

CareFirst

Medicare Advantage

2024

Annual Notice of Changes

CareFirst BlueCross BlueShield Advantage DualPrime (HMO-SNP)

Effective January 1, 2024 - December 31, 2024

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage, Inc., which is 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 2024

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 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.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 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 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 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, 2024**. This will end your enrollment with CareFirst BlueCross BlueShield Advantage DualPrime.
- Look in section 3, page 11 to learn more about your choices.
- 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

- 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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Annual Notice of Changes for 2024

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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for CareFirst BlueCross BlueShield Advantage DualPrime in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	\$39.20	\$28.20
<p>Deductible</p>	<p>\$226</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.</p>	<p>\$226, except for insulin furnished through an item of durable medical equipment.</p> <p>These are 2023 cost sharing amounts and may change for 2024. CareFirst BlueCross BlueShield Advantage DualPrime will provide updated rates as soon as they are released.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.</p>
<p>Doctor office visits</p>	<p>Primary care visits: 20% coinsurance per visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.</p> <p>Specialist visits: 20% coinsurance per visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.</p>	<p>Primary care visits: 20% coinsurance per visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.</p> <p>Specialist visits: 20% coinsurance per visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.</p>

Cost	2023 (this year)	2024 (next year)
Inpatient hospital stays	<p>Days 1 to 60: \$1,600 deductible.</p> <p>Days 61 to 90: \$400 per day.</p> <p>Days 91 to 150: \$800 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: \$1,600 deductible.</p> <p>Days 61 to 90: \$400 per day.</p> <p>Days 91 to 150: \$800 per Lifetime Reserve Day.</p> <p>These are 2023 cost-sharing amounts and may change for 2024. 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>
Part D prescription drug coverage (See Section 1.5 for details.)	<p>Deductible: \$505, 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: If you are eligible for Medicare "Extra Help" your cost-sharing during the Initial Coverage Stage cost-sharing: For generic drugs (including brand name drugs treated as generic), you pay either: \$0, \$1.45, or \$4.15 copay. For all other drugs, you pay either: \$0, \$4.30, or \$10.35 copay.</p> <p>If you are not eligible for Medicare "Extra Help,"</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: If you are eligible for Medicare "Extra Help" your cost-sharing during the Initial Coverage Stage: For generic drugs (including brand name drugs treated as generic), you pay either: \$0, \$1.55, or \$4.50 copay. For all other drugs, you pay either: \$0, \$4.60, or \$11.20 copay.</p> <p>If you are not eligible for Medicare "Extra</p>

Cost	2023 (this year)	2024 (next year)
	<p>your coinsurance during the Initial Coverage Stage: 25% of the cost per prescription.</p> <p>You won't pay more than \$35 for a one-month supply of each covered insulin product, even if you haven't paid your deductible.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays most of the cost for your covered drugs. 	<p>Help,"your coinsurance during the Initial Coverage Stage: 25% of the cost per prescription.</p> <p>You won't pay more than \$35 for a one-month supply of each covered insulin product, even if you haven't paid your deductible.</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>Maximum out-of-pocket amount</p> <p>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>\$8,300</p> <p>If you are eligible for Medicare cost-sharing 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.</p>	<p>\$8,850</p> <p>If you are eligible for Medicare cost-sharing 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.</p>

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
<p>Monthly premium</p> <p>(You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)</p>	<p>\$39.20</p>	<p>\$28.20</p>

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	2023 (this year)	2024 (next year)
Maximum out-of-pocket amount	\$8,300	\$8,850
<p>Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.</p> <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. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>		<p>Once you have paid \$8,850 out-of-pocket for covered Part A and Part B services, 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

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 2024 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 2024 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 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	2023 (this year)	2024 (next year)
Flex Benefit Allowance Increase	\$90 monthly	\$100 monthly
Hearing Aid Allowance Increase	\$1,350 allowance every 3 years	\$1,950 allowance every 3 years
Change to Qualifying Condition for Flex Benefit	Physical Disability	Chronic Physical Disability
Comprehensive Dental Benefit Maximum Increase	\$2,000 annual maximum for comprehensive dental services	\$3,000 annual maximum for comprehensive dental services

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, 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 Member Services for more information.

Changes to Prescription Drug 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 have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying 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 didn't receive this insert with this packet, please call Member Services 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.)

Changes to the Deductible Stage

Stage	2023 (this year)	2024 (next year)
Stage 1: Yearly Deductible Stage 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.	The deductible is \$505. If you are eligible for Medicare "Extra Help" your Part D Deductible will be \$0.	The deductible is \$545. If you are eligible for Medicare “Extra Help” your Part D Deductible will be \$0.

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2023 (this year)	2024 (next year)
Stage 2: 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.	Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:	Your cost for a one-month supply filled at a network pharmacy with standard cost sharing: For generic drugs (including brand name drugs treated as generic):

Stage	2023 (this year)	2024 (next year)
<p>Most adult Part D vaccines are covered at no cost to you.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>For generic drugs (including brand name drugs treated as generic): You pay \$0, \$1.45, or \$4.15 per prescription depending on the level of “Extra Help” you receive.</p> <p>For all other drugs: You pay \$0, \$4.30, or \$10.35 per prescription depending on the level of “Extra Help” you receive.</p> <p>Once you have paid \$7,400 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>	<p>You pay \$0, \$1.55, or \$4.50 per prescription depending on the level of “Extra Help” you receive.</p> <p>You will never pay more than \$35 per month supply of each covered insulin product. However, you may pay less depending on the level of “Extra Help” you receive.</p> <p>For all other drugs: You pay \$0, \$4.60, or \$11.20 per prescription depending on the level of “Extra Help” you receive.</p> <p>Once you have paid \$8,000 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage 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 Administrative Changes

Description	2023 (this year)	2024 (next year)
Part B Drugs Prior Authorization, Step Therapy, and Drug List	The Part B prior authorization, step therapy, and drug list may change throughout the	The Part B prior authorization, step therapy, and drug list may change throughout

Description	2023 (this year)	2024 (next year)
	year, please visit https://www.carefirstmddsnp.com/PartB to stay up-to-date throughout the year.	the year, please visit https://www.carefirstmddsnp.com/PartB to stay up-to-date throughout the year.

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 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.

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 2024* 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 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.

Because you have Maryland Medical Assistance (Medicaid), you may be able to end your membership in our plan or switch to a different plan one time during each of the following **Special Enrollment Periods**:

- January to March
- April to June
- July to September

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 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, annual deductibles and coinsurance. Because you qualify, you do not have a coverage gap or 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 (applications).
- **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. 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, please call 410-767-6535 or toll free at 800-205-6308.

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 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 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 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.

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.