extra Help" you receive.</p> <p>You will never pay more than \$35 per one month supply of each covered insulin product. However, you may pay less depending on the level of "Extra Help" you receive.</p>

Stage	2024 (this year)	2025 (next year)
	Once you have paid \$8,000 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).	Once you have paid \$2,000 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

Changes to the Catastrophic Coverage Stage

The Catastrophic Coverage Stage is the third and final stage. Beginning in 2025, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

If you reach the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs.

For specific information about your costs in the Catastrophic Coverage Stage, look at Chapter 6, Section 6, in your *Evidence of Coverage*.

SECTION 2 Administrative Changes

Description	2024 (this year)	2025 (next year)
Address for Provider Claims Submission Listed on ID Card	CareFirst BlueCross BlueShield Medicare Advantage Po Box 9208 Canton, MA 02021	CareFirst BlueCross BlueShield Advantage Dual Prime HMO-SNP Po Box 14361 Lexington, KY 40512
Healthy Rewards Maximum	\$120 annually for completing specific activities.	\$290 annually for completing specific activities.
Medicare Prescription Payment Plan	Not applicable	The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December).

Description	2024 (this year)	2025 (next year)
		To learn more about this payment option, please contact us at 844-786-6762 or visit Medicare.gov .
Medication Waste Reduction	Our prescription fill system did not account for excess accumulation of medications.	We may delay when you can refill your medications if you have extra medication on-hand.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in CareFirst BlueCross BlueShield Advantage DualPrime

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 CareFirst BlueCross BlueShield Advantage DualPrime.

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2025 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.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2025* handbook, call your State Health Insurance Assistance Program (see Section 5, or call Medicare (see Section 7.2.)

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from CareFirst BlueCross BlueShield Advantage DualPrime.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from CareFirst BlueCross BlueShield Advantage DualPrime.

- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Services 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.

If you switch to Original Medicare and do **not** enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

SECTION 4 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, 2025.

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.

Because you have Maryland Medical Assistance (Medicaid), you can end your membership in our plan any month of the year. You also have options to enroll in another Medicare plan any month including:

- Original Medicare *with* a separate Medicare prescription drug plan,
- Original Medicare without a separate Medicare prescription drug plan (If you choose this option, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.), or
- If eligible, an integrated D-SNP that provides your Medicare and most or all of your Medicaid benefits and services in one plan.

If you enrolled in a Medicare Advantage plan for January 1, 2025, and don't like your plan choice, you can also 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, 2025.

If you recently moved into or currently live in 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. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

SECTION 5 Programs That Offer Free Counseling about Medicare and Medicaid

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Maryland, the SHIP is called the State Health Insurance Assistance Program.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. State Health Insurance Assistance Program 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 the State Health Insurance Assistance Program at 410-767-1100 or toll free at 800-243-3425. You can learn more about the State Health Insurance Assistance Program by visiting their website <https://aging.maryland.gov/Pages/state-health-insurance-program.aspx>.

For questions about your Maryland Medical Assistance (Medicaid) benefits, contact Maryland Medical Assistance (Medicaid) at 410-767-5800 or toll free at 800-456-8900 (TTY 711). Hours are 8am-5pm Monday through Friday. Ask how joining another plan or returning to Original Medicare affects how you get your Maryland Medical Assistance (Medicaid) coverage.

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **"Extra Help" from Medicare.** Because you have Medicaid, you are already enrolled in "Extra Help," also called the Low-Income Subsidy. "Extra Help" pays some of your prescription drug premiums, yearly deductibles, and coinsurance. Because you qualify, you do not have a late enrollment penalty. If you have questions about "Extra Help," 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.
- **Help from your state's pharmaceutical assistance program.** Maryland has a program called the Maryland Senior Prescription Drug Assistance Program that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.

- **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. To be eligible for the ADAP operating in your State, 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 Maryland AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program or if you are currently enrolled how to continue receiving assistance, please call 410-767-6535 or toll free at 800-205-6308. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.
- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a new payment option to help you manage your out-of-pocket drug costs, starting in 2025. This new payment option works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January – December). **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

“Extra Help” from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in this payment option, regardless of income level, and all Medicare drug plans and Medicare health plans with drug coverage must offer this payment option. To learn more about this payment option, please contact us at 1-844-786-6762 or visit [Medicare.gov](https://www.Medicare.gov).

SECTION 7 Questions?

Section 7.1 – Getting Help from CareFirst BlueCross BlueShield Advantage DualPrime

Questions? We're here to help. Please call Member Services at 410-779-9932 or toll free at 844-386-6762. (TTY only, call 711.) We are available for phone calls 8am-8pm EST, 7 days a week October 1 - March 31, and 8am-8pm EST Monday - Friday, April 1 - September 30. Calls to these numbers are free.

Read your 2025 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 2025. For details, look in the *2025 Evidence of Coverage* for CareFirst BlueCross BlueShield Advantage DualPrime. 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.carefirstmddsnp.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.carefirstmddsnp.com. As a reminder, our website has the most up-to-date information about our provider network in our *Provider Directory* and our pharmacy network in our *Pharmacy Directory* and our *List of Covered Drugs (Formulary/Drug List)*.

Section 7.2 – 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). 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).

Read *Medicare & You 2025*

Read the *Medicare & You 2025* 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.

Section 7.3 – Getting Help from Medicaid

To get information from Medicaid you can call Maryland Medical Assistance (Medicaid) at 410-767-5800 or toll free at 800-456-8900. TTY users should call 711.