

University of Iowa PPO Rx (PPO) offered by Health Alliance Midwest, Inc.

Annual Notice of Changes for 2022

You are currently enrolled as a member of University of Iowa PPO Rx. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **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.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Sections 1.1 and 1.5 for information about benefit and cost changes for our plan.
- ☐ Check the changes in the booklet to our prescription drug coverage to see if they affect you.
 - Will your drugs be covered?
 - Are your drugs in a different tier, with different cost-sharing?
 - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
 - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
 - Review the 2022 Drug List and look in Section 1.6 for information about changes to our drug coverage.
 - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit go.medicare.gov/drugprices. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

- ☐ Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 for information about our Provider Directory.
- ☐ Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- ☐ 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 personalized search feature on the Medicare Plan Finder at www.medicare.gov/plan-compare website.
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 2.2 to learn more about your choices.
- ☐ 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, 2021, you will be enrolled in University of Iowa PPO Rx.
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7. Please contact your plan administrator.

4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2021**

- If you **don't join another plan by December 7, 2021**, you will be enrolled in University of Iowa PPO Rx.
- If you **join another plan by December 7, 2021** your new coverage will start on January 1, 2022. You will be automatically disenrolled from your current plan.

Additional Resources

- Please contact our Health Alliance Member Services number at 1-877-917-8550 for additional information. (TTY users should call 711.) Hours are from 8 a.m. – 8 p.m., Local Time, 7-days a week. From April 1 – September 30, voicemail will be used on weekends and holidays.
- This information may be available in a different format, including large print.
- **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 University of Iowa PPO Rx

- Health Alliance Medicare is a Medicare Advantage Organization with a Medicare contract. Enrollment in Health Alliance Medicare depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Health Alliance - Midwest, Inc. When it says “plan” or “our plan,” it means University of Iowa PPO Rx.

Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for University of Iowa PPO Rx in several important areas. **Please note this is only a summary of changes.** A copy of the Evidence of Coverage is located on our website at HealthAlliance.org/IA-Retirees. You can also review the Evidence of Coverage to see if other benefit or cost changes affect you. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
Monthly plan premium* *Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$320	\$320
Maximum out-of-pocket amounts 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.)	From network providers: \$1,700 From network and out-of-network providers combined: \$2,000	From network providers: \$1,700 From network and out-of-network providers combined: \$2,000
Doctor office visits	<u>In-Network</u> Primary care visits: \$5 Copayment per visit Specialist visits: \$5 Copayment per visit <u>Out-of-Network</u> Primary care visits: 40% Coinsurance per visit Specialist visits: 40% Coinsurance visit	<u>In-Network</u> Primary care visits: \$5 Copayment per visit Specialist visits: \$5 Copayment per visit <u>Out-of-Network</u> Primary care visits: 40% Coinsurance per visit Specialist visits: 40% Coinsurance visit

Cost	2021 (this year)	2022 (next year)
Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	<u>In-Network</u> 10% Coinsurance <u>Out-of-Network</u> 40% Coinsurance	<u>In-Network</u> 10% Coinsurance <u>Out-of-Network</u> 40% Coinsurance
Part D prescription drug coverage (See Section 1.6 for details.)	Deductible: \$0 Out-of-Pocket Maximum: \$1,100 Copayment/Coinsurance during the Initial Coverage Stage: <ul style="list-style-type: none"> • Drug Tier 1: \$0 copayment • Drug Tier 2: 20% of the total cost • Drug Tier 3: 50% of the total cost • Drug Tier 4: 50% of the total cost • Drug Tier 5: 50% of the total cost 	Deductible: \$0 Out-of-Pocket Maximum: \$1,100 Copayment/Coinsurance during the Initial Coverage Stage: <ul style="list-style-type: none"> • Drug Tier 1: \$0 copayment • Drug Tier 2: 20% of the total cost • Drug Tier 3: 50% of the total cost • Drug Tier 4: 50% of the total cost • Drug Tier 5: 50% of the total cost

Annual Notice of Changes for 2022
Table of Contents

Summary of Important Costs for 2022	1
SECTION 1 Changes to Benefits and Costs for Next Year	4
Section 1.1 – Changes to the Monthly Premium	4
Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts	4
Section 1.3 – Changes to the Provider Network	5
Section 1.4 – Changes to the Pharmacy Network	6
Section 1.5 – Changes to Benefits and Costs for Medical Services	6
Section 1.6 – Changes to Part D Prescription Drug Coverage	7
SECTION 2 Deciding Which Plan to Choose	10
Section 2.1 – If you want to stay in University of Iowa PPO Rx	10
Section 2.2 – If you want to change plans	10
SECTION 3 Deadline for Changing Plans	11
SECTION 4 Programs That Offer Free Counseling about Medicare	11
SECTION 5 Programs That Help Pay for Prescription Drugs	12
SECTION 6 Questions?	12
Section 6.1 – Getting Help from University of Iowa PPO Rx	12
Section 6.2 – Getting Help from Medicare	13

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2021 (this year)	2022 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$320	\$320

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see section 7 regarding “Extra Help” from Medicare.

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

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. These limits are called the “maximum out-of-pocket amounts.” Once you reach this amount, you generally pay nothing for covered services for the rest of the year.

In-network maximum out-of-pocket amount	\$1,700	\$1,700
Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.		Once you have paid \$1,700 out-of-pocket for covered services, you will pay nothing for your covered services from network providers for the rest of the calendar year.

Combined maximum out-of-pocket amount

\$2,000

\$2,000

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 does not count toward your maximum out-of-pocket amount.

Once you have paid \$2,000 out-of-pocket for covered services, you will pay nothing for your covered services from network or out-of-network providers for the rest of the calendar year.

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at HealthAlliance.org/IA-Retirees. You may also call Member Services for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2022 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.

- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

Section 1.4 – Changes to the Pharmacy Network

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.

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at HealthAlliance.org/IA-Retirees. You may also call Member Services for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2022 Pharmacy Directory to see which pharmacies are in our network.**

Section 1.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your 2022 Evidence of Coverage.

Cost	2021 (this year)	2022 (next year)
Bed Rails	In-Network: You pay 20% coinsurance for this benefit.	In-Network: You pay nothing for this benefit.
Fitness Benefit	Members will be reimbursed up to \$360 per year towards gym or fitness club membership.	Members will be reimbursed up to \$360 per year towards fitness activities.
Meals Benefit	Not Covered	Plan provides the meal benefit post discharge to any member with Congestive Heart Failure or Diabetes who has an inpatient stay for any reason.

Section 1.6 – 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, 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.**

If you are affected by a change in drug coverage, you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. **We encourage current members** to ask for an exception before next year.
 - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call Member Services.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Member Services to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If you received a favorable formulary exception request in 2021, your doctor may need to request a new formulary exception on your behalf in 2022. At the time of the approval, we would have indicated in the approval notice how long the authorization is valid. Please refer to that approval notice or call Health Alliance Member Services if you need to confirm when that approval expires.

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.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also

continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about changes we may make to the Drug List, see Chapter 5, Section 6 of the Evidence of Coverage.)

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 have sent you an 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 haven’t received this insert by October 8th, 2021 please call Member Services and ask for the “LIS Rider.”

There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*.) which is located on our website at HealthAlliance.org/IA-Retirees.) You can also review the *Evidence of Coverage* to see if other benefit or cost changes affect you. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost-Sharing in the Initial Coverage Stage and Coverage Gap Stage

To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2021 (this year)	2022 (next year)
<p>Stage 2 and 3: Initial Coverage Stage and Coverage Gap Stage</p> <p>During the Initial and Coverage Gap 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 that provides standard cost-sharing. 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>Out-of-Pocket Maximum: \$1,100</p> <p>Your cost for a one-month supply filled at a network pharmacy:</p> <p>Preferred Generic Drugs (Tier 1): You pay \$0 Copayment per prescription.</p> <p>Generic (Tier 2): You pay 20% of the total cost.</p> <p>Preferred Brand (Tier 3): You pay 50% of the total cost.</p> <p>Non-Preferred Drug (Tier 4): You pay 50% of the total cost.</p> <p>Specialty Tier (Tier 5): You pay 50% of the total cost.</p>	<p>Out-of-Pocket Maximum: \$1,100</p> <p>Your cost for a one-month supply filled at a network pharmacy:</p> <p>Preferred Generic Drugs (Tier 1): You pay \$0 Copayment per prescription.</p> <p>Generic (Tier 2): You pay 20% of the total cost.</p> <p>Preferred Brand (Tier 3): You pay 50% of the total cost.</p> <p>Non-Preferred Drug (Tier 4): You pay 50% of the total cost.</p> <p>Specialty Tier (Tier 5): You pay 50% of the total cost.</p>

Stage	2021 (this year)	2022 (next year)
	Once you have paid \$1,100 out-of-pocket for Part D drugs in 2021 you pay nothing for covered Part D drugs for the rest of the plan year.	Once you have paid \$1,100 out-of-pocket for Part D drugs in 2022 you pay nothing for covered Part D drugs for the rest of the plan year.

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in University of Iowa PPO Rx

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 stay enrolled as a member of our plan for 2022.

Section 2.2 – If you want to change plans

If you wish to end your membership in our plan please contact your plan administrator.

We hope to keep you as a member next year but if you want to change for 2022 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- *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, read *Medicare & You 2022* call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2). .

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov/plan-compare>. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, Health Alliance - Midwest, Inc. 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 University of Iowa PPO Rx.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from University of Iowa PPO Rx.
- 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 this (phone numbers are in Section 6.1 of this booklet).

– *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, 2022. If you wish to end your membership in our plan please contact your plan administrator.

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

In certain situations, changes are also allowed at other times of the year. For example, 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 may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2022, 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, 2022. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

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 Iowa, the SHIP is called Senior Health Insurance Information Program (SHIIP).

Senior Health Insurance Information Program is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare. Senior Health Insurance Information 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 Senior Health Insurance Information Program at 1-800-351-4664 (TTY 1-800-735-2942). You can learn more about Senior Health Insurance Information Program by visiting their website <https://shiip.iowa.gov/>.

SECTION 5 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.** 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. Many people are eligible and don’t even know it. 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 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); 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 Iowa ADAP program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Iowa Department of Public Health at 515-281-7689.

SECTION 6 Questions?

Section 6.1 – Getting Help from University of Iowa PPO Rx

Questions? We're here to help. Please call Member Services at 1-877-917-8550. (TTY only, call 711). We are available for phone calls from 8 a.m. – 8 p.m., Local Time, 7-days a week. From April 1 – September 30, voicemail will be used on weekends and holidays. Calls to these numbers are free.

Read your 2022 *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 2022. For details, look in the 2022 *Evidence of Coverage* for University of Iowa PPO Rx. 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 HealthAlliance.org/IA-Retirees) You can also review the *Evidence of Coverage* to see if other benefit or cost changes affect you. 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 HealthAlliance.org/IA-Retirees. 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

You can visit the Medicare website www.medicare.gov. It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <https://www.medicare.gov/plan-compare>.)

Read *Medicare & You 2022*

You can read the *Medicare & You 2022* Handbook. Every year in the 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

booklet, you can get it at the Medicare website (www.medicare.gov) 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.

Out-of-network/non-contracted providers are under no obligation to treat Health Alliance Medicare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Health Alliance Medicare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Spanish: ATENCIÓN: Si habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame 1-877-750-3350 (TTY: 711). Chinese: 注意：如果你講中文，語言協助服務，免費的，都可以給你。呼叫 1-877-750-3350 (TTY: 711).

