

Freedom Blue Medicare PPO Additional Information

Eligibility and Restrictions

Anyone who is entitled to Medicare Part A benefits and enrolled in Medicare Part B is eligible to enroll in a Medicare Advantage plan. However, if you are already enrolled in a Medicare Advantage plan such as an HMO or PPO and then enroll in a Freedom Blue Medicare PPO plan, you will be disenrolled from your Medicare Advantage plan. You must also live in the Freedom Blue Medicare PPO service area and not be enrolled in any other Medicare approved prescription drug plan. Individuals with Medicare may enroll in a prescription drug plan during specific times of the year.

As a member of our plan, you can choose to receive care from out-of-network providers.

Our plan will cover services from either in-network or out-of-network providers, as long as the services are covered benefits and medically necessary. However, if you use an out-of-network provider, your share of the costs for your covered services may be higher. You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for getting extra help, contact:

- 1-800-MEDICARE (1-800-633-4227) 24 hours a day, seven days a week. TTY/TDD users call 1-877-486-2048, www.medicare.gov on the Web.
- The Social Security Administration at 1-800-772-1213 (TTY/TDD users call 1-800-325-0778), between 7 a.m. and 7 p.m., Monday through Friday, www.socialsecurity.gov on the Web.
- Your state Medicaid office

Potential for Contract Termination

All Medicare Advantage Plan Sponsors agree to offer the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a sponsor decides not to continue, it must send you a letter at least 60 days before your coverage will end. The letter will explain your options for choosing other Medicare Advantage and Medicare prescription drug coverage in your area.

Disenrollment Rights and Instructions

Voluntary Disenrollment

During the Annual Election Period (October 15 through December 7), anyone with Medicare will have an opportunity to switch from one way of getting Medicare to another.

You have the opportunity to make *one* change to your health coverage during the Medicare Advantage Annual Disenrollment Period. This happens every year from January 1 to February 14. During this time, you can cancel your Medicare Advantage enrollment and switch to Original Medicare. If you choose to switch to Original Medicare, you may also choose a separate Medicare prescription drug plan at the same time. Your membership will end on the first day of the month after we get your request to switch to Original Medicare. If you also choose to enroll in a Medicare prescription drug plan, your membership in the drug plan will begin at the same time.

Generally, you cannot make any other changes during the year unless you qualify for a Special Election Period. If you wish to leave Freedom Blue Medicare PPO, you will need to submit a written and signed disenrollment request to Freedom Blue Medicare PPO. You may also call 1-800-MEDICARE. Medicare Customer Service Representatives are available 24 hours a day, seven days a week. TTY/TDD users should call 1-877-486-2048. Until your disenrollment is effective, you must continue getting your health care through Freedom Blue Medicare PPO.

Involuntary Disenrollment

Freedom Blue Medicare PPO may end your coverage for any of the following reasons:

- You lose your entitlement to Medicare Part A hospital insurance and / or fail to pay your Medicare Part B medical insurance
- Freedom Blue Medicare PPO is no longer contracting with Medicare or leaves your service area
- You permanently move out of the Freedom Blue Medicare PPO service area and do not voluntarily disenroll
- You fail to pay your Freedom Blue Medicare PPO premium
- You engage in disruptive behavior, provided fraudulent information when you enrolled or knowingly permitted abuse or misuse of your enrollment card

Please consult the Freedom Blue Medicare PPO Evidence of Coverage for complete information on disenrollment rights.

Organization Determination, Coverage Determination, Appeals and Grievances

Organization Determination

As a member of Freedom Blue Medicare PPO, you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) organization determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

Coverage Determination

As a member of Freedom Blue Medicare PPO, you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

Appeals and Grievances

Members of Freedom Blue Medicare PPO, their physicians, or authorized representatives acting on the member's behalf may request an appeal of an adverse organization determination or coverage determination made by Freedom Blue Medicare PPO. Examples of reasons an appeal may be filed include: the member believes he or she was denied benefits that the member is entitled to receive, the member believes there has been a delay in providing or approving the drug coverage, or the member disagrees with the amount of cost sharing he or she is required to pay.

A request for a Standard Appeal may be made orally or in writing to Freedom Blue Medicare PPO.

Freedom Blue Medicare PPO is required to notify the member in writing of its decision as quickly as the member's health condition requires, but no later than 30 calendar days for an appeal regarding services you have not received yet, 60 calendar days for an appeal for services you have received and 7 calendar days for a prescription drug appeal from the date Freedom Blue Medicare PPO receives the request for the Standard Appeal.

Members of Freedom Blue Medicare PPO and their prescribing physicians may request that an appeal be Expedited for situations in which applying the Standard Appeal process may seriously jeopardize the member's health, life or ability to regain maximum function. (This would not include requests for payment of drugs already furnished.) A request for an Expedited Appeal can be made orally or in writing. Freedom Blue Medicare PPO is required to notify the member and the prescribing physician of its decision as quickly as the member's health condition requires, but no later than 72 hours after receiving the request.

Members of Freedom Blue Medicare PPO may file a Grievance, either orally or in writing, expressing dissatisfaction with the operations, activities or behavior of Freedom Blue Medicare PPO or with the quality of care or service received from a Freedom Blue Medicare PPO provider. Freedom Blue Medicare PPO is required to respond to the member's Grievance as quickly as the case requires, but no later than 30 days after the date Freedom Blue Medicare PPO receives the oral or written Grievance.

If you are making a grievance because we denied your request for a “fast coverage decision” or a “fast appeal,” we will automatically give you a “fast” grievance. If you have a “fast” grievance, it means we will give you an answer within 24 hours.

Please refer to the Freedom Blue Medicare PPO Evidence of Coverage for details on the Appeals and Grievance process.

You may request a Coverage Decision, Appeal, or Grievance by:

- Calling 1-888-757-2946, TTY users call 711, seven days a week from 8:00 a.m. to 8:00 p.m.
- Writing to P.O. Box 535047, Pittsburgh, PA 15253;
- Faxing 1-717-635- 4209

Obtaining Data on Exceptions, Appeals and Grievances

Members of Freedom Blue Medicare PPO can receive a description of the number of Exceptions, Appeals and Grievances received and how these cases were resolved by contacting Freedom Blue Medicare PPO:

- Phone member service at 1-888-757-2946, TTY users call 711, seven days a week from 8:00 a.m. to 8:00 p.m.
- Mail your request to: P.O. Box 1068, Pittsburgh, PA 15230;
- Fax your request to: 1-717-635-4235

Highmark Senior Health Company is a PPO plan with a Medicare contract. Enrollment in Highmark Senior Health Company depends on contract renewal. Highmark Blue Cross Blue Shield and Highmark Senior Health Company are independent licensees of the Blue Cross and Blue Shield Association.